



J M Goldson

community preservation
+ planning

CITY OF HAVERHILL

Housing Production Plan

2018-2022

PREPARED FOR:

City of Haverhill
Mayor James J. Fiorentini
4 Summer Street
Haverhill, MA 01830

PREPARED BY:

Merrimack Valley Planning Commission
with assistance by JM Goldson community preservation + planning

TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION	8
BACKGROUND AND PURPOSE	8
COMMUNITY OVERVIEW AND FINDINGS	9
CHAPTER 2: DEMOGRAPHIC PROFILE	10
KEY FINDINGS	10
POPULATION AND HOUSEHOLD TRENDS	11
ENVIRONMENTAL JUSTICE	24
HOMELESSNESS CHARACTERISTICS	25
ECONOMIC CHARACTERISTICS	26
CHAPTER 3: LOCAL HOUSING CONDITIONS	28
KEY FINDINGS	28
HOUSING SUPPLY AND VACANCY TRENDS	29
PERMITTING ACTIVITY	32
OWNER-OCCUPIED HOUSING CHARACTERISTICS	33
RENTER-OCCUPIED HOUSING CHARACTERISTICS	36
HOUSING AFFORDABILITY	39
CHAPTER 4: HOUSING DEVELOPMENT CONSIDERATIONS	44
ENVIRONMENTAL CONSTRAINTS	44
INFRASTRUCTURE CAPACITY	44
HISTORIC AND CULTURAL RESOURCES	46
REGULATORY BARRIERS	47
CHAPTER 5: HOUSING GOALS AND STRATEGIES	50
FIVE-YEAR GOALS	50
STRATEGIES	51
ACTION PLAN	56
APPENDIX A	59
HUD INCOME LIMITS FY2017	59
APPENDIX B	60
DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES	60

APPENDIX C	61
INTERAGENCY BEDROOM MIX POLICY	61
APPENDIX D	63
COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES	63
APPENDIX E	64
SUBSIDIZED HOUSING INVENTORY	64
APPENDIX F	70
UNRELATED INDIVIDUALS BELOW FEDERAL POVERTY THRESHOLDS BY AGE, 2015	70
APPENDIX G	71
COST BURDENED RENTERS AND OWNERS BY HOUSEHOLD TYPE	71
APPENDIX H	74
COURBANIZE COMMENTS FROM THE CITY OF HAVERHILL	74
APPENDIX I	75
POTENTIAL AFFORDABLE HOUSING RANKING CRITERIA (<i>FROM BELMONT OPEN SPACE AND HOUSING INVENTORY PROJECT</i>)	75

LIST OF TABLES

Haverhill Household Characteristics, 2000-2015.....	12
Haverhill Racial and Ethnic Characteristics, 2000-2015.....	15
Disability by Age, 2015	17
Geographic Mobility, 2015.....	19
Household Types, 2015.....	19
Households by Tenure, 2015	20
Household Size, 2015	20
Household Income Distribution, 2015	21
Median Income, 2015.....	21
Median Income by Tenure, 2015.....	22
Population in Households Below Federal Poverty Thresholds by Age, 2015.....	23
Homelessness Count in the North Shore, 2015-2017	25
Economic Sectors, 2015	26
Travel Time to Work.....	26

Educational Attainment, 2015	27
Occupancy, Vacancy, and Tenure, 2015	29
Haverhill Residential Land Use by Parcel, 2017	30
Haverhill Units in Structure, 2015	30
Age of Housing, 2015	31
Tax Rates and Average Tax Bills, FY2017.....	32
Haverhill Residential Building Permit Activity, 2000-2015.....	32
Owner by Year Moved into Unit, 2015.....	33
Owner by Age of Householder, 2015	33
Owners by Household Income, 2015	34
Owner-Occupied Units by Value, 2015.....	35
Median Sales Price: 1997-2017	35
Renter by Year Moved into Unit, 2015.....	36
Renter by Age of Householder, 2015	37
Renters by Household Income, 2015.....	37
Renter Households by Gross Rent per Month 2015	38
Household Income Distribution Overview, 2014.....	39
Cost Burdened Renters and Owners in Haverhill by Income Range, 2014	40
Cost Burdened Renters in Haverhill by Income Range, 2014	41
Cost Burdened Owners in Haverhill by Income Range, 2014	41
Rent Affordable to Two-Person Households by Income Limit 2017	42
Affordable Units by Type	43
Potential Housing Locations and Environmental Considerations in Haverhill	48
Chapter 40B Housing Production Schedule – 0.5% and 1% Growth*	50
Cost Burdened Renters and Owners	71
Cost Burdened Renter Households	72
Cost Burdened Owner Households	73

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.

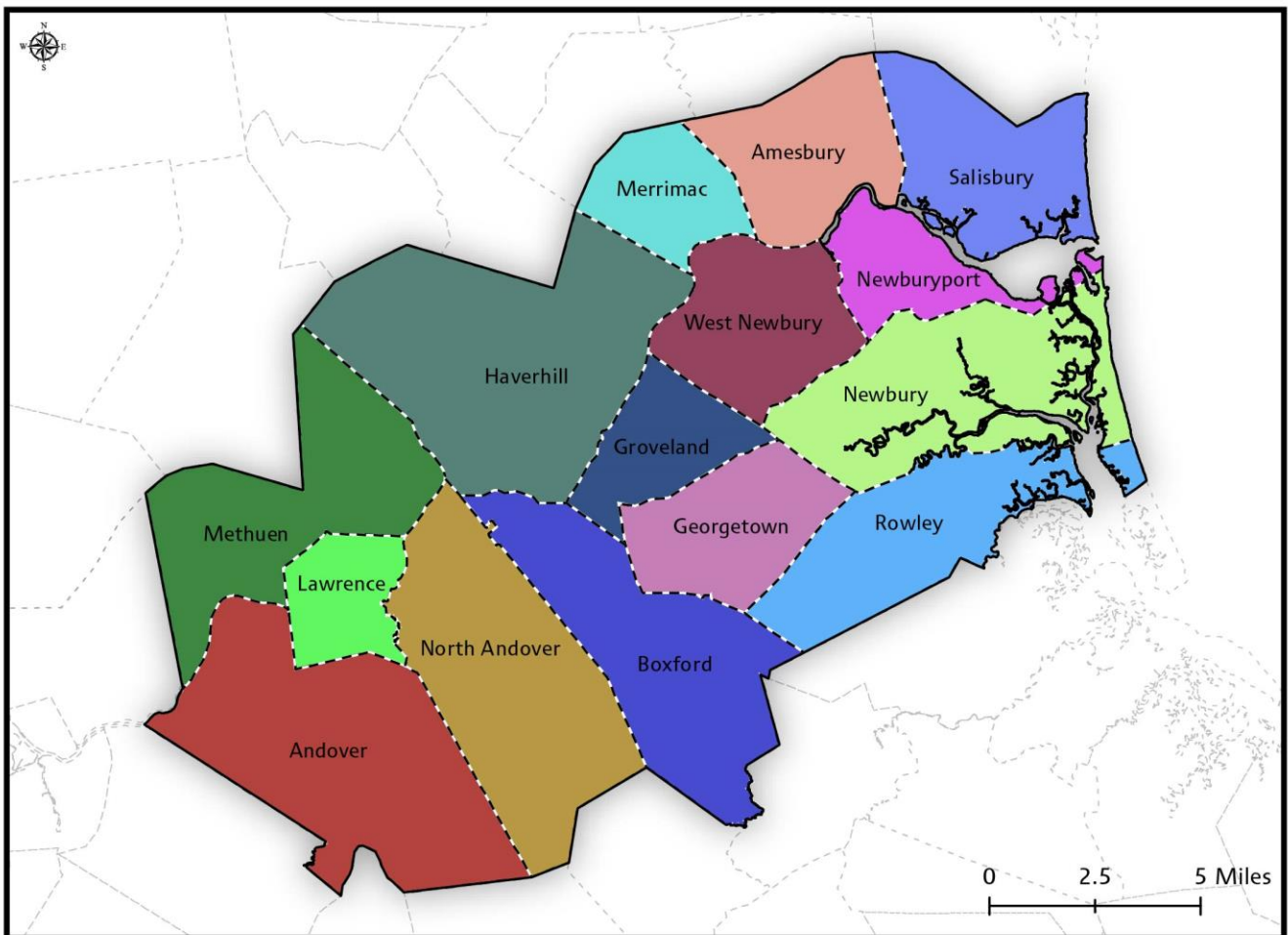
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the 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

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

Amesbury
Andover
Boxford
Georgetown
Groveland
Haverhill
Lawrence
Merrimac

Methuen
Newbury
Newburyport
North Andover
Rowley
Salisbury
West Newbury



Chapter 1: INTRODUCTION

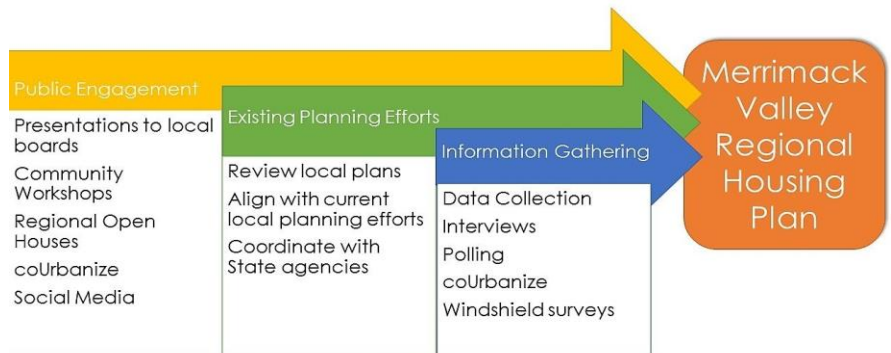
Background and Purpose

In 2017, the Merrimack Valley Planning Commission (MVPC) was awarded funds from the Commonwealth Community Compact Cabinet and MassHousing to develop the first Regional Housing Plan for the Merrimack Valley. The goal for the plan is to develop a strategy for meeting the housing needs of today and tomorrow's residents in the region. Using current data, populations projections, and state-of-the-art mapping, MVPC worked collaboratively with each community in the region to understand their housing needs, set goals, and craft appropriate, tailored strategies that address their specific needs over the next five years. The final deliverable for this project is a Regional Housing Plan, with chapters that serve as housing production plans for each of the 15 communities in the Merrimack Valley, including the City of Haverhill. MVPC worked with the City throughout 2017, to collect data, understand local housing conditions and needs, and develop strategies that will meet the needs of residents today and in the future. The result is a comprehensive analysis, set of strategies and user-friendly implementation plan for Haverhill 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 Haverhill. It should be regularly consulted by the various stakeholders identified in the Housing Action Plan, and used as a tool for planning, especially as new resources become available, legislation is passed, or funding opportunities are created. It is recommended that the City report on progress achieved to celebrate Haverhill's housing accomplishments.

PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the Haverhill 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 Haverhill's plan is comprehensive, inclusive, and respectful of existing local, regional and state-wide planning efforts.



- 1) Public Engagement:** MVPC worked with the City to facilitate in-person and virtual opportunities to engage stakeholders in Haverhill in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops: the first workshop was held in July 2017 to understand local housing needs, and the second workshop held in November 2017 identified potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Haverhill can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** MVPC reviewed existing Plans that the City has developed to ensure that this Housing Plan aligned with any current local planning efforts. Plans consulted include the 2008-2015 Open Space and Recreation Plan, the 2015-2019 Consolidated Plan, the 2015 Annual Action Plan, and the Market Analysis & Strategic Plan for Downtown Haverhill.
- 3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2010-2014 and 2011-2015 American Community Surveys (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more

detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. The Plan also uses data from a variety of other available sources including The Warren Group, Massachusetts Departments of Education and Transportation, DHCD and UMass Donahue Institute.

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

Community Overview and Findings

The City of Haverhill, located on the Merrimack River, is one of the oldest communities in the state. It is bordered by the towns of Methuen on the west, Groveland and Boxford on the south, West Newbury on the east, and the state of New Hampshire on the north. Haverhill contains almost 36 square miles of area and a wide variety of land uses, ranging from rural agricultural areas to urban areas such as the city's historical industrial center.

Established in 1640 as Pentucket, Haverhill was incorporated as a city in 1870. Although originally settled as farmland, the city evolved into a major industrial center through the establishment of saw and grist mills in the late 17th century, tanneries and boat yards in the early 18th century and shoe manufacturing, its leading industry for 180 years. The city remained a thriving industrial center until the severe depression of the 1930s. Currently, computer technology and research industries thrive within Haverhill's seven industrial parks, business districts, and newly rehabilitated central business district.

Haverhill's population is growing faster than the region and is predicted to continue growing to nearly 70,000 residents by 2035. Like most of the communities in the region, the population of older adults over age 65 will grow substantially, and there will be fewer school age children.

Household growth in Haverhill has been the second slowest in the region, mainly due to an increase in family and household size of approximately 2 percent since 2000.

Approximately 61 percent of households in Haverhill own their home, and 39 percent rent. This is comparable to the region as a whole. Haverhill households have lower incomes than the region, but the income in Haverhill is much more evenly distributed than the other communities in the region.

Haverhill prides itself on having a very diverse housing stock with homes for people of all income ranges. Haverhill has a larger number of younger (ages 25-34) homeowners than the region because it is affordable and has many starter homes. It also has beautiful historic Victorian homes and large stately homes with views overlooking the Merrimack River.

Chapter 2: Demographic Profile

Key Findings

- Haverhill's population is growing faster than the region's; however, household growth is much slower due to increased average household size. Projections indicate a continued growth in the coming years and a potential need for increased housing units overall. If average household size continued to increase, thereby reducing household formation, it would generate less demand for new units.
- The composition of Haverhill's households has modestly changed. Single-person households increased about 4 percent and households with children slightly decreased less than 1 percent. The age composition of Haverhill's population is projected to change with a substantially greater percentage of older adults (age 65 year and over), smaller percentage of school age children, and smaller percentage of adults age 20 to 34 years.
- The region is becoming more racially and ethnically diverse, and so is Haverhill. Haverhill has a growing population that ethnically identifies as Hispanic/Latino – increasing from 9 percent of the total population in 2000 to about 19 percent in 2015.
- Haverhill's population has higher disability rates than the region across all age ranges, including an estimated 36 percent (about 2,603) 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.
- A high proportion (41 percent) of Haverhill's family households with children under age 18 are single-parent, mostly female-headed, households. Single-parent households are more likely to struggle with housing costs.
- Haverhill's households have lower median income than households in the region, with renters having lower income than owners, as is typical, and slightly lower income than the regional weighted mean renter income. Poverty rates in Haverhill are comparable to the region, with an estimated 12 percent of the population living in households below the federal poverty thresholds.
- Haverhill has designated Environmental Justice areas¹, based on either minority or income or both. These areas are in the center of Haverhill, north of the Merrimack River.
- The Haverhill community helps to support people experiencing and at risk of homelessness in the region with three emergency shelters. While the number of homeless individuals and families has declined in recent years, the number of individuals with substance abuse issues who are experiencing homelessness has increased in the region.
- About 61 percent of Haverhill's households own and 39 percent rent their home, which is a comparable percentage of owner and renter households to the region overall.

¹ Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies, and the equitable distribution of environmental benefits.

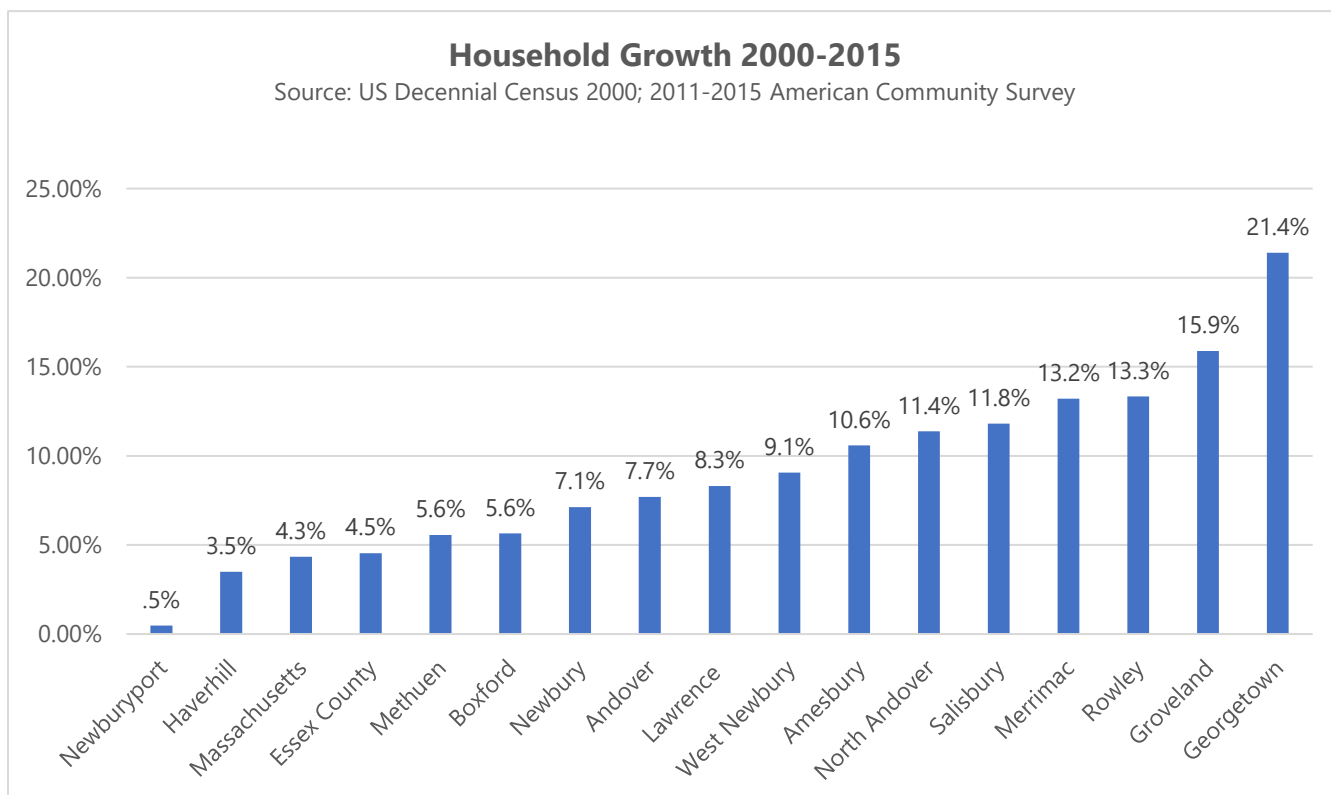
Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

Haverhill's population growth rate is comparable to the county and state, but lower than the region. Haverhill's estimated population is 58,969 people – a growth of about 5 percent from 2000. The estimated population of Massachusetts and Essex County both increased about 5.6 percent in the same period. The estimated population of the region increased 8.75 percent in the same period.

The number of households in Haverhill grew about 3.5 percent between 2000 and 2015 with average household size increasing about 2 percent from 2.51 persons per household (pph) in 2000 to an estimated 2.56 pph in 2015. In the same period, average family also increased from 3.11 to 3.17 pph – an increase of just under 2 percent.

A trend of a slightly increasing household size in Haverhill is comparable to trends in the state and county, according to the US Decennial Census and the ACS estimates. 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 Haverhill's households has modestly changed. Single-person households increased about 4 percent and households with children slightly decreased less than 1 percent.

The estimated number of households with children under 18 years old decreased in Haverhill from 8,138 households in 2000 to about 8,062 in 2015 – a decrease of less than 1 percent. In the same period, single-person households increased from 6,582 households to about 6,873 households – an increase just over 4 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county. Single-person households increased about 6.9 percent in the state and 5.7 percent in the county.

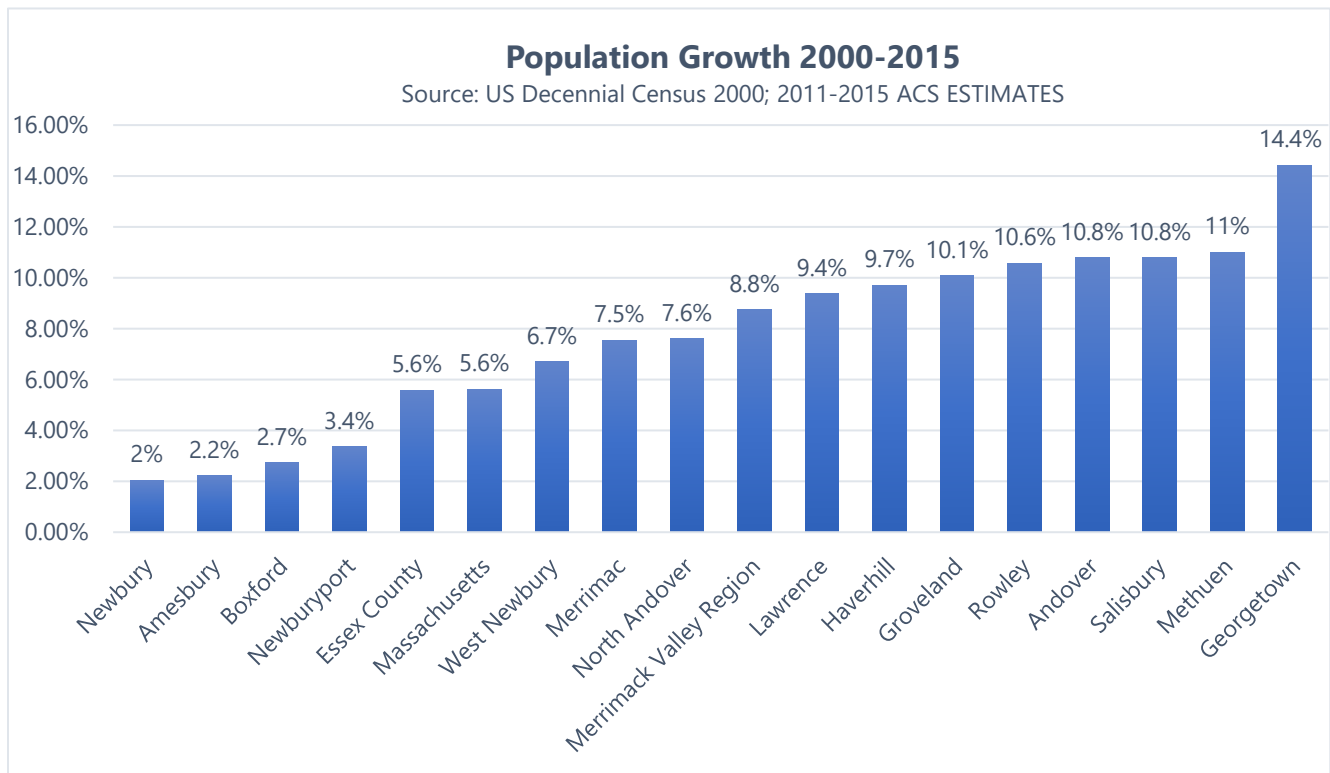
Haverhill Household Characteristics, 2000-2015

	2000	2010	2015	% Change from 2000-2015
Population	58,969	60,879	62,079	5.30%
Households	22,976	24,150	23,781	3.50%
Households with individuals under 18 years	8,138	7,747	8,062	-0.90%
Single Person Households	6,582	7,149	6,873	4.40%
Average Household Size	2.51	2.47	2.56	2.00%
Average Family Size	3.11	3.08	3.17	1.90%

Source: US Decennial Census 2000 and 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 median growth rate of 9.38 percent. Haverhill's estimated population growth in this period was 9.7 percent.



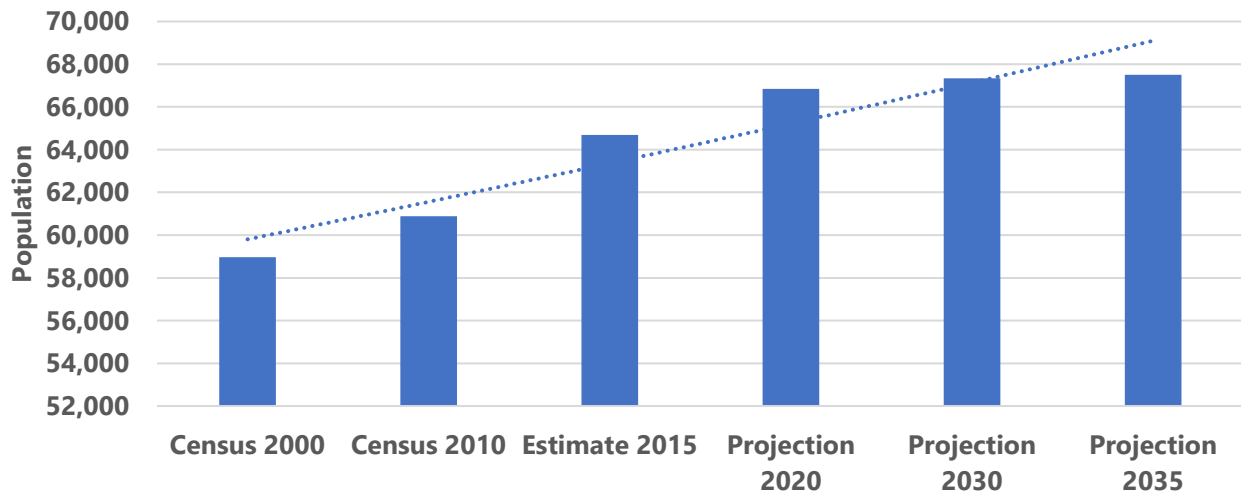


UMass Donahue Institute population projections indicate a growth in Haverhill's population by about 6,630 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average household size of 2.56, this level of population growth could generate a need for close to 2,600 new units. If average household size continues to increase, thereby reducing household formation, it would generate less demand for new units. However, it is important to remember that because many factors affect population change, it cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.²

² UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. http://pep.donahue-institute.org/downloads/2015/new/UMDI_LongTermPopulationProjectionsReport_2015%2004%2029.pdf, accessed 8/4/17.

Haverhill Population Growth

Source: U.S. Decennial Census 2000 and 2010; UMASS Donahue Institute Age Sex Details, 2013; 2011-2015 ACS Estimates, S0101

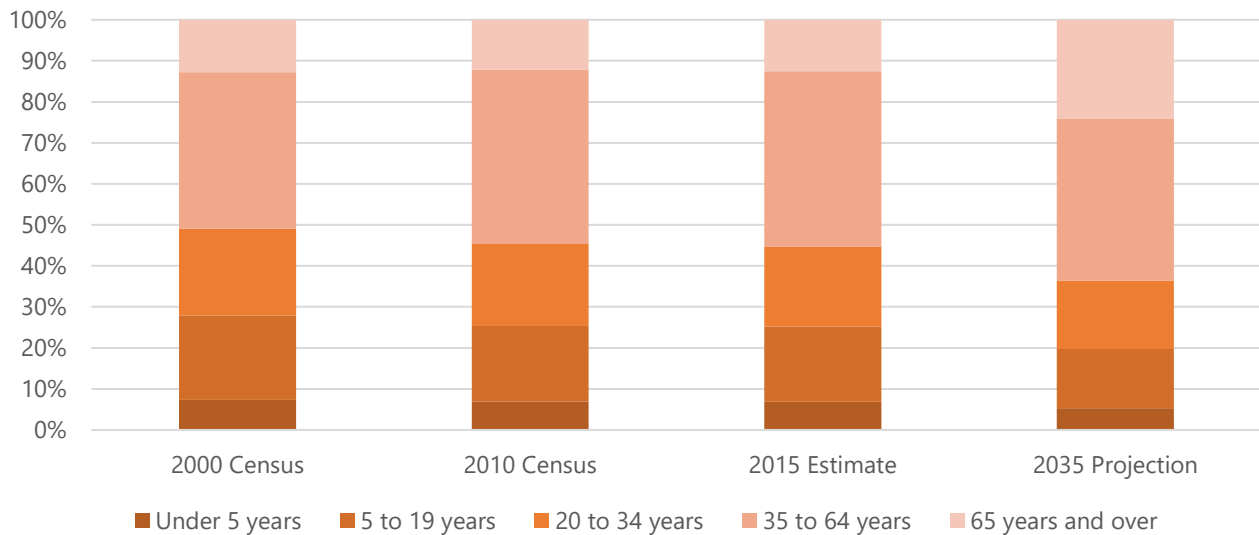


AGE

Per the UMass Donahue projections, the age composition of Haverhill's population is anticipated to change with a 120 percent increase in the number of older adults (age 65 year and over), a 13 percent decrease in the number of school age children, and a 7 percent decrease in the number of adults age 20 to 34 years. The median age in Haverhill was estimated to be 38.9 years in 2015, according to the 2011-2015 ACS, which is lower than the county's median age of 40.6 years and the state's median age of 39.3 years.

Haverhill Age Distribution Projections

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



RACE AND ETHNICITY

Per the 2015 ACS, Haverhill population gained more racial and ethnic diversity. In 2000, 90 percent of the population racially identified as white alone, while the 2015 estimates indicate that 84 percent racially identify as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000.

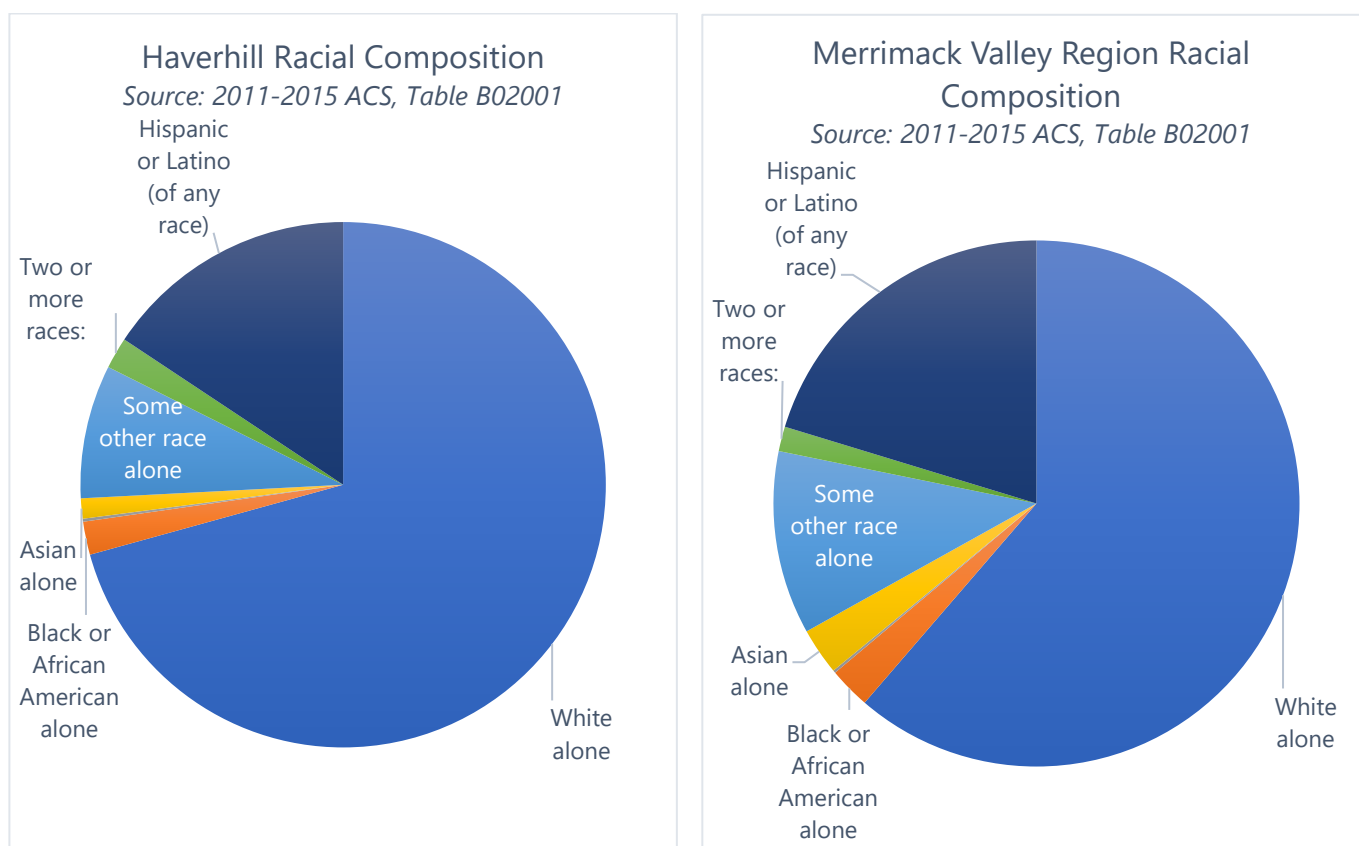
The region is becoming more racially and ethnically diverse, and so is Haverhill. Haverhill has a growing population that ethnically identifies as Hispanic/Latino – increasing from 9 percent of the total population in 2000 to about 19 percent in 2015.

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

Haverhill Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	number	%	number	%	est.	%
Total Population	58,969	100%	60,879	100%	62,079	100%
White alone	52,878	90%	52,381	86%	52,054	84%
Black or African American alone	1,419	2%	2,042	3%	1,502	2%
American Indian and Alaska Native alone	129	0.2%	176	0.3%	134	0.2%
Asian alone	801	1%	988	2%	916	1%
Some other race alone	2,536	4%	3,687	6%	6,049	10%
Two or more races:	1,188	2%	1,588	3%	1,424	2%
Hispanic or Latino (of any race)	5,174	9%	8,831	15%	11,538	19%

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



Per the 2015 ACS estimates (Table B05002), Haverhill's population is just under 9 percent foreign-born. Of Haverhill's foreign-born naturalized U.S. citizens, most were born in Latin America (51 percent) and Europe (26 percent). In the region, most were born in Latin America (60 percent) and Asia (20 percent). Of the foreign-born-population not U.S. citizens in Haverhill, most were born in Latin America (65 percent), which is lower than the region (72 percent).

DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.³ Haverhill's estimated disability rate (14 percent of total non-institutionalized population)⁴ is higher than the region (11 percent), county (12 percent) and state (12 percent). The estimated percentage of children under 18 years with a disability in Haverhill (8 percent) is higher 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 (12 percent) in Haverhill is also higher than the estimated percent of population in this age cohort in the region, county, and state.

Haverhill's estimated disability rate is almost 36 percent for persons 65 years and over, whereas about 33 percent of the region, county, and state population in this age cohort have disabilities.

³ U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

⁴ 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

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	61,372	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	8,677	14.1%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	13,999	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	1,115	8.0%	3,694	5%	7,789	6%	63,543	5%
18-64 years	40,101	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	4,959	12.4%	20,377	9%	44,374	9%	383,623	9%
65 years and over	7,272	100%	44,026	100%	111,964	100%	947,022	100%
With disability	2,603	35.8%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

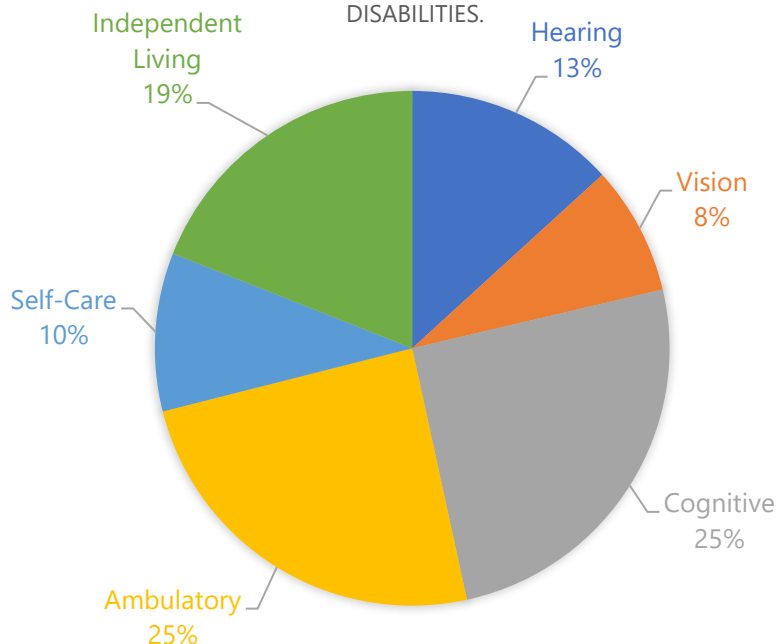
Of the estimated disabilities in Haverhill, the most reported was cognitive (25 percent of reported disabilities) and ambulatory (25 percent), followed by independent living (19 percent). Hearing was about 13 percent of total estimated reported disabilities and self-care about 10 percent.

GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population's level of geographic mobility typically varies by economic status, family status, and age—Older adults tend to move less than younger adults and owners tend to move less than renters. Haverhill's geographic mobility rate is somewhat higher than the region, county, and state, likely due to higher proportion of renter households.

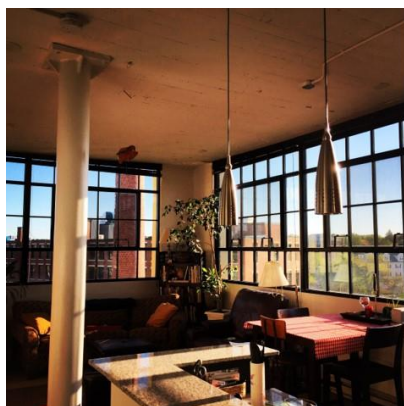
HAVERHILL DISABILITY CHARACTERISTICS BY TYPE REPORTED

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



Per the 2015 ACS, about 86 percent of Haverhill's total population lived in the same home the year prior to the survey, which is slightly less than in the region (89 percent), county (88 percent) and state (87 percent).

Of the population that had moved in the prior year, most (73 percent of population that had moved; 10 percent of total population) moved to Haverhill from another community in Essex County and about 1 percent moved from another community in Massachusetts.



Geographic Mobility, 2015

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	61,207	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	52,883	86%	301,390	89%	666,437	88%	5,779,219	87%
Same County	6,121	10%	24,315	7%	56,670	8%	477,731	7%
Same State	857	1%	5,547	7%	15,112	2%	179,149	3%
Different State	796	1%	5,646	2%	11,334	2%	139,338	2%
Abroad	551	0.9%	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, Haverhill has 23,781 total households, with 64 percent family households. About 48 percent of family households have children under age 18.

About 41 percent of family households with children are single-parent households in Haverhill, which is significantly higher than the region (34 percent), county (19 percent), and state (17 percent).

About 29 percent of households are single-person households and about 34 percent of single-person households in Haverhill are age 65 plus.

Household Types, 2015

Household Type	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	23,781	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	15,230	64%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	7,278	48%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	704	10%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	2,227	31%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	5,719	24%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	8,551	36%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	6,873	29%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	2,307	34%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 61 percent of Haverhill's households own and 39 percent rent their home. This owner/renter ratio is comparable to the region (63 percent), county (63 percent), and state (62 percent).

Households by Tenure, 2015

Tenure Type	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	14,505	61%	79,885	63%	181,293	63%	1,583,667	62%
Rent	9,276	39%	46,072	37%	106,619	37%	966,054	38%
Total	23,781	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

Haverhill's household size distribution was relatively consistent between 2000-2015 with about 29 percent one-person households, 30 percent two-person households, 18 percent (up from 17 percent) three-person households, and 23 percent (down from 24 percent) four-person households.

Per the 2015 ACS, most households in Haverhill consist of one-person and two-person households.

Household Size, 2015

Size	2000		2010		2015	
	number	%	number	%	est.	%
1-person	6,582	29%	7,058	30%	6,873	29%
2-person	6,993	30%	7,344	31%	7,128	30%
3-person	3,864	17%	3,791	16%	4,281	18%
4+-person	5,537	24%	5,651	24%	5,517	23%
Total	22,976	100%	23,844	100%	23,799	100%

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

HOUSEHOLD INCOME DISTRIBUTION

Income Distribution

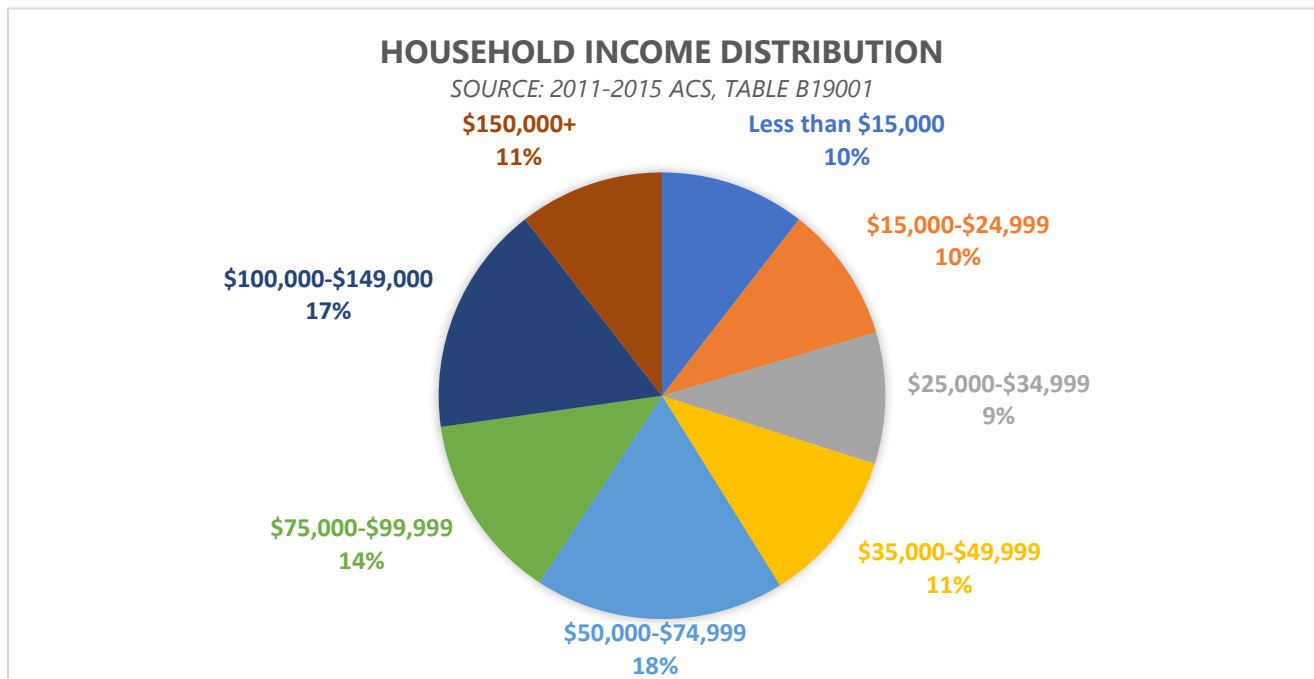
Haverhill household income distribution is more evenly distributed than in the region, county, and state.

Roughly 27 percent of Haverhill's households have income of \$100,000 or more and about 41 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	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	2,497	10%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	2,354	10%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	2,259	9%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	2,663	11%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	4,304	18%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	3,210	13%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	3,971	17%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	2,497	10%	23,074	18%	49,883	17%	433,337	17%
Total	23,781	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001



Median Income

Haverhill's estimated median household income per the 2011-2015 ACS is \$60,888, which is significantly lower than the average of the median income for the 15 Merrimack Valley communities (\$75,532) and moderately lower than the county (\$69,068) and state (\$68,563).

Median Income, 2015

	Haverhill	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$60,888	\$75,532	\$69,068	\$68,563

Source: 2011-2015 ACS Estimates, Table B25119.

*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 Haverhill, estimated median renter income was \$32,411 per the 2015 ACS and estimated median owner income was \$84,153.

The median owner and renter incomes are lower in Haverhill than in the region and higher than the county and state.

Median Income by Tenure, 2015

Tenure	Haverhill	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$84,153	\$104,451	\$95,660	\$92,207
Renter Occupied	\$32,411	\$34,997	\$35,254	\$37,780

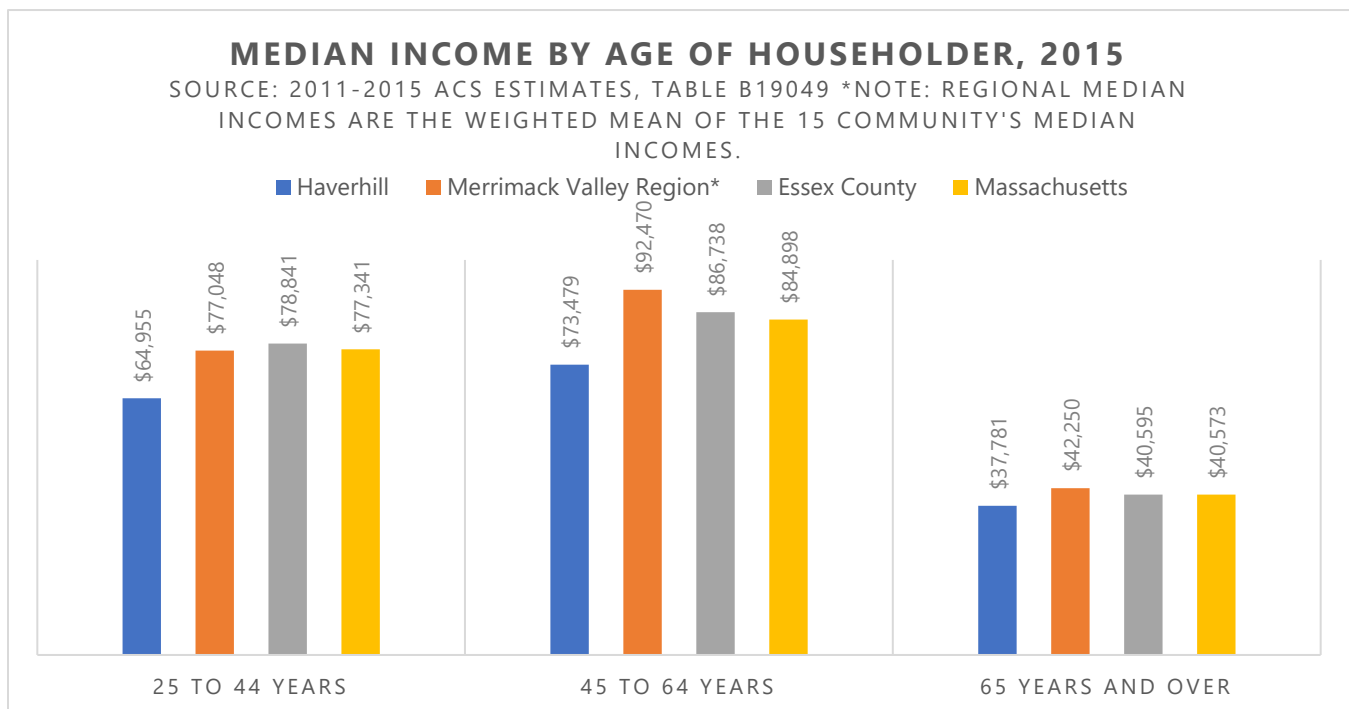
Source: 2011-2015 ACS Estimates, Table B25119.

*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

In Haverhill, households in all three age cohorts have lower estimated median incomes than households in the region, county, and state. Seniors 65 years and over have a particularly low estimated median income at \$37,781.

Per the 2015 ACS, households with householders age 45 to 64 years have the highest estimated median income in Haverhill (\$73,479) – this is lower than median incomes for this age cohort in the region (\$92,470), county (\$86,738), and state (\$84,898).



POVERTY

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

Haverhill has a poverty rate that is consistent with the region, county, and state, with roughly 12 percent of the total population living in households below the federal poverty thresholds.

The table below includes every individual in families that have total income less than the family's poverty threshold. In Haverhill, about 34 percent of the population living in households below the federal poverty thresholds are children under 18 years. More than a third of the estimated population in poverty is age 34 to 64 years.

Federal Poverty Thresholds

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

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

Source: 2016 Federal Poverty Thresholds

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

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	758	10%	3,953	9%	8,119	10%	61,483	8%
5-17 years	1,764	24%	10,373	25%	19,400	23%	147,458	20%
18-34 years	1,715	23%	9,157	22%	19,157	22%	218,761	29%
35-64 years	2,535	34%	14,023	33%	27,877	33%	233,736	31%
65 years and over	654	9%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	7426	12%	42,241	13%	85,417	11%	748,905	12%
Total Population	60,903	100%	338,637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table B17001

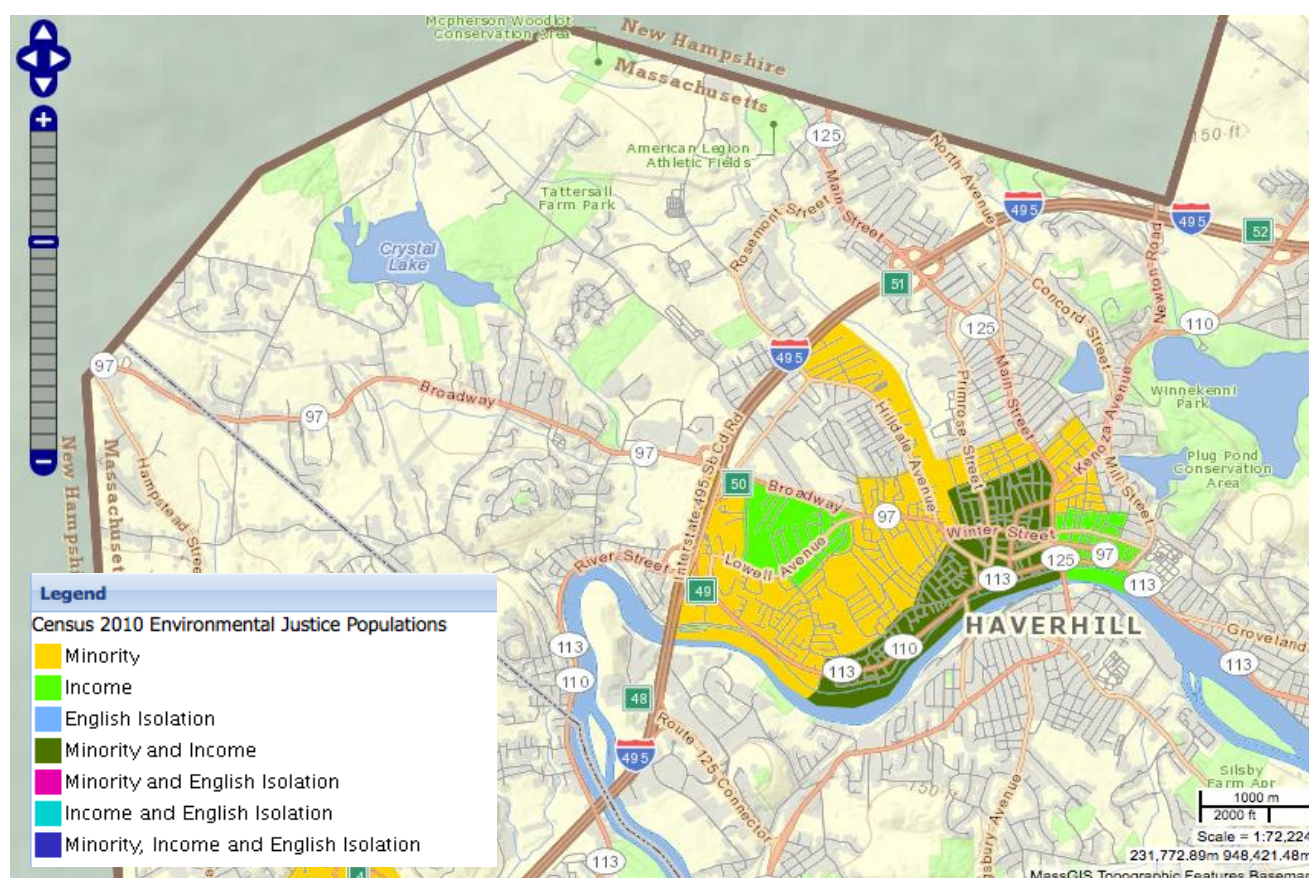
In the appendix, there is a second table that breaks down the population living below the poverty thresholds by smaller age categories than the above table.

Environmental Justice

Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies, and the equitable distribution of environmental benefits.

Historically, land use decisions in Massachusetts caused lower-income people and communities of color to experience a disproportionate share of environmental burdens and often lacked environmental assets in their neighborhoods.⁵ The state has identified Environmental Justice (EJ) neighborhoods that are comprised of EJ populations.⁶

Per MassGIS data, Haverhill has designated EJ Areas based on either minority or income or both. These areas are in the center of Haverhill, north of the Merrimack River. Designated EJ areas in the Merrimack Valley region are in Andover, Haverhill, Lawrence, Methuen and North Andover.



⁵ Source: MA Executive Office of Energy and Environmental Affairs, www.mass.gov/eea/grants-and-tech-assistance/environmental-justice-policy.html.

⁶ Environmental Justice (EJ) Populations are those segments of the population that the Massachusetts Executive Office of Energy and Environmental Affairs has determined to be most at risk of being unaware of or unable to participate in environmental decision-making or to gain access to state environmental resources. They are defined as neighborhoods (U.S. Census Bureau census block groups) that meet one or more of the following criteria: 1) The median annual household income is at or below 65 percent of the statewide median income for Massachusetts; or 2) 25% of the residents are minority; or 3) 25% of the residents are foreign born, or 4) 25% of the residents are lacking English language proficiency. Source: <http://www.mass.gov/eea/docs/eea/ej/ej-policy-english.pdf>.

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.⁷

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

Homelessness Count in the North Shore, 2015-2017

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

⁷ Source: Lawrence Housing Inventory Count. Note: Demographic data of homeless population was not available for Lawrence.

Economic Characteristics

Roughly 28 percent of Haverhill's total labor force is employed in the industries of management, business, science, and arts. About 24 percent is employed in sales or office occupations, and about 20 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

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
Industry	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	11,914	38%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	6,211	20%	29,739	17%	70,286	18%	602,742	18%
Sales and office	7,534	24%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	2,292	7%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	3,393	11%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	31,344	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Haverhill was 3.9 percent, which is higher than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2016.⁸

Per the 2015 estimates, most Haverhill households have less than 30-minute travel time to work – 57 percent of households. This is comparable to estimated travel times in the region (57 percent), county (57 percent), and state (56 percent). About 13 percent of households have a commute over an hour in Haverhill, which is also comparable to the region, county, and state.

Travel Time to Work

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
Travel Time	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	7,491	25%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	9,592	32%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	5,606	19%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	3,160	11%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	3,847	13%	20,539	13%	48,720	14%	371,904	12%
Total	29,696	100%	158,982	100%	356,241	100%	3,194,998	100%

Source: 2011-2015 ACS Estimates, Table B08303

⁸ Source: The Executive Office of Labor and Workforce Development, 2016

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 88 percent of Haverhill's population age 25 years and over are high school graduates or have higher education – this is comparable to the county and state. About 19 percent of the population have a Bachelor's degree – this is slightly less than in the region (22 percent), county (22 percent) and state (23 percent). About 10 percent of Haverhill's population has a graduate or professional degree – this is less than in the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	43,016	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	2,245	5%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	2,854	7%	13,017	6%	27,055	5%	251,050	5%
High school graduate	12,247	28%	58,210	25%	136,786	26%	1,169,375	25%
Some college	8,692	20%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	4,674	11%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	8,041	19%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	4,263	10%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	37,854	88%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	12,475	29%	85,290	37%	198,749	38%	1,890,309	41%
Source: 2011-2015 ACS Estimates, Table S1501								



Chapter 3: Local Housing Conditions

Key Findings

- Haverhill has about 25,546 housing units, with about 93 percent occupied year-round and just under 200 seasonal units. Haverhill's rental vacancy rates are estimated to be low, indicating a housing demand for rental housing that exceeds supply.
- Roughly 61 percent of Haverhill's occupied housing units were owner occupied and 39 percent renter occupied, which is a comparable proportion of renter housing to the region overall.
- About 69 percent of Haverhill'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 comparable to the region overall.
- Haverhill has relatively low residential taxes compared with other communities in the regions with an average single-family tax bill of \$4,310 – only Methuen, Salisbury, and Lawrence have lower average single-family tax bills in the region.
- Haverhill's building permit activity indicates construction of both single-family and multi-family units, especially two-family units between 2000 and 2015.
- Haverhill has proportionally more younger owners ages 25 to 34 (10 percent) than the region, indicating availability of starter homes that are affordable to first-time homebuyers.
- For-sale housing prices are low compared with other communities in the region with a 2016 median sales price for all residential sales of \$262,000. Haverhill's 2016 median sales price was the lowest in the region, with Lawrence only slightly higher at \$264,000. Haverhill has an affordability gap of \$20,450—a household making the median household income cannot afford the median sales price of a single-family unit.
- Haverhill renters tend to have moderately lower incomes than renters in the region. A household making the estimated median renter income in Haverhill could not afford the Fair Market Rent or the lowest monthly rent available in July and August 2017.
- About 44 percent of Haverhill's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 69 percent or 7,255 of low-income households in Haverhill are estimated to spend more than 30 percent of their gross income on housing costs. Both low-income renters and owners have similar rates of cost burden in Haverhill.
- There are roughly 2,250 extremely-low-income (ELI), 1,525 very-low-income (VLI), and 745 low/moderate-income (LMI) renter households and 740 ELI, 1,070 VLI, and 920 LMI owner households who are housing cost burdened.
- The estimated 2,355 ELI households who are severely cost burdened (spending more than 50% of their income on housing) is a population that can be particularly vulnerable to housing instability and possible homelessness.
- Housing cost burdened households in Haverhill are most likely to be composed of small families. Second most likely household type to cost burdened are other non-elderly, non-family households.
- The extent of Haverhill's cost burdened low/moderate-income homeowners and age of its housing stock indicates need for assistance with housing costs such as health and safety improvements and energy efficiency modifications.
- Low rental vacancy rates and projected population and household growth indicate need for production of new housing units, especially rental units at a variety of income levels including units affordable to low/moderate and more deeply affordable, as described above, and market-rate rental units.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 25,546 housing units in Haverhill, with 23,781 year-round occupied units (93 percent) and an estimated 1,765 vacant units (7 percent of total housing units), with 197 of these (11 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Haverhill was 4.6 percent and ownership vacancy rate was 1.1 percent. These vacancy rates indicate a shortage of rental housing for a healthy market. The county and state had lower vacancy rates for rental and comparable for ownership.

An estimated 61 percent of Haverhill's total occupied housing units were owner occupied while 39 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a slightly lower percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Vacancy Rates

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

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

Occupancy, Vacancy, and Tenure, 2015

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	25,546	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	23,781	93%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	14,505	61%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	9,276	39%	46,072	37%	106,619	37%	966,054	38%
Vacant	1,765	7%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	197	11%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	4.6	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	1.1	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Haverhill's land is divided into 20,494 total parcels, including 18,131 parcels (88 percent) with residential uses. Most of the parcels in Haverhill consists of single-family properties (approximately 51 percent), followed by condominiums at 24 percent.

Haverhill Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	10,411	51%
Two- or More Family	2,349	11%
Condominiums	5,013	24%
Apartments	359	2%
Commercial Parcels	615	3%
Other non-residential uses	1,747	9%
Total	20,494	100%
<i>Source: DOR Municipal Databank, Parcel Counts by Usage Code 2017</i>		

About 40 percent of units in Haverhill are single, detached, units, which is lower than the region (51 percent), county (52 percent), and state (50 percent). About 32 percent of Haverhill's units are in multi-family (three or more units) buildings, which is similar to the region, county, and state.

Haverhill Units in Structure, 2015

Units in Structure	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	25,546	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	10,318	40%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	3,116	12%	10,856	8%	19,450	6%	145,650	10%
2	3,766	15%	12,787	10%	31,376	10%	292,932	10%
3 or 4	2,816	11%	14,721	11%	35,219	11%	308,861	7%
5 to 9	1,607	6%	7,349	6%	16,295	5%	164,745	2%
10 to 19	1,482	6%	6,295	5%	12,514	4%	120,407	5%
20 to 49	1,056	4%	5,271	4%	15,442	5%	122,166	11%
50 or more	1,318	5%	7,157	5%	18,063	6%	190,134	4%
Mobile home	67	0.3%	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 Haverhill is generally older than housing in the region, county, and state, with a greater proportion of housing that was constructed prior to 1940 than the region, county, and state. Per the 2015 ACS estimates, roughly 69 percent of Haverhill homes were built prior to 1979. Roughly 68 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 8 percent of homes were built after 2000 in Haverhill compared to roughly 8 percent in the region and county and 9 percent in the state.

Age of Housing, 2015

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	25,546	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	252	1%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	1,725	7%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	2,465	10%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	3,666	14%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	2,261	9%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	1,398	5%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	1,960	8%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	1,377	5%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	10,442	41%	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 Haverhill was \$4,878,245,216, and the average value of a single-family home was \$287,543, among the lowest in the region's communities (only Lawrence has lower single-family average values).

Haverhill's average single-family tax bill is \$4,310, which is about \$1,700 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 Haverhill fluctuated year to year with an annual average of about 22 single-family units, 23 two-family units, four three or four family units, and 27 multi-family units. Haverhill's overall annual average was about 120 units over all building types. Over this period, single-family permits experienced a peak in 2000 and 2002 each with 112 units permitted. Two-family units peaked in 2006 with 52 units permitted. Three or four family units peaked in 2000 with 24 units permitted. Multi-family peaked in 2002 with 180 units permitted. Since 2000, single-family permits have fluctuated and reached a low of 23 in 2015. Multi-family units were not permitted nine years between 2000 and 2015 including in 2000, 2001, and 2007-2013.

Haverhill 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	112	102	112	98	90	105	95	69	47	33	44	27	30	35	37	23
Two-Family Units	8	16	26	38	46	34	52	40	8	16	18	2	12	12	18	16
Three- or Four-Family Units	24	0	12	0	12	7	0	8	0	0	0	0	0	0	3	0
Five+-Family Units	0	0	180	5	6	116	16	0	0	0	0	0	0	0	43	66
Total	144	118	330	141	154	262	163	117	55	49	62	29	42	47	101	105
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 Haverhill's owner households (62 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent).

Owner by Year Moved into Unit, 2015

Year	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	108	1%	429	1%	843	0.5%	7,437	0.5%
2010-2014	2,129	15%	11,451	14%	24,118	13%	203,982	13%
2000-2009	5,857	40%	28,806	36%	62,567	35%	546,366	35%
1990-1999	3,145	22%	19,046	24%	41,879	23%	356,671	23%
1980-1989	1,444	10%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	1,822	13%	10,508	13%	29,464	16%	271,359	17%
Total	14,505	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in Haverhill (56 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).

Haverhill has proportionally more younger owners ages 25 to 34 (10 percent) than the region (7 percent), county (7 percent), or state (8 percent). This is a reflection on the lower median cost of housing in Haverhill.

Owner by Age of Householder, 2015

Age of Householder	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	14,462	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	1,429	10%	5,687	7%	12,501	7%	120,668	8%
35-44 years	2,549	18%	14,340	18%	29,565	16%	262,247	17%
45-54 years	3,696	26%	21,581	27%	45,865	25%	386,386	24%
55-59 years	1,752	12%	10,116	13%	22,635	13%	197,033	12%
60-64 years	1,923	13%	9,064	11%	20,879	12%	177,103	11%
65-74 years	1,687	12%	11,371	14%	28,059	16%	245,529	16%
75-84 years	925	6%	5,218	7%	14,517	8%	131,404	8%
85+ years	501	3%	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 Haverhill, about 39 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2015

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	14,505	100%	79,885	100%	181,912	100%	1,583,667	100.0%
Less than \$5,000	85	0.6%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	144	1.0%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	259	1.8%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	322	2.2%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	461	3.2%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	927	6.4%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	1,312	9.0%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	2,707	18.7%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	2,631	18.1%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	3,338	23.0%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	2,319	16.0%	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 Haverhill, about 3 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and less than 1 percent over \$1,000,000.



Owner-Occupied Units by Value, 2015

Home Value	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	364	2.5%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	308	2.1%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	824	5.7%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	2,395	16.5%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	5,815	40.1%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	4,228	29.1%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	472	3.3%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	99	0.7%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	14,505	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25075

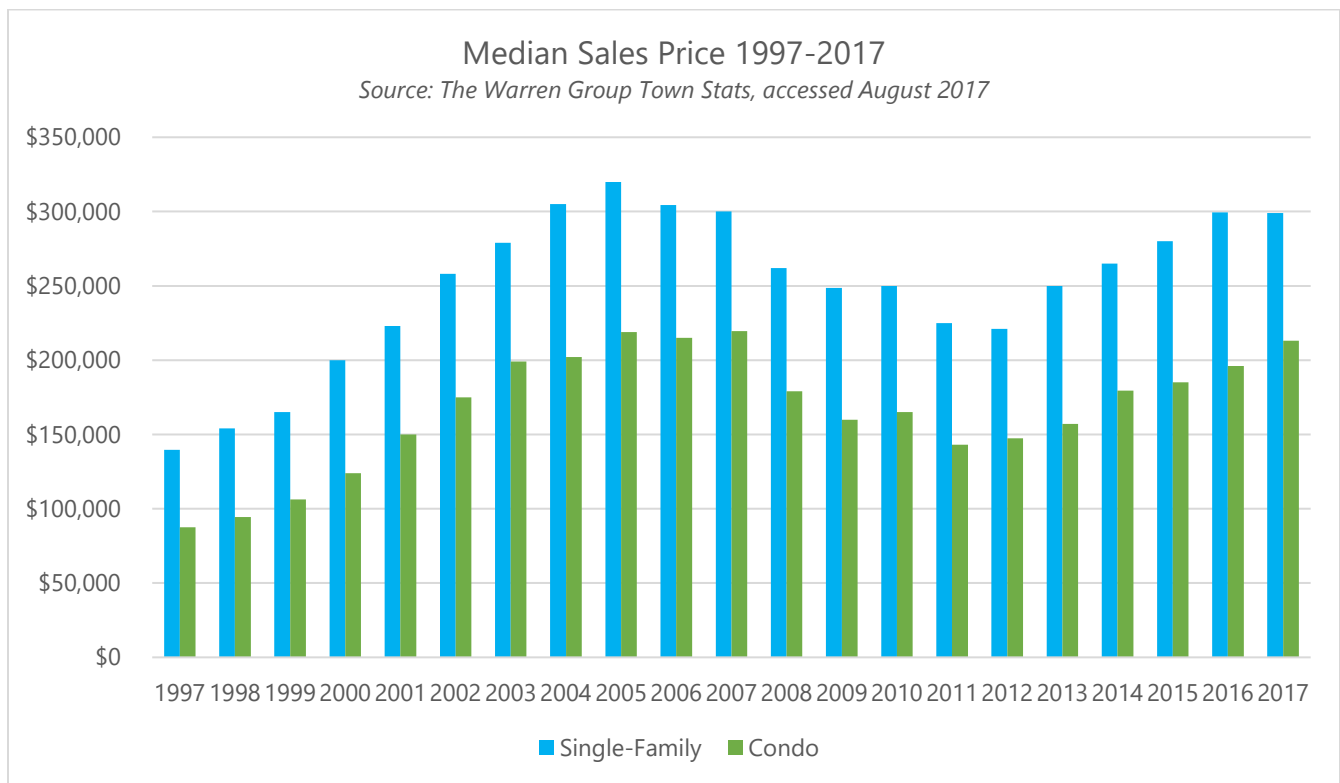
For-Sale Market

In 2017, the median sales price for a single-family home in Haverhill was \$298,950. The median sales price for a condo was \$213,000. The table below displays the median sales prices for residential units in Haverhill from 1997 to 2017. From 2012 to 2016, the median sales price for a single-family home increased by roughly 33 percent. The chart below displays, however, that median sales prices have not yet risen above the peak of \$320,000 that was reached in 2005.

Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$139,750	\$87,500	\$122,900
1998	\$154,000	\$94,500	\$128,700
1999	\$165,000	\$106,250	\$132,950
2000	\$200,000	\$124,000	\$153,000
2001	\$223,000	\$149,900	\$182,250
2002	\$258,200	\$175,000	\$227,500
2003	\$279,000	\$199,000	\$247,000
2004	\$305,000	\$202,000	\$265,000
2005	\$320,000	\$219,000	\$270,000
2006	\$304,500	\$215,000	\$271,000
2007	\$300,000	\$219,450	\$267,000
2008	\$262,000	\$179,000	\$220,000
2009	\$248,550	\$160,000	\$194,000
2010	\$250,000	\$165,000	\$198,742
2011	\$225,000	\$143,000	\$192,813
2012	\$220,977	\$147,500	\$190,000
2013	\$250,000	\$157,000	\$227,450
2014	\$265,000	\$179,400	\$231,700
2015	\$280,000	\$185,000	\$248,000
2016	\$299,450	\$196,000	\$262,000
2017	\$298,950	\$213,000	\$265,000

Source: The Warren Group Town Stats, 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

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

Renter by Year Moved into Unit, 2015

Year	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	258	3%	831	2%	2,057	2%	21,922	2%
2010-2014	5,097	55%	23,544	51%	53,482	50%	499,876	52%
2000-2009	3,093	33%	17,015	37%	36,618	34%	331,130	34%
1990-1999	567	6%	3,211	7%	8,407	8%	71,061	7%
1980-1989	177	2%	873	2%	2,388	2%	22,277	2%
1979 or earlier	84	1%	598	1%	1,667	2%	19,788	2%
Total	9,276	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. Most renter householders in Haverhill (51 percent) are between the ages 25 and 44 years – this is a bit higher proportionally than estimated renters in this age range than in the region (45 percent), county (44 percent), and state (48 percent).

Renter by Age of Householder, 2015

Age of Householder	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	8,852	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	2,354	27%	9,648	22%	22,861	23%	251,629	28%
35-44 years	2,122	24%	10,121	23%	20,887	21%	182,349	20%
45-54 years	1,571	18%	8,735	20%	19,632	19%	165,738	18%
55-59 years	721	8%	4,017	9%	9,431	9%	70,612	8%
60-64 years	603	7%	2,933	7%	7,464	7%	57,771	6%
65-74 years	676	8%	4,237	10%	9,710	10%	82,851	9%
75-84 years	447	5%	2,479	6%	6,727	7%	54,611	6%
85+ years	358	4%	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 Haverhill, about 32 percent of renter households have estimated income above \$50,000 and about 39 percent less than \$25,000.

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

Renters by Household Income, 2015

	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	9,276	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	416	4.5%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	433	4.7%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	1,175	12.7%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	845	9.1%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	727	7.8%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	1,341	14.5%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	1,360	14.7%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	1,590	17.1%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	584	6.3%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	634	6.8%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	171	1.8%	1,412	3.1%	3,804	3.6%	50,979	5.3%
Source: 2011-2015 ACS Estimates, Table B25118								

RENTAL HOUSING COSTS

A household making the estimated median renter income in Haverhill could not afford the Fair Market Rent of \$1,024 for a one-bedroom apartment.

About 77 percent of renter households in Haverhill pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is higher than the region at 70 percent, and higher than Massachusetts, where 59 percent of renter

households pay between \$500 and \$1,499. Twelve percent of renter households in Haverhill pay more than \$1,500 in monthly gross rent, slightly less than the region, where 15 percent pay more than \$1,500 per month.

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.

The Lawrence HMFA (HUD Metro Fair Market) is made up of 39 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,024 for a one-bedroom apartment, which would require an annual income of \$40,960 to keep housing costs affordable (no exceeding 30 percent of gross income). In Haverhill, the median renter household income is about \$32,411 – a household with the median income could afford monthly rent (and utilities) cost of about \$810, which is less than the Fair Market Rent. In July and August 2017, there were no listed available apartments under \$1,425 per month.

Renter Households by Gross Rent per Month 2015

Gross Rent	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	1,013	11%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	2,955	33%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	3,934	44%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	765	9%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	209	2%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	85	1%	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	8,961	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates; Table B25063.

Housing Affordability

HOUSING COST BURDEN

As defined by the U.S. Department of Housing and Urban Development, “housing cost burden” occurs when low/moderate-income (LMI) households spend more than 30 percent of their gross income on housing costs. Cost-burdened households have 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 44 percent of Haverhill households have incomes at or below 80 percent of the Area Median Income (AMI).⁹

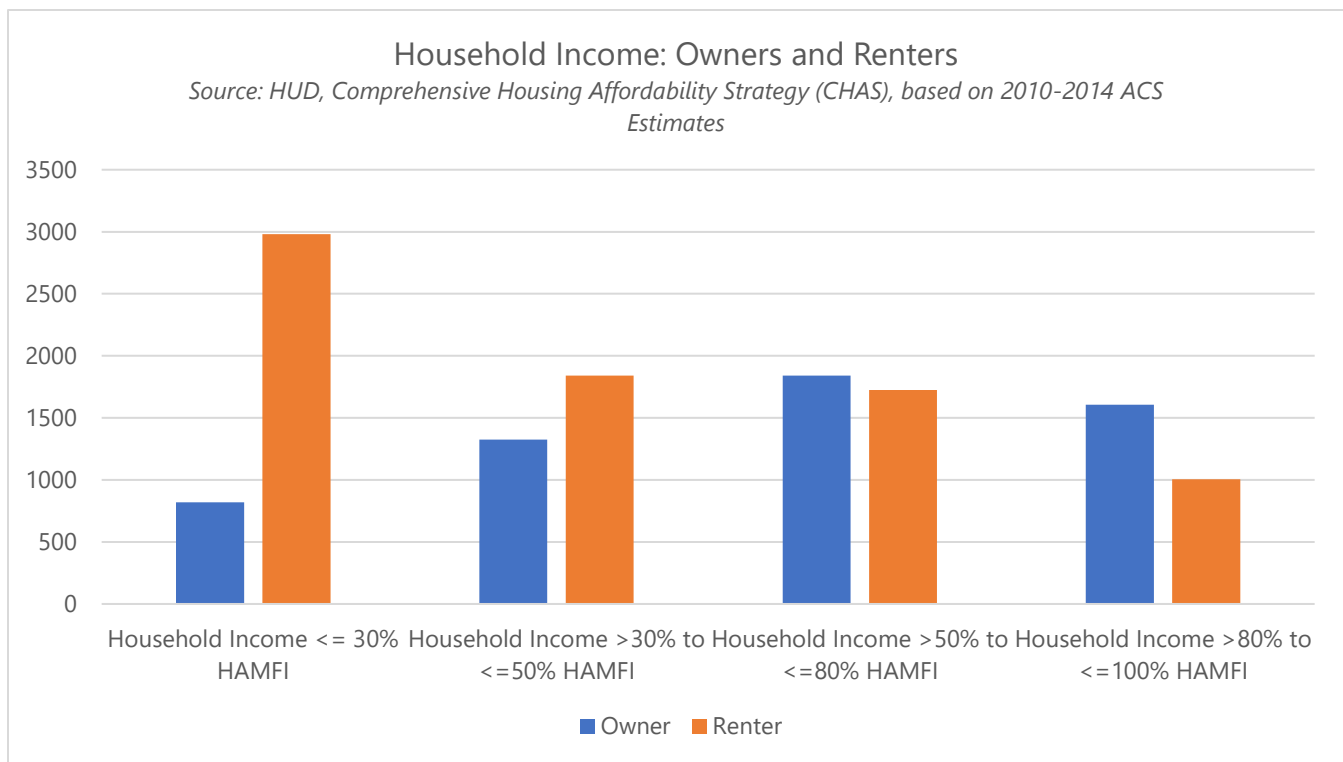
About 28 percent of owner households have incomes at or below 80 percent AMI, and about 72 percent of renter households have incomes at or below 80 percent AMI.

Household Income Distribution Overview, 2014

Income Range	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	820	6%	2,980	33%	3,800	16%
Household Income >30% to <=50% HAMFI	1,325	9%	1,840	20%	3,165	13%
Household Income >50% to <=80% HAMFI	1,840	13%	1,725	19%	3,565	15%
Household Income >80% to <=100% HAMFI	1,605	11%	1,005	11%	2,610	11%
Household Income >100% HAMFI	8,950	62%	1,440	16%	10,390	44%
Total	14,540	100%	8,990	100%	23,530	100%

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

⁹ 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.



About 30 percent of total owner households and 53 percent of renter households in Haverhill pay more than 30 percent of their income towards housing.

Of 10,530 households with incomes at or below 80 percent AMI in Haverhill, 7,255 (69 percent) are cost burdened.

Cost Burdened Renters and Owners in Haverhill 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	2,995	33%	2,325	58%	3,800	16%
Household Income >30% to ≤50% HAMFI	2,590	29%	1,150	29%	3,165	13%
Household Income >50% to ≤80% HAMFI	1,670	18%	360	9%	3,565	15%
Household Income >80% to ≤100% HAMFI	785	9%	85	2%	2,610	11%
Household Income >100% HAMFI	1,040	11%	55	1%	10,385	44%
Total	9,080	100%	3,975	100%	23,525	100%

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

Of the estimated 6,545 low-income renter households in Haverhill, about 69 percent are cost burdened.

Cost Burdened Renters in Haverhill by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income ≤ 30% HAMFI	2,250	48%	1,750	74%	2,980	33%
Household Income >30% to ≤50% HAMFI	1,525	33%	565	24%	1,840	20%
Household Income >50% to ≤80% HAMFI	745	16%	40	2%	1,725	19%
Household Income >80% to ≤100% HAMFI	65	1%	0	0%	1,005	11%
Household Income >100% HAMFI	95	2%	0	0%	1,440	16%
Total	4,680	100%	2,355	100%	8,990	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

About 3,985 owner households in Haverhill have low income and roughly 69 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Haverhill by Income Range, 2014

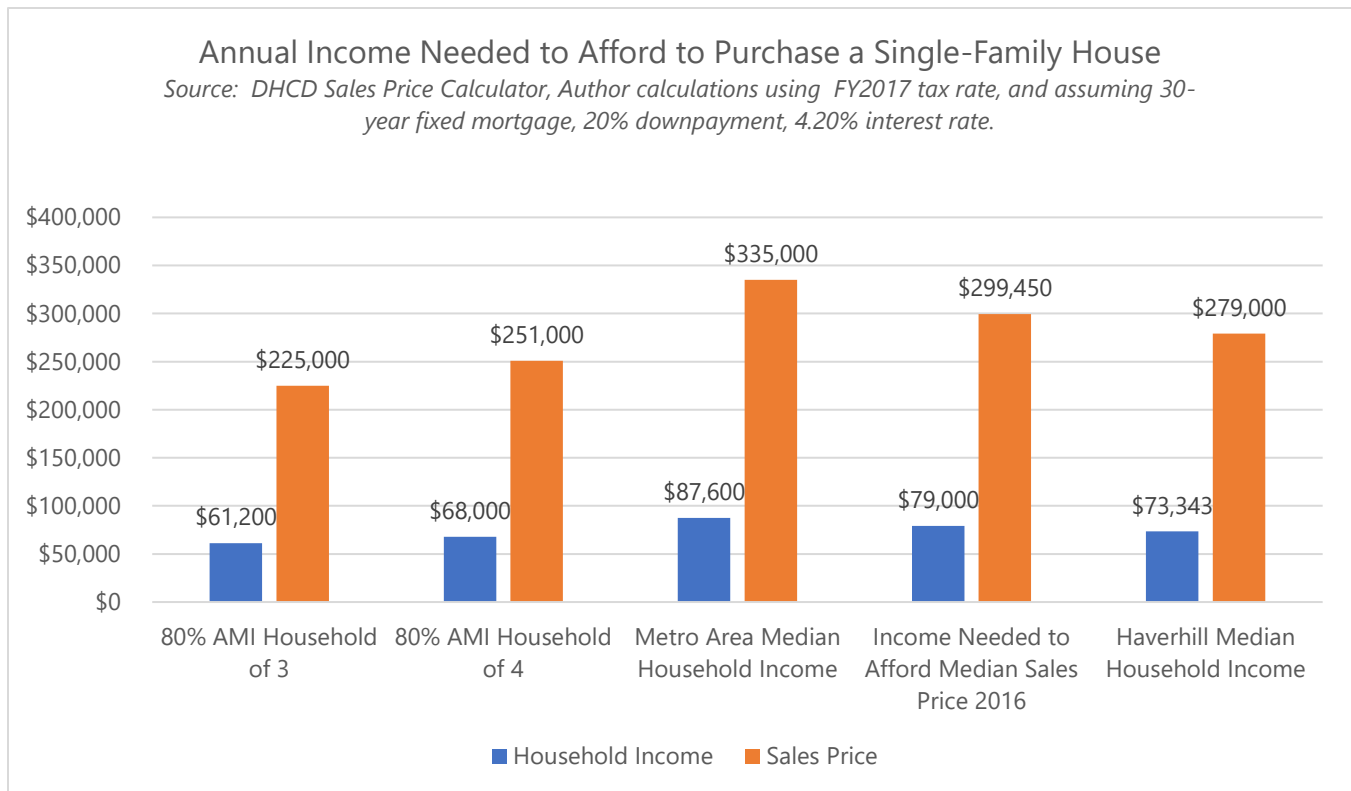
Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income ≤ 30% HAMFI	740	17%	575	36%	820	6%
Household Income >30% to ≤50% HAMFI	1,070	24%	585	36%	1,325	9%
Household Income >50% to ≤80% HAMFI	920	21%	315	20%	1,840	13%
Household Income >80% to ≤100% HAMFI	720	16%	85	5%	1,605	11%
Household Income >100% HAMFI	945	22%	55	3%	8,950	62%
Total	4,395	100%	1,615	100%	14,540	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of all households in Haverhill, 9,074 (39 percent) are cost burdened. Most cost burdened households are small family households (43 percent), and other household types (non-elderly, non-family), which make up 25 percent of cost burdened households. Tables detailing cost burden by household type can be found in the appendices.

OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Haverhill with 80 percent AMI could afford to purchase a home up to \$251,000. However, the median sales price for a single-family home in Haverhill in 2016 was \$299,450, meaning a household would have to make \$79,000 per year to afford a home at the median sales price. At the Lawrence HMFA median household income of \$87,600, a household could afford a home up to \$335,500 in Haverhill, though at the Haverhill median household income of \$73,343, a household could afford a home only up to \$279,000.

Haverhill has an affordability gap of \$20,450—households making the median household income can afford to buy a home up to \$279,000, while the median sales price for a single-family home in 2016 was \$299,450.



RENTAL AFFORDABILITY BY INCOME

In the Lawrence HMFA, the FY17 Fair Market Rent for a one-bedroom apartment is \$1,024 and a two-bedroom apartment is \$1,305. The table below shows the rent affordable at different yearly salaries. A monthly gross rent that is affordable is no more than 30 percent of a household's monthly earnings.

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of \$526 per month in the Lawrence HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$876 per month, and a two-person household with low income (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,360 per month. A two-person household with the area median income can afford a monthly gross rent of \$2,190.

Rent Affordable to Two-Person Households by Income Limit 2017

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

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

AFFORDABLE UNITS

As of December 2017, there were 2,555 units in Haverhill listed on the Subsidized Housing Inventory. Approximately 99 percent of these were rental units, and the remaining 1 percent were for ownership. About 10 percent of Haverhill's housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units	25,557	100%
Affordable Units:	2,555	10%
Rental	2,527	99%
Ownership	28	1%
<i>Source: DHCD Subsidized Housing Inventory, 2017</i>		

There are 1,117 units (42 percent) listed on Haverhill's SHI that have perpetual affordability, including Mission Towers (117 rental units), Presidential Gardens (200 rental units), Kennedy Circle Apartments (80 rental units) and Washington Square Housing (72 rental units).

311 units listed on the SHI had affordability set to expire in 2015, and 23 units were set to expire in 2016 or 2017. Between 2019 and 2030, 577 units have affordability set to expire, including Bethany Homes (150 rental units) and Hadley West Apartments (182 rental apartments).



Chapter 4: Housing Development Considerations

Environmental Constraints

The City of Haverhill is located entirely within the Merrimack River watershed basin. Throughout the City, the water level of the Merrimack River fluctuates with the tides. The City's three outlying lakes (Crystal Lake, Millvale Reservoir, and Chadwick Pond) have large watersheds which effectively restrict development in these areas. Millvale Reservoir and Crystal Lake have outflow streams, East Meadow River and Creek Brook, which flow into the Merrimack River, which is tidal up to Haverhill. The Little River flows through the center of the City, cutting the City into two distinct sections. Throughout most of their paths, the two rivers are bordered by extensive woodlands and agricultural land.

These lakes and water courses provide a unique opportunity to the residents of Haverhill for boating, fishing, swimming, and passive recreation along their shores. At present, Kenoza Lake, Lake Pentucket (Round Pond), Lake Saltonstall (Plug Pond), and the Millvale Reservoir are protected from development by City-owned land.

Wetlands in Haverhill are generally associated with the Merrimack River, which bifurcates the City. Additional tracts of wetlands are associated with Crystal Lake, Creek Brook, Little River, Kenoza Lake, East Meadow Brook, and Millvale Reservoir, all located north of the Merrimack. Wetlands south of the Merrimack include a portion of Chadwick Pond and small pockets of vegetated wetlands associated with streams. Performance Standards have been established by the Wetlands Protection Act, which limits the amount of disturbance permitted for wetlands. Because of these limitations, the wetlands are considered unsuitable for development.

There is an abundance of wildlife located primarily in the undeveloped watershed areas of the City and the predominantly rural sections of Haverhill. As in all sections of America, when development increases in the rural areas, the natural habitat of wildlife is altered, resulting in a decrease in wildlife and vegetation. The protection of watershed and open space will ensure that existing wildlife can remain and flourish, and provide the urban residents a close opportunity to view the wildlife indigenous to this area. According to the U.S. Fish and Wildlife Service and the Massachusetts Natural Heritage and Endangered Species Program ("NHESP"), habitats of rare wildlife species are located within the City, and should be given special care and attention.

Notwithstanding the Merrimack River corridor, the City has two primary wildlife corridors. First is the East Meadow River corridor, which was created mostly for its importance in protecting the City's water supply – the river is the primary tributary to Millvale Reservoir. Much of this corridor is mapped by NHESP as providing habitat for rare turtle species. The Meadow Brook Conservation Area is located on the southern end of this corridor, around the reservoir. The second corridor is along Creek Brook. This brook flows out of Crystal Lake, one of the City's water supplies, and eventually reaches the Merrimack River. Although no formal conservation area exists below the lake, this corridor has been protected through acquisition by the City and, most recently, the Essex County Greenbelt Association, as well as by implementation of the City's alternative residential design ordinances, such as planned unit developments and cluster developments.

Infrastructure Capacity

TRANSPORTATION SYSTEMS

The development of transportation resources serving the Merrimack Valley has placed Haverhill at its center. The City has good highway and rail facilities that link major cities and towns to each other, in addition to the port, airport, and intermodal facilities in Boston, Portsmouth, and Manchester. The City has five exits on Interstate 495.

The Merrimack Valley Regional Transit Authority (MVRTA) serves the northeast corner of Massachusetts with over one million miles of City, suburban and interurban, and rural scheduled bus routes. The MVRTA's service area includes Haverhill, Lawrence, Methuen, Andover, North Andover, Amesbury, and Newburyport, with services provided to the Lowell Transit Center and the Buckley (Lawrence) Transportation Center and area rail stations. The MVRTA provides access throughout Haverhill's downtown area and provides general access to area along Route 110, Route 125 north to Plaistow, NH, and south to include the Industrial Parks.

The City is served by two rail stations, which include Bradford and downtown Haverhill. The City is also served by the Boston-to-Portland Amtrak High Speed Rail System. The Haverhill Train Station, which has undergone significant renovations, was originally the only station stop in Massachusetts, besides Boston.

The City has four vehicular bridges that span the Merrimack River, not including the two along Route I-495. These bridges are the Comeau Bridge (Upper County Bridge), which was originally built in 1906 and reopened in 2007 following a five-year replacement construction period; the Basiliere Bridge, which was built in 1925; the Bates Bridge (Groveland Bridge, Lower County Bridge), which was built in 1914, rebuilt in 1951 and replaced in 2014; and the Rocks Village Bridge, which was originally built in 1883, rebuilt in 1914 and again in 2015.

WATER SUPPLY

The Haverhill water system services the majority of the area within the City. Water for this system is supplied from seven reservoirs: Kenoza Lake, Millvale Reservoir, Crystal Lake, Round Pond (a.k.a. Lake Pentucket), Chadwick Pond, Hovey's Pond and Johnson's Pond. Kenoza Lake, Crystal Lake, Round Pond and Millvale Reservoir are the water supplies for the City. The remaining three reservoirs are currently not on line and are reserved for emergency use. Water from the Millvale Reservoir and Crystal Lake is pumped to Kenoza Lake which is then pumped to the treatment plant and finally into the distribution system. Round Pond drains to Kenoza Lake, via Winnekenni Basin, through a gravity pipe system.

The Merrimack River as a groundwater source is being explored as the next viable water supply for the City. Based on water quantity and quality data collected from the exploratory work, it is possible that groundwater from the Merrimack River may require less treatment and may be able to be treated at the point of withdrawal and pumped into the distribution system. This has an advantage by not having to pump the water to Kenoza Lake and modify the water treatment plant capacity. This option also gives the City the benefit of redundancy in its water supply.

SEWER AND ONSITE SEPTIC DISPOSAL

The City's wastewater treatment plant can process 18.1 million gallons per day of sewage. The plant currently treats an average of 11.3 million gallons per day. The existing plant can accommodate projected flows generated from the existing and projected zoning build-outs. However, extensions to the system (pipes, pumps, etc.) will be necessary to serve increased development. Several areas of Haverhill are currently experiencing problems with onsite disposal systems, primarily the results of high ground water and poor soil conditions. Failing septic systems pose potential public health problems. Generally, areas with high residential densities, industrial uses, and high commercial and office densities should be on the City's sewer system.

The existing sewer system and proposed extensions service the central core of the City. Areas not serviced by the sewer system include West Haverhill (North Broadway, Crystal Lake Area and Ayers Village); East Haverhill (Amesbury Road, Rocks Village, east of Kenoza Lake, East Broadway), and South Bradford (south of Willow Avenue).

To ensure environmental resource protection, federal standards suggest that residential areas not serviced by sewer or water system have a 2-acre lot minimum. To protect environmental resources and promote development, industrial and office zoned areas must be sewered. Business parks in the Ward Hill and Broadway areas have been constructed with municipal sewer systems. The City completed construction to provide sewer to the Hilldale Avenue business park in 2010. The office park zoned land on Route 108 benefits from installation of a sewer lift station on this roadway.

Historic and Cultural Resources

The Massachusetts Historical Commission's (MHC) Inventory of Historic and Archaeological Assets is a statewide list that identifies significant historic resources throughout the Commonwealth. In order to be included in the inventory, a property must be documented on an MHC inventory form, which is then entered into the MHC database. A searchable database, known as MACRIS, now is available online at <http://www.sec.state.ma.us/mhc>.

According to the MHC, Haverhill's inventory documents 820 resources constructed between 1670 and 2001. The early documentation was completed in the 1970s; updating and new documentation was completed in the 1990s by professional preservation consultants. The inventory documents village centers and neighborhoods, accounting for buildings and structures in each area. Many of the late 19th and early 20th century neighborhoods of managers and workers' housing as well as the commercial districts are described in these documents.

STATE AND NATIONAL REGISTERS OF HISTORIC PLACES

The National Register of Historic Places is the official federal list of districts, sites, buildings, structures and objects that have been determined significant in American history, architecture, archaeology, engineering and culture. All National Register properties also are listed in the State Register of Historic Places. Haverhill's National Register (NR) program began in 1975 with the listing of the John Greenleaf Whittier Homestead. There are five districts and ten individual property NR listings. Of the ten individual NR properties listings, five were listed as part of the First Period Thematic Nomination. One property, the Whittier Hay Field, opposite the Homestead, is protected by a preservation restriction (PR), drawn up in accordance with MGL Chapter 183, Sections 31-33. A PR runs with the deed and is one of the strongest preservation strategies available. All properties which have preservation restrictions filed under the state statute also are automatically listed in the State Register.

LOCAL HISTORIC DISTRICTS

Local historic districts, which are administered at the local level, are special areas within a community where the distinctive characteristics of buildings and places are preserved and protected by a local historic district commission. In 1974, Haverhill adopted the Rocks Village Historic District in which there are 26 properties. The Bradford Common Local Historic District was established in 1975 and the Washington Street Shoe Historic District in 1982. Each is nearly identical to a corresponding National Register district. All local historic district properties are automatically listed in the State Register of Historic Places.

Historical and Cultural sites in Haverhill include the following:

- Buttonwoods Museum
- Bradford Commons Historical Area
- Hannah Dustin Landing
- Hannah Dustin Statue/GAR Park
- Haverhill Firefighting Museum
- Old Bradford Burial Ground
- Tattersall Farm
- The Old Burying Ground/ Pentucket Cemetery
- John Greenleaf Whittier Birthplace
- Winnekenni Castle and Park
- Museum of Printing
- Riverfront Cultural District
- Rocks Village Historic District
- Washington Street Shoe District

Regulatory Barriers

Haverhill, to their benefit, has been able to remove some of the regulatory barriers that slow and often prevent much needed housing and other development from occurring. The City's zoning encourages the adaptive re-use of the old mills into housing, and City officials have used many of the tools provided by the Commonwealth such as 40R, 43D, Growth District, Housing Development Incentive Program (HDIP), Priority Development Area (PDA) and Transformative Development Initiative (TDI). The City boasts that many major development projects have received approval in one evening!

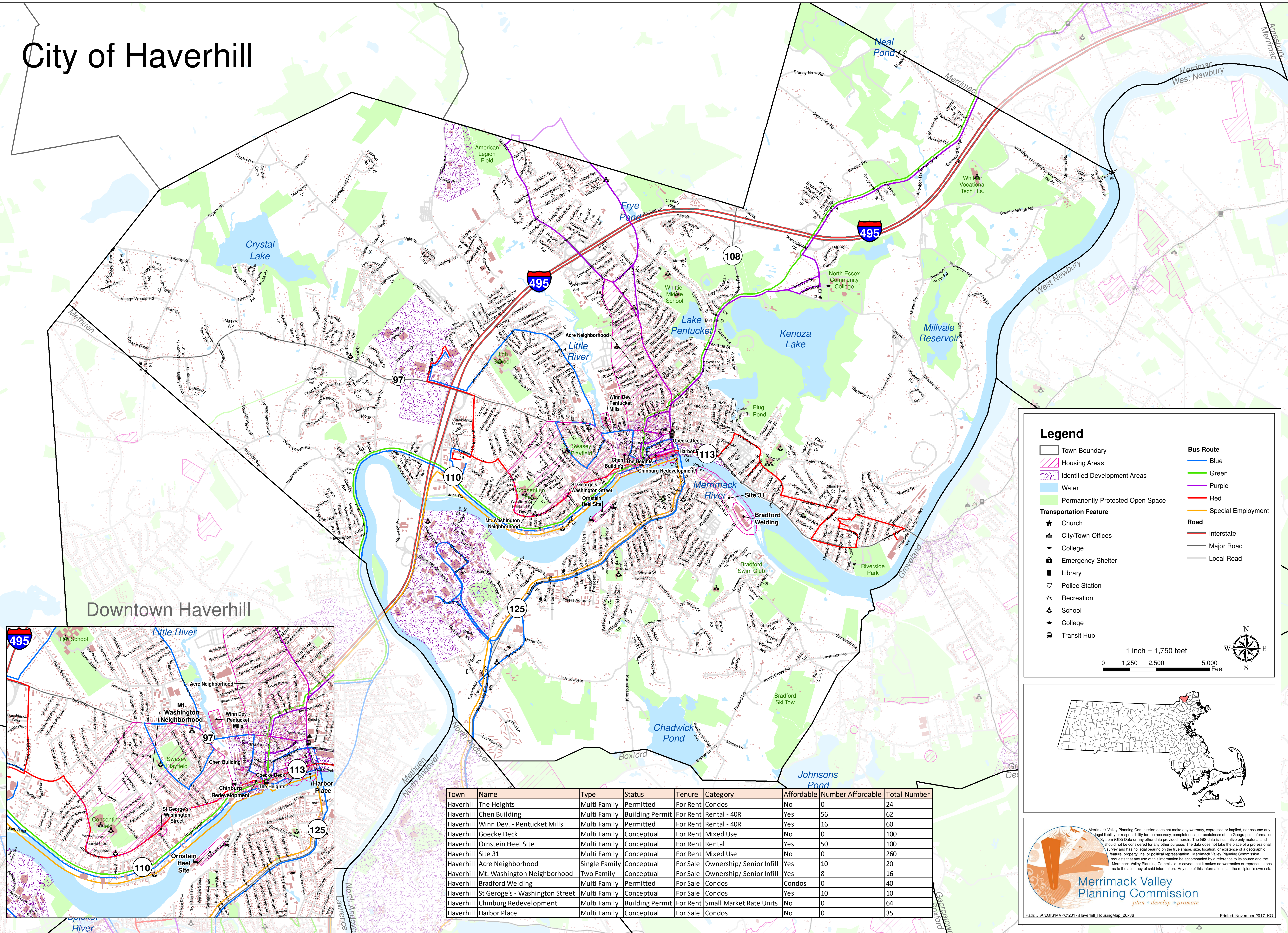
POTENTIAL HOUSING LOCATION CONSIDERATIONS IN HAVERHILL

In October 2017, City 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 the City would like to concentrate additional development (i.e., reducing sprawl). However, not all of the sites used these filters. There are other criteria the City could use to prioritize the conceptual parcels (see Status column), including presence of environmental resources, lot size, ownership and type of use, and units on the lot. Please see Appendix I for a list of specific criteria the City 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 Haverhill

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?
Acre Neighborhood	Single Family	Conceptual	For Sale	Ownership/ Senior Infill	Yes	10	20	270.10	Wetlands Rare Species	Yes
Bradford Welding	Multi Family	Permitted	For Sale	Condos	No	0	40	14.00	Wetlands 100-Year Floodplain Rare Species	Yes
Chen Building	Multi Family	Building Permit	For Rent	Rental - 40R	Yes	56	62	0.18	Rare Species	Yes
Chinburg Redevelopment	Multi Family	Building Permit	For Rent	Small Market Rate Units	No	0	64	2.76	Rare Species	No
Goecke Deck	Multi Family	Conceptual	For Rent	Mixed Use	No	0	100	5.33	Rare Species	No
Harbor Place	Multi Family	Conceptual	For Sale	Condos	No	0	35	4.99	Wetlands 100-Year Floodplain Rare Species	No
Mt. Washington Neighborhood	Two Family	Conceptual	For Sale	Ownership/ Senior Infill	Yes	8	16	330.31	Rare Species	Yes
Ornstein Heel Site	Multi Family	Conceptual	For Rent	Rental	Yes	50	100	6.72	100-Year Floodplain Rare Species	Yes
Site 31	Multi Family	Conceptual	For Rent	Mixed Use	No	0	260	50.91	Wetlands 100-Year Floodplain Rare Species	Yes
St George's - Washington Street	Multi Family	Conceptual	For Sale	Condos	Yes	10	10	2.32	Rare Species	No
The Heights	Multi Family	Permitted	For Rent	Condos	No	0	24	5.84	Wetlands 100-Year Floodplain Rare Species	Yes
Winn Dev. - Pentucket Mills	Multi Family	Permitted	For Rent	Rental - 40R	Yes	16	60	4.72	Wetlands 100-Year Floodplain Rare Species	No

City of Haverhill



Town	Name	Type	Status	Tenure	Category	Affordable	Number Affordable	Total Number
Haverhill	The Heights	Multi Family	Permitted	For Rent	Condos	No	0	24
Haverhill	Chen Building	Multi Family	Building Permit	For Rent	Rental - 40R	Yes	56	62
Haverhill	Winn Dev. - Pentucket Mills	Multi Family	Permitted	For Rent	Rental - 40R	Yes	16	60
Haverhill	Goecke Deck	Multi Family	Conceptual	For Rent	Mixed Use	No	0	100
Haverhill	Ornstein Heel Site	Multi Family	Conceptual	For Rent	Rental	Yes	50	100
Haverhill	Site 31	Multi Family	Conceptual	For Rent	Mixed Use	No	0	260
Haverhill	Acre Neighborhood	Single Family	Conceptual	For Sale	Ownership/ Senior Infill	Yes	10	20
Haverhill	Mt. Washington Neighborhood	Two Family	Conceptual	For Sale	Ownership/ Senior Infill	Yes	8	16
Haverhill	Bradford Welding	Multi Family	Permitted	For Sale	Condos	Condos	0	40
Haverhill	St Geroge's - Washington Street	Multi Family	Conceptual	For Sale	Condos	Yes	10	10
Haverhill	Chinburg Redevelopment	Multi Family	Building Permit	For Rent	Small Market Rate Units	No	0	64
Haverhill	Harbor Place	Multi Family	Conceptual	For Sale	Condos	No	0	35

Chapter 5: Housing Goals and Strategies

Five-Year Goals

The City of Haverhill currently has 2,555 subsidized housing units listed on the Department of Housing and Community Developments Subsidized Housing Inventory as of December 2017. This number represents 10% of the total year-round housing units as reported by the 2010 U.S. Census. Therefore, the town currently has met the 10% affordable housing goal as defined by DHCD. The challenge will be to remain at 10% after the new 2020 census data is released in 2021-2022.

Because the percentage of affordable housing units in Haverhill meets the minimum requirement of 10% set by the state under Chapter 40B and is considered a "Certified Community", the City currently can determine its own yearly production schedule. Should the City fall below the 10 percent, they will have to produce more affordable units as shown in the following table. Reaching the numeric goals of 0.5% or 1.0% will allow the city to become certified for one year (0.5%), or two years (1.0%). Given the city is right at 10% affordable, this table will prove helpful in order to remain above the threshold.

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		2,555	25,557	10.0%		2,555	25,557	10.0%
2018	158	2,713	25,715	10.6%	256	2,811	25,813	10.9%
2019	158	2,871	25,873	11.1%	256	3,067	26,069	11.8%
2020	158	3,029	26,031	11.6%	256	3,323	26,325	12.6%
2021	158	3,187	26,189	12.2%	256	3,579	26,581	13.5%
2022	158	3,345	26,347	12.7%	256	3,835	26,837	14.3%

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

Meeting the 10% state affordability goal does not preclude developers from applying for a Chapter 40B Comprehensive Permit or for the City to hear Chapter 40Bs that they would like to pursue (i.e., friendly 40Bs). In the event there is an application and a hearing scheduled by the Zoning Board of Appeals, within 15 days of the opening of a local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant for the permit, with a copy to DHCD, 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 ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall 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 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.

Communities that have not met this minimum 10% requirement must annually increase the number of SHI units by at least 0.5% of year-round housing units in order to be granted certification by DHCD. If a community receives this certification, they have the choice to deny new Comprehensive Permit applications. In other words, a community can effectively avoid hostile Chapter 40B proposals. The City of Haverhill has expressed a desire to create or maintain affordable housing and should use its resources and planning initiatives to further encourage and facilitate the production of affordable housing. This plan (Chapter 4) includes a map and table of Haverhill and identifies sites that the City acknowledges as suitable for additional new development.

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 it considers a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met (HPP Certification), and the factual basis for that position (an example would be a DHCD HPP certification letter), including any necessary supportive documentation.

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

Strategies

Based on the local needs, existing resources, and development considerations, the following strategies have been developed for the City of Haverhill. 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 like 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, like developing partnerships, purchasing land/property and conversion of 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 developments 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. **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 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. **Investigate securing the services of a shared housing coordinator with neighboring communities.**
Developing and maintaining affordable housing can be a full-time job in some communities. In others, it at least necessitates on-going, dedicated staff to employ the various tasks involved with creating, tracking and retaining affordable units. While communities might not be able to hire someone solely focused on housing, there would be benefits to working with neighboring communities who are likely experiencing the same issues. One possible avenue of exploration would be to procure the services of a shared housing coordinator, whose regional view and approach would be valuable to all participating communities, by identifying best practices, potential partnerships, education techniques, etc. Of note: MVPC is considering how to serve in this capacity for its member communities, and will include this strategy in the Regional Housing Plan.
4. **Conduct ongoing community education.**
To successfully create affordable housing, it is important to remove one of the biggest obstacles – lack of community support. To 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 4oB* which can serve as a template for communities in creating their own education programs:
<https://www.chapa.org/sites/default/files/Facesof4oB.pdf>.
5. **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>.

6. 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.

7. 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 AARP Network of Age-Friendly Communities is the U.S. affiliate of the WHO global network. Several Massachusetts communities have been accepted into the WHO global network, and other communities are exploring applications. MVPC has included this strategy in the Regional Housing Plan. To learn more, visit:

<https://mahealthyagingcollaborative.org/programs/overview/age-friendly-communities/>

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

A common cause for 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.

9. 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.

10. Create a fund that offsets the tax increase for seniors in both single-family homes and condos (i.e., adopt/expand Senior Work Off Program and Elderly Abatement programs).

In 2009, the Massachusetts legislature created the Senior Citizen Property Tax Work-Off Abatement Program. The tax work-off abatement provision allows any community in Massachusetts to establish a program giving homeowners aged 60 or older the opportunity to volunteer their time to the city or town in exchange for a reduction in property tax of up to \$1,000. The city or town administers the program, keeping track of hours worked and crediting for each hour worked an amount not to exceed the minimum wage. Regulations for the program vary from community to community. This program is usually administered by the local council or aging, senior center, or assessor.

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 that 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. The 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](#).

12. Attract new downtown businesses that provide goods and services to support existing and future housing.

More businesses are needed downtown to provide services to all the new and future residents. People living downtown want to walk to a wide-range of businesses that are open 12-15 hours a day. Consider tax incentives for these types of businesses.

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% median income).

As shown in the household income distribution chart in the Housing Production Plan, there are a variety of income levels in the community. Households that make above 100% area median income (AMI) struggle with housing costs as 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. Develop more market rate, multi-family residential housing to provide a range of housing choices Continue to develop market rate housing as well as low-moderate income housing thus providing a range and a healthy balance of housing choices for families moving into Haverhill. Continue utilization of the Housing Development Incentive Program (HDIP).

3. 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 aged 65+ 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 would follow more stringent standards such as Universal Design, which means 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>.

4. 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. Some criteria could include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc.

5. 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). 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?

6. 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.

7. 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.

8. Continue the first-time homebuyer down payment assistance program.

The program provides up to \$5,000 for down-payment and/or closing costs for low and moderate income first time homebuyers purchasing a property located in one of two targeted low and moderate income inner-city Haverhill neighborhoods (the Mt. Washington and Lower Acre neighborhoods). The Assistance takes the form of a 0% interest loan with a five-year term secured by a note and a mortgage. The loan is payable on the sale or transfer of the property. The amount owed under the mortgage is a declining balance: every year that you live in the property as your primary residence, 20% of the original balance is forgiven. After five years, you owe nothing.

PRESERVATION

1. Consider converting abandoned structures into affordable housing, as appropriate.

Similar to federal-initiated government programs such as the McKinney-Vento Homeless Assistance Act and the 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 investigate ways to track these units on an on-going basis.

3. 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, former town halls that a community has outgrown, or other municipal structures can provide a unique opportunity to maintain the community's historic buildings while providing more affordable options for residents.

4. Continue to provide funds for the removal of lead paint.

The City of Haverhill serves as a Local Rehabilitation Agency for MassHousing's Get the Lead Out Program. The Get the Lead Program has been designed to provide low-cost financing to owners of 1-4 family properties to remove lead paint from their homes and reduce the possibilities of lead poisoning in children. Under this program 100% of the financing available must be used for the purpose of lead paint abatement activities.

5. Continue offering housing rehabilitation assistance.

This program provides housing rehabilitation services to correct housing and health code violations on property occupied by low-moderate income households. This helps to keep the city's housing stock in safe and decent condition and allows low income households to remain safely in their homes.

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'.

<i>Housing Strategies</i>			
<i>Strategies</i>	<i>Time to Complete (months/years)</i>	<i>Strategy Champion(s) (Board, committee, person, etc.)</i>	<i>Funding Needed? Y/N and Source</i>
<i>Planning and Policies</i>			
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, City Council	No
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Planner, Housing Committee, City Council	Yes Housing Choice Program
Conduct ongoing community education.	Ongoing	Planner, Housing Committee	No
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Planner, Housing Committee, City Council	No
Provide support services for elderly to age in place	Ongoing	Planner, Council on Aging	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Planner, Housing Committee	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 Trusts	
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
Create a fund that offsets the tax increase for seniors in both single-family homes and condos (i.e., expand	2 years	Planner, Housing Committee, City Council, MVPC	Yes CPA

Senior Work Off Program and Elderly Abatement program)			
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	Planner, MVPC	No
Attract new downtown businesses that provide goods and services to support existing and future housing.	Ongoing	Planner	No
Production			
Encourage development of housing that is affordable to moderate income households	Ongoing	Planner, Housing Committee	No
Develop more market rate, multi-family residential housing to provide a range of housing choices	Ongoing	Planner, 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, City Council	No
Investigate models that address creation of starter homes that are “right-sized”	1 year	Planner, Housing Committee	No
Explore and utilize innovative septic systems to create affordable housing	1 year	Planner, MVPC	No
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planner, Planning Board, Housing Committee	No
Continue the first-time homebuyer down payment assistance program.	Ongoing	Planner, Housing Committee, Community Development	Yes HOME, CDBG
Preservation			
Consider converting abandoned structures into affordable housing, as appropriate	Ongoing	Planner, City Council, Housing Committee	Yes U.S. HUD
Develop a system to monitor the Subsidized	1 year	Planner, MVPC, Housing Committee	Yes Housing Choice Program

Housing Inventory to ensure that units do not expire			Tufts Foundation
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Planner, City Council	Yes U.S. HUD
Continue to provide funds for the removal of lead paint	Ongoing	Planner, Community Development	Yes Get the lead out program
Continue offering housing rehabilitation assistance.	Ongoing	Planner, Community Development	Yes CDBG

Appendix A

HUD Income Limits FY2017

Haverhill is part of the Lawrence HUD Metro FMR Area, so the income limits presented below applies to all of the Metro FMR Area. For more information, go to www.huduser.org/datasets/incomelimits.

FY 2017 Income Limits Summary

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

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

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



Massachusetts
Housing Partnership
Moving affordable housing forward



MASSDEVELOPMENT

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

Haverhill

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1310	n/a	Mt. Vernon/Summer	Rental	36	Perp	No	DHCD
1311	n/a	Brook/Hilldale	Rental	68	Perp	No	DHCD
1312	n/a	25 Washington Square	Rental	6	Perp	No	DHCD
1313	n/a	S. Webster St.	Rental	52	Perp	No	DHCD
1314	n/a	762-808 Washington St	Rental	92	Perp	No	DHCD
1315	Kennedy Circle Apartments	Kennedy Circle	Rental	80	Perp	No	DHCD
1316	Washington Square Housing	25 Washington Sq.	Rental	72	Perp	No	DHCD
1317	n/a	16 Highland Ave.	Rental	6	Perp	No	DHCD
1318	n/a	South Warren St.	Rental	10	Perp	No	DHCD
1319	n/a	Scattered sites	Rental	24	Perp	No	DHCD
1320	AHEPA 39 Apts	40 Buttonwood Ave.	Rental	54	2036	No	HUD
1321	Bethany Homes	100 Water St.	Rental	150	2030*	No	HUD HUD
1322	Bradford House	73 Lamoille Ave	Rental	5	2020	No	DHCD
1325	Columbia Park	449 Main Street	Rental	32	2036	No	DHCD HUD
1326	Emerson Street Apts	112-116 Emerson Street	Rental	13	2022	No	DHCD EOHHS HUD

12/8/2017

Haverhill
Page 1 of 5

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

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Haverhill

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1327	Emmaus House I	105 Winter Street	Rental	6	9/25/2031	No	HUD FHLBB DHCD
1328	Gilead House	100 Winter St.		13	2023	No	DHCD
1329	Hadley West Apartments	515 Hadley West Drive	Rental	182	2020	Yes	HUD
1330	Haverhill Clubhouse	100 Locust Street	Rental	3	2029	No	EOHHS FHLBB
1331	Housing Support I	Clinton Street	Rental	5	2026	No	EOHHS
1334	Jericho House Shelter/Safe Haven	127-135 How Street	Rental	15	2029	No	DHCD FHLBB HUD
1335	Judson House	40 New Welcome St.	Rental	117	2035*	No	HUD
1337	Mission Towers	180 Water Street	Rental	117	Perp	No	DHCD MassHousing
1338	Non-Profit HOME Rental	Scattered sites	Rental	20	2026 est	No	HUD
1340	Pathways Home	Confidential	Rental	18	Perp	No	FHLBB
1341	Presidential Gardens	2-260 Presidential Dr., 1-139 Evergreen Drive	Rental	200	Perp	No	HUD HUD
1344	The Phoenix	22 Phoenix Row	Rental	97	2020	No	HUD

12/8/2017

Haverhill
Page 2 of 5

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

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Haverhill

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1345	Veterans Mansion	65 Cedar St	Rental	21	2026	No	DHCD HUD
1346	Oliver Garden	Oliver St	Ownership	5	Perp	No	DHCD
1347	Varnum Street	Varnum Street	Ownership	2	Perp	No	DHCD
1348	Temple Street	Temple Street 20,24,26,28?	Ownership	4	Perp	No	DHCD
1349	Atlanta Street	Atlanta Street	Ownership	2	Perp	No	DHCD
1352	Meadowbrook Estates	Christian Circle, Danielle Drive	Ownership	10	Perp	YES	DHCD DHCD
1354	Griffin White	170 Main Street	Rental	22	2027	No	FHLBB HUD
1356	Irenicon	55-57 Ninth Avenue	Rental	4	2020	No	HUD
1358	Stevens Bennett Home	337 Main Street	Rental	30	2026	No	FHLBB HUD
1359	Veterans Campus	Beacon & Temple St	Rental	25	2031	No	FHLBB
1360	Victory Development	White Street	Ownership	4	2019	No	HUD
3773	Auburn Apartments	White, Auburn & Portland Sts	Rental	30	perp	No	DHCD DHCD MHP
3817	Sylvan Hill	Forest/West Lowell Ave	Ownership	0	Perp	Yes	MassHousing

12/8/2017

Haverhill
Page 3 of 5

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

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Haverhill

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
4309	DDS Group Homes	Confidential	Rental	63	N/A	No	DDS
4565	DMH Group Homes	Confidential	Rental	15	N/A	No	DMH
5387	Haverhill HOR Program	South Summer Street	Ownership	1	09/29/17	No	DHCD
7706	The Birches	off of Sterling Lane	Ownership	0	perp	YES	FHLBB MassHousing
8661	The Cordovan at Haverhill Station	16-18, 38-44 Walnut St	Rental	146	2036	YES	MassHousing DHCD HUD
9591	Hamel Mill Lofts	40 Locke Street	Rental	305	2040	NO	DHCD
9592	Hayes Building	14 Granite Street	Rental	57	2060	NO	DHCD HUD MassHousing
9596	81 Winter Street	81 Winter Street	Rental	52	2035	NO	DHCD HUD
9626	Winter Street	165 Winter Street	Rental	12	Perp	YES	DHCD HUD
9749	Welcome Home Apartments	Reed St, Temple St, & Tremont St	Rental	27	Perp	YES	DHCD HUD
9808	Evergreen Place	41 Welcome Street	Rental	21	2058	NO	DHCD HUD

12/8/2017

Haverhill
Page 4 of 5

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

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Haverhill

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9811	Emerson Street	Emerson Street	Rental	2	2031*	NO	HUD DHCD
9812	Applewood Apartments	9 Orchard Street	Rental	4	2036	NO	DHCD HUD
9923	Veteran's Northeast Outreach Center	3 Beacon Street	Rental	10	2034	NO	HUD
9972	Tenney Place	505 West Lowell Avenue	Rental	72	2066	YES	DHCD HUD
9973	The Gerson Building Project	181-215 Washington Street	Rental	44	Perp	YES	DHCD HUD
10166	Tenney Place Apartments II	505 West Lowell Ave	Rental	72	2067	NO	DHCD
Haverhill Totals				2,555	Census 2010 Year Round Housing Units		25,557
					Percent Subsidized		10.00%

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).¹⁰

Age	Haverhill		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
15 years	11	0.4%	11	0.1%	51	0.2%	1,672	0.5%
16-17 years	20	0.8%	154	1%	338	1%	3,736	1%
18-24 years	239	9%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	463	18%	1,755	13%	4,348	15%	55,572	18%
35-44 years	390	15%	1,899	14%	3,312	11%	28,476	9%
45-54 years	604	24%	2,440	18%	5,252	18%	43,985	14%
55-64 years	384	15%	2,238	17%	5,616	19%	50,784	16%
65-74 years	216	8%	1,638	12%	3,749	13%	28,876	9%
75+ years	215	8%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	2,542	4%	1,3268	4%	29,898	4%	316,775	5%
Total Population	60,903	100%	33,8637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table S1701

¹⁰ 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	140	5%	1,230	41%	94	3%	695	23%	830	28%	2,989	79%	3,800
>30% and <=50% AMI	285	11%	965	37%	275	11%	455	18%	605	23%	2,585	82%	3,165
>50% and <=80% AMI	165	10%	795	48%	75	4%	250	15%	385	23%	1,670	47%	3,565
>80% and <=100% AMI	125	16%	355	45%	70	9%	35	4%	200	25%	785	30%	2,610
Income >100% AMI	115	11%	575	55%	15	1%	80	8%	260	25%	1,045	10%	10,390
Total Cost Burdened	830	9%	3,920	43%	529	6%	1,515	17%	2,280	25%	9,074	39%	23,530

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	45	2%	960	43%	50	2%	465	21%	725	32%	2245	75%	2,980
>30% and <=50% AMI	115	8%	580	38%	180	12%	125	8%	510	34%	1,510	82%	1,840
>50% and <=80% AMI	65	9%	350	47%	30	4%	80	11%	220	30%	745	43%	1,725
>80% and <=100% AMI	15	23%	0	0%	0	0%	15	23%	35	54%	65	6%	1,005
Income >100% AMI	0	0%	65	65%	0	0%	0	0%	35	35%	100	7%	1,440
Total Cost Burdened	240	5%	1,955	42%	260	6%	685	15%	1,525	33%	4,665	52%	8,990

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	95	13%	270	36%	44	6%	230	31%	105	14%	744	91%	820
>30% and <=50% AMI	170	16%	385	36%	95	9%	330	31%	95	9%	1,075	81%	1,325
>50% and <=80% AMI	100	11%	445	48%	45	5%	170	18%	165	18%	925	50%	1,840
>80% and <=100% AMI	110	15%	355	49%	70	10%	20	3%	165	23%	720	45%	1,605
Income >100% AMI	115	12%	510	54%	15	2%	80	8%	225	24%	945	11%	8,950
Total Cost Burdened	590	13%	1,965	45%	269	6%	830	19%	755	17%	4,409	30%	14,540

Appendix H

coUrbanize Comments from the City of Haverhill

Community	Creator	Category	Comments
Haverhill	Toni Acevedo	Where do we need more housing, and what kinds of housing should there be?	Abandoned buildings and garages should be converted in Haverhill to affordable housing. Start giving out fines to slum lords. We all need to take care of our properties. Some buildings need to be repainted so have discretionary funds to do one neighborhood
Haverhill	Brad Buschur	Where do we need more housing, and what kinds of housing should there be?	To better understand housing production in the region can the plan provide a table comparing towns and cities? The data could include# of dwelling units, value of investment, type of housing.....
Haverhill	John Cuneo	Where do we need more housing, and what kinds of housing should there be?	Community Action, Inc. conducted its triennial community needs assessment last fall, winter, and spring. We collected 458 responses throughout the region (with 63% self-reporting as from Haverhill) via paper and online surveys, stakeholder interviews, an
Haverhill	Joshua G.	Where do we need more housing, and what kinds of housing should there be?	I've been in Haverhill for 5 years and have had to rent. Affordable single-family starter homes seem nonexistent in the area and force people to go to NH to find affordable single-family housing.
Haverhill	Brad Buschur	Where do we need more housing, and what kinds of housing should there be?	This retail plaza would be an excellent opportunity to increase density by adding multifamily housing in the massively underused parking lot. Great location next to one of Haverhill's best parks!
Haverhill	coUrbanizer via Text	Haverhill idea	Need rent control mayor don't care do u we desperately need rent control now now now not yrs
Haverhill	Michelle Vercellone	Where do we need more housing, and what kinds of housing should there be?	Haverhill and other Merrimack Valley cities and towns should also be addressing the needs for adults with disabilities who need more accessible and affordable housing.
Haverhill	Katherine Robinson	Where should there be more transit connections to help people get to work?	Methuen

Appendix I

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

The Housing Ranking Criteria was developed based on available data and information pertinent to the creation of affordable housing in Belmont. These criteria include: lot sizes, ownership, type of use, public transit access, proximity to town services and schools, number of dwelling units on a lot, ratio or status of lot utilization, existing water and sewing 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.

MERRIMACK VALLEY PLANNING COMMISSION

Haverhill, MA

www.mvpc.org

978-374-0519

JM GOLDSON

community preservation + planning

Boston, MA

www.jmgoldson.com

617-872-0958