

TOWN OF IPSWICH

# Housing Production Plan

FY2021-2025 (JULY 2020 – JUNE 2025)

11/16/2020

**PREPARED FOR:**

Town of Ipswich  
Department of Planning and Development  
25 Green Street  
Ipswich, MA 01938

**PREPARED BY:**

JM Goldson LLC

---

# Table of Contents

ACKNOWLEDGMENTS	4
ACRONYMS	5
KEY DEFINITIONS	6
DATA SOURCES	7
<b>CHAPTER 1: INTRODUCTION</b>	<b>8</b>
HPP PURPOSE	8
REPORT ORGANIZATION	9
COMMUNITY OVERVIEW	10
COMMUNITY ENGAGEMENT PROCESS	10
SUMMARY OF HOUSING NEEDS	10
SUMMARY OF HPP GOALS AND STRATEGIES	13
<b>CHAPTER 2: HOUSING GOALS AND STRATEGIES</b>	<b>15</b>
FIVE-YEAR GOALS	15
STRATEGIES	17
GOALS AND STRATEGIES MATRIX	18
ACTION PLAN	38
<b>CHAPTER 3: DEMOGRAPHIC PROFILE</b>	<b>39</b>
KEY FINDINGS	39
POPULATION AND HOUSEHOLD CHARACTERISTICS	39
HOUSEHOLD TRENDS	44
ECONOMIC CHARACTERISTICS	53
<b>CHAPTER 4: HOUSING CONDITIONS</b>	<b>58</b>
KEY FINDINGS	58
HOUSING SUPPLY AND VACANCY TRENDS	58
HOUSING AFFORDABILITY	66
<b>CHAPTER 5: DEVELOPMENT CONSTRAINTS</b>	<b>79</b>
KEY FINDINGS	79
ENVIRONMENTAL CONSTRAINTS	79
INFRASTRUCTURE CAPACITY	89
REGULATORY BARRIERS	95
<b>CHAPTER 6: IMPLEMENTATION CAPACITY</b>	<b>106</b>
KEY FINDINGS	106
LOCAL CAPACITY AND RESOURCES	106
REGIONAL CAPACITY AND RESOURCES	107

<b>REFERENCES</b>	<b>109</b>
-------------------	------------

---

<b>APPENDICES</b>	<b>111</b>
-------------------	------------

---

A. SUBSIDIZED HOUSING INVENTORY	112
B. DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES	114
C. INTERAGENCY BEDROOM MIX POLICY	115
D. COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES	117

# Acknowledgments

Thank you to community members who gave their time and insights to this project by participating in our online focus groups in May 2020.

Thank you also to:

## **HOUSING PRODUCTION PLAN WORKING GROUP**

Ethan Parsons, Planning Director, Ipswich Department of Planning and Development

Kristen Grubbs, Town Planner, Ipswich Department of Planning and Development

Christina Aubin, Housing Coordinator, Ipswich Department of Planning and Development

Linda Alexson, Select Board

Keith Anderson, Planning Board

Don Greenough, Ipswich Housing Partnership

Ingrid Miles, Ipswich Housing Partnership

Michael Schaaf, Finance Committee

Jim Warner, Ipswich Housing Partnership and Affordable Housing Trust Fund Board

Willie Whitmore, Select Board

Clark Ziegler, Resident

## **WITH THE ASSISTANCE OF PLANNING CONSULTANTS**

Jennifer M. Goldson, AICP, Founder and Managing Director, JM Goldson LLC

Anna Callahan, Community Planner, JM Goldson LLC, Project Manager

Barry Fradkin, Community Planning Analyst, JM Goldson LLC

Unless noted, all photographs provided by JM Goldson LLC.



## Acronyms

<b>ACS</b>	US Census Bureau's American Community Survey
<b>ADA</b>	Americans with Disabilities Act
<b>AMI</b>	Areawide Median Family Income set by HUD
<b>CBD</b>	Central Business District
<b>CDP</b>	Community Development Plan
<b>CHAS</b>	Comprehensive Housing Affordability Strategy
<b>CIP</b>	Commercial and Industrial Property
<b>COA</b>	Ipswich Council on Aging
<b>CZM</b>	Office of Coastal Zone Management in the Massachusetts Executive Office of Energy and Environmental Affairs
<b>DCR</b>	Massachusetts Department of Conservation and Recreation
<b>DEP</b>	Massachusetts Department of Environmental Protection
<b>DHCD</b>	Massachusetts Department of Housing and Community Development
<b>DOR</b>	Massachusetts Department of Revenue
<b>EBSCO</b>	EBSCO Information Services
<b>EOLWD</b>	Massachusetts Executive Office of Labor and Workforce Development
<b>FEMA</b>	Federal Emergency Management Agency
<b>FIRMS</b>	Flood Insurance Rate Maps
<b>FY</b>	Fiscal Year(s)
<b>HMP</b>	Ipswich Hazard Mitigation Plan 2019
<b>HPP</b>	Ipswich Housing Production Plan
<b>HUD</b>	United States Department of Housing and Urban Development
<b>LED</b>	Light-Emitting Diode
<b>LEED®</b>	Leadership in Energy and Environmental Design
<b>MAPC</b>	Metropolitan Area Planning Council
<b>MassDOT</b>	Massachusetts Department of Transportation
<b>MGD</b>	Million Gallons per Day
<b>MGL</b>	Massachusetts General Laws
<b>MHC</b>	Massachusetts Historical Commission
<b>MOE</b>	Margins of Error
<b>MSA</b>	Metropolitan Statistical Area
<b>MVP</b>	Ipswich Municipal Vulnerability Preparedness Program
<b>MVP Plan</b>	Ipswich Community Resilience Building Workshop Report 2019
<b>NESDEC</b>	New England School Development Council
<b>NOAA</b>	National Oceanic and Atmospheric Administration
<b>NPS</b>	United States Department of Interior, National Park Service
<b>OSRP</b>	Ipswich Open Space and Recreation Plan 2013
<b>SHI</b>	Massachusetts Subsidized Housing Inventory
<b>TWG</b>	The Warren Group
<b>UMDI</b>	University of Massachusetts at Amherst Donahue Institute, also UMass Donahue
<b>WWTP</b>	Ipswich Wastewater Treatment Plant
<b>ZBA</b>	Ipswich Zoning Board of Appeals

## Key Definitions

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

**Areawide Median Income (AMI)** – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2019, the HUD area median family income (HAMFI) for the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Ipswich) was \$113,300.<sup>1</sup> AMI is referred to in the document as median family income (HAMFI).

**Cost-Burdened Household** – a household that spends 30 percent or more of their income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

**Elderly Non-Families** – a household of one elderly person as defined by in the US Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data.

**Extremely Low-Income** – an individual or family earning less than 30 percent of area median family income set by HUD (HAMFI).

**Family Household** - Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

**Household** – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

**Labor Force** – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job) or those who cannot work due to a disability.

**LEED®** - an acronym for Leadership in Energy and Environmental Design, a nationally accepted Green Building Rating System™ for green building construction developed by the U.S. Green Building Council. LEED® standards vary based on project type and each project is rated as either Certified, Silver, Gold, or Platinum (the highest standard).

**Low-income Housing** – housing for persons or families whose annual income is less than 80 percent of the areawide median family income (HAMFI) (as defined by the CPA).<sup>2</sup> The HAMFI is determined by the United States Department of Housing and Urban Development (HUD). For the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Ipswich), a four-person household with a gross household income of \$89,200 or less is considered low-income.<sup>3</sup> A one-person household with a gross household income of \$62,450 or less is considered low-income.

---

<sup>1</sup> U.S. Department of Housing and Urban Development. *FY 2019 Income Limits Summary*. <https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn> (accessed October 2019).

<sup>2</sup> For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

<sup>3</sup> U.S. Department of Housing and Urban Development. *FY 2019 Income Limits Summary*. <https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn> (accessed October 2019).

**Non-Family Households** – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

**Open Space** – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and salt water marshes and other wetlands, oceans, rivers, streams, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve, and/or land for recreational use.

**Unemployment Rate** - the percentage of the labor force who is not employed but actively seeking employment.

## Data Sources

This plan utilizes data from the U.S. Census, American Community Survey (ACS), Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), and The Warren Group (TWG), as well as projections from the University of Massachusetts at Amherst Donahue Institute (UMDI) and Metropolitan Area Planning Council (MAPC). It also includes some economic data from the Massachusetts Executive Office of Labor and Workforce Data (EOLWD). Local data sources include the *2003 Ipswich Community Development Plan*, *2020 Draft Community Development Plan*, *2006 Housing Production Plan*, *2013 Open Space and Recreation Plan*, *2020 Draft Open Space and Recreation Plan*, the Ipswich Building Department, and the Ipswich Assessors Office. Comparison communities used in the needs assessment were selected by the Town's Planning and Development Department. The Development Constraints draws extensively on the *2020 Draft Community Development Plan* and *2020 Draft Open Space and Recreation Plan*.

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 samples and not on complete counts.

# Chapter 1: Introduction

## HPP Purpose

A Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the community to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable and mixed-income housing that is based upon a comprehensive housing needs assessment and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space and historic resources, and regulatory barriers.

This HPP has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements and describes how the community plans to create and preserve affordable and mixed-income housing. Ipswich's previous HPP was approved by the state in 2006 but expired in 2011.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth's goal is for all Massachusetts municipalities to have 10 percent of housing units affordable to low/moderate income households or affordable housing on at least 1.5 percent of total land area.

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 for affordable housing 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. If Ipswich has approved at least 29 dwelling units that count on the state's Subsidized Housing Inventory (SHI), the Town will achieve a "safe harbor" provision for one year, or for two years if Ipswich approves 57 dwelling units that count on the SHI.<sup>4</sup>

As of October 20, 2020, 531 units in Ipswich were included on the SHI, which is 9.26 percent of Town's total year-round housing units (5,735 according to the 2010 Census). Ipswich would need to create 43 more units<sup>5</sup> to reach the 10 percent affordability target (a total of 574 units) but the Town may need to create more—or less—units to reach the 10 percent affordability threshold depending on whether the Town's total year-round housing units increases or decreases with the 2020 Census update and DHCD's biennial update to the SHI.

---

<sup>4</sup> Department of Housing and Community Development. *Spreadsheet of 0.5% and 1.0% Thresholds for Each Community Based on 2010 Census Information*. 2010.

<sup>5</sup> There was a recently approved 40B Comprehensive Permit for 120 County Road. This development is expected to have 37 units—10 of which are affordable.

### Comprehensive Permit Denial & 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).

## Report Organization

This Housing Production Plan is organized in six chapters as follows:

- Chapter 1 provides an overview of the purpose of the plan, a community overview, description of the planning process, and summary of Ipswich's housing needs, goals, and strategies.
- Chapter 2 describes Ipswich's five-year housing goals, strategies, and action plan as identified through the planning process associated with development of this plan.
- Chapter 3 provides a demographic profile of the community's residents.
- Chapter 4 provides an analysis of local housing conditions including housing supply, residential market indicators, and affordable housing characteristics.
- Chapter 5 describes the community's development constraints and limitations including environmental constraints, infrastructure capacity, regulatory barriers.
- Chapter 6 describes local and regional capacity and resources to create and preserve affordable and mixed-income housing in the community.

## Community Overview

Ipswich is a rural coastal community on the North Shore of Massachusetts defined by its marshes and beaches, its agricultural and natural landscapes, vibrant tourism industry, and its historic small-town town center along the Ipswich River. Within its 33 square miles, almost 14,000 residents reside and it has more pre-1725 historic homes than any other community in the nation. It is located thirty miles northeast of Boston in Essex County and is bordered by the municipalities of Rowley, Topsfield, Boxford, Hamilton, Essex, and Gloucester.<sup>6</sup>

## Community Engagement Process

The Town and Housing Production Plan (HPP) Working Group held seven focus group sessions, facilitated by the consultant, to brainstorm potential actions to incorporate into the HPP and evaluate potential constraints (including physical, political, or environmental) to overcome for implementation. Due to the ongoing COVID-19 health crisis, the focus groups were held virtually on Zoom over two weeks in mid-May 2020. Forty-four people participated in total, including real estate agents, town staff, interested community members, and representatives from the Select Board, Planning Board, Housing Partnership, Zoning Board of Appeals, and Open Space Committee. Participants were given materials to review prior to the focus groups, including handouts and a video with an overview of HPP basics and the key issues and trends identified in the needs assessment.

Some key takeaways gleaned from participants during these discussions include: a need for education and leadership on housing issues and affordable housing development, particularly around density; interest in incremental and infill housing through converting existing structures; and a desire for Town policies to be equitably divided between conservation, preservation, and housing. There were also repeated concerns about how new development would impact the Town's stretched water resources and discussion about how to best leverage existing funding—and seek new funds—to support desirable affordable housing development.

## Summary of Housing Needs

Ipswich is challenged to create a mix of housing that meets the needs of its current and future population while retaining its rural character and preserving its historic assets. The number of households is projected to increase between now and 2030—suggesting an overall need to increase the housing stock in Ipswich.

*Ipswich's primary housing need is a more diverse housing stock that offers more choice to serve a changing and growing population. In particular, this analysis indicates a need for more rental, multifamily, affordable, smaller, and service-enriched housing units.*

### **RISING COSTS, STATIC INCOMES**

Over the past few decades, housing has become less affordable for Ipswich residents. The median sales price of single-family homes and average rents have risen, while the purchasing power for household income has declined. There is a \$171,000 gap between what a household earning the median income

---

<sup>6</sup> The border with Gloucester is across Essex Bay. There is no land border.

can afford and the median sales price for a single-family home. Renters need to earn double the current median income to afford the median rent (\$1,940).<sup>7</sup>

Renters and older adults are particularly impacted by high housing costs. About 50 percent of renters in Essex County and nearly 75 percent of seniors (adults over 62) spend more than 30 percent of their income on housing. Seniors living alone are particularly cost burdened. Ipswich's older adults (65 and over) are also more likely to be renters compared to the state and county. Residents who are cost-burdened see their incomes spread thin, with less disposable income for other necessities such as food or clothing. A lack of financially sustainable housing options can also increase the chances of losing one's home.

## SYSTEMATICALLY CONSTRAINED HOUSING SUPPLY

*Recent residential development trends indicate that the Town is likely to produce less than half of the number of new housing units during the present decade as during the preceding two decades. Housing prices are rising, in part, due to a systematically constrained housing supply.*

The majority (61 percent) of Ipswich's housing stock is single-family homes—a larger share compared to Essex County and Massachusetts (both 52 percent). Additionally, of the housing that is being built in recent years, much of it is single family owing in large part to the Turner Hill development. Current zoning regulations do not facilitate a quick and easy path to development of multifamily and mixed-use developments because multifamily units are not permitted by-right in any of Ipswich's zoning districts, which reflects a trend throughout the state.

Still, there have been several multifamily projects constructed in Ipswich, including the conversion of the Old Town Hall to 11 units, 13 new units at 195-199 High Street, and 8 new units at 48 Market Street, to name a few. As of the writing of this plan, there is an approved 37-unit project at 120 County Road, 6 units at 83 High Street, and 13 units at 15 Market Street, which are anticipated to be constructed soon.

## NEED FOR AN ALL AGES-FRIENDLY COMMUNITY

Ipswich's population has grown slowly overall since 2010 but is aging faster than Essex County or Massachusetts. The number of older adults in Ipswich is also projected to grow over the next two decades at a rate outpacing the County and state. Smaller, accessible, and affordable units located near everyday amenities, such as grocery stores, banks, or pharmacies, are desirable and needed for seniors. These types of units can also be attractive to younger populations (20-34). Ipswich has a disproportionately small share of Essex County's age 20-34 population, which is likely due to a relative lack of housing options including starter homes, environmentally sustainable homes, and other financially attainable units.

## RETHINKING THE DOWNTOWN

Ipswich's historic resources, open space, and other natural assets are deeply valued by the community, contribute to the community's identity and character, and function as vital economic generators through seasonal tourism. Current zoning regulations do not reflect existing and historic development patterns, particularly in and near Town Center and the commuter rail station—about one third (33

---

<sup>7</sup> The median income for renters is \$38,000. To afford the median rent, they would need to earn over \$77,000.

percent) of properties in the Central Business District and over half (51 percent) of properties in the Intown Resident District are on smaller lots than currently allowed.

*The current density of housing units in Ipswich near the train station (within a ½ mile) is lower than what is needed to support cost-effective transit service. Strategically located multifamily and mixed-use development can conserve open space and strengthen traditional, vibrant, and walkable neighborhoods.*

## **DEVELOPMENT CONCERNS AND CONSIDERATIONS**

A mix of environmental and infrastructural factors play a critical role in limiting development in Ipswich. Ipswich's sloped drumlin topography, soil geology, and significant amount of landmass that is wetlands combine to limit future development. Local wetland protections and sewage disposal regulations more restrictive than the State's environmental standards further impact development in many areas. As a coastal community, flooding is a significant concern as well—and 43 percent of Ipswich lies within FEMA's 100-year flood zone.

Water supply is an ongoing issue in Ipswich and could be a factor that constrains future development. The Town has considered several options to expand water storage and source capacity. Ipswich has public sewer infrastructure that services about 50 percent of the population and primarily services parcels in and near downtown. The wastewater treatment plant currently treats approximately 1 million gallons per day (mgd) (approximately 1/5 of its total capacity).



# Summary of HPP Goals and Strategies

These goals and strategies were developed based on a comprehensive housing needs and development constraints analysis (summarized above) combined with input from the housing focus groups conducted in May 2020, the public input collected through the Community Development Plan (CDP) engagement process, and the consultant’s recommendations and best practices.

*Note: The goals and strategies are briefly listed here as a summary and are described in detail in Chapter 2.*

## SUMMARY OF GOALS

**Goal 1. PRODUCTION.** Create a minimum of 29 affordable homes annually—either through new construction or conversion of existing units—that count on the SHI towards the state’s 10 percent threshold per MGL c.40B. Beyond the 10 percent threshold, continue to close the gap between available affordable housing units and the current housing needs of its residents.

**Goal 2. OPTIONS FOR ALL.** Encourage a mix of housing choices that offers diverse options.

**Goal 3. LOCATION.** Locate new multifamily and mixed-use residential development to enhance economic vitality and promote walkable, vibrant age-friendly neighborhoods.

**Goal 4. CAPACITY AND FUNDING.** Expand implementation capacity and funding resources.

**Goal 5. OUTREACH AND ADVOCACY.** Enhance communication, outreach, and expanded regional collaboration.

**Goal 6. PRESERVATION.** Continue to actively monitor and preserve the long-term affordability of existing affordable housing units.

**Goal 7. SUSTAINABILITY.** Encourage the development of new housing and the redevelopment of existing buildings with light ecological footprints, including high energy efficiency, clean and renewable energy sources, and maximized water conservation measures.

## SUMMARY OF STRATEGIES

### *Regulatory*

1. Strengthen the Inclusionary Zoning provisions to promote unit production.
2. Amend zoning to explicitly permit congregate housing and co-living, including in the Great Estate Preservation Development and Open Space Preservation (Cluster) zoning provisions.
3. Amend zoning in and near Town Center to allow well-designed multi-family and/or mixed-use options by-right with administrative site plan review and design guidelines, rather than by special permit only.
4. Adopt a 40R Smart Growth Overlay District with associated design guidelines to generate well-designed Transit-Oriented Development (TOD) with mixed-income housing near the train station.
5. Amend lot size and dimensional requirements in the IR district to permit contextually sensitive infill development and allow adaptive reuse of existing houses.

6. Provide more flexibility to create Accessory Dwelling Units (ADUs) and allow the creation of tiny houses or other small detached accessory units.
7. Create an area vision plan and consider zoning amendments to allow mixed-use commercial and residential development along Route 1.
8. Consider adopting a local bylaw that significantly restricts expansion of fossil fuel infrastructure for new construction.

#### *Local Initiatives*

9. Work with partners to sustain support for emergency rental assistance programs, as developed during the COVID-19 health crisis in the summer of 2020, as needed to stabilize housing situations especially for renters.
10. Restructure and expand the existing local first-time homebuyer programs to assist lower-income households most in need.
11. Repurpose underutilized parcels, including Town owned and tax foreclosed property, for the creation of affordable or mixed-income housing options.
12. Work collaboratively with property owners and the state to actively preserve the 33 affordable units set expire in 2026.
13. Continue to integrate current sustainability standards for new construction and rehabilitation.

#### *Implementation Capacity and Outreach*

14. Expand the capacity of the Town to implement housing initiatives and produce housing units by increasing the housing coordinator position to full time and strengthening the roles of the Town's housing committees.
15. Pursue additional funding sources to support affordable housing initiatives.
16. Expand education and advocacy efforts to promote creation of more diverse housing options including affordable housing options.
17. Work with the Housing Authority to explore opportunities to expand its stock of affordable units and support the organization's development and management capacity.

# Chapter 2: Housing Goals and Strategies

A Housing Production Plan puts communities in the driver's seat by allowing a community to shape their future and address affordable housing needs on a community's own terms. Ipswich's goals and strategies go beyond meeting minimum requirements for producing housing units eligible for inclusion on the Subsidized Housing Inventory (SHI).

This plan also emphasizes the need for a mix of housing options for a variety of housing preferences, including accessible housing and downsizing choices for seniors, and design.

The goals and strategies in this plan are based on the comprehensive housing needs and development constraints analysis combined with input from the housing focus groups conducted in May 2020, the public input collected through the Community Development Plan (CDP) engagement process, and the consultant's recommendations and best practices.

## Five-Year Goals

The goals of this plan are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by DHCD for Housing Production Plans:

1. *a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly;*
2. *a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50 percent of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).*

**Goal 1. PRODUCTION.** Create a minimum of 29 affordable homes annually—either through new construction or conversion of existing units—that count on the SHI towards the state's 10 percent threshold per MGL c.40B. This rate of production would create at least 145 SHI units by 2025, which would result in the Town having more than 10 percent of its housing stock as long-term affordable.<sup>8</sup> Beyond the 10 percent threshold, to close the gap between available affordable housing units and the current housing needs of its residents, the Town should strive to produce 212 affordable homes annually to reach this goal in 5 years and 106 homes annually in 10 years.<sup>9</sup>

To achieve a certified Ipswich Housing Production Plan (HPP) and reach "safe harbor" status, Ipswich would need to create at minimum 29 total units that will count on the SHI in one calendar year (or 0.5 percent of total year-round housing stock). If Ipswich created an additional 1 percent of units (or 57 total units) that count on the SHI, then it would be eligible for a two-year safe-harbor certification. This

---

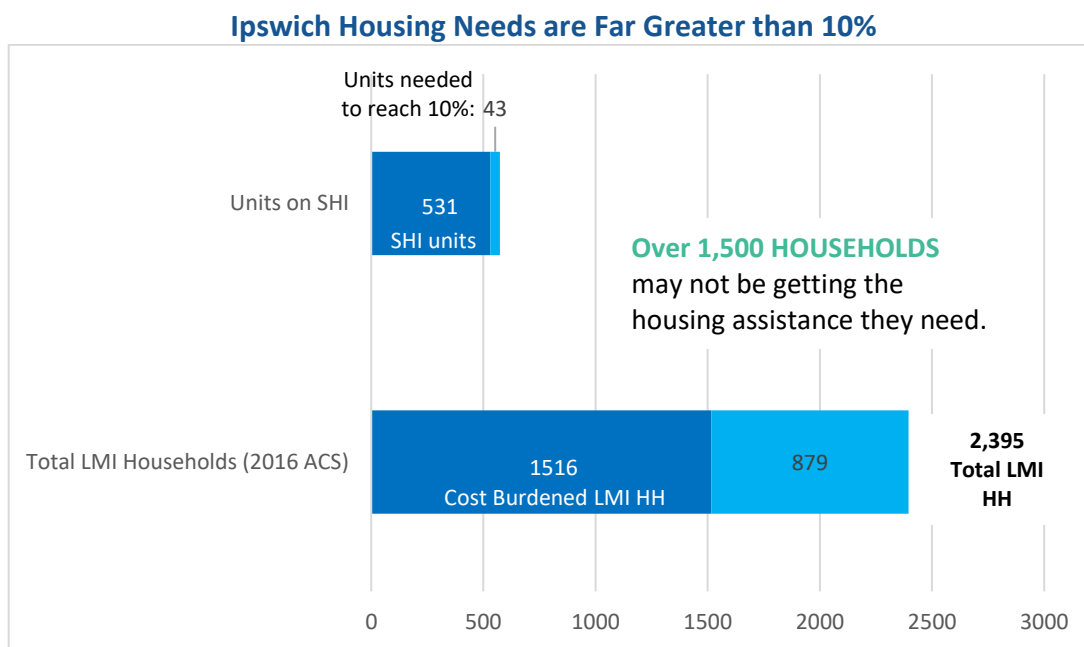
<sup>8</sup> Note: The absolute numerical goal is likely to change based on the updated total year-round units per the 2020 U.S. Census.

<sup>9</sup> This number is calculated using the number of households who are both low-income and cost-burdened (1,516). According to the Massachusetts Housing Partnership (MHP)'s Housing Needs Workbook: Assessing Community Housing Needs, one indicator of renter housing need is if more than 30 percent of renters are cost-burdened (paying more than 30 percent of their income for rent as defined by the federal national standard). Approximately 1,061 total units are needed to affordably house 70 percent of low-income and cost-burdened households.

rate of production would create at least 145 SHI units by 2025, which would exceed the state’s 10 percent goal per MGL c.40B.<sup>10</sup>

*Producing 29 SHI-eligible homes in one calendar year would make the Town of Ipswich eligible to receive certification of this HPP for one year. This means that the Zoning Board of Appeals could have more authority to deny 40B Comprehensive Permit applications or impose conditions (also known as reaching safe harbor).*

Ipswich needs 43 more affordable units to reach the state’s 10 percent threshold—but about 2,395 (42 percent) of current households earn incomes that could make them eligible for affordable housing. The majority of this group are also cost-burdened (spending 30 percent or more on housing costs). Even if the 10-percent subsidized housing goal is met, there will still be many households in need of affordable housing options, as shown in the figure below.



While this plan focuses on those cost-burdened households who earn less than 80 percent AMI, there are 340 cost-burdened households earning between 80 percent and 120 percent AMI which reflects the disparity between income and housing costs.

**Goal 2. OPTIONS FOR ALL.** Encourage a mix of housing choices that offers diverse options to residents with varying needs and preferences, including aging-in-place and downsizing options for older adults, and options for families, young adults, individuals with disabilities, and lower-income households.

<sup>10</sup> Note: The absolute numerical goal is likely to change based on the updated total year-round units per the 2020 U.S. Census. The 2010 US Census counted 5,735 year-round housing units in Ipswich according to DHCD’s SHI. But in 2017, there were roughly 6,049 housing units per ACS estimates, suggesting Ipswich may need at least 92 more units to meet the 10 percent threshold. While this figure is only an estimate, the Town may want to consider updating this plan when the 2020 figures are released.

**Goal 3. LOCATION** Locate new multifamily and mixed-use residential development in Ipswich's Town Center, near the train station, and in areas with sewer access that are near shops and services to enhance economic vitality and promote walkable, vibrant age-friendly neighborhoods.

**Goal 4. CAPACITY AND FUNDING.** Expand implementation capacity and funding resources of local housing organizations, including the Ipswich Affordable Housing Trust, particularly to promote affordable unit production.

**Goal 5. OUTREACH AND ADVOCACY.** Enhance communication, outreach, and expanded regional collaboration and showcase the work of local and regional housing organizations.

**Goal 6. PRESERVATION.** Continue to actively monitor and preserve the long-term affordability of existing affordable housing units. Seek support from state and regional entities and provide local funding, as able, to support the preservation of long-term affordability. This is an ongoing Town role that will be important to continue to ensure maintenance of units on the SHI.

**Goal 7. SUSTAINABILITY.** Encourage the development of new housing and the redevelopment of existing buildings with light ecological footprints, including high energy efficiency, clean and renewable energy sources, and maximized water conservation measures.

## Strategies

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. This section includes descriptions of local regulatory strategies, local initiatives, and strategies that deal with implementation capacity, education, and outreach.

In addition, the following strategies comply with the requirements of the Comprehensive Permit Regulations (760 CMR 56).

*The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies by which the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all of the following strategies, to the extent applicable:*

- 1. the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal;*
- 2. the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications;*
- 3. characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.);*
- 4. municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or*
- 5. participation in regional collaborations addressing housing development.*

# Goals and Strategies Matrix

#	Housing Strategy	Goal 1: PRODUCTION	Goal 2: OPTIONS FOR ALL	Goal 3: LOCATION	Goal 4: CAPACITY AND FUNDING	Goal 5: OUTREACH AND ADVOCACY	Goal 6: PRESERVATION	Goal 7: SUSTAINABILITY
1	Strengthen Inclusionary Zoning provisions	X	X		X			
2	Allow congregate housing and co-living	X	X					
3	Allow multifamily or mixed-use by-right.	X	X	X				
4	Adopt a 40R Smart Growth Overlay District	X	X	X				
5	Amend lot size and dimensional requirements in the IR district.	X	X	X				
6	Provide more flexibility to create Accessory Dwelling Units (ADUs) and tiny homes	X	X					
7	Create an area vision plan for Route 1.	X	X	X				
8	Sustain support for emergency rental assistance programs		X					
9	Restrict fossil fuels in new construction.							X
10	Restructure and expand the existing local first-time homebuyer programs.	X	X		X			
11	Repurpose underutilized parcels for the creation of affordable or mixed-income housing options.	X	X					
12	Actively preserve affordable units set to expire.						X	
13	Continue to integrate current sustainability standards for new construction and rehabilitation.							X
14	Expand the capacity of the Town to implement housing initiatives.				X			
15	Pursue additional funding sources to support affordable housing initiatives.				X			
16	Expand education and advocacy efforts to promote creation of more diverse housing options.	X	X		X			
17	Work with the Housing Authority to expand its affordable housing stock and management capacity.	X	X		X			

## REGULATORY STRATEGIES

### 1. Strengthen the Inclusionary Zoning provisions to promote unit production.

Ipswich's inclusionary housing zoning regulation requires all multifamily housing projects creating fewer than ten units to either make a payment (between \$10,000 to \$25,000 per unit) to the Affordable Housing Trust or create an affordable unit. For multifamily projects that create ten or more units, the developer is required to make one unit affordable for the first ten units and can then choose to either make the payment or provide a unit for the additional fractional units.

Footnote 11 to the Table of Density and Dimensional Regulations allows the Planning Board to grant a density bonus for certain multifamily developments in exchange for greater affordability (20% of additional units affordable or \$20,000/unit) or a public recreational benefit. Single-family developments seeking a density bonus can choose to provide an affordable housing unit, make a payment, or obtain an Open Space Preservation Zoning (OSPZ) special permit to preserve a portion of the site as open space.

In every case but one, developers have chosen to make in-lieu payments to the Affordable Housing Trust. Consider revisiting the inclusionary zoning provisions to emphasize creation of on-site or off-site units as the Town's preferred options and in-lieu payments as a secondary, but not preferred, option.

As part of revising the inclusionary zoning provisions, recalibrate the Inclusionary Zoning and the Conversion of Accessory Building in lieu payment amounts to ensure that any in-lieu payments provide funds to the Housing Trust sufficient to produce affordable units equivalent to the number of affordable units that would have been required through these provisions. Consider ways to encourage smaller and incremental developments, such as by having a lower in-lieu payment for developments that add one or two units compared to larger developments.

### 2. Amend zoning to explicitly permit congregate housing and co-living, including in the Great Estate Preservation Development and Open Space Preservation (Cluster) zoning provisions.

Congregate housing, a shared living environment that integrates housing and supportive services aimed at elders and disabled individuals<sup>11</sup>, is often created by converting larger single-family homes. Congregate housing facilities differ from nursing homes, assisted living, or other institutional environments in that they create a stable environment for supportive independent living and they do not have 24-hour care.<sup>12</sup> There are 43 sites in Massachusetts, including one housing 12 residents in Beverly, MA.<sup>13</sup>

Another example of shared living are contemporary co-living spaces that provide group living opportunities where residents share common areas and amenities and do not usually provide supportive services. Use the amendments to promote the reuse of existing larger estate houses and accessory buildings, on Ipswich's Great Estates, to create affordable and mixed-income housing. A "Great Estate" is defined in the Town's Great Estate Preservation Development (GEPD) zoning provision as an architecturally significant residence, its landscape features, and supporting structures that was constructed before 1948 and is situated on a minimum of 60 acres.

---

<sup>11</sup> State of Massachusetts' Community Based Housing. "MFP and Congregate Housing Q&A" <https://www.mass.gov/service-details/mfp-and-congregate-housing-qa>

<sup>12</sup> For more information on the differences see: <http://theichgroup.com/blog/what-is-a-congregate-care-facility/> OR <https://www.legis.nd.gov/files/events/memorandum/99121.pdf?2013090818>.

<sup>13</sup> <https://www.mass.gov/doc/congregate-housing-contractors-and-sites-april-2018/download>

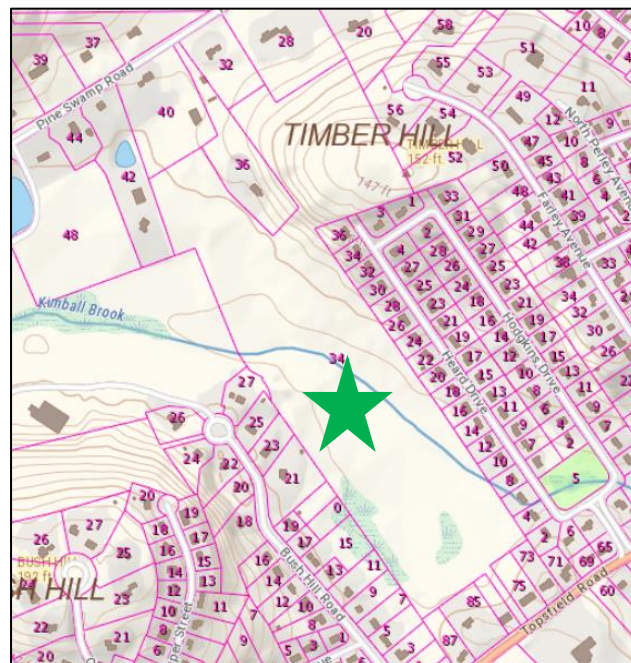


The Great Estate provision has been used to develop two properties, the Turner Hill development on Topsfield Road and New England Biolabs on County Road.<sup>14</sup> The provision requires that 10 percent of all dwelling units be affordable and no more than 30 percent of total units can be detached single-family. Housing must also be clustered and individual lots cannot exceed 20,000 square feet. It also requires a minimum 30 percent be set aside for open space, preservation of historic buildings and scenic views along the frontage roads, and public access to the open space in perpetuity. Many older, larger single-family houses have been successfully converted to multi-units, both as condominiums and rental units. Such creative and sensitive adaptive reuse projects can help to maintain the community's vitality and address local housing needs. For example, this provision could be used for the Sisters of Notre Dame property or other large sites outside downtown.

Congregate and co-living amendments can also be integrated into Ipswich's Open Space Preservation Zoning (OSPZ) which already promotes cluster housing and open space conservation. Developers and landowners, through special permit, can build six or more single-family (attached or detached) dwellings on a minimum of four-acre lot if half (50 percent) of the site is permanently protected as open space.

### 34 Pine Swamp Road

- **General Information:** +/- 42.8 acres; frontage on Topsfield Road
- **Current Use:** Open, forest, and field
- **Owner:** Privately-Owned
- **Zoned:** RRA District<sup>15</sup>
- **Potential Development Constraints:**<sup>16</sup> There is narrow frontage on Topsfield Road that serves as an entrance to the site. Kimball Brook bisects the site and there appears to be significant slope to the rear of the site—both of these would impact siting for future development.



MassGIS Oliver Map

<sup>14</sup> Turner Hill has approved over 180 homes but the development is not fully built out. Sixty homes have been built so far.

<sup>15</sup> Ipswich Assessors Database. 2019.

<sup>16</sup> Property screened via MassGIS for the following physical/regulatory constraints, which are not indicated for this property: Water and Sewer Mains, Water Supply Protection District, Title 5 Setback Areas, Surface Water Protection Zones, Certified Vernal Pools, Wetlands, Aquifers, Natural Heritage and Endangered Species Program (NHESP) Eco Region, Estimated Habitat, Natural Communities, Priority Habitat of Rare Species; certified vernal pools; Scenic Landscape Inventory; MA Department of Environmental Protection (DEP) Activity and Use Limitation (AUL) Sites; DEP Tier Classified 21E sites; FEMA Flood Hazard areas; and Drinking Water Protection Zone II.



**3. Amend zoning in and near Town Center to allow well-designed multi-family and/or mixed-use options by-right with administrative site plan review and design guidelines, rather than by special permit only.**

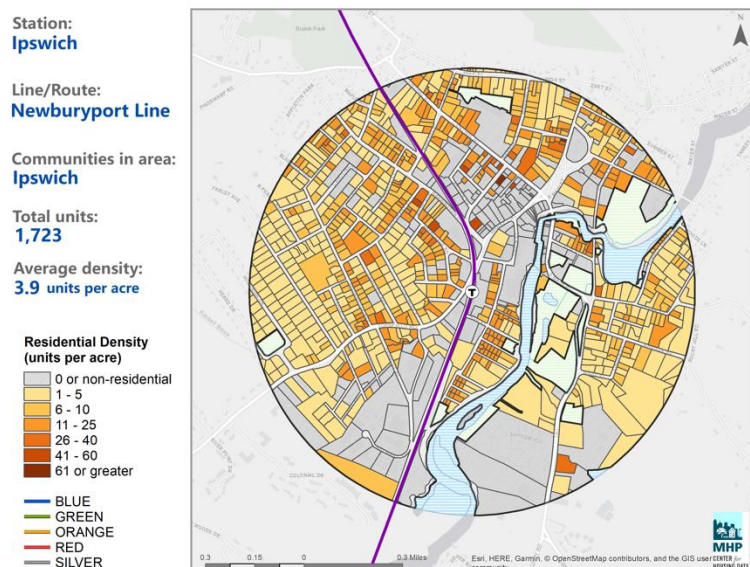
Multifamily and mixed-use development is not allowed by-right in any district, only by special permit. Multifamily and mixed-use development is allowed in the IR District and in the Highway Business (HB), General Business (GB), and Central Business (CB) districts by special permit from the Planning Board. Only 39 percent of Ipswich's housing stock is multifamily and the majority of housing built in the last two decades has been single-family. Increasing the Town's housing supply may help make Ipswich more affordable overall. This change would require revising the Town's inclusionary zoning provisions—which currently uses special permits as the primary mechanism for implementing the inclusionary zoning requirements. Consider reviewing minimum lot requirements and potentially lower standards to fit with existing conditions in Ipswich's neighborhoods.

As part of allowing multifamily and mixed-use development by-right, create design guidelines to encourage new development that complements and reinforces existing residential neighborhood character. Construction should be appropriately scaled and could simultaneously incorporate context-sensitive street network designs that provide dedicated space for all users, including pedestrians and cyclists.

**4. Adopt a 40R Smart Growth Overlay District with associated design guidelines to generate well-designed Transit-Oriented Development (TOD) with mixed-income housing near the train station.**

Transit-oriented housing is one way to enrich and diversify the age groups in a community by providing greater mobility and easier access to shops and services. According to research cited in the Massachusetts Housing Partnership research brief: *Transit-Oriented Development Explore (TODEX)*<sup>17</sup>, the minimum density required to support transit service is 10 units per acre (ideally measured as an average residential density within walking distance of ½ mile from a station to promote pedestrian and bicycle modes of access). The average housing unit density in the residential areas within a ½ mile of the Ipswich Commuter Rail Station is only 3.9 units per acre – far short of the density needed to support public transit of this type without the need for vehicles and large parking facilities.

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as M.G.L. c. 40R, (referred to here as Chapter 40R) was originally enacted to encourage communities to create dense residential or mixed-use Smart Growth Zoning Overlay Districts, including a high percentage of smaller affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and



<sup>17</sup> TODEX MA – Transit-Oriented Development Explorer. <https://www.mhp.net/news/2019/todex-research-brief>

town centers, and in other highly suitable locations.<sup>18</sup> Chapter 40R provides financial incentives for communities to establish Smart Growth Overlay Zoning Districts allowing a minimum of 20 units per acre for multifamily houses, 12 units per acre for two- and three-family houses, and 8 units per acre for single-family houses. In addition, Chapter 40R provides bonus payments for units constructed as a result of the greater density afforded in the districts.

Properties with close proximity to a transit facility (including commuter rail stations – see Figure above)—a ½ mile (for Smart Growth Zoning Overlay Districts) or one mile (for Starter Home Zoning Overlay Districts)—would meet Chapter 40R eligibility requirements for Substantial Transit Access. In the past, the Town has completed a study of the suitability of establishing 40R districts. This study concluded that the best option for the Town is to allow developers to use the 40R overlay zoning if desired.

There are underutilized parcels in the vicinity of the train station and EBSCO currently zoned to allow multifamily at higher density with special permit, including the Town parking lot (29 Estes Street). This site could be redeveloped with street level parking for commuters and multifamily housing constructed overhead (also reducing flood risk). As businesses may move towards more remote work in the future, the Town should consider and encourage repurposing office buildings in the Town Center for future housing.

## 29 Estes Street (Town Parking Lot)

- **General Information:** +/- 1.5 acres; frontage on Peatfield Street
- **Current Use:** Town Parking Lot for Commuter Rail
- **Owner:** Town of Ipswich
- **Zoned:** General Business District<sup>19</sup>
- **Potential Development Constraints:** None per MassGIS data.<sup>20</sup> Would be connected to municipal Water and Sewer. Although the site is town-owned, EBSCO has an unrestricted right to use the lot for its employees' parking, and they would need to be involved in future development discussion. Future development of the site would need to include a way to accommodate parking on the site, likely through a parking facility.



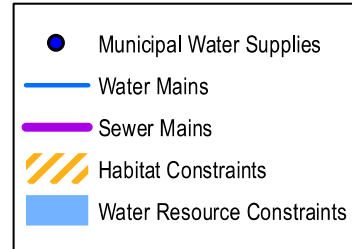
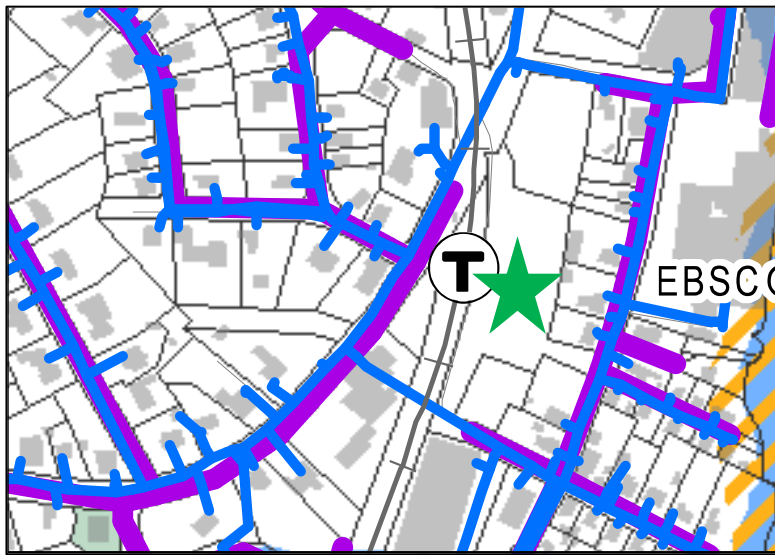
*Photo: MBTA Parking Lot Early Morning, John Muldoon<sup>21</sup>*

<sup>18</sup> Massachusetts DHCD, Guidance for MGL c.40R and 760 CMR 59.00: Smart Growth Zoning and Starter Home Zoning, September 2018, page 1. <https://www.mass.gov/doc/guidance-for-mgl-c-40r-and-760-cmr-5900smart-growth-zoning-and-starter-home-zoning/download>.

<sup>19</sup> Ipswich Assessors Database. 2019.

<sup>20</sup> Property screened via MassGIS for the following physical/regulatory constraints, which are not indicated for this property: Water and Sewer Mains, Water Supply Protection District, Title 5 Setback Areas, Surface Water Protection Zones, Certified Vernal Pools, Wetlands, Aquifers, Natural Heritage and Endangered Species Program (NHESP) Eco Region, Estimated Habitat, Natural Communities, Priority Habitat of Rare Species; certified vernal pools; Scenic Landscape Inventory; MA Department of Environmental Protection (DEP) Activity and Use Limitation (AUL) Sites; DEP Tier Classified 21E sites; FEMA Flood Hazard areas; and Drinking Water Protection Zone II.

<sup>21</sup> John Muldoon. May 24, 2018. "There's Plenty of Downtown Parking. It Just Needs to Be Managed Better." *Local News*. <http://thelocalne.ws/2018/05/24/theres-plenty-of-downtown-parking-it-just-needs-to-be-managed-better/>.



*Development Constraints Map, JM Goldson LLC*

### **5. Amend lot size and dimensional requirements in the IR district to permit contextually sensitive infill development and allow adaptive reuse of existing houses.**

More than half (about 52 percent) of existing properties in the IR district do not conform to the minimum lot size required by the zoning bylaw. The current minimum lot size for a single-family house is 10,000 s.f. and for a two-family is 12,000 s.f. However, most of the existing houses are on lots that are smaller than these requirements.

This is quite common in older, traditional and often historic neighborhoods because the neighborhoods largely predate zoning. These neighborhoods often have many non-conforming (but “grandfathered” properties) and could not be built today under current zoning. Having a status of non-conforming limits opportunities for existing property owners to alter the use of their property or improve the property with additions and it also limits the use of vacant lots (that may even be virtually the same size as neighboring properties).

Two-family and multi-family uses are already allowed in the IR district. Expanding opportunities for these uses by reducing lot size and other dimensional requirements could help create more housing options near Town Center without changing the essential built characteristics of these neighborhoods.

To encourage more housing options near Town Center, including smaller units, reduce lot size and other dimensional requirements in the IR district to allow compatible infill development of vacant lots and adaptive reuse of existing houses. This strategy, combined with appropriate design review requirements, can also help to preserve the historic and architectural characteristics of these neighborhoods by allowing additional units within the envelope of the building or through sensitive additions as an alternative to tear-down and rebuild options.

## **6. Provide more flexibility to create Accessory Dwelling Units (ADUs) and allow the creation of tiny houses or other small detached accessory units.**

Accessory Dwelling Units (ADUs), tiny houses, and other small-scale housing options allow communities to incrementally increase the number of units without increasing the building footprint. ADUs can either be a second small dwelling unit on the same property, such as tiny house in the backyard (detached), or an apartment within a single-family house, such as carriage house or basement apartment (attached). Allowing for this type of housing near the Town Center could increase the number of residents who could walk to goods, services, and other activities. It can also make larger existing properties more affordable, increase the number of affordable residential units in or near the Town Center, and preserve the historic community character.

Ipswich's zoning bylaw currently allows attached ADUs (up to 900 sq ft) in all residentially zoned areas districts through special permit from the Zoning Board of Appeals (ZBA).<sup>22</sup> They must share a common-floor-ceiling (of at least 500 square feet) or common wall-connector (of at least 12 feet) with the main building—and new entrances must be built on the side or rear of the building.<sup>23</sup> As of August 2020, this provision led to the creation of 75 units.

The Town should consider allowing accessory dwelling units to be built by-right and/or expanding accessory apartments to the rest of Ipswich's residential zoning districts. Consider allowing both attached and detached ADUs on nonconforming lots smaller than 10,000 sq ft. ADUs are currently not allowed on nonconforming lots (or lots smaller than 10,000 square feet).

Ipswich's zoning bylaw also allows for the conversion of accessory buildings into detached ADUs in the two predominant residential districts (RRA and IR), if applicants can demonstrate a community benefit.<sup>24</sup> This can be achieved by creating an affordable unit (for incomes earning 80 percent AMI), making an in-lieu payment (\$15,000) to the Affordable Housing Trust, preserving an historic structure, or if the unit is occupied by a family member. According to the Ipswich Planning Division, 28 buildings have used this provision as of November 2019. The accessory building must have been built prior to 1999 (the date the section went into effect) and must be located on the same lot, unless the accessory building is determined by the Planning Board to be of historical or architectural significance.

The Town should consider expansion of the bylaw to allow for the creation of new detached ADUs, including the creation of tiny homes—miniature dwellings (400 square feet or less) often designed in the styles of traditional homes.

Tiny homes often occupy a nebulous place in the zoning codes and can be treated differently depending on whether they are wheeled or built on a foundation. A tiny home on wheels is usually treated as a mobile home—defined in Ipswich's zoning bylaw as "A dwelling unit built on a chassis [wheeled frame] and containing complete electrical, plumbing and sanitary facilities and designed to be installed on a temporary or permanent foundation for permanent living quarters. For the purposes of this bylaw, the term "mobile home" shall include trailers, motorized homes and bus, camper or van conversions which

---

<sup>22</sup> See Section J "Accessory Apartments" in Ipswich Zoning Bylaw.

<sup>23</sup> Per the current zoning provisions, the accessory apartments cannot have more than one bedroom and one bathroom—which may raise fair housing concerns since familial status is a federally-protected class under the Federal Fair Housing Act. Title V of the state Environmental Code already imposes restrictions on number of bedrooms based on wastewater treatment capacity and, therefore, this additional bedroom limitation is arbitrary and possibly discriminatory.

<sup>24</sup> See Section P "Conversion of Accessory Building into Residential Unit" In Ipswich Zoning Bylaw.

are designed to provide human habitation.” Mobile homes are only allowed for temporary residence (up to one year) through a special permit in any district.<sup>25</sup> Travel or camping trailers or self-contained mobile homes are exempt from this as long as they are not lived in for more than two (2) weeks in any calendar year. Permanent residence mobile homes are not allowed in any zoning district.<sup>26</sup>

## **7. Create an area vision plan and consider zoning amendments to allow mixed-use commercial and residential development along Route 1**

An area vision plan should engage the community to create a vision for the corridor and consider future uses and improvements for the area. Consider zoning changes to allow mixed-use development north of Linebrook Road. This would protect the Town’s commercial tax base but open opportunities for additional residential development.

The parcels surrounding Route 1 (Newburyport Turnpike), which runs north-south through the western side of Ipswich, are zoned as Limited Industrial (LI) or Planned Commercial (PC). The LI district is south of Linebrook Road on the eastern side of the turnpike while the PC zoning district is on the western side of the turnpike and the eastern side north of Linebrook Road (see map below). Residential development, including mixed-use, is not allowed in either of these zones but there are four parcels currently being used for residential use. Commercial and industrial businesses occupy most of the parcels (69.6 percent of total land area), including a tractor supply store, auto parts store, marble supplier, appliance store, outdoor accessories store, and high-tech research as well as development and manufacturing businesses.

Of Ipswich’s four commercial areas, Route 1 has the largest percentage of vacant land (11.5 percent)—a total of 8 parcels (33 acres).<sup>27</sup> This corridor has been seen as important for building the Town’s commercial base but could also be studied to allow mixed-use development north of Linebrook Road. This would protect the Town’s commercial tax base but open opportunities for additional residential development. Although residents would likely still need a car, they would be close to some shops and services. As part of the zoning amendment, consider implementing minimum development densities to maximize potential and trade-offs with commercial development.

---

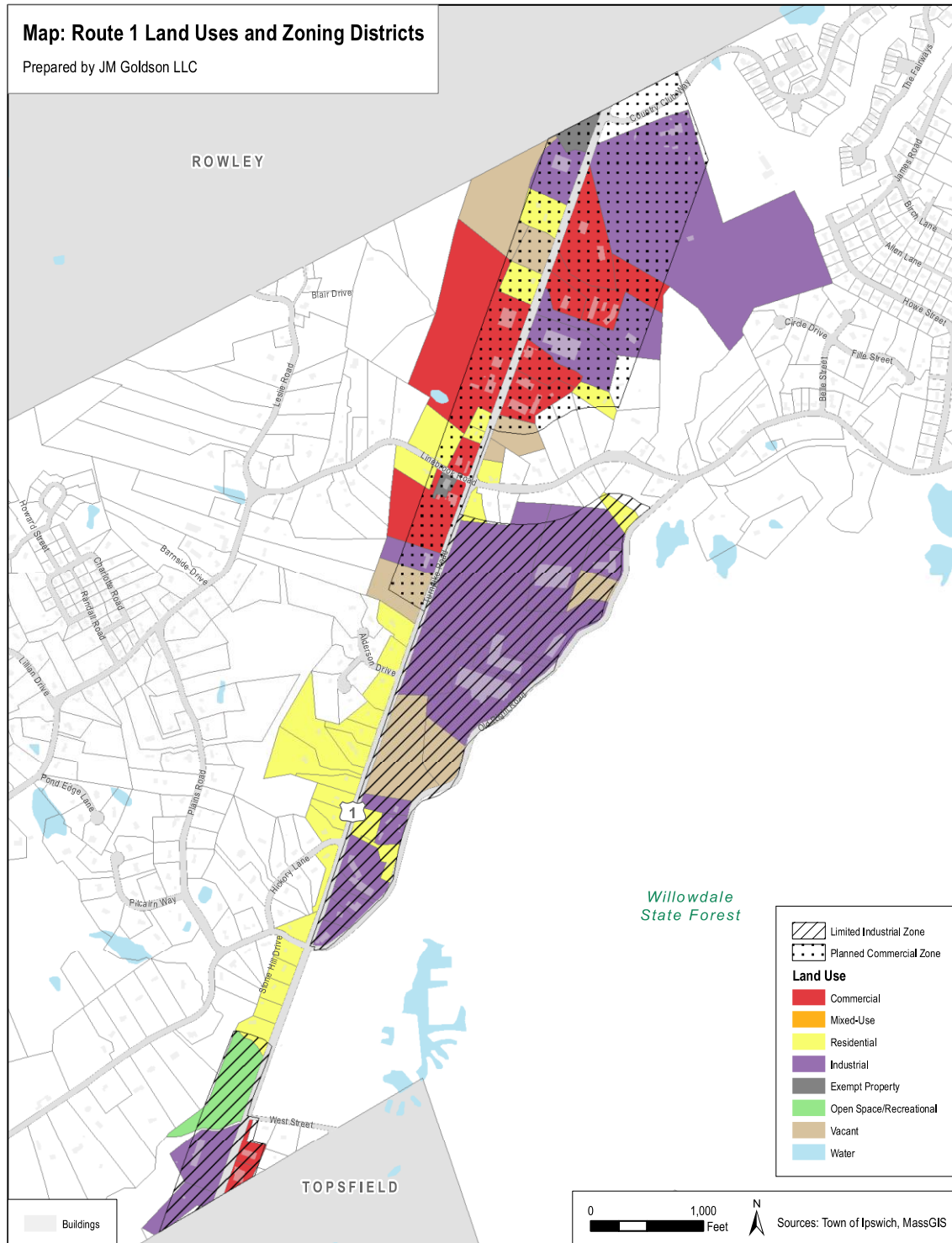
<sup>25</sup> The permit applicant must also justify a personal emergency. The Zoning Board of Appeals by special permit may extend period by up to one (1) additional year, if it determines that special circumstances warrant such extension.

<sup>26</sup> They may be parked on the owner’s property and must remain operational and certified by valid attached registration plates.

<sup>27</sup> Town of Ipswich, Assessor’s Data 2019.

## Map. Route 1 Land Uses and Zoning Districts

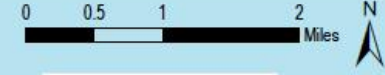
Source: Town of Ipswich Assessor's Data 2019, Prepared by JM Goldson LLC





# Map: Potential Areas for Zoning Amendments

Prepared by JM Goldson LLC



**Village Center:** update zoning to allow well-designed and sensitively integrated multifamily and/or mixed-use options by-right with administrative site plan and design review, including construction of new units by adding a second story to existing businesses. Provide more flexibility for the creation of smaller accessory apartments, including tiny houses.

**Outside of CBD:** update zoning in the Intown Residential and Highway Business districts north and south of the village center to allow for well-designed commercial and residential mixed-use and multifamily development.

**Route 1:** consider amending zoning in the Planned Commercial district along Route 1 to allow mixed-use commercial and residential development.

**Shared Housing:** consider amending the Great Estate and Open Space Preservation (Cluster) zoning provisions to explicitly permit congregate housing and co-living.

**Transit-Oriented Development:** prioritize areas within a half mile of the Ipswich Commuter Rail station for well-designed mixed-income housing, through measures such as the adoption of a 40R Smart Growth Overlay District.

- Type**
- Transit-Oriented Development (TOD)
  - Village Center
  - Outside of CBD
  - Route 1
  - Shared Housing
  - Infill and Reuse

- Town Hall
- Police Station
- Fire Station
- Library
- Commuter Rail Station
- Commuter Rail
- Interstate
- State or US Route
- Local Road
- Water Body
- Protected Open Space
- Parcels

Sources: Town of Ipswich, MassGIS

## LOCAL INITIATIVES

### **8. Work with partners to sustain support for emergency rental assistance programs, as developed during the COVID-19 health crisis in the summer of 2020, as needed to stabilize housing situations especially for renters.**

With the ongoing COVID-19 health crisis, many community members may be facing concerns with housing stability, including making rent or mortgage payments, accessing emergency services, and more. Renters and older adults living alone, groups already particularly impacted by high housing costs, may be uniquely affected.<sup>28</sup>

To address some immediate concerns, many communities, including Ipswich, have created emergency rental assistance programs to help residents with housing costs amid economic uncertainty and rising unemployment. The Town, through its Affordable Housing Trust Fund Board, partnered with Action, Inc., a non-profit housing services organization, to fund \$100,000 of a rental assistance program to benefit Ipswich renters experiencing hardships and housing insecurity during the COVID-19 health crisis.<sup>29</sup> Combined with other funding sources, the total program will have \$200,000 to allocate to residents earning 80 percent or less of the area median income (AMI).

When the eviction and foreclosure moratorium ends,<sup>30</sup> there may be a second wave of housing needs—in addition to longer-term effects on housing stability that are not yet known. Continue to closely monitor resident need as the health crisis evolves and follow guidelines from the Massachusetts Housing Partnership (MHP) and CHAPA on potential programs and strategies. Future programs could also be funded with Community Preservation Act (CPA) funds under the Housing category's "Support" action.

### **9. Consider adopting a local bylaw that significantly restricts expansion of fossil fuel infrastructure for new construction.**

Sustainability and energy-efficiency is very important to Ipswich residents and strides have been made in the last few years to encourage alternative energy. For example, Ipswich has the sixth highest residential solar capacity compared to other Massachusetts towns<sup>31</sup> and in 2019, Ipswich's Electric Light Department began favoring locally produced, renewable energy.<sup>32</sup> Other town departments have made energy-efficiency improvements to town-buildings and infrastructure, including retrofitting streetlights with LEDs, switching to smart electric meters, and other energy retrofits. Several bylaws related to energy efficiency and alternative energy uses have also been proposed and passed.

*"Cities and towns can, and must, make important contributions toward reduction in fossil fuel use and GHG emissions."*

*-2017 Climate Action Plan*

<sup>28</sup> About 50 percent of renters in Essex County and nearly 75 percent of seniors (adults over 62) spend more than 30 percent of their income on housing.

<sup>29</sup> More information on the program can be found on Action Inc.'s website: <https://actioninc.org/rental-and-mortgage-assistance-now-available/>.

<sup>30</sup> Set to end on August 18, 2020 in Massachusetts, unless extended.

<sup>31</sup> Carolyn Britt. October 25, 2017. "Expanding Solar Generation in Ipswich." *Ipswich Local News*. <https://thelocalne.ws/2017/10/25/expanding-solar-generation-in-ipswich/>

<sup>32</sup> Sally Kuhn. March 12, 2019. "Ipswich vote favors locally produced electricity." *Ipswich Wicked Local*. <https://ipswich.wickedlocal.com/news/20190312/ipswich-vote-favors-locally-produced-electricity>.



In 2019, Brookline became the first town in Massachusetts to ban fossil fuel use in new construction and major building rehabs.<sup>33</sup> Consider adopting a similar bylaw in Ipswich for construction seeking site plan review, special permits, or subdivision approval. New municipal construction in Ipswich must already comply with LEED Energy Code standards.<sup>34</sup> Adopting the bylaw would help the Town achieve their 4 percent annual reduction in greenhouse gas emissions that was set in the 2017 Climate Action Plan. Continue to connect homeowners, renters, and housing developers with information about existing energy-efficiency options, programs, local contractors, and tax incentives.

#### **10. Restructure and expand the existing local first-time homebuyer programs to assist lower-income households most in need.**

Over the last decade, the median sales price of single-family homes has risen, while the purchasing power for household income has declined. There is a \$171,000 gap between what a household earning the median income could afford and the median sales price for a single-family home—and over 42 percent of Ipswich households earn incomes that may qualify for low-income housing (earning 80 percent or less of the area median income (AMI)).<sup>35</sup>

The Housing Partnership Board and Affordable Housing Trust Fund currently operate two programs targeted to homeowners, including a *First-time Buyers Loan Program* and a *Home Rehabilitation Loan Program*. Applicants in the First-time buyers loan program can receive up to \$10,000 for down payment assistance or assistance with legal costs, closing costs, or repairs. Applicants in the home rehabilitation loan program can receive loans between \$10,000 and \$30,000 to make repairs on their homes. Seniors living on a fixed income can use the rehab loan to make repairs and stay in the home that they've lived in for many years. Both programs are interest-free with no monthly payments and are funded through a combination of federal HOME funds and funds from the local Affordable Housing Trust Fund (AHTF).<sup>36</sup>

The first-time buyers loan program currently targets households earning 80 percent or less than the area median income (AMI). But a household of four earning 80 percent of the AMI (\$96,250) earns more than Ipswich's median income (\$80,829). Consider restructuring the first-time homebuyer program to provide deeper subsidies to households that need it most. One way could include changing the income-qualifying requirements to a lower threshold, such as 60 or 70 percent AMI, if households are eligible for bank financing.

The current program is currently on rolling applications. Consider creating a biannual (twice per year) application cycle to allow the AHTF and HPB to evaluate a pool of candidates, and consider adding evaluation criteria, such as weights, which favors applicants at lower-income thresholds.

#### **11. Repurpose underutilized parcels, including Town owned and tax foreclosed property, for the creation of affordable or mixed-income housing options.**

The Town should continue to actively maintain and regularly vet a current list and map of town-owned and tax-foreclosed properties that may have potential for affordable/mixed-income housing, particularly

---

<sup>33</sup> Frederick Hewett. December 2, 2019. "How Brookline's Ban on Gas Heating Could Seed Regional Change." *WBUR*. <https://www.wbur.org/cognoscenti/2019/12/02/brookline-bylaw-gas-ban-frederick-hewett>.

<sup>34</sup> Ipswich Zoning Bylaw.

<sup>35</sup> 2012-2016 ACS, per CHAS data, [www.huduser.gov](http://www.huduser.gov)

<sup>36</sup> The Home Rehabilitation Loan Program also receives some funding from the Coburn Charitable Society.

very-low-income rental units for seniors and accessible units. Pass a resolution through the Select Board to repurpose Town-owned and tax foreclosed property to create affordable or mixed-income housing through new construction or redevelopment and reuse of existing buildings. This option may not be appropriate for all Town-owned parcels but should be considered as an opportunity in evaluating the future development of municipal sites.<sup>37</sup>

Potential developments could be 100 percent affordable to low- and moderate-income (LMI) households or a mix of units affordable to various income levels, including LMI households, middle-income households, and market-rate units. Creating market-rate units in a development with affordable units can help make developments economically feasible by generating cross subsidies that help to offset the costs of providing affordable units. Local initiatives on municipally owned properties can provide the town greater oversight on the design, density, and other characteristics of a development. New municipal construction is already held to higher energy-efficiency construction standards<sup>38</sup> but the Town could require additional accessibility or universal design standards beyond the minimum accessibility requirements for multifamily housing.<sup>39</sup>

Development of the site could be overseen by the Ipswich Housing Trust, Housing Authority, or other developers with a track record of context-sensitive affordable housing developments, such as HarborLight Community Partners or Habitat for Humanity. Offering low/no cost land to these organizations can be a significant subsidy that helps make an affordable housing development feasible—and can allow a project to provide housing requiring deeper subsidies than what could be provided through the market alone.

To implement this strategy, the Town (or other housing entity, as described below) would issue a Request for Proposals (RFP) for the disposition of municipal or trust property (under MGL's municipal property disposition requirements (Ch. 30B)) with a specified number (or percentage) of affordable units and targeted income level(s). The minimum affordability requirements should be determined through testing development and project feasibility constraints. The Town may want to seek assistance from a development professional and/or Ipswich Affordable Housing Trust in putting together the RFP. The Town or Trust may want to sell the property or retain ownership and lease it to a developer through a long-term ground lease.<sup>40</sup> A ground lease ownership structure would allow the Town to create long-term affordable housing units without having to oversee the construction, administration, or management.

The Town-owned sites currently used for the Town's Police and Fire Stations may merit further investigation regarding development feasibility. The Housing Focus Groups discussed these sites as potential reuse/redevelopment sites for mixed-use and/or multifamily housing, when/if new facilities are built in the next few years.



---

<sup>37</sup> For more information see: "Back on the Roll in Massachusetts: A Report on Strategies to Return Tax Title Properties to Productive Use." By the Citizens' Housing and Planning Association (CHAPA). [https://www.chapa.org/sites/default/files/f\\_122952789640BUpdateDec2008\\_6.pdf](https://www.chapa.org/sites/default/files/f_122952789640BUpdateDec2008_6.pdf).

<sup>38</sup> It must comply with LEED Energy Code standards per the Ipswich Zoning Bylaw.

<sup>39</sup> Visitability and Universal Design Standards would go above and beyond the minimum accessibility requirements of the Massachusetts Architectural Accessibility regulation (CMR 521), Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act and the Architectural Barriers Act of 1968. Examples of visitability and universal design standards include a zero-step entrance, wider interior doors, and a half-bathroom on the ground floor—to help create an environment that is usable by all people to the greatest extent possible without need for adaption. For more information see: Metropolitan Area Planning Council, <http://www.mapc.org/VisibilityHousingToolkit>, accessed 5/15/17.

<sup>40</sup> With a ground-lease, the developer builds, owns, and manages the building but the Town can include certain provisions and restrictions.

<p><b>15 Elm Street (Town Police Station)</b></p> <ul style="list-style-type: none"> <li>• <b>General Information:</b> +/- 0.07 acres; frontage on Elm Street</li> <li>• <b>Current Use:</b> Ipswich Police Station</li> <li>• <b>Owner:</b> Town of Ipswich</li> <li>• <b>Zoned:</b> Intown Residence District<sup>41</sup></li> <li>• <b>Potential Development Constraints:</b> None per MassGIS data.<sup>42</sup> Connected to Municipal Water and Sewer Mains</li> </ul>	<p><b>55 Central Street (Town Fire Station)</b></p> <ul style="list-style-type: none"> <li>• <b>General Information:</b> +/- 6.8 acres (includes Winthrop School); Fire Department headquarters are on the corner of Manning and Central Streets</li> <li>• <b>Current Use:</b> Ipswich Fire Station and Winthrop School</li> <li>• <b>Owner:</b> Town of Ipswich</li> <li>• <b>Zoned:</b> Intown Residence District<sup>43</sup></li> <li>• <b>Potential Development Constraints:</b> None per MassGIS data. Connected to Municipal Water and Sewer Mains</li> </ul>
 <p><i>Photo: Google Maps 2017, Daniel W. Bates</i></p>	 <p><i>Photo: Google Maps 2017, Daniel W. Bates</i></p>

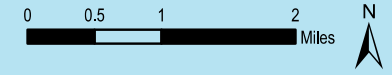
<sup>41</sup> Ipswich Assessors Database. 2019.

<sup>42</sup> Property screened via MassGIS for the following physical/regulatory constraints, which are not indicated for this property: Water and Sewer Mains, Water Supply Protection District, Title 5 Setback Areas, Surface Water Protection Zones, Certified Vernal Pools, Wetlands, Aquifers, Natural Heritage and Endangered Species Program (NHESP) Eco Region, Estimated Habitat, Natural Communities, Priority Habitat of Rare Species; certified vernal pools; Scenic Landscape Inventory; MA Department of Environmental Protection (DEP) Activity and Use Limitation (AUL) Sites; DEP Tier Classified 21E sites; FEMA Flood Hazard areas; and Drinking Water Protection Zone II.

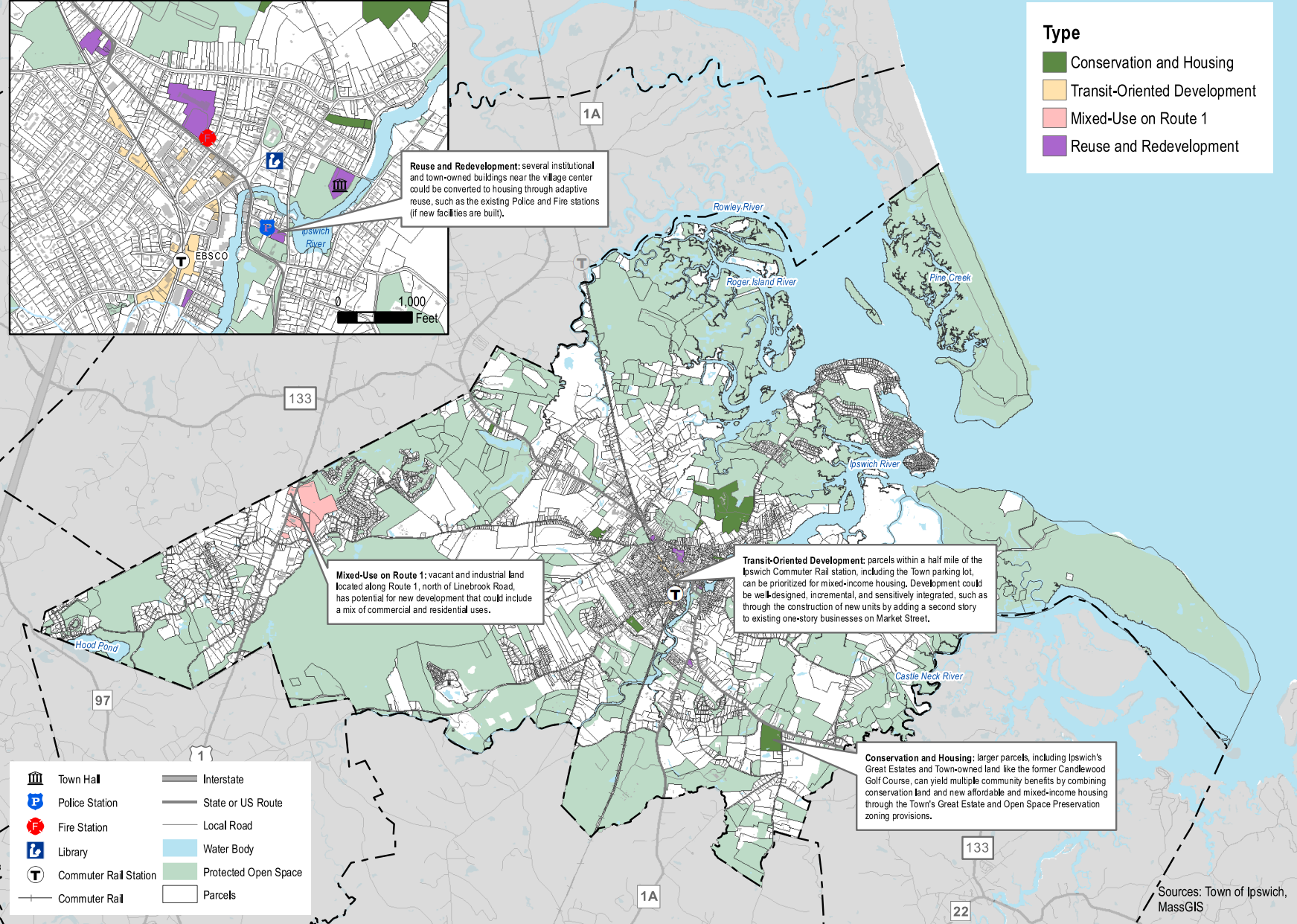
<sup>43</sup> Ipswich Assessors Database. 2019.

# Map: Potential Development Areas

Prepared by JM Goldson LLC



- Type**
- Conservation and Housing
  - Transit-Oriented Development
  - Mixed-Use on Route 1
  - Reuse and Redevelopment



Sources: Town of Ipswich, MassGIS

## **12. Work collaboratively with property owners and the state to actively preserve the 33 affordable units set expire in 2026.**

There are 33 rental units at Oak Hill (35 Central Street) with affordability expiring in 2026. The Town should work collaboratively with the property owners and the state to extend the affordability of these units before the affordability expiration.

Preserving housing affordability is an important part of maintaining affordable housing stock. As property owners pay off their subsidized mortgages or opt out of Section 8 rental subsidy contract, affordability restrictions on these projects expire, meaning the units that have been affordable can now be market-rate and will not count on the SHI. There are a few agencies that work to preserve these units, including DHCD and the Community Economic Development Assistance Corporation (CEDAC), which co-manages the Massachusetts Preservation Loan Fund. CEDAC also maintains a database of the privately-owned stock of publicly assisted affordable housing on behalf of DHCD and other Massachusetts public lenders: <https://cedac.org/housing/housing-preservation/>.

In 2009, the state enacted MGL c.40T, An Act Preserving Publicly Assisted Affordable Housing, which aims to help preserve existing privately-owned affordable housing in the state and establishes notification provisions and a right of first refusal for DHCD or its designee: <https://www.mass.gov/service-details/mgl-chapter-40-t-guidance>.

## **13. Continue to integrate current sustainability standards for new construction and rehabilitation.**

In order to meet the Town's annual greenhouse gas (GHG) emission reduction goal of 4 percent and future 100 percent renewable energy goal, continue to look for ways that both require and encourage sustainable and energy-efficient development. This could include a combination of sustainable requirements for new construction and rehabilitation, such as requiring the use of electric-only appliances, and green incentives to reduce water use, promote electrification, and incorporate green infrastructure into projects. The Town could require new construction that requires site plan review or special permits to be designed for maximum efficiency—to the extent legal, feasible, and practical. Higher energy efficiency standards could include LEED and Passive House building standards, solar ready roofs, electric-only appliances, green infrastructure, wiring for EV charging stations, among others.

The Town could consider providing grants<sup>44</sup> to qualifying households to install renewable energy, insulate their homes to the greatest extent possible when any other rehabilitation work is performed, and incentivize the installation of air source heat pumps when upgrades are required to heating systems. Although retrofitting buildings and incentivizing sustainable new construction can reduce energy and water costs which can alleviate housing costs for cost-burdened households, homeowners and landlords are often the primary beneficiaries from incentive-based programs.<sup>45</sup> It is critical to ensure that the costs of green building improvements to existing privately-leased buildings are not passed on to tenants through raised rents.

---

<sup>44</sup> The Affordable Housing Trust Fund would not be able to fund this program. Due to statute, Housing Trusts only have the authority to preserve and create housing—not fund rehabilitation or retrofits. If the funds resulted in the creation of an affordable unit then you could use AHTF funds.

<sup>45</sup> Jennifer Hijazi. July 24, 2020. "Policy Can Clash with Affordable Housing." *Scientific American E&E News*. <https://www.scientificamerican.com/article/policy-can-clash-with-affordable-housing/>.

## **Case Study: Article 37 Green Building and Climate Resiliency Guidelines in Boston, MA**

Article 37 of Boston's Zoning Code requires all major building projects to minimize adverse environmental impact and assess the building's carbon neutral building performance using the US Green Building Council's LEED standards. Projects must try to integrate zero carbon strategies and construct the most resilient and highest performing building that is also feasible. Boston's Interagency Green Building Committee (IGBC) provides applicants with a resiliency checklist to help evaluate their proposed projects.

More information: [www.bostonplans.org/planning/planning-initiatives/article-37-green-building-guidelines](http://www.bostonplans.org/planning/planning-initiatives/article-37-green-building-guidelines).

### **IMPLEMENTATION CAPACITY AND OUTREACH**

#### **13. Expand the capacity of the Town to implement housing initiatives and produce housing units by increasing the housing coordinator position to full time and strengthening the roles of the Town's housing committees.**

The Town, with expanded capacity, can increase its ability to reach its housing goals. The Town should expand its part-time housing coordinator to a full-time position. A housing coordinator is instrumental to provide the technical assistance and knowledge to coordinate the implement the Town's Housing Production Plan or other housing strategies including local initiatives and regulatory strategies, in addition to advising on housing development proposals and monitoring existing units. In addition, a full-time housing coordinator could provide essential support to ensure qualifying units are properly listed on the state's Subsidized Housing Inventory to count toward the c.40B 10 percent goal for affordable housing and to help preserve units with expiring affordability restrictions.

In addition, clarifying and strengthening the roles of the Affordable Housing Trust Fund Board and the Ipswich Housing Partnership would support the success of housing production strategies. These entities have overlapping membership and their roles can appear to be intermingled. However, the Housing Trust Fund Board's primary role is to oversee the use of the Trust funds, whereas the Housing Partnership's role is policy based. In some communities these two entities have been reorganized into one and in other communities they remain separate entities. The Town should consider these roles and determine the best approach for Ipswich to elevate the effectiveness of the committees' activities.

#### **14. Pursue additional funding sources to support affordable housing initiatives.**

To help with creating affordable housing, which typically requires subsidies and grants to make the project feasible, and other housing initiatives, the Town should seek out additional funding sources. There are several avenues to achieve this goal that the Town should consider and evaluate.

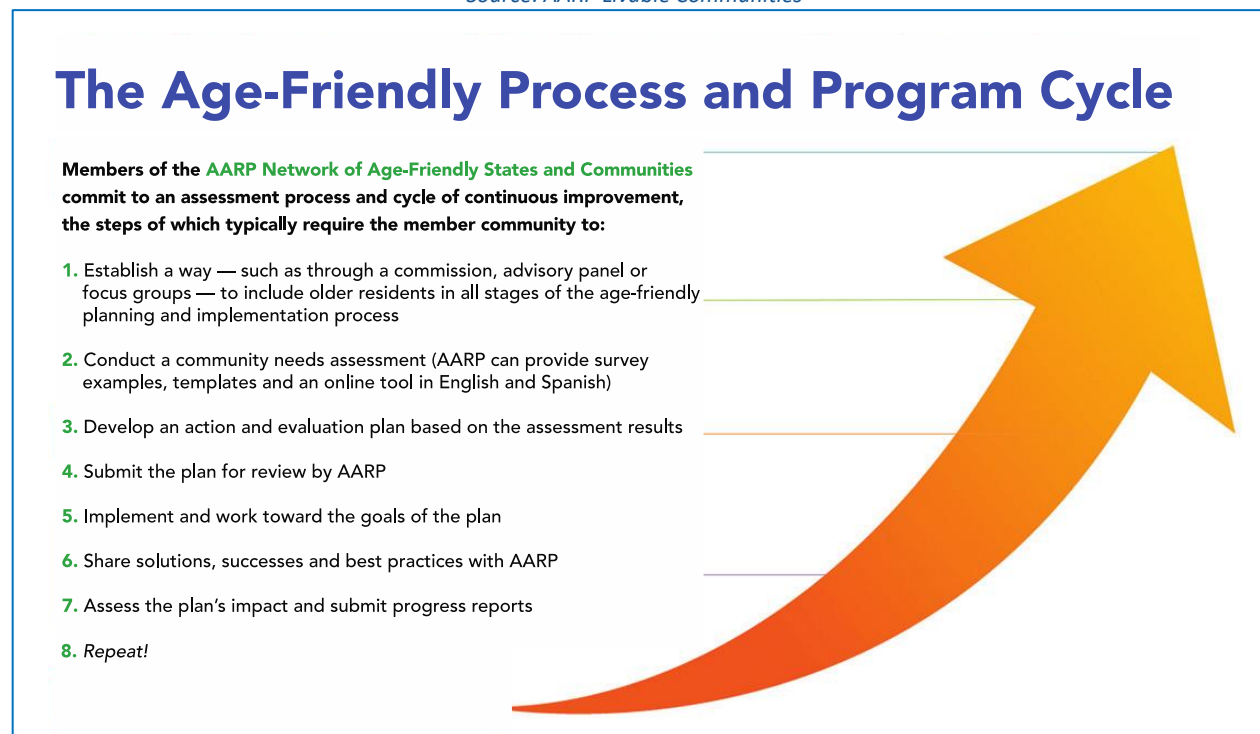
One potential funding source, particularly to help address the need for smaller units for older adults, could include designation as an (AARP) "Age-Friendly Community". While this program is targeted to the needs of older adults, addressing these needs often benefits people of all ages and abilities. This program, sponsored by the World Health Organization and AARP, would make the Town eligible for



some funding to support housing and other related factors including transportation, communication, and socialization. After becoming a member of the AARP Network of Age-Friendly States and Communities, follow the Age-Friendly Process and Program Cycle and work closely with AARP representatives, establish a commission or other group, conduct a community needs assessment, develop an action and evaluation plan, and implement the goals of the plan.

### AARP's Age-Friendly Process and Program Cycle

Source: AARP Livable Communities



Another way Ipswich could acquire additional funds for housing is through adoption of The Community Preservation Act (CPA). CPA is a local option tool that allows communities to put aside and spend funds dedicated for community housing, open space, recreation, and historic preservation projects. It generates funds through a local property tax surcharge (up to 3 percent) that is matched by a variable annual distribution from the state's Community Preservation Trust Fund. Some communities also adopt exemptions, including the first \$100,000 of taxable property value for residential and/or commercial/industrial properties and low-income households or low/moderate-income senior households. While the Town has considered adoption of CPA in the past, it has not ever been brought to Town Meeting consideration.

Another tool some communities have pursued to bring funds to the Housing Trust is to petition the General Court to allow the municipality to establish a real estate transfer tax on higher-priced residential properties. If approved by the state legislature, municipalities can impose a fee (between 0.5 and 2 percent) on real estate transactions above the statewide median sale price for single-family homes. (This figure was \$400,000 for calendar year 2019, according to The Warren Group Town Stats<sup>46</sup>).

<sup>46</sup> Katie Lannan. January 8, 2020. "Mass. Property Transfer Fees Seen as Solution to Housing Crisis." *Daily Hampshire Gazette*. <https://www.gazettenet.com/Real-estate-tax-pitched-to-solve-housing-crisis-31857503>.

However, 2020 sale prices have been increasing dramatically.) The money generated from the transfer fee could go to affordable housing initiatives, overseen by Ipswich's Affordable Housing Trust Fund.

Boston, Nantucket, Concord, and Somerville are some of the Massachusetts communities who have pursued this option, with each approaching the fee structure and sale threshold in the municipal home rule petition in its own way. Nantucket and Boston both propose exempting the first \$2 million of the sales price while Concord would like to set their threshold at \$600,000.<sup>47</sup> The median sales price for a single-family home sold between 2014 and 2019 in Ipswich was \$525,000. During this same time period, the upper quartile (one-fourth) of sales ranged from \$670,000 to over \$1 million—36 sold for over \$1 million (almost twice the median sale price).<sup>48</sup>

#### **15. Expand education and advocacy efforts to promote creation of more diverse housing options including affordable housing options.**

The Town should bring together all municipal housing partners (committees, Ipswich Council on Aging, non-profit partners, and others) to enhance its housing-related outreach and education initiatives.

In 2015, the Town completed a housing outreach campaign which included the creation of graphic and easy-to-read flyers and pamphlets. In addition, there is housing program information and resources on the Town website. The Town should update and enhance these resources and develop additional strategies to effectively distribute the information. These efforts could include hosting workshops to share data on local and regional housing needs and to provide information on upcoming affordable housing projects and proposals. As part of this, the Ipswich Council on Aging could help connect income-eligible senior homeowners to existing programs that assist with housing costs, improvements, maintenance needs, and house sharing match-up programs.

Housing advocacy work should explore broad community information and education, including data that emphasizes how sprawling development—a product of low density—potentially runs counter to the Town's values and character, such as open space conservation, historic preservation, and preserving its working farms and agricultural/rural character. This work can also spread awareness of Ipswich's changing demographics and fair housing issues and laws.

To support these endeavors, regional organizations (including the Massachusetts Housing Partnership, Metropolitan Area Planning Council (MAPC), MassHousing, and the Government Affairs Program of NORTH SHORE REALTORS) can assist the Town with gathering current housing data and with the communication of the housing needs of Ipswich residents.

#### **16. Work with the Housing Authority to explore opportunities to expand its stock of affordable units and support the organization's development and management capacity.**

The Ipswich Housing Authority (IHA) currently oversees 238 affordable units for Ipswich families, residents with disabilities, and seniors, across four main sites (Agawam Village, Southern Manor, Southern Heights, and Caroline Avenue). The IHA also administers and oversees 55 Section 8 vouchers. The six-person staff primarily relies on state (DHCD) and federal (HUD) funding to support their

---

<sup>47</sup> Simon Rios. January 9, 2020. "Boston and Nantucket Join in Call for Real Estate Taxes to Boost Affordable Housing." *WBUR*. <https://www.wbur.org/news/2020/01/09/affordable-housing-real-estate-home-transfer-tax-proposal>.

<sup>48</sup> The original sales threshold for the bill filed by Rep. Dylan Fernandes was \$1 million but later changed to the state's median sales price to make the option more flexible and available to all 351 communities.



initiatives. Their current efforts are primarily focused on preservation of their affordable units, due to constraints of relying on state and federal funding to support their initiatives. They are in the middle of a \$2.7 million rehabilitation of 21 units at Southern Manor—including transforming one into an accessible unit—and they may seek a loan to support additional rehabilitation of units at Agawam Village.

The Town should consider establishing and funding a program using Housing Trust funds to acquire units or land to create permanently affordable units eligible for inclusion on the Subsidized Housing Inventory (SHI), which could be developed, managed, and overseen by the Ipswich Housing Authority. Additional consideration could be given to densifying existing housing authority properties to expand the number of units without expanding the number of property sites. Depending on the scale of added units, the Housing Authority would need additional capacity to manage additional properties, and sufficient capital for the purchase and rehabilitation of units. New affordable units through the Housing Authority can include a local preference, to the extent allowable by law, to help address the waiting list for Ipswich Housing Authority and the shortage of rental units for lower income families and seniors.

Working with the Housing Authority could allow the Town to convert existing housing units to permanently affordable under DHCD's Local Initiative Program (LIP) which helps create units on the SHI. The program requires owners to sell their units to the Housing Authority, who purchases the units and regulates them under the LIP Program, including performing any required maintenance or repair, and holding a lottery or other approved tenant selection process.

# Action Plan

The Planning Department will oversee all aspects of the HPP's implementation. The matrix below provides detailed information on responsible and supporting entities and a suggested timeframe to implement the housing strategies.

<b>Planning:</b>	<b>Planning Department and Planning Board</b>
<b>AHTF:</b>	<b>Affordable Housing Trust Fund Board</b>
<b>CRC:</b>	<b>Climate Resiliency Committee</b>
<b>DRB:</b>	<b>Design Review Board</b>
<b>ELD:</b>	<b>Electric Light Department and Electric Subcommittee</b>
<b>IHA:</b>	<b>Ipswich Housing Authority</b>
<b>IHP:</b>	<b>Ipswich Housing Partnership</b>
<b>SB:</b>	<b>Select Board</b>

#	Housing Strategy	FY2021	FY2022	FY2023	FY2024	FY2025	Responsible Entity	Supporting Entities
1	Strengthen Inclusionary Zoning provisions						Planning	IHP
2	Allow congregate housing and co-living						Planning	IHP
3	Allow multifamily or mixed-use by-right.						Planning	IHP/DRB
4	Adopt a 40R Smart Growth Overlay District						Planning	SB/AHTF/IHP/DRB
5	Amend lot size and dimensional requirements in the IR district.						Planning	IHP
6	Provide more flexibility to create Accessory Dwelling Units (ADUs) and tiny homes						Planning	IHP
7	Create an area vision plan for Route 1.						Planning	IHP
8	Sustain support for emergency rental assistance programs						AHTF	Planning
9	Restrict fossil fuels in new construction.						Planning	ELD
10	Restructure and expand the existing local first-time homebuyer programs.						AHTF	Planning
11	Repurpose underutilized parcels for the creation of affordable or mixed-income housing options.						AHTF/SB	Planning
12	Actively preserve affordable units set to expire.						Planning	AHTF/IHP
13	Integrate sustainability standards for new construction and rehabilitation.						Planning	CRC, ELD
14	Expand the capacity of the Town to implement housing initiatives.						SB	Planning/AHTF/IHP
15	Pursue additional funding sources to support affordable housing initiatives.						SB, AHTFB	Planning, Assessor
16	Expand education and advocacy efforts.						IHP	Planning
17	Work with the Housing Authority to expand its affordable housing stock and management capacity.						IHA/AHTF	Planning

# Chapter 3: Demographic Profile

## Key Findings

- The Ipswich population—which has grown 4.8 percent since 2010—is aging with a greater share of its population age 65+ than in the county or state. In addition, the town’s older population is projected to increase at a rate outpacing the county and state over the next two decades.
- Ipswich has a disproportionately small share of Essex County’s age 20-34 population, which may be due to a relative lack of rental and multifamily housing options.
- However, for those householders younger than 34 who do live in Ipswich, they are more likely to own their home (47 percent of households in that age range) than those in the same age range across the County (34 percent and Commonwealth (29 percent).
- Renters in Ipswich are spread across age ranges—but a higher percentage (33 percent) of older adults (65 and older) rent their homes when compared to the state (18 percent) and county (21 percent).
- Residents are seeing shorter commute times with more workers working from home (telecommuting)— 81.8 percent increase (or 256 workers) between 2000 and 2017. This follows a nation-wide trend as more businesses shift away from traditional office environments to flexible and remote work.
- Residents are highly educated and employed in high-skill occupations, including management, administration, and education-related positions.
- Almost 42 percent (or 2,395) of Ipswich households may be eligible for subsidized housing because they earn 80 percent or less than the Area Median Income but there are only 513 units listed on the Town’s SHI (8.95 percent).

## Population and Household Characteristics

### POPULATION GROWTH AND PROJECTIONS

According to American Community Survey estimates, Ipswich’s population in 2017 was 13,810—a growth of 4.8 percent since 2010. This number exceeds the current population projections for 2020 from both the UMass Donahue Institute and Metropolitan Area Planning Council (MAPC)—estimates fall between 13,065 and 13,361.<sup>49</sup> The 2010-2017 population increase indicates more growth than between 2000-2010, during which time the population rose 1.4 percent.

*Ipswich’s population growth has fluctuated over the past decades: It grew 9.4 percent between 1990 and 2000, 1.4 percent between 2000 and 2010, and 4.8 percent between 2010 and 2017.<sup>50</sup>*

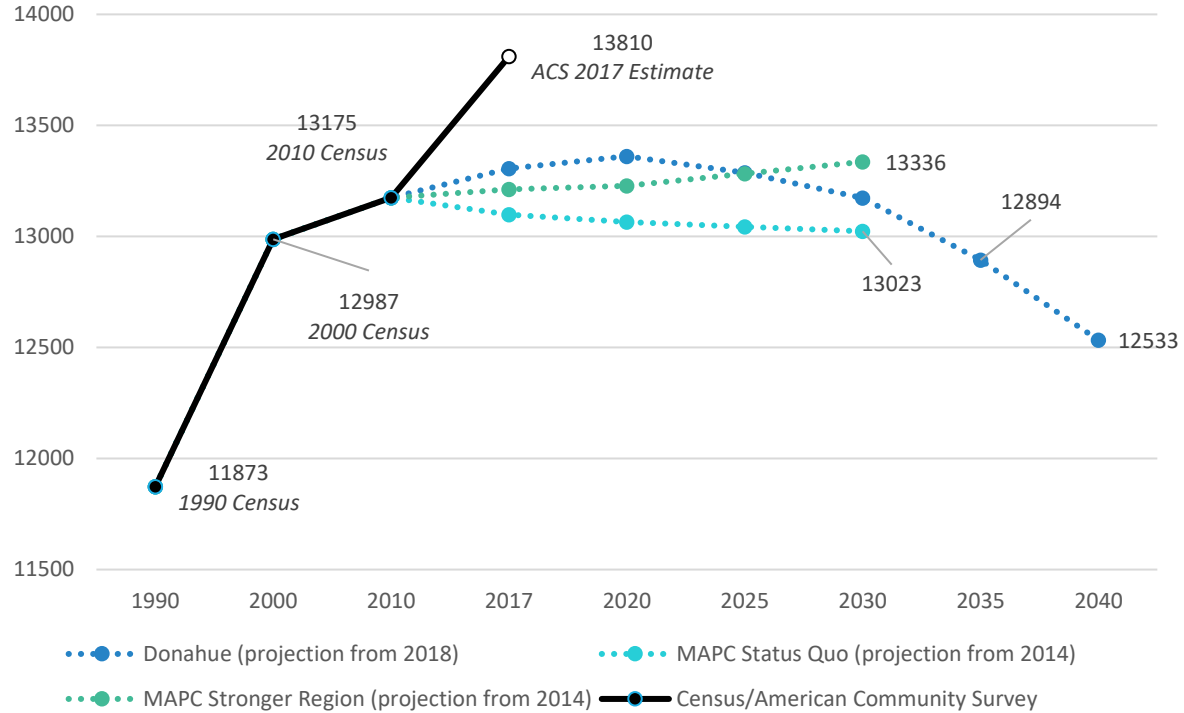
<sup>49</sup> This housing profile primarily relies on figures from the Donahue Institute, as they were calculated more recently than the MAPC figures—released in September of 2018 compared to January of 2014. MAPC figures are used for household and housing unit projections, as the Donahue Institute does not calculate these numbers. Methodological differences between Donahue and MAPC are described [here](#).

<sup>50</sup> Donahue projected Ipswich to grow just 1.4 percent between 2010 and 2017, and projects Ipswich to lose 4.8 percent of the 2010 population by 2040; the estimates from ACS indicates that Ipswich is not following this projected trend. Donahue projections can be found at: <http://www.donahue.umassp.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program/population-projections>

The 2010-2017 population increase (4.8 percent, or 635 people) outpaces Essex County and the Commonwealth, which grew 4.4 percent and 3.7 percent respectively during this time period.

**Figure 1. Population Growth and Projections (1990-2040)**

Source: U.S. Census (1990, 2000, 2010), ACS 5-Year Estimates (2017), MAPC (2014), Donahue Institute (2018)

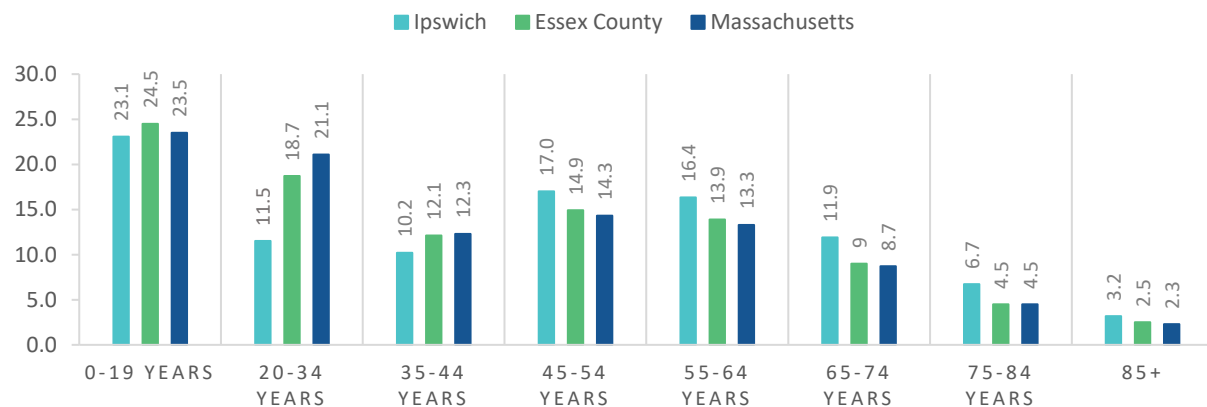


## AGE

U.S. Census data reveals an aging population for Ipswich. The median age in 2017 was almost 49—two years older when compared to Ipswich’s median age in 2010 (46.6) and significantly higher than Essex County and the Commonwealth (40.4 and 39.1, respectively).<sup>51</sup>

**Figure 2. Share of Population by Age Group (2017)**

Source: ACS (2017) Table S0101



<sup>51</sup> U.S. Census Bureau, 2010 Census. Summary File 1

The share of Ipswich's population between the ages of 20 and 34 (11.5 percent) is significantly lower than the share for Essex County (18.7 percent) and the Commonwealth (21.1 percent). Between 2010 and 2017, the population of Essex County between the ages of 20-34 grew 15.5 percent (gaining roughly 20,000 residents in this age group) while Ipswich's 20-34 population only grew 10 percent (gaining only 147 residents age 20-34). Municipalities with the greatest increase in this age group of young professionals were Lawrence, Peabody, Salem, Methuen, and Beverly.<sup>52</sup> Of all communities within Essex County with growth in this age group, Ipswich had the smallest gains.

**Table 1. Growth and Total Share of 20-34-Year-Old Population in Sample Communities**

*Source: American Community Survey (2010, 2017) Table S0101*

Age 20-34 Population	2010-2017		2017	
	Net Change of 20-34-Year-Old Residents	% Growth	Total Population Age 20-34	% of Total Population
Lawrence	3436	20.3%	20351	25.6%
Peabody	2342	29.2%	10364	19.7%
Salem	1863	18.9%	11736	27.2%
Methuen	1864	24.3%	9518	19.2%
Beverly	1624	22.2%	8943	21.6%
<i>Ipswich</i>	<i>147</i>	<i>10.1%</i>	<i>1598</i>	<i>11.5%</i>

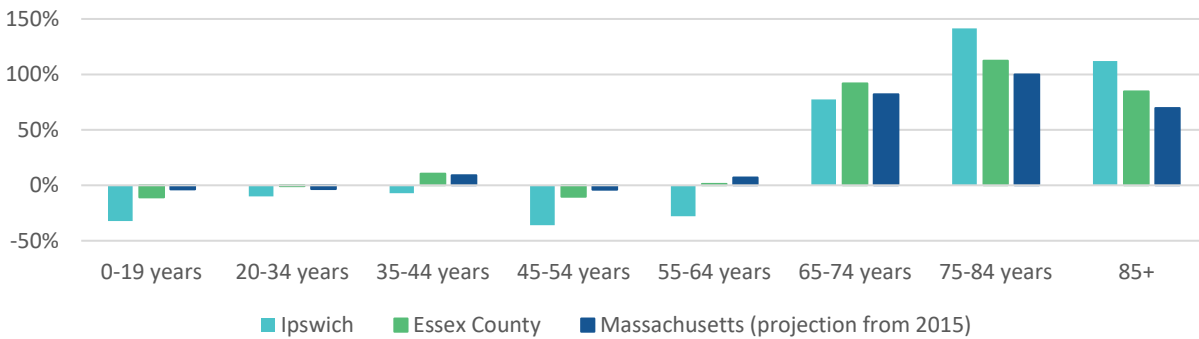
Seniors (residents age 65 and older) comprise a significantly larger share of Ipswich's current population composition (21.8 percent) compared to the County (16 percent) and Commonwealth (15.5 percent). Ipswich's aging population projections help explain the Donahue Institute's projected decline in overall population, as they assume birth rate and migration will not offset population loss due to aging.

*"Ipswich's population is projected to continue aging over the coming decades. All age groups under age 65 are projected to decrease between 2010 and 2035. Residents 65 and older are projected to increase at a rate outpacing Essex County and the Commonwealth."*

<sup>52</sup> Although Middleton, Salisbury, and Lynnfield all saw the greatest percent growth between 2010 and 2017, the increase in actual number of residents age 20-34 was comparatively small due to the small total populations of these municipalities. For example, Middleton saw almost a 60 percent increase but only added 760 residents in this age group. Marblehead, Amesbury, and Newburyport were the only communities in Essex County to see their 20-34 age group decrease.

**Figure 3. 2010- 2035 Projected Change in Population by Age Group**

Source: 2010 U.S. Census SF1, UMASS Donahue Institute (2015, 2018)



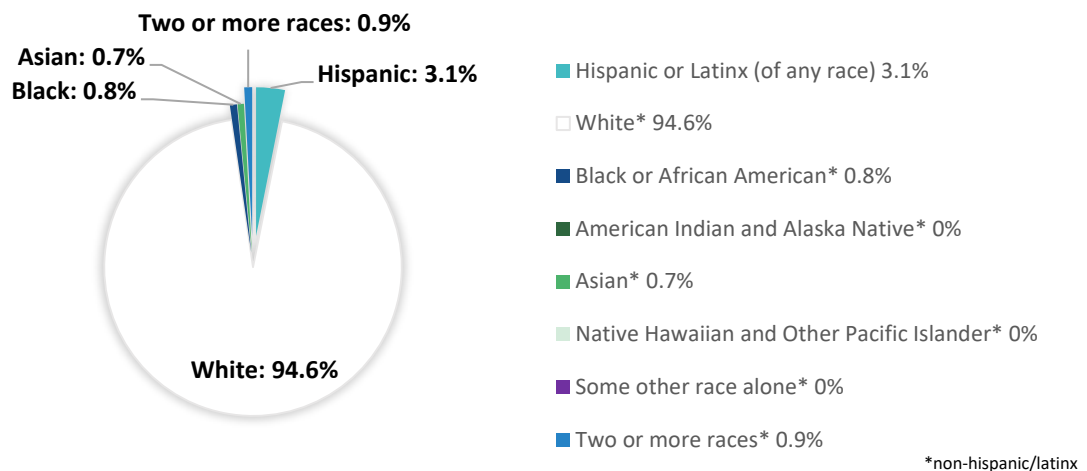
## RACE AND ETHNICITY

The overwhelming majority of Ipswich residents (almost 95 percent) identify as white alone (non-Hispanic/Latinx) according to 2017 ACS estimates. Since 2000, the population has diversified slightly, doubling its non-white-alone population from roughly 329 to 749 between 2000 and 2017.<sup>53</sup>

The largest growth has been in residents who identify as having Hispanic/Latinx ethnicity—a trend seen across the North Shore region. In the county, approximately 81 percent of the total population identified as white alone per 2017 ACS estimates—a decrease of about 6 percent since 2000. Per 2017 estimates, almost 20 percent of residents in Essex County identify as having Hispanic/Latinx ethnicity. Across Massachusetts, approximately 79 percent of people identified as white alone in 2017, down about 6 percent since 2000.

**Figure 4. Ipswich Racial and Ethnic Composition (2017)**

Source: 2017 ACS 5-Year Estimates



<sup>53</sup> In 2000, 97.5 percent of Ipswich's population self-identified as "white non-Hispanic/latinx."



## DISABILITY

The U.S. Census Bureau surveys participants with respect to six disability categories: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.<sup>54</sup> About 10 percent (1,366) of non-institutionalized<sup>55</sup> Ipswich residents report, per 2017 ACS estimates, as having one of the six types—lower than both Essex County (almost 11.9 percent) and Massachusetts (11.6 percent).

*Older adults are likely to experience one or all of these disabilities as they age—suggesting a need for more senior-accessible housing options in Ipswich as the population continues to age.*

**Hearing difficulty:** deaf or having serious difficulty hearing.

**Vision difficulty:** blind or having serious difficulty seeing, even when wearing glasses.

**Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.

**Ambulatory difficulty:** Having serious difficulty walking or climbing stairs.

**Self-care difficulty:** Having difficulty bathing or dressing.

**Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html>.

In particular, as shown in the table below, Ipswich has lower reported disability rates in both youth (2.6 percent) and middle-age adults (4.9 percent) which are lower compared to state and county estimates. This could suggest a lack of accessible supportive services or accessible housing stock that could support these populations.

**Table 2. Disability by Age (2017)**

Source: American Community Survey (2017) Table B18101

	Non-institutionalized Population			Under 18 years			18-64 years			65 years and over		
	Total	With disability	%	Total	With disability	%	Total	With disability	%	Total	With disability	%
Ipswich	13,766	1366	9.9%	2,803	72	2.6%	7,985	393	4.9%	2,978	901	30.3%
Essex County	768,666	91649	11.9%	168,557	8,157	4.8%	480,601	44,420	9.2%	119,378	38,852	32.5%
Massachusetts	6,713,702	781740	11.6%	1,380,031	61,659	4.5%	4,321,499	389,450	9.0%	1,012,172	330,631	32.7%

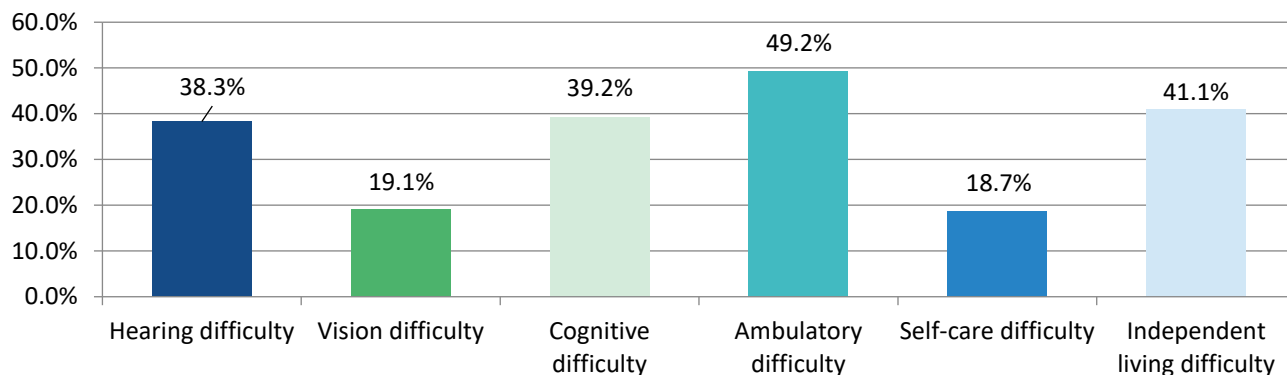
The highest reported census-disability type in Ipswich was ambulatory (49 percent of reported disabilities) followed by Independent living (41 percent). Some reported having multiple disability types—for example, someone who has difficulty walking or climbing steps (ambulatory) may also have difficulty living independently. Self-Care and Vision were both the lowest reported disabilities (both at around 19 percent).

54 U.S. Census Bureau, American Community Survey, Data Collection Methodology for Disability Category: <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html>.

55 The non-institutionalized population is defined by the U.S. Census Bureau as “all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters.” The 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>

**Figure 5. Ipswich Disability Characteristics by Type Reported (2017)**

Source: 2017 ACS 5-Year Estimates

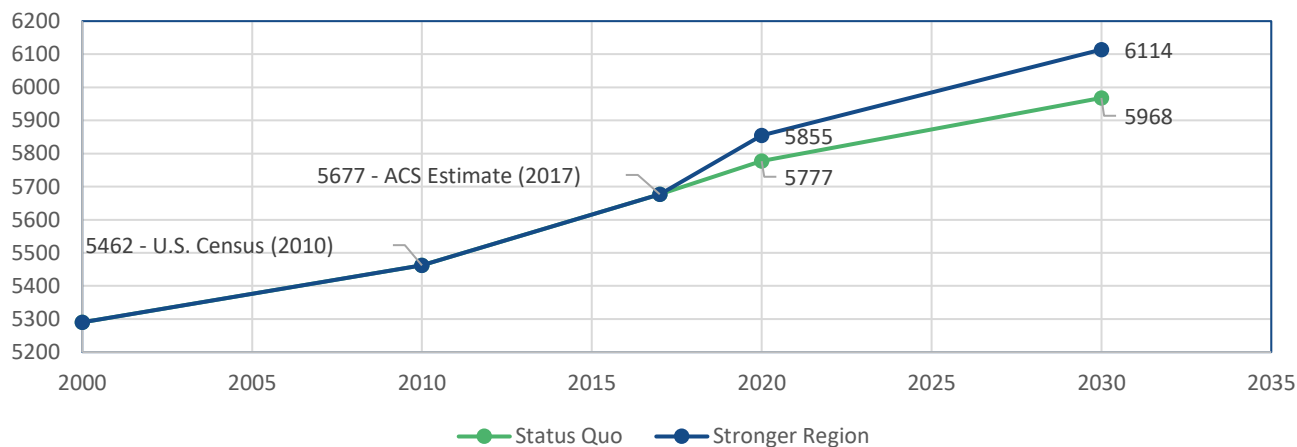


## Household Trends

In 2017, there were 5,677 households in Ipswich according to the American Community Survey—adding 215 households since 2010 (a 3.9 percent increase). MAPC projects a further increase—between 5,777 and 5,855 total households by 2020 (under their Status Quo and Stronger Region scenarios).<sup>56</sup>

**Figure 6. Projected Number of Ipswich Households (2010-2035)**

Source: 2010 U.S. Census SF1, ACS (2017) Table s1101, MAPC (2014)



### HOUSEHOLD SIZE

The average household size in 2017 according to the ACS was 2.40—almost no change compared to 2010 (2.38) but significantly smaller compared to 2017 ACS estimates for the County (2.60) and Commonwealth (2.53). The number of households is expected to increase—outpacing population projections for 2030, suggesting that the average household size may decrease over the next decade.

With associated household growth, this projection indicates a growing demand for housing units. With the 2017 estimated average household size of 2.40, this level of household growth (per the Stronger Regions scenario) could generate a need for roughly 74 new units. If average household size continues to decline, increasing the number of total households, it would generate more demand for

<sup>56</sup> MAPC (released in January 2014) was used for number of household and housing unit projections because the UMass Donahue Institute does not calculate these figures.

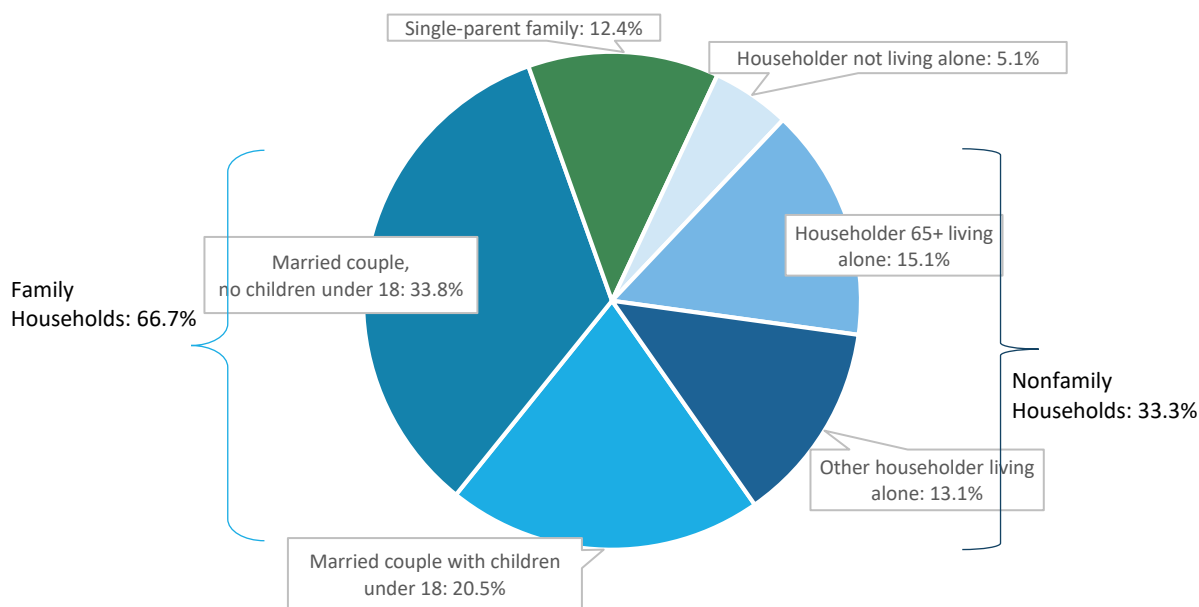
new units. However, it is important to remember that many factors affecting population change cannot always be predicted accurately. Furthermore, it is important to note that this estimate of housing unit need does not address the extremely low vacancy rate that further indicates demand is exceeding supply (see analysis in the Housing Characteristics section below).

## HOUSEHOLD COMPOSITION

About two-thirds of Ipswich's 5,677 households are families. In particular, married couples without children under 18 make up the largest share of Ipswich's total households (34 percent). This is proportionally greater compared to household compositions across the County (29 percent) and Commonwealth (28 percent). Of non-family households, the majority (84 percent) live alone—more than half age 65 and older. Of its total households, Ipswich has a greater proportion of older adults (age 65 and older) living alone (15 percent) compared to the County (11.9 percent) and Commonwealth (11.6 percent).

**Figure 7. Ipswich Household Composition (2017)**

Source: ACS (2017) Table S1101



About 33 percent of all households have school-age (under 18) children—the majority of households with children are married couples. A little over 12 percent are single-parent households—significantly lower than both the county (35 percent) and the state (32 percent).

**Table 3. Household Composition (2017)**

Source: ACS (2017) Table S1101

Household Type	Ipswich		Essex County		Massachusetts	
	#	%	#	%	#	%
<b>Family Households</b>	<b>3,789</b>	<b>66.7%</b>	<b>195,222</b>	<b>66.9%</b>	<b>1,647,619</b>	<b>63.7%</b>
<i>Households with school-age children</i>	<i>1,514</i>	<i>26.7%</i>	<i>84,559</i>	<i>29.0%</i>	<i>700,352</i>	<i>27.1%</i>
<i>Male householder with children, no spouse</i>	<i>67</i>	<i>1.2%</i>	<i>6,214</i>	<i>2.1%</i>	<i>44,440</i>	<i>1.7%</i>
<i>Female householder with children, no spouse</i>	<i>282</i>	<i>5.0%</i>	<i>21,538</i>	<i>7.4%</i>	<i>167,676</i>	<i>6.5%</i>
<i>Married couple with children</i>	<i>1,165</i>	<i>20.5%</i>	<i>56,807</i>	<i>19.5%</i>	<i>488,236</i>	<i>18.9%</i>
<i>Married couple without school-age children</i>	<i>1,919</i>	<i>33.8%</i>	<i>85,201</i>	<i>29.2%</i>	<i>730,949</i>	<i>28.3%</i>
<b>Nonfamily households</b>	<b>1,888</b>	<b>33.3%</b>	<b>96,437</b>	<b>33.1%</b>	<b>938,096</b>	<b>36.3%</b>
<i>Total householders living alone</i>	<i>1,600</i>	<i>28.2%</i>	<i>79,915</i>	<i>27.4%</i>	<i>736,929</i>	<i>28.5%</i>
<i>Householders 65+ living alone</i>	<i>860</i>	<i>15.1%</i>	<i>34,707</i>	<i>11.9%</i>	<i>299,943</i>	<i>11.6%</i>
<b>Total Households</b>	<b>5,677</b>		<b>291,659</b>		<b>2,585,715</b>	

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

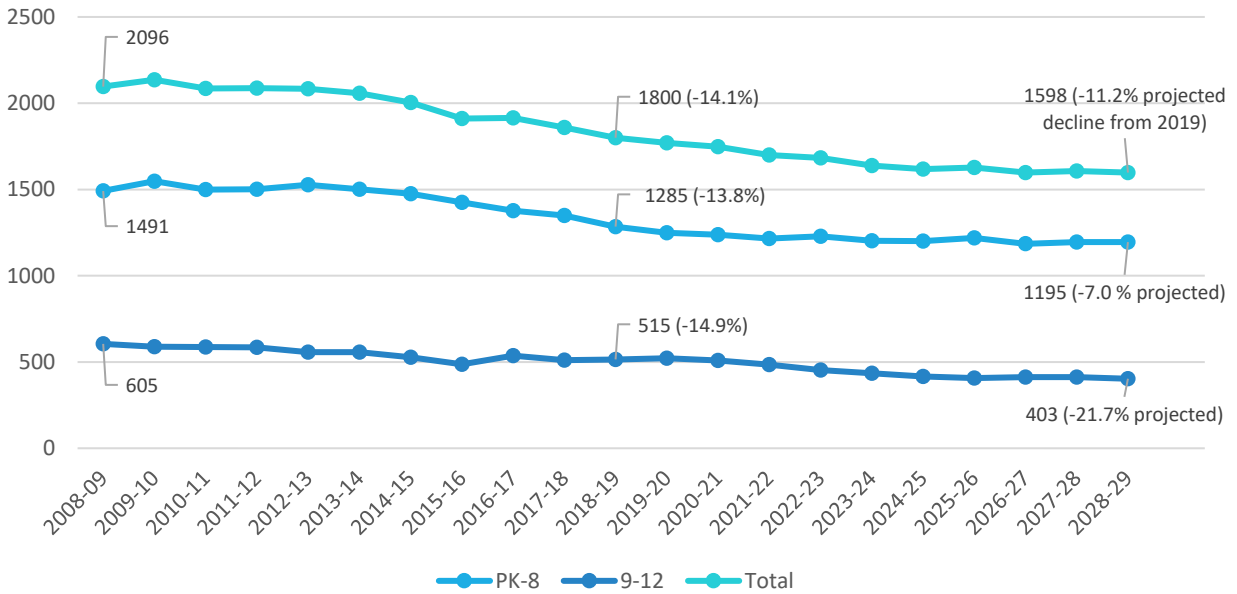
Data from the New England School Development Council (NESDEC) suggests that the number of households with school age children may decrease over the next ten years with total school enrollment expected to decline by 202 students (11.2 percent) between today and the 2028-2029 school year. Rather than households with school-age children leaving Ipswich (or failing to migrate into the town), however, the decline in school enrollment could be explained by students leaving the public schools for private institution.<sup>57</sup>

An analysis by Sarah Johnson, Finance Director for Ipswich, projected a similar decline in enrollment (see chart below). Her projection considers the birth rate (which fluctuated downwards between 2003 and 2016) and corresponding kindergarten enrollments, the potential influx of children from 40B developments, and loss of students to private schools. Nearby private high schools include Pingree, Bishop-Fenwick, Brooks School, Governor's Academy, Phillips Exeter, and St. John's Preparatory (which opened a middle school in 2016). Johnson estimates that each year Ipswich public schools lose 13 percent of its rising 9<sup>th</sup> grade students to private schools.

<sup>57</sup> Students leaving the public schools for private institutions would explain the fact that grades 9-12 (for which students often enroll in private high schools) are projected to decline sharply (21.7 percent) while the pre-K through 5th grade population is projected to largely stay the same (a projected decline of just 3.2 percent).

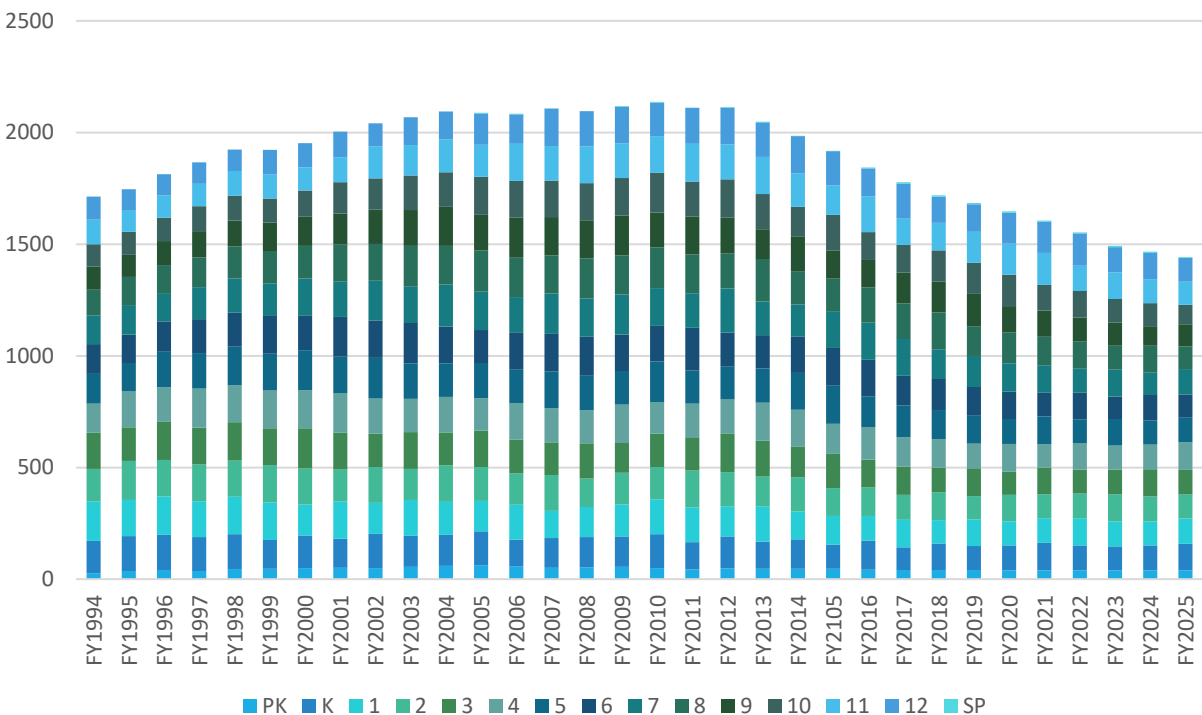
**Figure 8. Ipswich School Enrollment**

Source: NESDEC (2019)



**Figure 9. Actual & Projected School Enrollment FY1994 to FY2025**

Source: Sarah Johnson (Ipswich Finance Department)



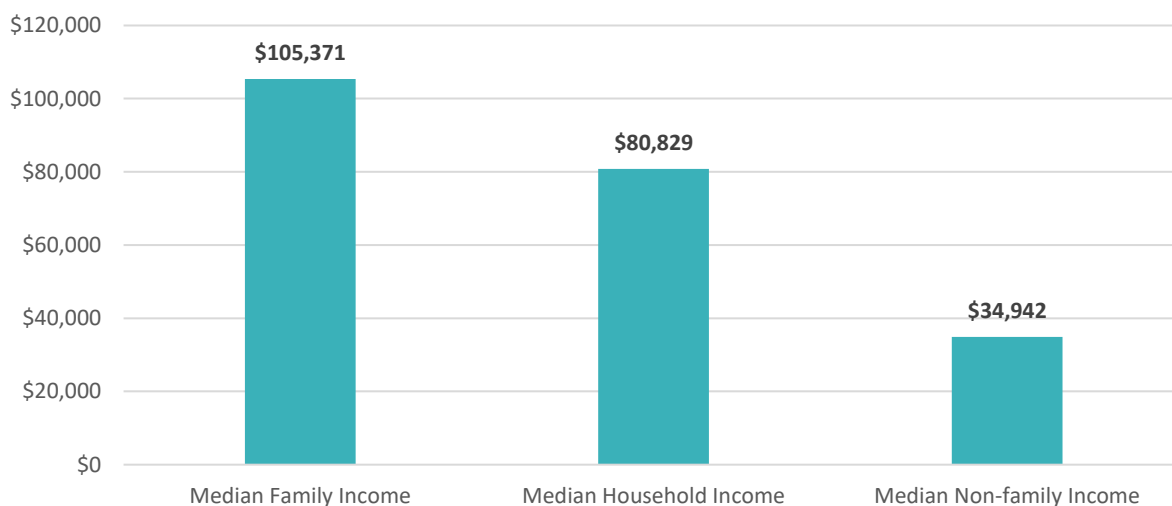
## INCOME

Family households, on average, tend to have higher incomes than non-families. Family households tend to have more people who are prime earners contributing to the household income. Non-family households tend to be smaller—often consisting of only one person—and they are more likely to be younger or older than the prime earning years (roughly 45 to 65 depending on demographics).<sup>59</sup>

According to the ACS, in 2017 Ipswich's median family income was \$105,371, which is just above the HUD Area Median Family Income (AMI) of \$102,945. This is higher than the median household income (\$80,829) and even higher than the non-family income (\$34,942). There is a more than \$70,000 difference between the median family and non-family incomes in Ipswich.

**Figure 10. Median Income by Household Type (2017)<sup>12</sup>**

Source: ACS (2017) Table B19113



Ipswich's median family and household incomes fall below comparison communities. It has also decreased 8.6 percent since 2009, while most have seen their median family incomes rise over this time period.

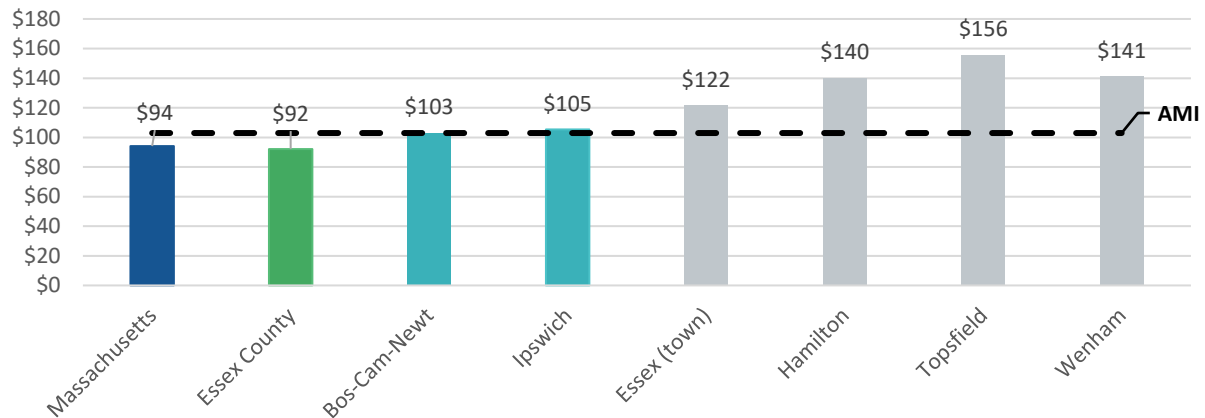
58 Bos-Cam-Newt refers to the Boston-Cambridge-Newton Metropolitan Statistical Area (MSA), which include all the Boston metropolitan region including Essex County. AMI is the HUD Area Median Family Income, which is determine by the median family income for the Boston-Cambridge-Newton MSA.

59 U.S Census Bureau, "Median Household Income," QuickFacts. <https://www.census.gov/quickfacts/fact/note/US/INC110218>.



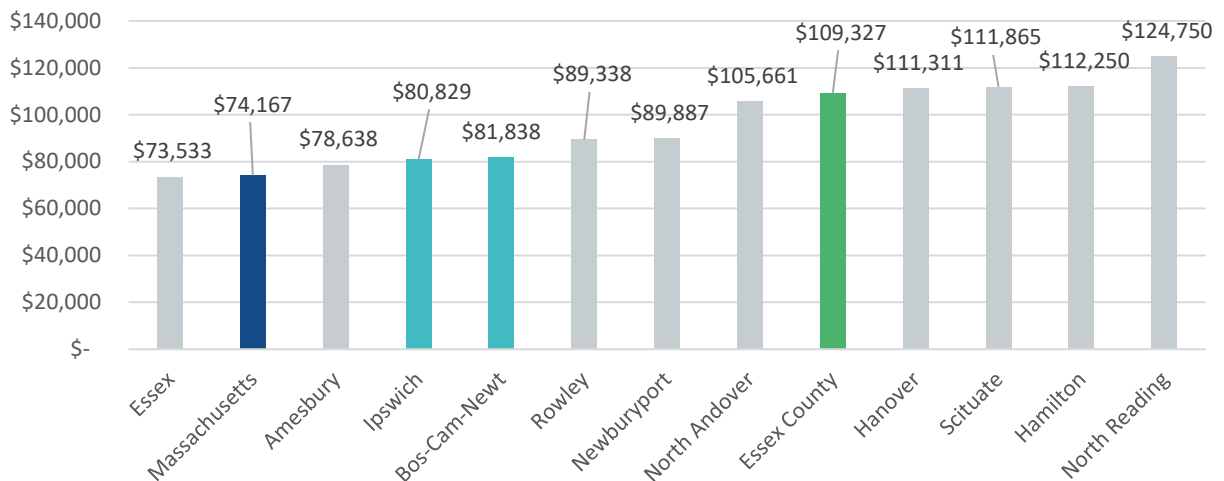
**Figure 11. Median Family Income in \$100K (2017)<sup>12</sup>**

Source: ACS (2017) Table B19113



**Figure 11. Median Household Income for Select Comparison Communities (2017)**

Source: ACS (2017) Table S2503



Housing affordability is determined by comparing median incomes with the availability of housing options within various income ranges—(1) Extremely Low (families earning 30 percent AMI); (2) Very Low (families earning 50 percent AMI); (3) Low (families earning 80 percent AMI); and (4) Moderate (families earning 100 percent AMI). Federal and state affordable housing programs group households by income using area median family income (AMFI or AMI) as the benchmark. The AMI is calculated by the United States Department of Housing and Urban Development based on the median income for the Metropolitan Statistical Area. For FY2019, the AMI for the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Ipswich) was \$103,300.

**According to the most recent CHAS estimates<sup>60</sup>, almost 42 percent (2,395 households) earn incomes at or below the AMI.**

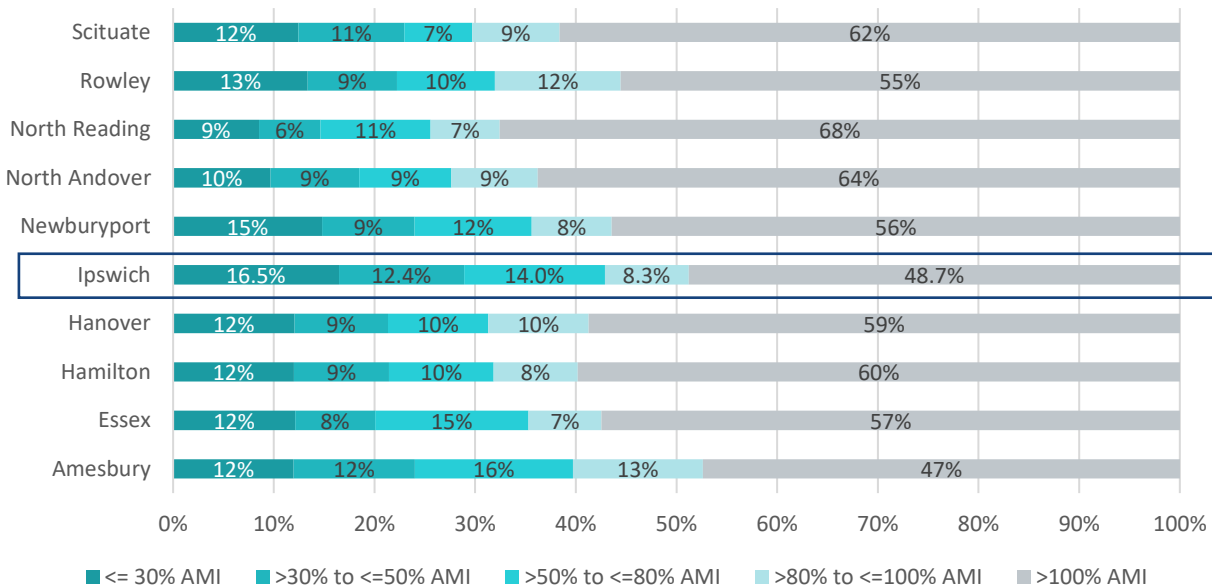
Almost a third of Ipswich households (29 percent or 1,615 households) have either extremely low-income (earning less than 30 percent of AMI) or very low-income (earning more than 30 percent but less

<sup>60</sup> 2012-2016 ACS, per CHAS data. [www.huduser.gov](http://www.huduser.gov)

than 50 percent of AMI). Compared to other similar communities—which range from 15 to 24 percent, this is high. Of the extremely low-income population (920 households), 47.7 percent (459 households) are elderly non-family.<sup>61</sup> The disparity in affluence between Ipswich and these towns is also seen in the ACS data on median family income. The same housing prices that are affordable to families in these towns may be less affordable to Ipswich families.

**Figure 12. Households by Income Threshold for Select Comparison Communities (2017)**

*Source: CHAS 2012-2016*



<sup>61</sup> Another 10 percent of the extremely low-income population is elderly family households, so together nearly 60 percent of the extremely low-income households in Ipswich are comprised of the elderly. This population is further discussed below.

## POVERTY

According to 2017 ACS estimates, approximately 968 of Ipswich residents (7 percent of the total population) fall below the federal poverty threshold—which is determined annually by a household’s size and composition, including age.<sup>62</sup> About 11 percent of both the state’s and county’s populations fall below the same threshold. Compared to its comparison communities, only Hamilton has a higher percentage of its residents (10.2 percent) below the poverty threshold.

**Table 4. Population Below Poverty Thresholds for Select Comparison Communities (2017)**

Source: ACS (2017) Table S1701

Geography	Total Population	Total Population Below Poverty Threshold	%
North Reading	15,493	526	3.4%
Hanover	14,179	552	3.9%
Scituate	18,323	777	4.2%
Amesbury	16,992	835	4.9%
North Andover	28,986	1,479	5.1%
Rowley	6,157	337	5.5%
Essex	3,675	228	6.2%
Newburyport	1,7605	1,226	7.0%
<b>Ipswich</b>	<b>13,718</b>	<b>968</b>	<b>7.1%</b>
Hamilton	7,824	796	10.2%
Essex County	759,365	82,434	10.9%
Massachusetts	6,552,347	727,546	11.1%

### Federal Poverty Threshold

The Census Bureau annually updates federal poverty thresholds by household size and composition, including age. Thresholds do not vary geographically and are updated annually for inflation with the Consumer Price Index (CPI-U). A family’s total income, which includes all income before taxes and excludes Medicaid, food stamps, and other non-cash benefits, is compared to the federally determined poverty threshold.

If a family’s total income is less than the poverty threshold for their family size, then that family, and every individual in it, is considered poor. Calculating a family’s total income includes the incomes of all related family members who live together. If an individual or group of individuals (such as housemates) are not living with family members, their income is compared with the individual poverty threshold.

Size of Family	No Related Children Under 18	One Related Child Under 18	Two Related Children Under 18
1 person (under 65)	\$13,300		
1 person (65 or older)	\$12,261		
2 people (under 65)	\$17,120	\$17,622	
2 people (65 or older)	\$15,453	\$17,555	
3 people	\$19,998	\$20,578	\$20,598
4 people	\$26,370	\$26,801	\$25,926

Source: <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>.

<sup>62</sup> Poverty status cannot be determined for people living in Institutional group quarters including prisons, nursing homes, College dormitories, Military barracks; or Living situations without conventional housing (and who are not in shelters).

*Ipswich's poverty rate is consistent across age ranges—holding at about 7 percent of the population within each age range, according to 2017 ACS estimates.*

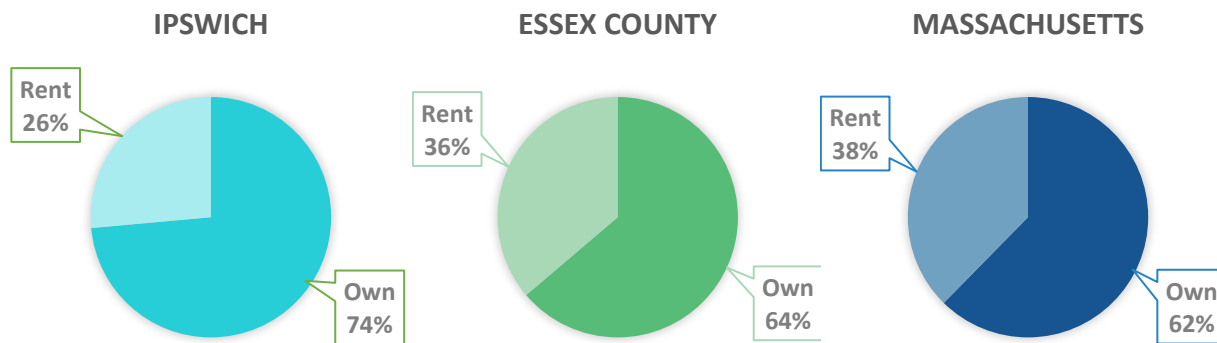
In Ipswich, there are 200 people under 18 and 215 adults 65 and older living in households with incomes below the federal poverty threshold. In addition, there are 138 adults ages 18 to 34 and 415 adults ages 35 to 64 living in households with incomes below the federal poverty threshold.

## TENURE

Nearly two-thirds of Ipswich households (73.6 percent or 4,176 units) are owner-occupied—compared to 64 percent of Essex County residents and 62 percent statewide.

**Figure 13. Housing Tenure (2017) for Ipswich, Essex County, and Massachusetts**

*Source: ACS (2017) Table S1101*



In Ipswich, householders younger than 34 are more likely to own their home (47 percent of households in that age range) than those *in the same age range* across the County (34 percent and Commonwealth (29 percent). In particular, there are very high home-ownership rates for those in Ipswich under the age of 25 (34 percent) compared to roughly 8 percent at both the state and county levels. This could be due to the small sample size—less than a hundred householders who were surveyed fell in this age range. It is interesting to note however that there is a correspondingly higher median income for this age range when compared to the state and county. For Ipswich householders under the age of 25, the median income was roughly \$51,000 compared to \$35,000 and \$38,000 at the state and county levels. Another explanation could be a limited number of rental options affordable for others in this younger age range.

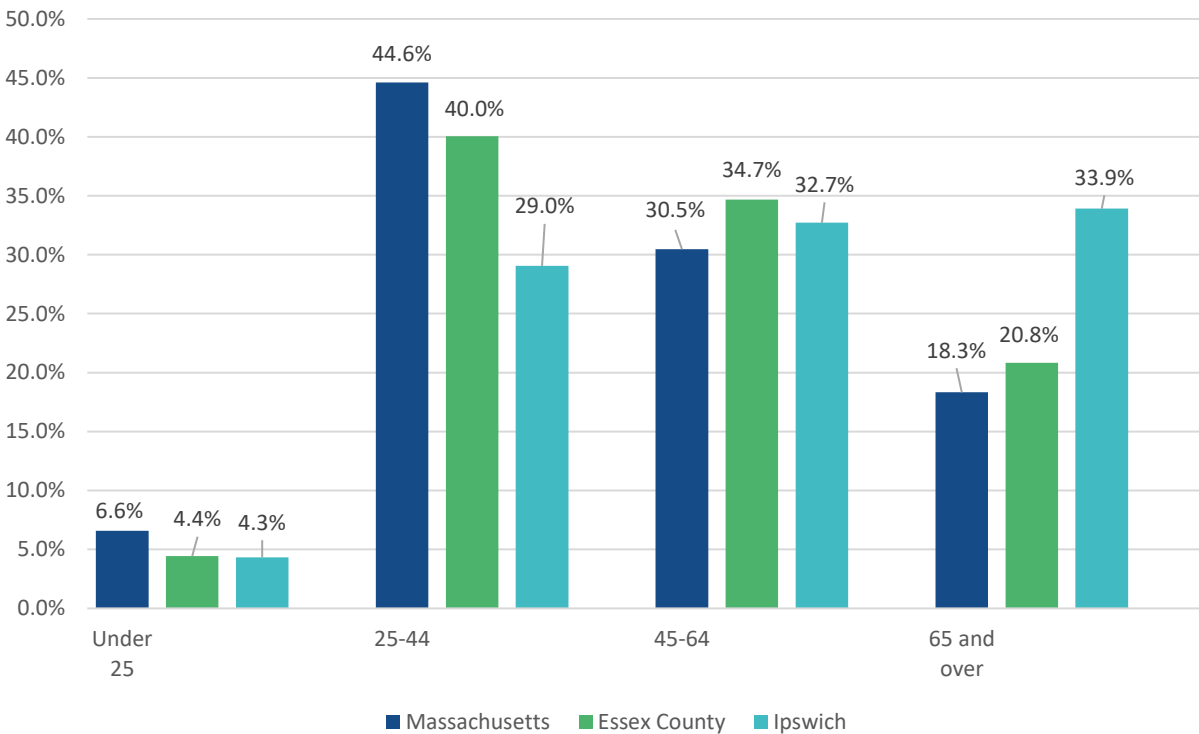
*Almost all Americans rent housing at some point in their lives, oftentimes as a young adult or during common life transitions including relocating for new employment, divorce, or failed homeownership. Rental units provide options for those situations where homeownership is not ideal or possible.<sup>63</sup>*

Renters in Ipswich are spread across age ranges—but a higher percentage of older adults (65 and older) rent their homes when compared to the state and county.

<sup>63</sup> Joint Center for Housing Studies of Harvard University. "America's Rental Housing – Meeting Challenges, Building on Opportunities." 2011.

**Figure 14. Ipswich Renters by Age (2017)**

Source: ACS (2017) Table B25007



## Economic Characteristics

### EMPLOYMENT

A community's labor force includes all residents over the age of 16 who are currently employed or *actively* seeking employment. In 2018, Ipswich's labor force included 8,183 people with a remarkably low unemployment rate of 2.7. Ipswich's unemployment rate was lower than both Essex County (3.4) and Massachusetts (3.3).<sup>64</sup> The size of the labor force increased 11.7 percent over the last ten years compared to 14.0 percent growth in Essex County and 10.2 percent growth across Massachusetts.

**Table 5. Labor Force Characteristics (2018)**

	2018 Labor Force	2018 Labor Force - Employed	2018 Labor Force - Unemployed	Unemployment Rate
<b>Ipswich</b>	8,183	7,966	217	2.7%
<b>Essex County</b>	429,887	415,184	14,703	3.4%
<b>Massachusetts</b>	3,805,400	3,678,400	127,000	3.3%

Source: EOLWD, Labor Force and Unemployment Data, 2018

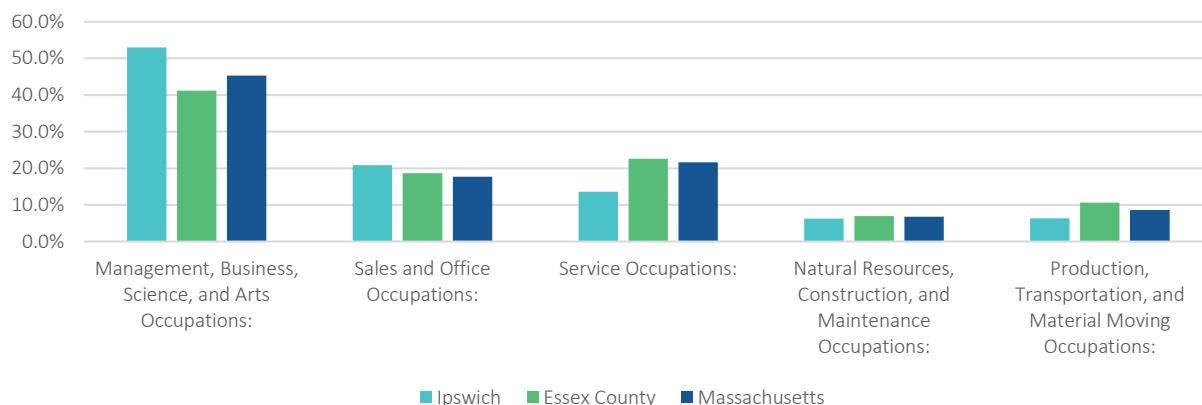
<sup>64</sup> Note: the unemployment rate only includes those who are not current employed and who are *actively* seeking work. It does not include discouraged workers or workers who would like to work but are unable to do so (such as due to a disability). Part-time and temporary workers are considered to be employed.

## EMPLOYMENT SECTORS

Over half (53.0 percent) of Ipswich residents work in *Management, Business, Science, and Arts Occupations*. This is a greater proportion than residents of Essex County (41.2 percent) and Massachusetts (45.3 percent). These higher-skilled positions correspond with Ipswich’s highly educated population. *Management* was the largest subsector for workers living in Ipswich (14 percent of the total labor force or 1,029 residents).

**Figure 15. Occupations for Ipswich, Essex County, and Massachusetts Residents**

Source: ACS 2017 Table S2401



Only 13.6 percent of residents work in *Service Occupations*, compared to 22.5 percent for Essex County and 21.6 percent for Massachusetts. More workers living in Essex County and Massachusetts are being employed in *Service Occupations*—increasing about 56 percent and 40 percent respectively from 2000 to 2017. During this same time period, workers living in Ipswich only increased 8.3 percent in this sector.<sup>65</sup>

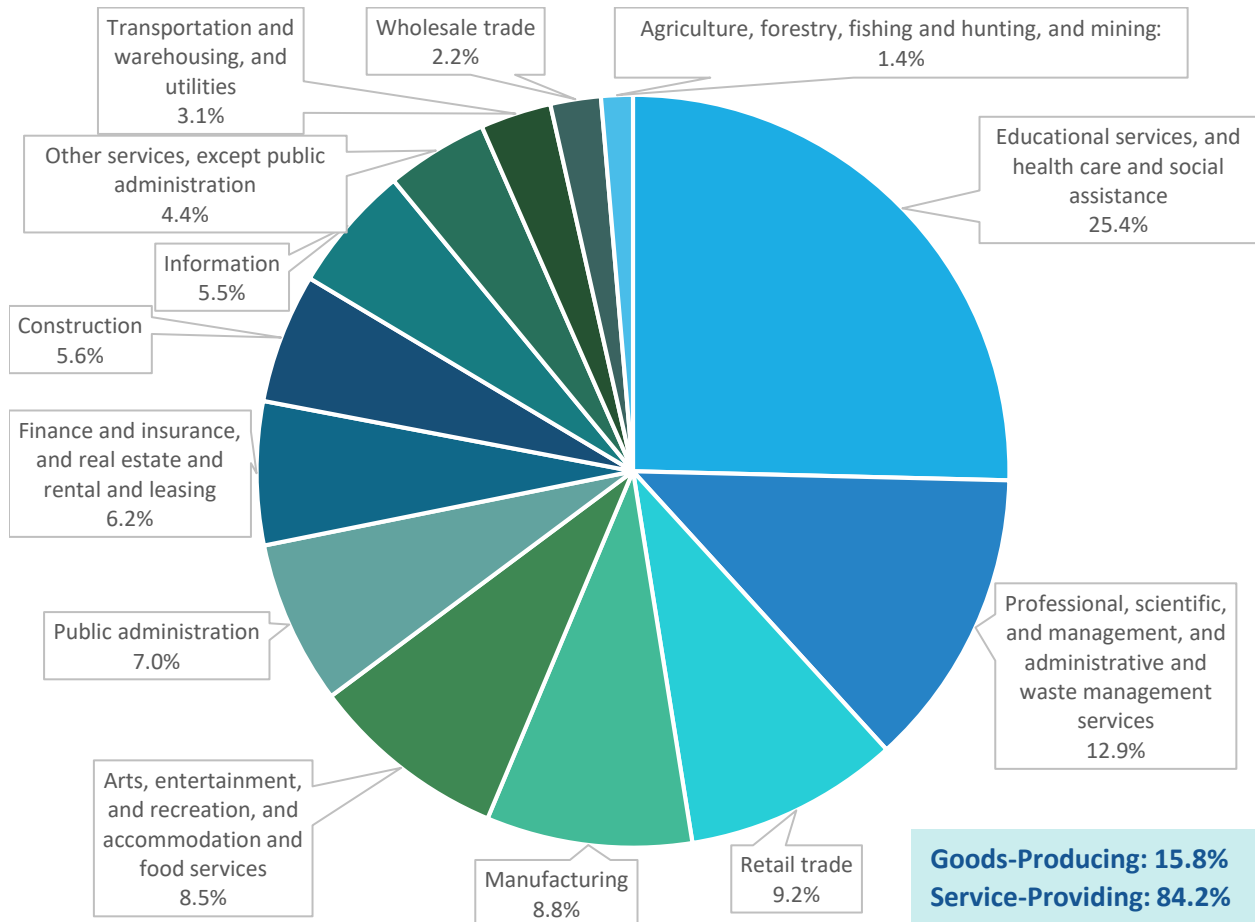
Service-providing industries comprise 84.2 percent of Ipswich resident occupations, while goods-producing (which tend to be more blue-collar) comprise the remaining 15.8 percent. Since 2000, the number of residents in *Construction* has decreased 4.7 percent—compared to a 21.7 percent increase in Essex County. Residents in *Production, Transportation, and Material Moving* have also declined 14.6 percent—although this is a smaller loss than observed throughout Essex County and Massachusetts.

<sup>65</sup> In particular, more Essex County residents are being employed in the *Healthcare Support* and *Food-Preparation and Food-Serving* subsectors. ACS data indicates that Ipswich lost residents in these *Service* subsectors. ACS estimates that broke down the *Service Occupations* category into subsectors was only available for 2009-2014 (Table S2401). Data shows a 32 percent increase in residents in *Healthcare Support* and an 8.7 percent increase in *Food-Preparation and Food-Serving* related occupations in Essex County during this time period. Ipswich was estimated to have lost a small number of residents in each category. Ipswich does not have a hospital as one of their major employers whereas nearby towns are home to Addison Gilbert Hospital (Gloucester) and Beverly Hospital. Healthcare support staff may be more likely to reside closer to these medical centers.



**Figure 16. Occupation of Ipswich Residents by Industry (2017)**

Source: 2017 Table S2401



Despite an overall loss in the goods-producing sector, *Agriculture, Forestry, Fishing, and Hunting* industries saw a 6.4 percent growth (compared to a loss of 14.2 percent for Essex County). A little over one percent of residents are in this industry (compared to just 0.4 percent of Essex County). Ipswich is the largest producer of soft-shell clams in Massachusetts and Ipswich Shellfish Company is one of the larger employers in town. Coupled with a growth in agritourism in Town—the growth and expansion of Marini, Appleton, and Russell Farms and the opening of Three Sisters Farm, this may explain why Ipswich has maintained a relatively significant number of residents employed in these industries.

The lack of blue-collar workers—just 15.8 percent of residents in goods-producing occupations—may partially explain why median household income is higher than Essex County and Massachusetts. Nearby towns of Hamilton, Topsfield, and Wenham have significantly higher median household incomes and even lower share of residents in goods-producing occupations—11.6 percent of all residents in these three towns.<sup>66</sup>

<sup>66</sup> The Town of Essex (used as a comparison town for the housing profile) was not included as a comparison town due to its significantly smaller labor force—just 1,807 compared to 7,343 in Ipswich, according to ACS (2017) data.

## WHERE IPSWICH RESIDENTS WORK

In 2015, there were 1,263 persons who both lived and worked in Ipswich, representing approximately 20 percent of Ipswich's labor force.<sup>67</sup> Nearly two-thirds of residents (62.3 percent) work within Essex County—19.1 percent (or 1,263 residents) within Ipswich. Over a third of residents (37.7 percent) work outside of Essex County. Almost 9 percent of Ipswich's labor force works from home—compared to 6 percent in Essex County and 5 percent in Massachusetts. The number of residents working from home increased 81.8 percent (256 additional workers) between 2000 and 2017—below the estimated increases for Essex County (96.9 percent) and above the estimated increase for Massachusetts (73.6 percent).<sup>68</sup>

Boston and Beverly are the two individual communities outside of Ipswich where the most residents are employed—8.8 percent or 581 residents commute to Boston and 7.9 percent or 521 residents commute to Beverly. The communities in Essex County with the most Ipswich residents employed after Beverly include Danvers (268 residents), Gloucester (217), Salem (205), Peabody (197), and Newburyport (163).

**Table 6. Employment Locations (2015)**

Municipality	# of Persons	%
Ipswich	1,263	19.1
Boston	581	8.8
Beverly	521	7.9
Danvers	268	4.0
Gloucester	217	3.3
Salem	205	3.1
Peabody	197	3.0
Newburyport	163	2.5
Burlington	147	2.2
Other MA Towns	2,757	41.6
NH Towns	204	3.1
ME Towns	15	0.2
Other States	82	1.2
<b>Total</b>	<b>6,620</b>	<b>100</b>

*Source: U.S. Census on the Map (2015)*

## COMMUTE TIME

Residents continue to commute on average about thirty minutes each day to reach work, similar to averages for Essex County (29.8) and Massachusetts (29.3).

*Although the average commute time has remained unchanged since 2000, the share of Ipswich workers commuting less than 30 minutes has decreased, while the share commuting greater than 30 minutes has increased.*

There are 53.6 percent more residents commuting 60 minutes or more in 2017 than 2000 (a disproportionate increase, as the total labor force increased just 7 percent). Since 1990, municipalities further from Ipswich (including towns in New Hampshire, Maine, and other U.S. states) have represented a larger share of Ipswich resident employment destinations, which may explain this increase in longer commute times.

## EDUCATIONAL ATTAINMENT

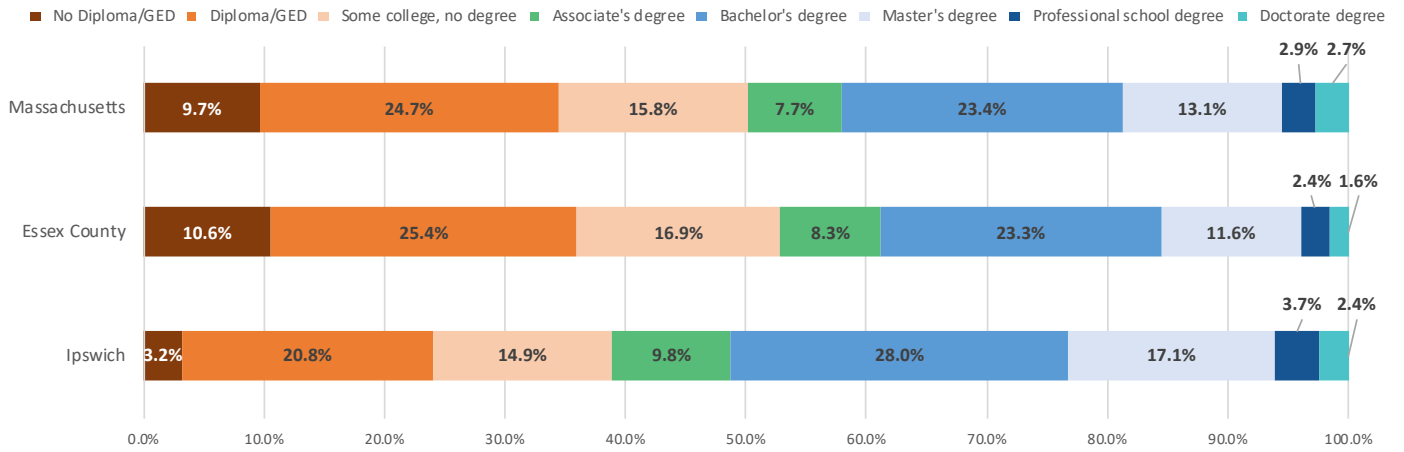
Ipswich residents are highly-educated—over half (51.2 percent) of residents 25 years and older hold a bachelor's degree or higher. This is significantly higher than Essex County (38.8) and Massachusetts (42.1). Almost a quarter (23.2 percent) hold a master's degree or higher—higher than Essex County (15.6 percent) or Massachusetts (18.7 percent).

67 U.S. Census, On the Map 2015. 2015 was the most readily available data when this profile was completed.

68 U.S. Census 2000 – QT P23 SF3, ACS (2010 & 2017) Table S0801

**Figure 17. Educational Attainment for Population 25 and Over (2017)**

*Source: ACS (2017) Table B15003*



# Chapter 4: Housing Conditions

## Key Findings

- There has been a sharp decline in building permits since the 1980s and 1990s. Residential development trends in Ipswich indicate the Town is likely to produce less than half of the number of new housing units during the present decade as during the preceding two decades.
- Of the housing that is being built, the majority is single family. The majority (61 percent) of Ipswich's housing stock is single-family homes—a larger share compared to Essex County and the Commonwealth (both 52 percent).
- Housing is becoming less affordable for Ipswich residents: the median sales price of single-family homes and average rents have risen, while household income, as adjusted for inflation, has declined.
- Ipswich housing stock has a diverse supply of unit sizes but the majority of units are three or more bedrooms (almost 60 percent).
- People over age 62 living alone are particularly burdened by housing costs; nearly half (49.2 percent) of these households are extremely low-income (earning 30 percent or less of area median income).
- Housing is too expensive for both owners and renters. There is more than a \$171,000 gap between what a household earning the median income could afford and the median home price. To afford the median contract rent (\$1,940), a household would need to earn \$77,600 in income. The median income for renter households was only \$38,185.
- Over 1,500 low-income households spend more than 30 percent of their income on housing costs. This is over 80 percent of all cost-burdened households in Ipswich.
- A little less than half (46 percent) of Ipswich's renters are spending more than 30 percent of their income on housing costs and a greater proportion (16.5 percent) of Ipswich homeowners are severely cost-burdened compared to the County and state.
- Only 8.9 percent (or 438) of the Town's residential assessor records are considered affordable to households earning Ipswich's median income.

## Housing Supply and Vacancy Trends

### HOUSING CONSTRUCTION TRENDS

According to 2017 ACS estimates, there are 6,049 housing units in Ipswich, an additional 42 housing units since 2010, a growth of less than 1 percent.<sup>69</sup> This figure falls below the number of housing units projected for 2020 by the MAPC in both scenarios. The current development on Linebrook Road, which is expected to add 51 units, will bring the housing stock closer to these projections.

During the previous decade (between 2000-2010), Ipswich's housing stock grew 7 percent, indicating that housing production has been slower between 2010 and 2017. The ACS (2017) estimates of the age of the housing stock further shows that housing production in Ipswich has slowed over a longer time period. Between 1980 and 1999, there were 1,399 housing units constructed (nearly 25 percent of the current housing stock); the figures from the U.S. Census and Ipswich Building Department estimate that between 2000 and June 2019, there have been 540 units constructed.

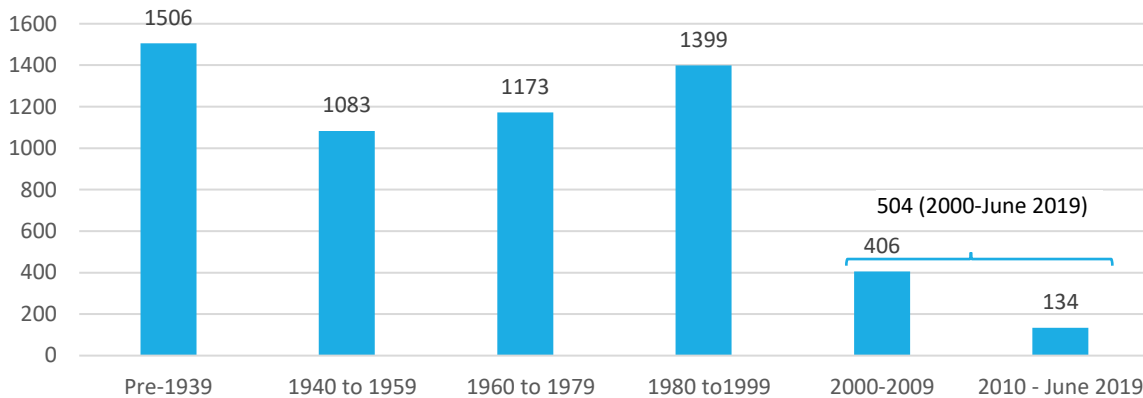
---

<sup>69</sup> Permit data from the Ipswich Building Department suggests that the ACS figure is low as there were 110 permits for new housing units issued between 2011 and 2017, which would mean that there were 6117 housing units in 2017. An issued permit does not necessarily mean that the unit was constructed, however.

*Residential development trends in Ipswich indicate the Town is likely to produce less than half of the number of new housing units in the current decade as during the preceding two decades.*

**Figure 18. Ipswich Number of Housing Units Built**

Source: ACS (2017) Table S2504, Ipswich Building Department (2019)



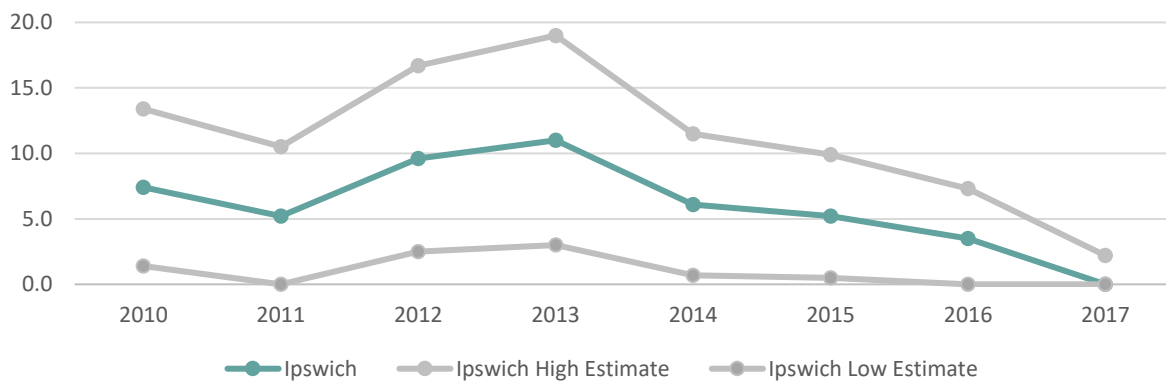
## VACANCY RATES

A low vacancy rate often indicates that demand exceeds current supply, placing pressure on housing prices. According to the *2017 Greater Boston Housing Report Card*, a 2 percent vacancy rate for ownership and 5.5 percent vacancy rate for rental units is considered natural vacancy rates in a healthy market.

In 2017, ACS estimates a 0.9 percent ownership vacancy rate and a 0.0 percent rental vacancy rate (virtually no available units for rent) in Ipswich.<sup>70</sup> This represents a sharp decline from 2010, when the ACS estimates a 7.4 percent rental vacancy rate (see graph below).

**Figure 19. Ipswich Rental Vacancy Rate (2010-2017)**

Source: ACS (2010-2017) Table DP04



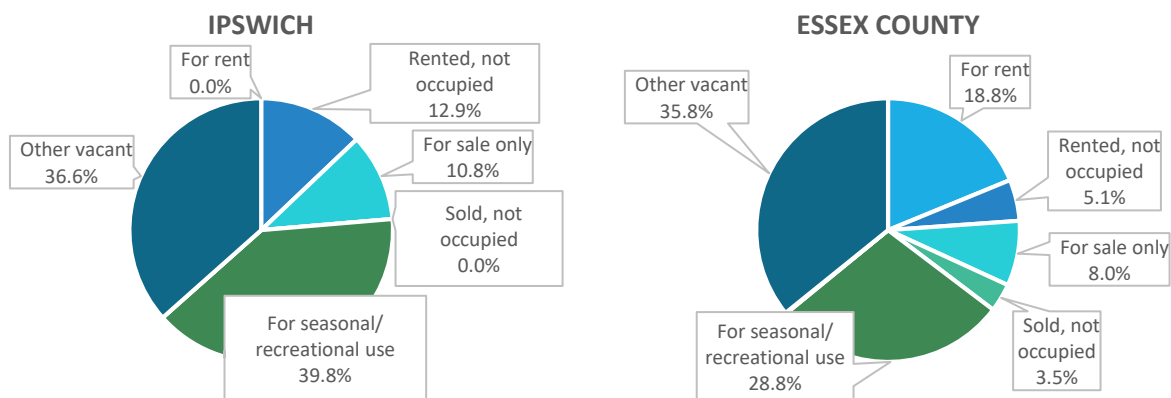
ACS estimates for Essex County, by comparison, reveal a rental vacancy rate of 3.3 percent in 2017, a decrease from 6.0 percent in 2010. These figures suggest that although the demand for rental units has risen throughout Essex County, Ipswich housing market has not responded to the demand – this is likely due to regulatory, environmental, and/or infrastructure barriers to developing multifamily housing.

<sup>70</sup> American Community Survey (2010-2017) Table DP04. The margin of error for the 2017 figure is +/- 2.2, and for the 2010 figure is +/- 6.0.

The largest share of Ipswich’s vacant housing units (which has remained the case since 2009) are those for “seasonal, recreational, or occasional use,” which can be explained by the vacation homes on Little Neck and Great Neck.

**Figure 20. Vacancy Characteristics (2017) for Ipswich and Essex County**

*Source: ACS (2017) Table B25004*



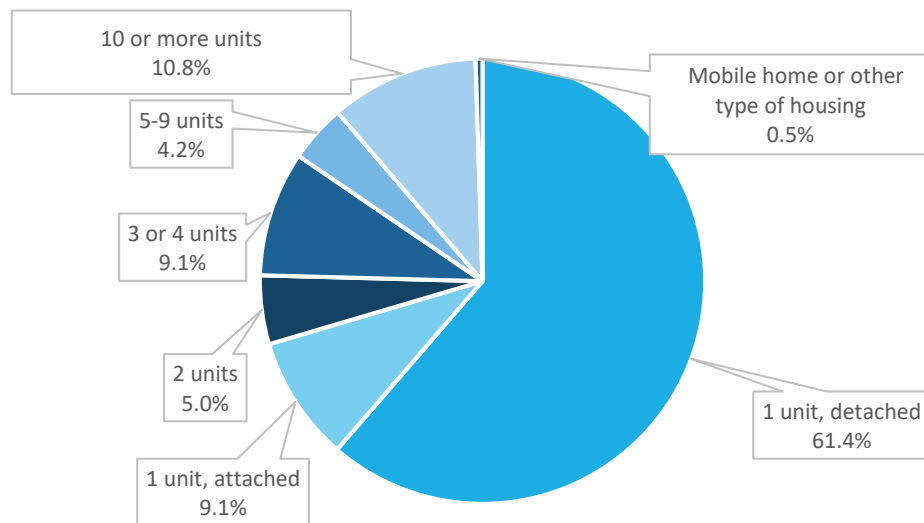
## HOUSING TYPES

The majority (61 percent) of Ipswich’s housing stock is single-family homes—a larger share compared to Essex County and the Commonwealth (both 52 percent). Most of the housing units constructed since 2011 have been single-family as well, according to the Ipswich Building Department permit records.

Only 29.1 percent of the housing stock are multifamily (2 or more units), lower compared to Essex County (41.1 percent) and the Commonwealth (41.6 percent). A shortage of multifamily housing may explain a lack of residents age 20-34 in Ipswich (11.5 percent) compared to the County (18.7 percent).

**Figure 21. Ipswich Housing Type Composition**

*Source: ACS (2017) Table B2504*



Compared to other neighboring and comparative communities, only Newburyport (51.2); Amesbury (50.1); and North Andover (49.3) have a higher percentage of multifamily housing than Ipswich (38.3).

Of comparative communities in Essex County, Hamilton has the highest percentage of single-family housing (86.2) percent.

**Table 7. Single-Family; Multifamily; and Household Median Income  
for Select Comparison Communities<sup>71</sup>**

*Source: ACS (2017) Table B25024*

Geography	Single-Family		Multifamily (1, Attached; 2 or more units)		Median Household Income
	#	% of Total Housing Stock	#	% of Total Housing Stock	(\$)
Newburyport	4,172	48.8%	1077	51.2%	\$ 89,887
Amesbury	3,715	49.9%	1432	50.1%	\$ 78,638
Essex County	157,883	50.7%	45551	49.3%	\$ 109,327
Massachusetts	1,496,092	52.2%	429155	47.8%	\$ 74,167
North Andover	6,315	53.7%	2026	46.3%	\$ 105,661
<b>Ipswich</b>	<b>3,699</b>	<b>61.2%</b>	<b>612</b>	<b>38.8%</b>	<b>\$ 80,829</b>
Essex	1,185	69.2%	113	30.8%	\$ 73,533
Rowley	1,658	71.7%	167	28.3%	\$ 89,338
North Reading	4,475	78.4%	671	21.6%	\$ 124,750
Scituate	6,705	83.1%	137	16.9%	\$ 111,865
Hamilton	2,567	86.2%	251	13.8%	\$ 112,250
Hanover	4,333	86.2%	276	13.8%	\$ 111,311

<sup>71</sup> Comparison communities selected by Ipswich Planning Department and Community Development Plan Steering Committee.



**Table 8. Detailed Housing Type Composition for Select Comparison Communities<sup>72</sup>**

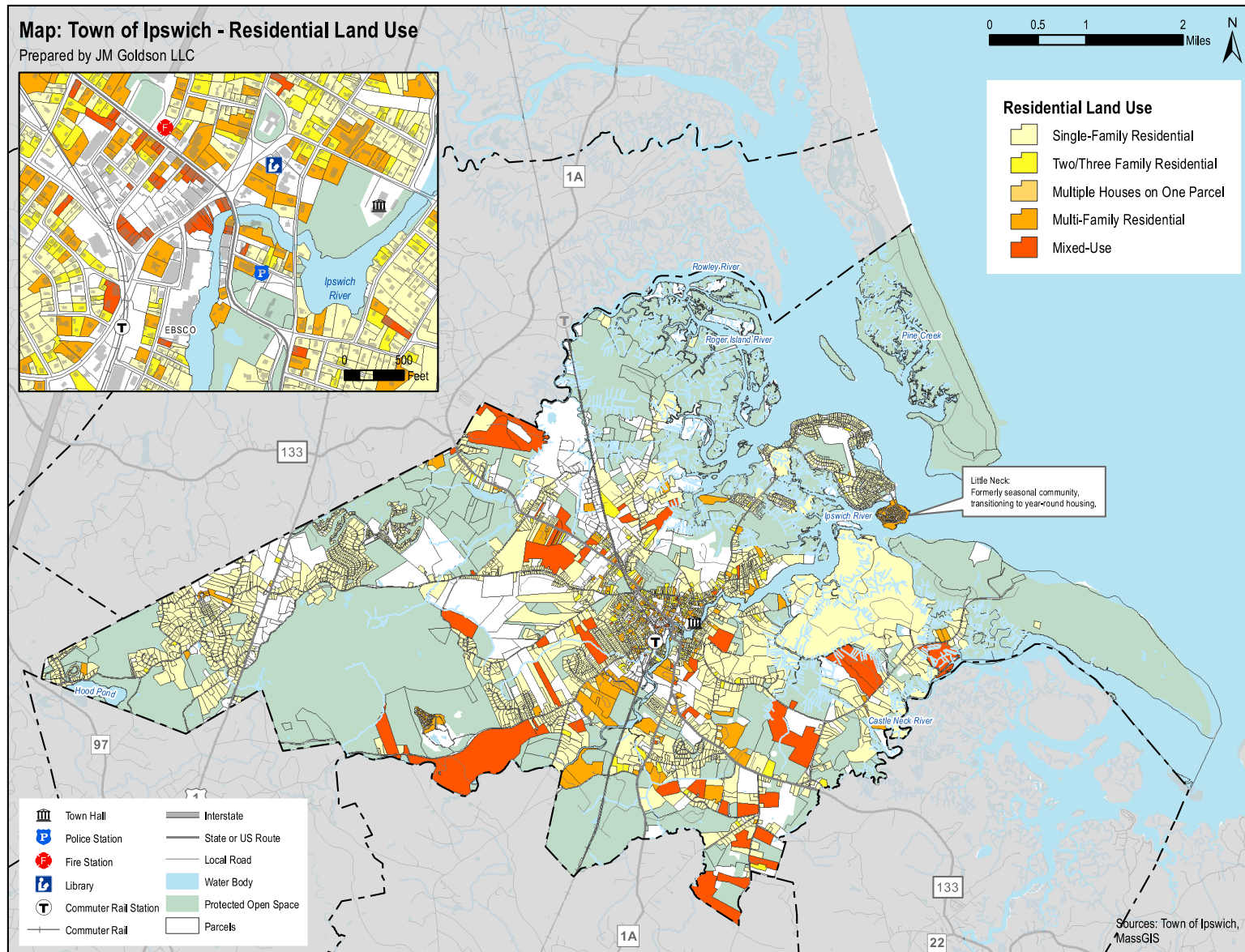
*Source: ACS (2017) Table B25024*

Geography	Ipswich		Amesbury		Essex		Hamilton		Hanover		Newburyport	
	#	%	#	%	#	%	#	%	#	%	#	%
<b>Total # of Housing Units</b>	6,049	100.0%	7,444	100.0%	1,712	100.0%	2,978	100.0%	5,026	100.0%	8,547	100.0%
<b>1, detached</b>	3,699	61.2%	3,715	49.9%	1,185	69.2%	2,567	86.2%	4,333	86.2%	4,172	48.8%
<b>1, attached</b>	542	9.0%	795	10.7%	77	4.5%	17	0.6%	101	2.0%	1,152	13.5%
<b>2</b>	314	5.2%	709	9.5%	238	13.9%	75	2.5%	136	2.7%	892	10.4%
<b>3 or 4</b>	592	9.8%	539	7.2%	51	3.0%	8	0.3%	95	1.9%	712	8.3%
<b>5 to 9</b>	264	4.4%	254	3.4%	48	2.8%	51	1.7%	85	1.7%	501	5.9%
<b>10 or more</b>	612	10.1%	1,432	19.2%	113	6.6%	251	8.4%	276	5.5%	1,077	12.6%
<b>Mobile home or other</b>	26	0.4%	0	0.0%	0	0.0%	9	0.3%	0	0.0%	41	0.5%

Geography	Ipswich		North Andover		North Reading		Rowley		Scituate		Essex County		Massachusetts	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
<b>Total # of Housing Units</b>	6,049	100.0%	1,1769	100.0%	5,711	100.0%	2,313	100.0%	8,065	100.0%	311,179	100.0%	2,864,989	100.0%
<b>1, detached</b>	3,699	61.2%	6315	53.7%	4,475	78.4%	1,658	71.7%	6,705	83.1%	157,883	50.7%	1,496,092	52.2%
<b>1, attached</b>	542	9.0%	1161	9.9%	362	6.3%	219	9.5%	597	7.4%	20,244	6.5%	151,949	5.3%
<b>2</b>	314	5.2%	791	6.7%	113	2.0%	59	2.6%	161	2.0%	33,978	10.9%	289,489	10.1%
<b>3 or 4</b>	592	9.8%	677	5.8%	66	1.2%	35	1.5%	169	2.1%	34,548	11.1%	306,938	10.7%
<b>5 to 9</b>	264	4.4%	785	6.7%	24	0.4%	175	7.6%	242	3.0%	16,673	5.4%	166,765	5.8%
<b>10 or more</b>	612	10.1%	2026	17.2%	671	11.7%	167	7.2%	137	1.7%	45551	14.6%	429155	15.0%
<b>Mobile home or other</b>	26	0.4%	14	0.1%	0	0.0%	0	0.0%	54	0.7%	2302	0.7%	24601	0.9%

<sup>72</sup> Comparison communities selected by Ipswich Planning Department and Community Development Plan Steering Committee.

## Map. Ipswich Residential Land Use



## BEDROOMS

Ipswich housing stock has a diverse supply of unit sizes with the majority three or more bedrooms (almost 60 percent); 25 percent two-bedrooms; and 15 percent studio/one-bedrooms. The distribution of units is similar to that of Essex County.<sup>73</sup> The number of households is projected to increase as household sizes get smaller, suggesting a need for more small units.

**Table 9. Unit Size by Number of Bedrooms (2017)**

	# of Units	% of Units
Total:	6,049	100.0%
Studio	172	2.8%
1 bedroom	761	12.6%
2 bedrooms	1,519	25.1%
3 bedrooms	2,385	39.4%
4 bedrooms	976	16.1%
5 or more bedrooms	236	3.9%

*Source: ACS (2017) Table B25041*

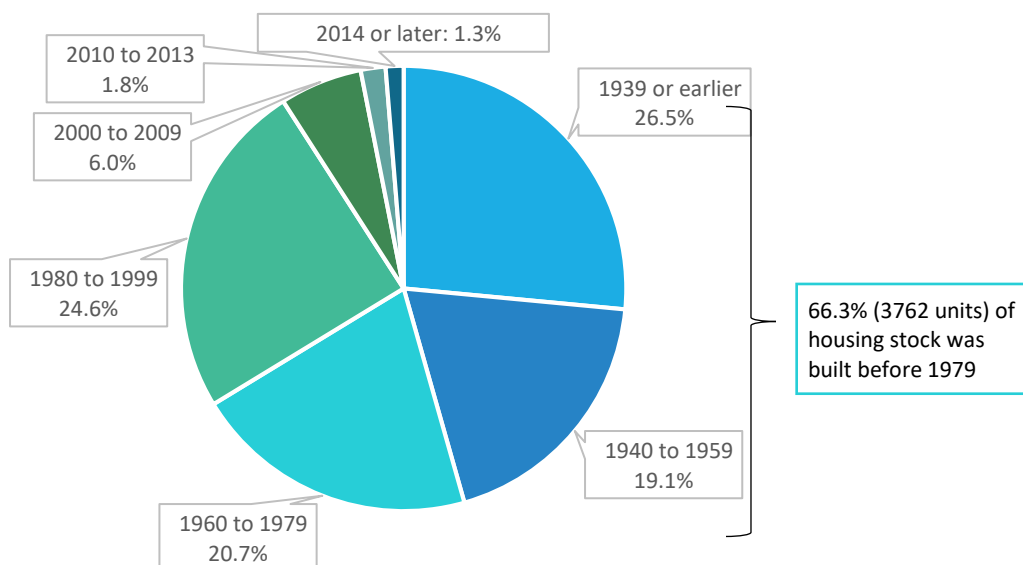
## HOUSING AGE

Nearly two-thirds of the housing stock was constructed before 1979, when laws regarding the use of lead paint changed. Accordingly, many of these older homes may still have lead paint and could cause health issues if not properly mitigated.

The data also reveals that significantly smaller proportion of the Ipswich housing stock (26.5 percent) was built before 1939 in comparison to Essex County (37.6 percent).

**Figure 22. Age Composition of Housing Stock by Year of Construction**

*Source: ACS (2017) Table S2504*



<sup>73</sup> 56 percent are 3 or more bedrooms; 27.7 percent are two-bedrooms; and 16.3 percent are studio/one-bedrooms.

## RESIDENTIAL PROPERTY VALUES

Ipswich's tax base is mainly residential—89.9 percent of property assessments—while commercial and industrial properties make up 10.1 percent.<sup>74</sup> Ipswich has a single property tax rate for its residential, commercial, and industrial properties. Municipalities in Massachusetts have the option of setting different tax rates for different property categories and some communities choose to have a higher non-residential tax rate for commercial and industrial property (CIP). Between FY2010 and FY2019, Ipswich's property tax rate increased by 22.1 percent

In FY2019, this tax rate was \$14.09 per \$1,000 in assessed property value.<sup>75</sup> This is comparable to Essex County's median residential tax rate (\$14.02). Ipswich's average single-family tax bill (\$7,641) is comparable to the average single-family tax bill for Essex County (\$7,185).

**Table 10. Ipswich Tax Rate and Tax Base Trends (FY2010-FY2019)**

Use	Property Tax Rate (FY2019)	% Change (FY10-FY19)	Assessed Property Value (FY2019)	% of Total Property Assessments	% Change Assessment Growth <sup>76</sup> (FY10 to FY19)	Average Single-Family Residential Values (FY2019)	Average Single-Family Tax Bill
Residential	\$14.09	+22.1%	\$2,653,104,629	89.9%	+24.0%	\$542,308	\$7,641

Source: Massachusetts Department of Revenue, Division of Local Services, Municipal Databank/Local Aid Section Tax Rates by Class, 2018.

### Owner-Occupied Home Values

Ipswich's owner-occupied homes have higher values in comparison to the County and state. The median home value for owner-occupied units in Ipswich is \$452,400—almost \$100,000 more than the state's median home value (\$352,600). Almost 86 percent of owner-occupied homes in Ipswich have estimated values above \$300,000—compared to 70 percent in Essex County and 62 percent in Massachusetts.

**Table 11. Owner-Occupied Units by Value (2017)**

Home Value	Massachusetts		Essex County		Ipswich	
	est.	%	est.	%	est.	%
Median Home Value	\$352,600		\$373,400		\$452,400	
Less than \$50,000	41,807	3%	4,181	2%	48	2%
50,000 to \$99,999	21,717	1%	1696	1%	0	1%
\$100,000 to \$199,999	205,591	13%	14,523	8%	47	4%
\$200,000 to \$299,999	354,531	22%	37,217	20%	115	8%
\$300,000 to \$399,999	347,096	22%	48,235	26%	331	26%
\$400,000 to \$499,999	225,815	14%	28,871	16%	506	17%
\$500,000 to \$749,999	256,779	16%	34,994	19%	670	30%
\$750,000 to \$999,999	83,827	5%	9,863	5%	274	7%
\$1,000,000 to \$1,499,999	43,150	3%	3,986	2%	135	1%
\$1,500,000 to \$1,999,999	14,415	1%	947	1%	37	2%
\$2,000,000 or more	17,601	1%	1,494	1%	34	1%
Total Owner-Occupied Homes	1,612,329	100%	186,007	100%	2,197	100%

Source: 2013-2017 ACS, Table B25075; Note: ACS data based on samples and are subject to variability

<sup>74</sup> Massachusetts Department of Revenue, Division of Local Services, Municipal Databank/Local Aid Section Tax Rates by Class, 2018.

<sup>75</sup> Assessed values tend to be lower than the fair market value of a property determined through an appraisal.

<sup>76</sup> Inflation-adjusted (2019 dollars)

# Housing Affordability

Housing affordability is determined by comparing median incomes with the availability of housing options within various income ranges. Federal and state affordable housing programs group households by income using area median family income (AMFI or AMI) as the benchmark. The AMI is calculated by the United States Department of Housing and Urban Development based on the median income for the Metropolitan Statistical Area. For FY2019, the AMI for the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Ipswich) was \$113,300.

Throughout this section, housing demand and need are divided into four income groups:

1. Extremely Low (families earning 30 percent AMI or \$35,550 for a family of four).<sup>77</sup>
2. Very Low (families earning 50 percent AMI or \$59,250 for a family of four).
3. Low (families earning 80 percent AMI or \$89,200 for a family of four).
4. Moderate (families earning 100 percent AMI or \$113,300).

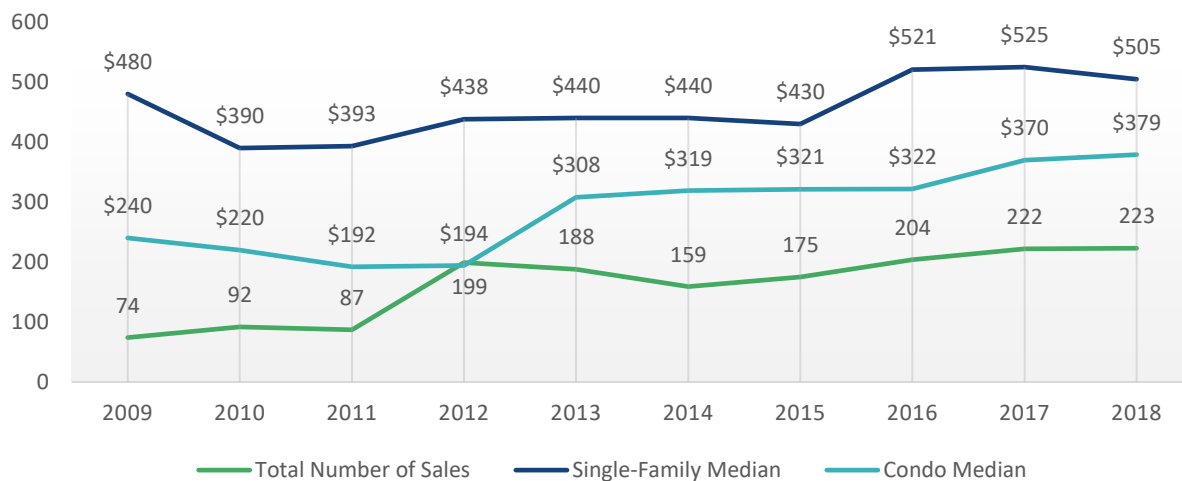
## HOUSING COSTS

### *Sales Price and Homeownership Costs*

Total residential sales have increased steadily since 2009. For single-family homes, the median sales price has risen approximately 30 percent since the recession-induced low in 2010 (or 12 percent after adjusting for inflation).

**Figure 23. Median Sales Price (in \$100K) and Total Sales by Year**

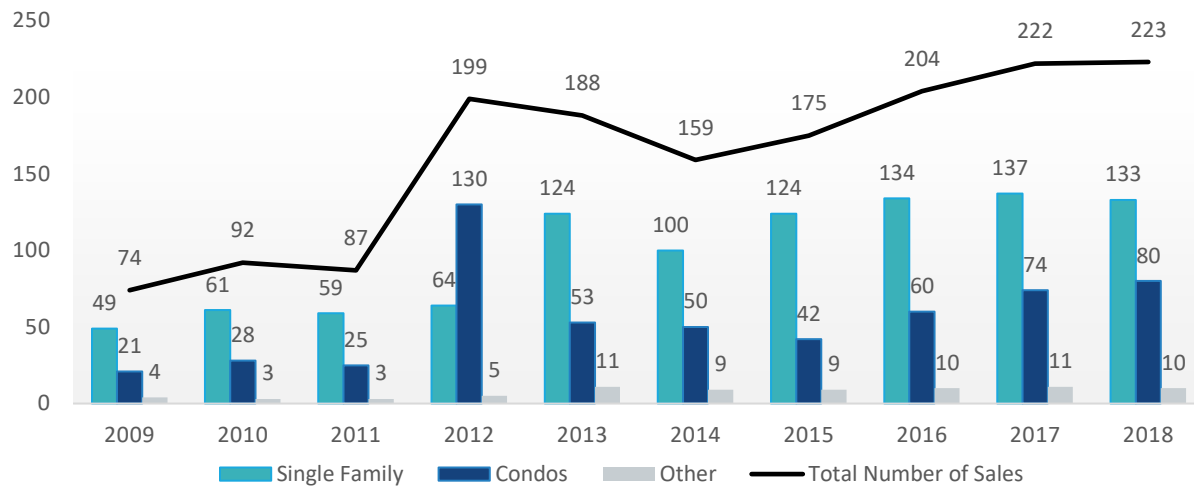
*Source: Ipswich Assessors Office*



<sup>77</sup> FY19 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.  
<https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn>.

**Figure 24. Total Residential Sale in Ipswich by Type by Year<sup>78</sup>**

*Source: Ipswich Assessors Office*



#### *Rent and Rental Costs*

Recent rental data from the Multiple Listings Service (MLS), a real estate database that tracks various factors and indicators for every home sale and rental, provides a five-year snapshot into Ipswich's rental market from 2014 through March 1, 2020.<sup>79</sup>

In this timeframe, there was a total of 178 units rented in Ipswich but several of these are repeat seasonal rentals. MLS data does include seasonal weekly or longer-term rentals—a significant component to Ipswich's rental market, particularly on Great and Little Neck. The annual rates of new rentals have remained pretty steady between 2014 and 2019, averaging about 28 to 29 rentals per year. Seasonal rentals tend to have higher contract rents—which may skew the median higher than the year-round market.

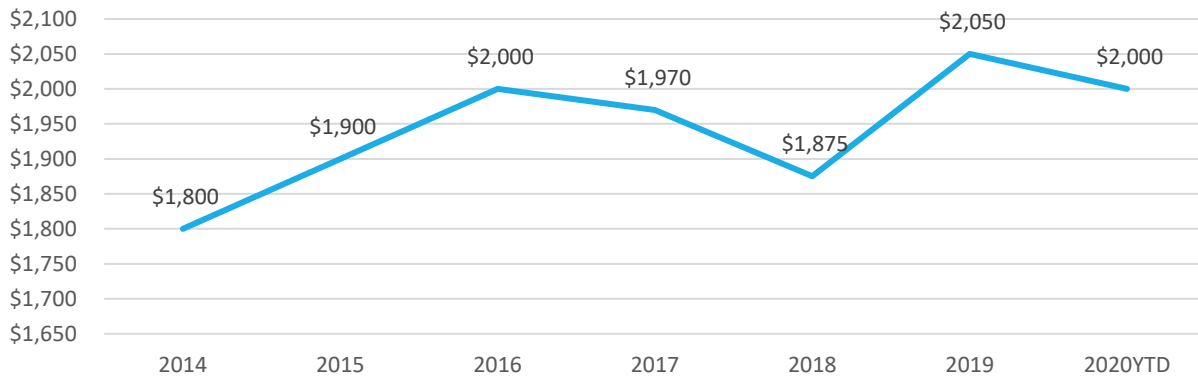
*The median contract rent for all properties rented between 2014 to 2020 YTD is \$1,940. A household would need to earn \$77,600 to afford this rent and not be cost-burdened (spend no more than 30 percent of income on housing costs). The estimated median income of Ipswich's renter household in 2017 was \$38,185 (less than half).*

<sup>78</sup> Little Neck is now a condo association but is sometimes reported as detached single-family homes. A small number of homes are included here but there will be a small margin of error.

<sup>79</sup> Data provided by local real estate agent, Ingrid Miles

**Figure 25. Median Rent (2014-2020 YTD)**

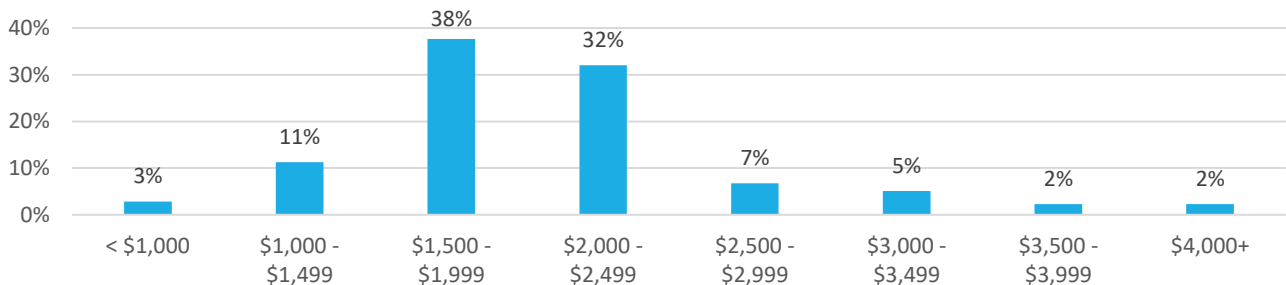
*Source: Multiple Listings Service (MLS)*



The majority (70 percent) of units rented between 2014 and 2020 YTD fell between \$1,500 and \$2,999, with the largest proportion (38 percent) falling between \$1,500 and \$1,999.

**Figure 26. Distribution of Contract Rent Price (2014 –YTD)<sup>80</sup>**

*Source: Multiple Listing Service (MLS)<sup>81</sup>*



The average size of units rented between 2014 and 2020 YTD was 1,506 square feet and the median was 1,289. Two-bedroom units were the most common at 48 percent of units rented between 2014 and 2019, followed by three-bedroom units at 26 percent, one-bedroom or studio units at 16 percent, and units with five or more bedrooms at 9 percent.

Median gross rent includes the total housing expenses for renters because it includes both the contract rent—what is listed on a lease agreement—and the estimated average monthly cost of utilities, such as gas, electricity, and water/sewer. Compared to its comparison communities, Ipswich had the lowest median gross rent in 2017 (\$1,033).

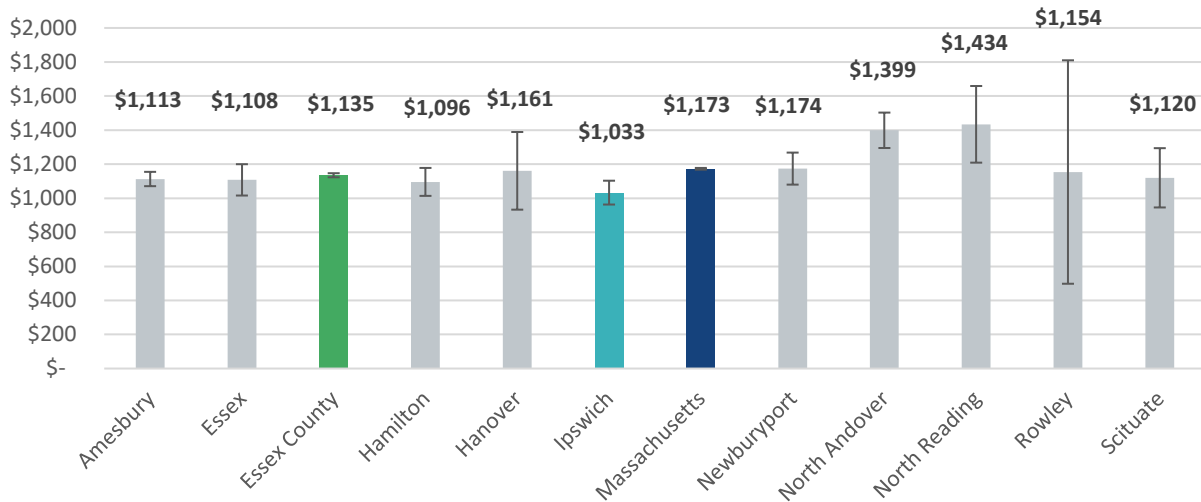
<sup>80</sup> Contract rent is the price listed on a lease agreement. It does not include estimated utility costs so it does not represent the total housing expenses for renters. But contract rent does help provide a snapshot of the current housing market.

<sup>81</sup> Per conversations with local real estate agents, rentals \$3000 or greater are typically for single-family homes or properties at the golf clubs.



**Figure 27. Median Gross Rent for Select Comparison Communities (2017)**

Source: ACS (2017) Table B25064

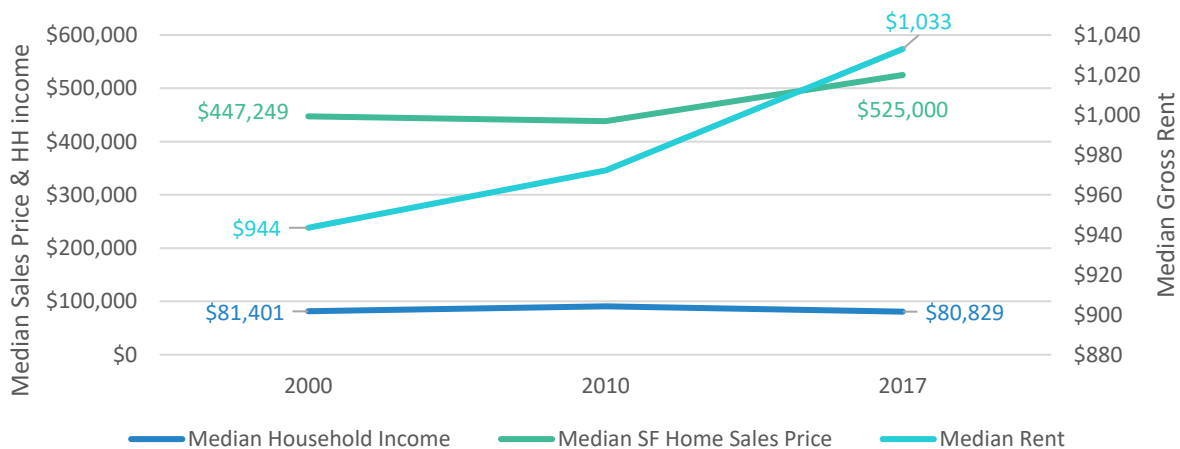


### Housing Costs and Income Trends

In 2017, Ipswich's median household income was \$80,829. After adjusting for inflation, this is a slight decrease since 2000, when the median household income was \$57,284 (\$81,392 in 2017 dollars).<sup>82</sup> The median sale price for a single-family home in 2017 was \$525,000. After adjusting for inflation, this is a 17.4 percent increase from 2001, when it was \$325,000 (\$447,249 in 2017 dollars).<sup>83</sup> While median household income (after adjusting for inflation) remained largely the same between 2000-2017, median sales price increased 17.4 percent, and median gross rent increased 9.5 percent—as can be seen on the graph below.

**Figure 28. Inflation-Adjusted Ipswich Median Household Income & Housing Costs (2000-2017)**

Source: U.S. Census (2000) DP-3, ACS (2010-2017) Table S250, Ipswich Assessor Data



82 2000 U.S. Census Summary File 1

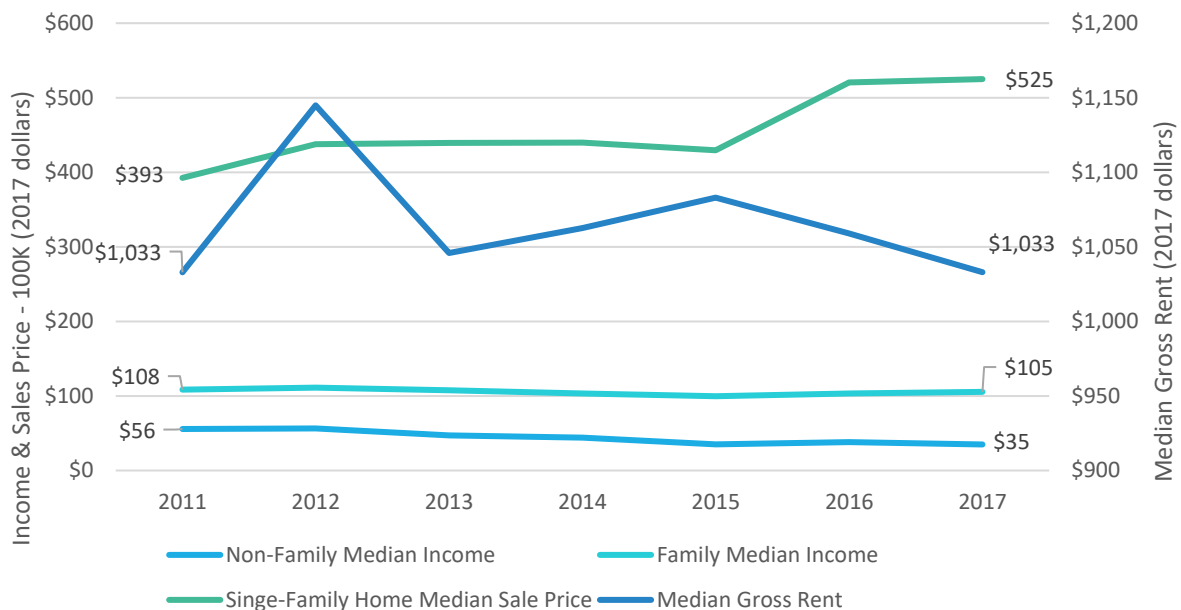
83 2003 Ipswich Community Development Plan

*Taken together, these figures suggest that the housing market has become less affordable for Ipswich households.*

These same trends—which suggest Ipswich housing is becoming increasingly unaffordable to its residents—are seen when examining more recent years as well. As the chart below illuminates, the median sales price of single-family homes in Ipswich has risen 9.3 percent (after adjusting for inflation) since 2011. During that same time period, median family income has fallen slightly, suggesting that some Ipswich families may be priced out of their town should these trends continue. Also notable is the steep drop (a 31 percent decline) in non-family income. As the population continues to age (creating more elderly non-family households), this income disparity may become more prominent.

**Figure 29. Inflation-Adjusted Median Family and Non-Family Incomes & Housing Costs (2011-2017)**

*Source: ACS Tables B19113, B19202, B25064, Ipswich Assessor Data*



#### *Housing Affordability*

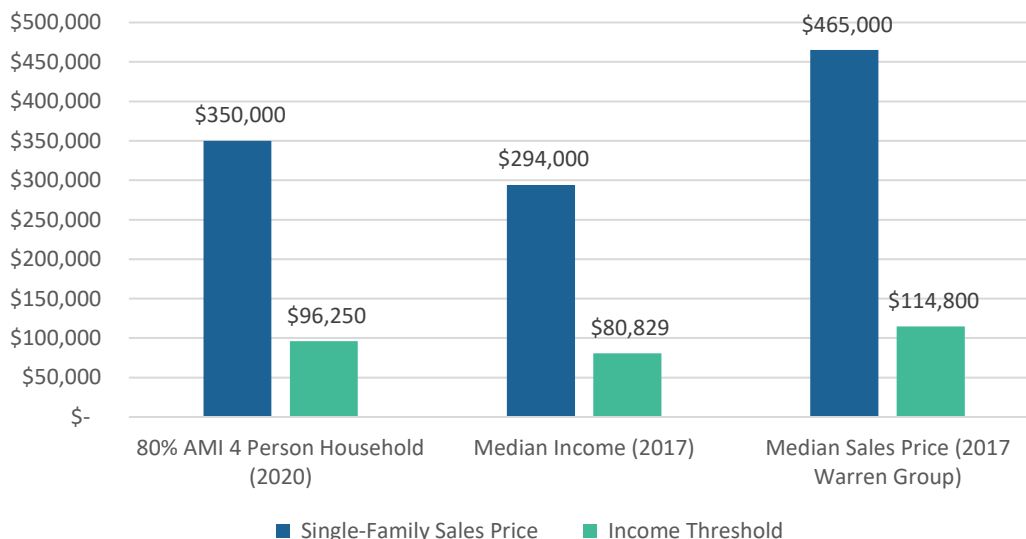
A household of four in Ipswich earning 80 percent of the AMI (\$96,250) could afford to purchase a single-family home being sold for up to about \$350,000—lower than the median sales price (\$465,000). A household earning the median income (\$80,829) could afford to purchase a home sold for up to \$294,000.

*There is a \$171,000 gap between the median sales price (\$465,000) and what a median income households in Ipswich could afford (\$294,000).<sup>84</sup> A household would need to earn \$114,800 annually to be able to afford a home at the median single-family sales price—a little below Ipswich’s FY2020 AMI (\$119,000).*

<sup>84</sup> In Massachusetts, there is a \$95,000 gap between the median sales price (\$360,000) and what the median income (\$74,167) could afford (\$265,000).

**Figure 30. Single-Family Affordability in Ipswich at Various Prices and Incomes (2017)**

Sources: DHCD Sales Price Calculator, JM Goldson Calculations using 2017 ACS estimates, 2017 Median Sales Price from the Warren Group, Town Stats, 2020 HUD income limits, and FY19 tax rate<sup>85</sup>



According to the Town’s Assessor database, 438 records labeled as residential are valued at or below \$294,000—the home value a median income household in Ipswich could afford.<sup>86</sup> This calculation includes multiple condos in one building. This is 8.9 percent of all records labeled as residential. Most of these are clustered in the neighborhoods around Town Center.

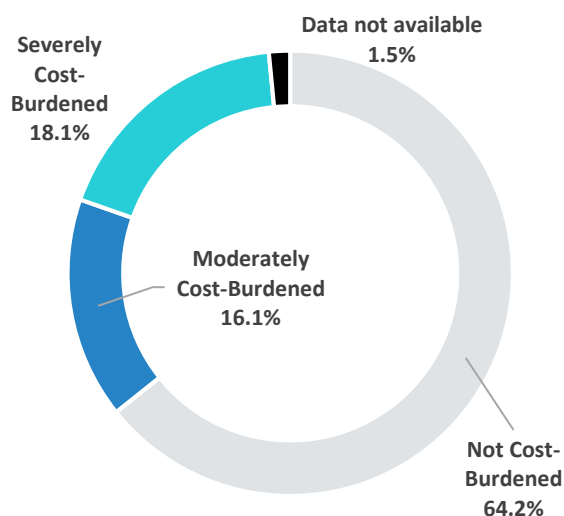
## HOUSING COST BURDEN

A household is defined as “cost burdened” by the U.S. Department of Housing and Urban Development (HUD), when they are spending more than 30 percent of their gross income on housing costs. Housing costs can include monthly gross rent (which includes basic utilities), mortgage payments, property taxes, and insurance. Cost-burdened households are split into two tiers—*moderately* cost-burdened households who spend between 31 and 50 percent of their incomes on housing costs, and *severely* cost-burdened households spend more than 50 percent of their incomes on housing costs.

Rising housing costs and a decreasing median income may partially explain why almost 34 percent (or 1,890) Ipswich households are classified as cost-burdened by HUD—16 percent of all households are moderately cost-burdened and 18 percent are severely cost-burdened.

**Figure 31. Overall Cost-Burden)**

Source: CHAS (2011-2015)



<sup>85</sup> Assumes 30-year fixed mortgage, 10% down payment, 3.58% interest rate, hazard insurance \$6/\$1,000, 10% income window, and housing costs at or below 30% gross household income.

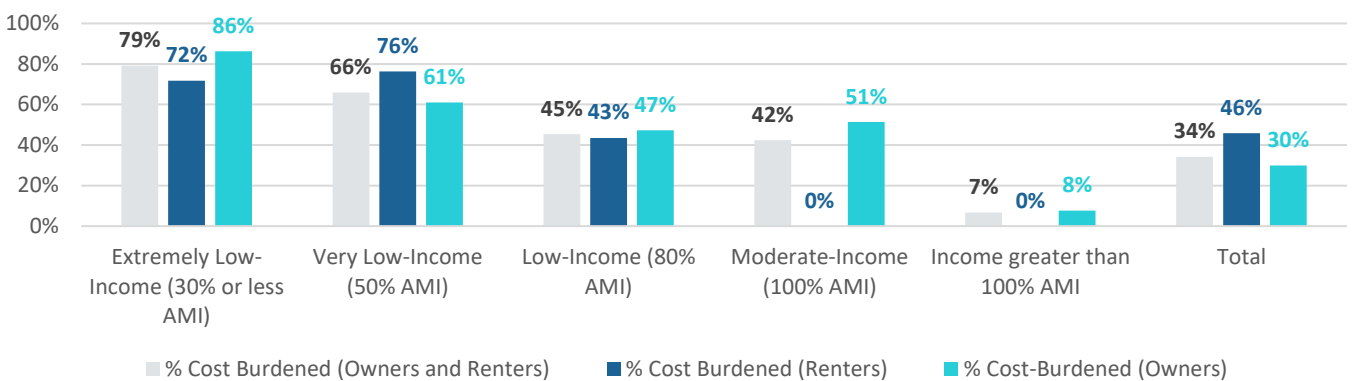
<sup>86</sup> This excludes 94 records where the value was listed as \$0.

*Over 1,500 low-income households spend more than 30 percent of their income on housing costs. This is over 80 percent of all cost-burdened households in Ipswich.*

Households of any income can become cost-burdened, but those who fall within lower income brackets are more severely affected by the impacts of being cost burdened. Three out of four extremely low income and two out of three very low-income households spend more than 30 percent on their housing costs. Renters are more likely to be cost-burdened overall (46 percent of renter households). Data suggests that there are no cost-burdened renter households earning 100% or more of the Area Median Income (AMI) but this could be due to a limited number of rental options at higher price points.<sup>87</sup>

**Figure 31.1 Cost-Burden by Income and Tenure**

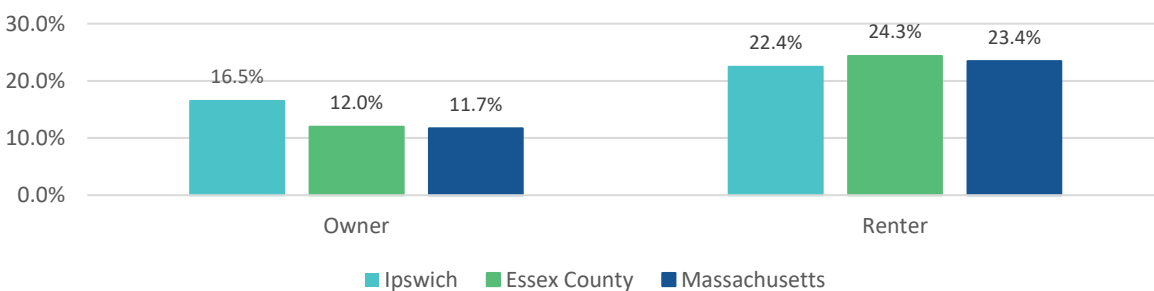
Source: CHAS (2011-2015)



ACS data indicates that median home value in Ipswich has increased 5.4 percent since 2013 after a recession-induced decline since 2009. Median home value is significantly (21 percent) higher for Ipswich than for Essex County.<sup>88</sup> This may explain why a greater proportion (16.5 percent) of Ipswich homeowners are severely cost-burdened compared to Essex County (12.0) and the Commonwealth (11.7). Examining the similar nearby (comparison) towns reveals that they have also seen a rise in housing prices since 2011, but that they have also has a slight uptick in median family income and median non-family income (both of which decreased for Ipswich).

**Figure 31.2 Percent of Ipswich Households with Severe Housing Cost Burden by Tenure**

Source: CHAS (2011-2015)



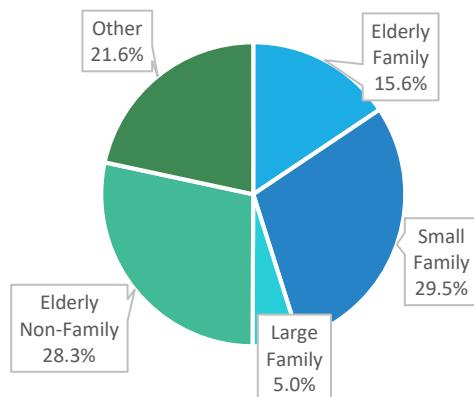
<sup>87</sup> Only 410 renter households report earning incomes at 100% or above the AMI.

<sup>88</sup> ACS data for home value is based on homeowner responses rather than a professional assessment, so these figures may be less reliable than other ACS data.

Elderly non-families make up a significant share of the cost-burdened households (935 households spending more than 30 percent of their income on housing cost) and nearly a third of the severely cost-burdened households (320 households spending more than 50 percent). Overall, elderly households comprise roughly 44 percent (830 households) of housing cost burdened and severely cost burdened households in Ipswich.

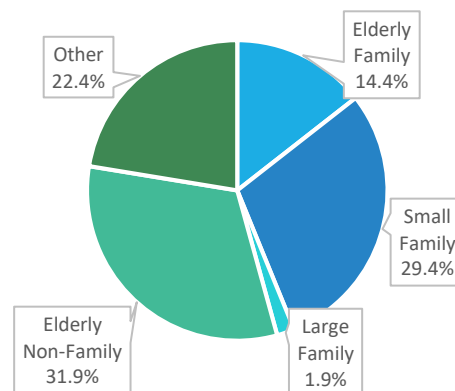
**Figure 32.1 Ipswich Composition of Cost-Burdened Households**

Source: CHAS (2011-2015)



**Figure 32.2 Ipswich Composition of Severely Cost-Burdened Households**

Source: CHAS (2011-2015)



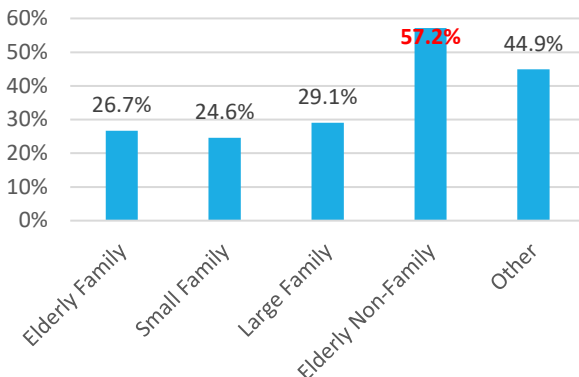
## ELDERLY NON-FAMILIES

As previously discussed, householders over age 65 and living alone represent a relatively large proportion of the Ipswich population (15.1 percent) compared to Essex County (11.9 percent) and the Commonwealth (11.6 percent). These households are classified as elderly non-family by HUD in their Comprehensive Housing Affordability Strategy data.<sup>89</sup> These estimates indicate that nearly 60 percent of these elderly non-family households in Ipswich are cost-burdened, and over a third are severely cost-burdened.

<sup>89</sup> The U.S. Department of Housing and Urban Development (HUD) produces the Comprehensive Housing Affordability Strategy (CHAS) data and defines "elderly non-families" as a household of one elderly person. Elderly non-families represent 17% of Ipswich households; this figure higher than the comparable category from ACS data ("householders over age 65 living alone") because CHAS defines elderly as over age 62.

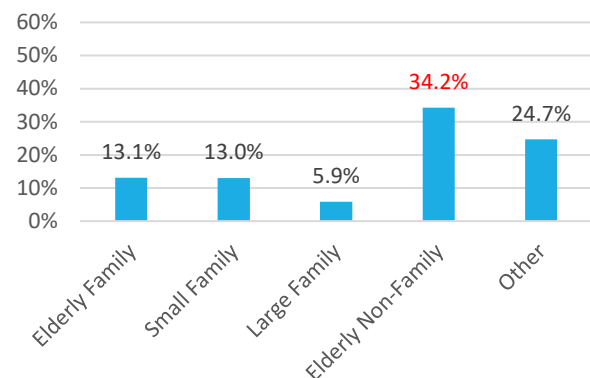
**Figure 33.1 Percent of Ipswich Households Cost Burdened by Household Type**

Source: CHAS (2011-2015)



**Figure 33.2 Percent of Ipswich Households Severely Cost Burdened by Household Type**

Source: CHAS (2011-2015)



Of the total older adults living alone in Ipswich, approximately half of them (460 households) are extremely low-income.<sup>90</sup> These are evenly split between owner-occupied (215) and renter-occupied (245). Those that are owners may have already paid off their mortgage and therefore a low-income is sustainable, while those that rent may be in subsidized housing units. Older adults may also be living off retirement savings, which would account for their placement in the extremely low-income category.

Another important consideration for older adults living alone is the non-family median income. In comparison to similar towns, Essex County, and the Commonwealth, it is significantly lower for Ipswich. Further, the non-family median income for Ipswich has decreased 31 percent since 2009. These figures help explain why non-family households are particularly cost-burdened in Ipswich.

**Figure 34. Non-Family Median Income (2017)**

Source: ACS (2017) Table B19202



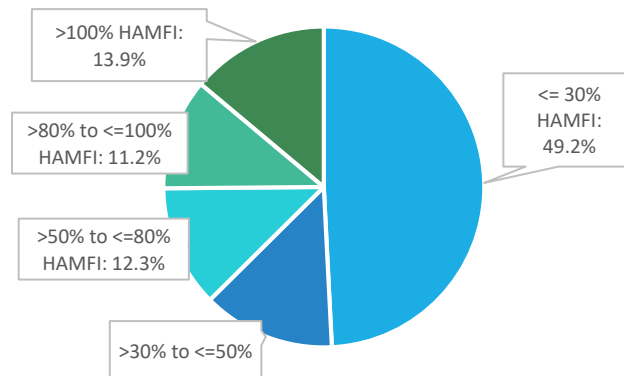
<sup>90</sup> Extremely low income is defined as earning less than 30 percent of area median family income set by HUD (AMI).

*The income trend, when considered with the projected increase in the age 65+ population over the coming decades, suggest that the Ipswich housing stock will need to accommodate for an even greater number of low-income elderly non-family households.*

Accommodating this population may be done through providing smaller, affordable units including service-enriched housing.

**Figure 35. Ipswich Elderly Non-Family Income Composition**

*Source: CHAS (2011-2015)*



## AFFORDABLE HOUSING CHARACTERISTICS

Ipswich has a shortage of affordable units compared with the demonstrable need of the community. There are 531 housing units in its subsidized housing inventory (SHI), which is used to determine whether a municipality is maintaining 10 percent of its housing stock as affordable, as is the state's goal under the Massachusetts 40B law.

Ipswich is at 9.26 percent (as of October 2020) affordable, which means that more affordable housing is needed to reach the state's 10 percent goal.<sup>91</sup> The Town would need 43 more units to achieve the state's goal, based on the number of housing units record in the 2010 Decennial Census. However, this amount will change with the release of the 2020 Decennial Census—ACS estimates 6,049 housing units in Ipswich in 2017 and 6,169 units per the 2018 ACS, suggesting that Ipswich may need at least 74-86 more units to meet the 10 percent threshold.

Of the total 531 units listed on the SHI, 95 percent are rental units (506 units) and 5 percent are owner units (25 units). Seventy-six percent (506) units are affordable in perpetuity. There are 33 rental units at Oak Hill (35 Central Street) with affordability expiring in 2026 and one affordable unit at Mill Place Condominiums set to expire in 2030. One rental unit at Washington Street is set to expire in 2041 and 74 units at various sites are set to expire after 2100. There are also 16 units that are part of group homes that do not have expiration dates.

<sup>91</sup> The town is currently planning to construct 194 rental units—49 of which will be affordable to those earning under 80 percent of AMI—under the 40B mandate at Bruni's Marketplace on Essex Road.



Note, also that Ipswich has at least 14 additional affordable units that are not presently included on the SHI. The Town is working to update this list and investigate if there is any potential to include these on the SHI in the future:

- 6 Green Street, AKA “Stone Bridge Cottages”: 3 ownership
- 21-25 South Main Street: 1 ownership
- 6-8 First Street: 2 ownership
- 48 Market Street: 1 rental (the applicant was not required to provide any affordable units but they elected to do so and were not forced to add the unit to the SHI)
- 15 Depot Square: 3 units rental
- 56 Washington Street: 1 unit rental
- 218 High Street: 1 rental (currently applicant is working to add the unit to the SHI)
- 195-199 High Street: 2 rental units

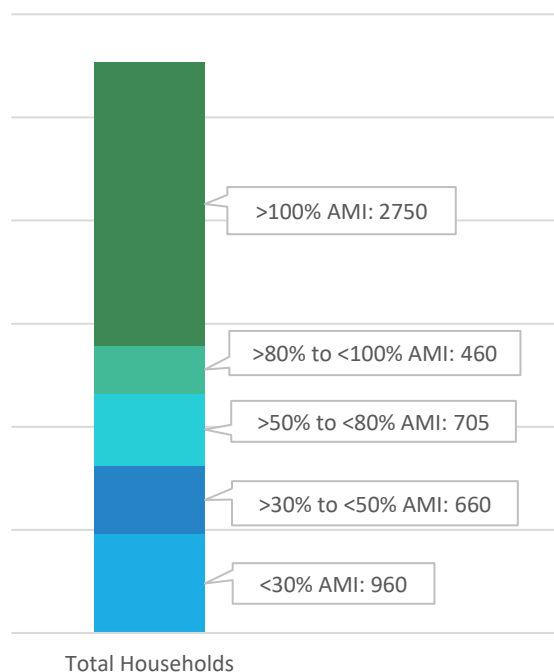
According to CHAS (2015) data, there are 2,325 households (42 percent of Ipswich households) in Ipswich that earn 80 percent or less of AMI. There are 1620 (29 percent of Ipswich households) that earn less than 50 percent of AMI, and 960 (17 percent of Ipswich households) that earn less than 30 percent of AMI.

There are 1,891 cost-burdened households (34 percent of Ipswich households), and of these, 1,004 (18 percent of Ipswich households) are severely cost-burdened.

There are 1,516 households (27 percent of Ipswich households) that are both cost-burdened and low-income, and of these, 564 households (10 percent of Ipswich households) are both severely cost-burdened and extremely low-income. These 1,516 households are those that most need affordable housing options; as the graph below demonstrates, figures from CHAS and the Ipswich Affordable Housing Coordinator suggests that the current and planned affordable housing stock does not meet this need.

**Figure 36. Ipswich Low-Income Households**

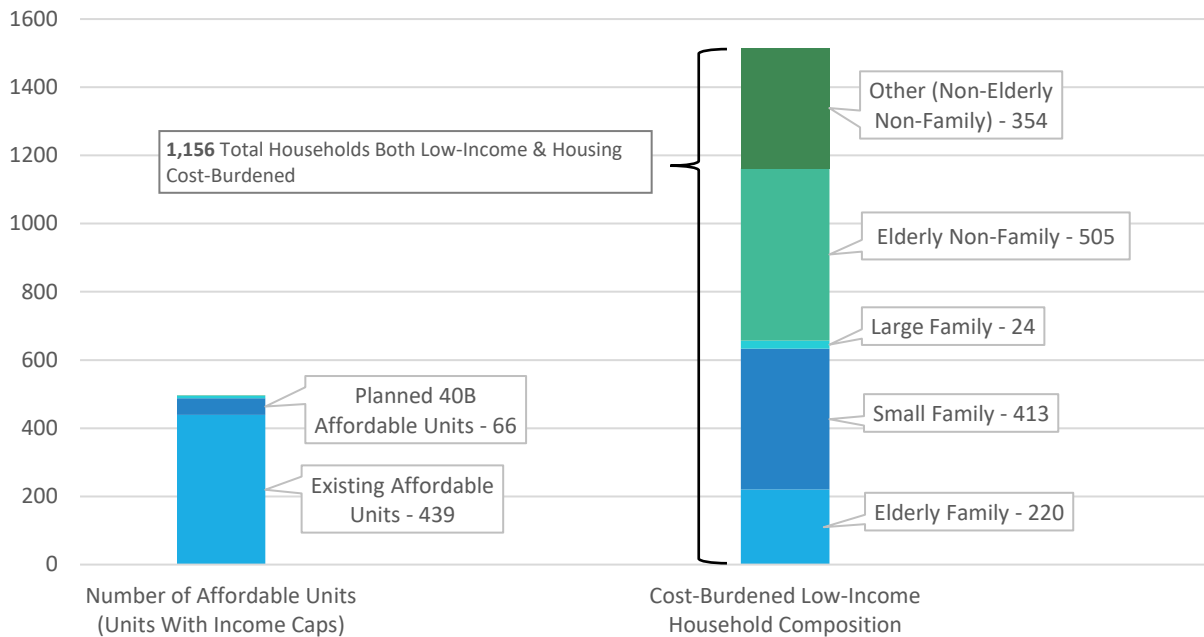
*Source: CHAS (2011-2015)*



**Figure 37. Ipswich Affordable Housing Need**

Source: CHAS (2011-2015), Terry Anderson – Ipswich Affordable Housing Coordinator

### HOUSING DEVELOPMENT PIPELINE: PENDING 40B PROJECTS



There are currently three proposed 40B projects under consideration. The largest proposed development, known as Essex Pastures and located on Essex Road (Route 133) just east of the intersection with County Road (Route 1A), would be comprised of 191 multifamily units. 49 units would be set aside for affordable housing (although all 200 would be counted on the subsidized housing inventory). A smaller proposal is the Town Farm project, located at Town Farm Road and Locust Road, which would build 24 age-restricted units, 6 set aside for affordable housing. There is a plan for 8 age-restricted homes at 25 Pleasant Street, with 2 set aside for affordable housing. All three of these projects are under review by the Zoning Board of Appeals.

The ZBA also issued a recent decision to approve a proposal to turn the Whitter Motel (120 County Road) into 37 apartments with 10 affordable units.

**Table 13. Ipswich Proposed 40B Projects - Total Housing Units Subject to Change**

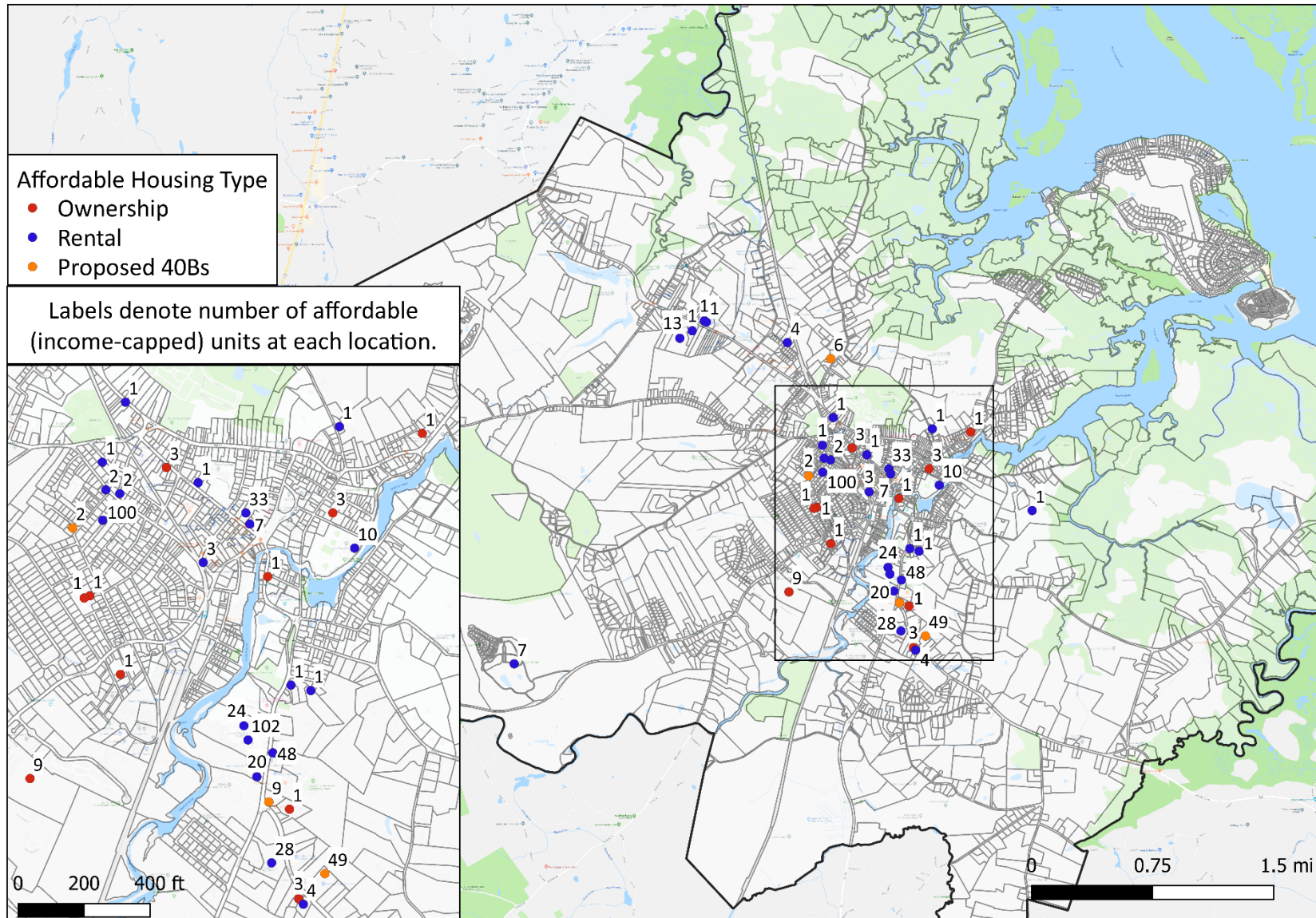
Source: Ipswich Affordable Housing Coordinator

Project Address	Number of Housing Units <sup>92</sup>	Affordable Units	Type	Status
28-44 Essex Road	191	49	Multifamily dwellings	Under ZBA review
30-34 Town Farm Road	24	6	Age-restricted condos	ZBA approved
25 Pleasant Street	8	2	Age-restricted condos	Under ZBA review
120 County Road	37	10	Apartments	ZBA approved

<sup>92</sup> In these developments, if at least 25% of units are affordable for households earning 80 percent or less AMI or at least 20 percent of units are affordable for households earning 50 percent AMI, then all the units in the development would be included on Ipswich's SHI.

## Map: Ipswich Affordable Housing Unit Locations

Source: Ipswich Affordable Housing Coordinator



# Chapter 5: Development Constraints

The development constraints analysis looks at how potential housing development may impact the Town's environmental assets and infrastructural capacity. Future development may affect Ipswich's rural character, including its open space, agricultural, and recreational lands. In addition, development must consider the impacts to water supply with increased demand—or how increases in waste generation will impact the municipal sewer system. This chapter will also carefully examine the Town's current regulatory framework for how it currently allows, incentivizes, or hinders housing development. All three of these considerations—the environment, the town's infrastructure, and zoning—will affect how and where housing development can be located.

## Key Findings

- Approximately 30 percent of Ipswich's landmass is either salt marsh (21 percent) or freshwater swamp (10 percent)—limiting development in those areas
- Ipswich's sloped drumlin topography and soil geology combination limit future development and human use. Wetland protections and sewage disposal regulations prohibit most development in many areas based on soil type.
- Ipswich's ample open space contribute to the community's identity and character. Balancing the protection of these features with new development needs will be important as the community moves forward.
- Forty-three percent of Ipswich lies within the FEMA 100-year flood zone and 27 percent is vulnerable to coastal inundation (depending on storm severity).
- Water supply is an ongoing concern and issue in Ipswich that poses significant constraints to future development. The Town has considered several options to expand capacity.
- Ipswich has public sewer infrastructure that services about 50 percent of the population and its wastewater treatment plant currently treats approximately 1 million gallons per day (mgd) (approximately 1/5 of its total capacity).
- Zoning regulations limit the ability to develop multifamily and mixed-use developments including in and near the Central Business District and commuter rail station. Multifamily development is not allowed by-right in any districts and only at relatively lower-density that will continue to make it difficult to support cost-effective transit service.
- The majority (70 percent) of properties in districts that allow residential development do not conform to the basic density provisions as allowed in their zoning district. Current zoning may not reflect existing and historic development patterns.
- Ipswich's Architectural Preservation District protects Ipswich's collection of historic homes.

## Environmental Constraints

### LANDSCAPE CHARACTER

As part of Massachusetts' North Shore, Ipswich's coastal barrier beaches and sand dunes are defining features of its natural landscape. Behind these protective dunes, vast estuarine salt marshes fade into maple swamps, pitch pine forests, dappled residential development, and cultivated land. The majority of Ipswich's development, including its downtown, follows the path of the Ipswich River, tucked between drumlin hills developed by glacial history that provide stunning views of the ocean beyond and changing colors with the seasons.

Inland Ipswich is characterized by more densely wooded forests, swamps, scattered ponds, and agricultural land (both active and dormant). Ipswich's natural landscapes provide ample habitat for wildlife as well as recreational opportunities. Many of these resources are protected, while many are still subject to development pressures. It is important for the Ipswich community to carefully balance and consider the impacts of new development on the natural environment.

## GEOLOGY AND TOPOGRAPHY

Like any other geography, the underlying landmass of Ipswich has been shaped by thousands of years of environmental oscillations and change. Ipswich is relatively flat, with glacially deposited moraines and drumlins rising no more than 250 feet above sea level but nonetheless shape the community's topographical character. Some of the most prominent hilltops include Turkey, Heartbreak, Jewett, Steep, Castle, Turner, Town, Bartholemew, Northridge, and Tilton. Smaller sand and gravel deposits, such as kames, terraces, deltas, mound ridges, and eskers, among others, are scattered throughout Ipswich. Higher sea levels of past centuries have left behind clay and silt deposits, especially in eastern Ipswich. Approximately 21 percent of the town's makeup is salt marsh, 10 percent is freshwater swamp, and 10 percent is beach or sand dunes – all more recent geologic features, along with the Ipswich River, that round out the community's topographical character.

## SOILS

While Ipswich has more than 70 different soil types identified by the U.S. Soil Conservation Service, most (90 percent) of the Town's soil deposits fall in one of the following categories:

### *Ipswich-Westbrook Udipsamments.*

Usually found in relatively level organic salt marshes or marine beaches, this soil is either deep and mucky, draining poorly, or windblown sandy soil with excessive drainage.<sup>93</sup> These soils are usually not suitable for development. Approximately 30 percent of Ipswich's soils fall into this category.

### *Paxton-Montauk-Urban.*

Usually found in glacial till deposits and developed areas, this soil type can be found on level or steeply inclined topography and usually drains well. These soils can be suitable for development, if slopes are not prohibitive and appropriate sewage disposal facilities are available.<sup>94</sup> Approximately 20 percent of Ipswich's soils fall into this category.

### *Boxford-Scitico-Maybid*

Found in relatively level marine or estuary deposits, this soil usually drains poorly. These soils are generally not conducive to development.<sup>95</sup> Approximately 20 percent of Ipswich's soils fall into this category.

### *Merrimack-Hinkly-Urban.*

This fine and sandy soil created by glacial outwash deposits is usually deep and dry (poor drainage). These soils can be found on level ground or sloped or steep inclines. These soils can be suitable for development, but also occupy wooded hills and/or previously cultivated lands.<sup>96</sup> Approximately 20 percent of Ipswich's soils fall into this category.

---

93 U.S. Department of Agriculture, Soil Survey of Essex County, MA Northern Part, 1981.

94 Ibid.

95 Ibid.

96 Ibid.



#### *Various.*

The remaining 10 percent fall into a variety of categories associated with freshwater organic, till, and outwash geologic deposits, including the Ipswich-Westbrook and the Boxford-Scitico—both relatively unique/rare soil types in Massachusetts.

## **WATERSHED**

Ipswich lies within both the Parker River Watershed and the Ipswich River Watershed, both of which drain into various surface water and groundwater resources used for drinking water and recreation, as well as wildlife habitat and healthy ecosystems.

The Ipswich River Basin spreads across 22 communities and provides water to more than 350,000 people (EOEA, 2003),<sup>97</sup> including recharge to Ipswich’s groundwater supplies in southern Ipswich and the Winthrop water wells. The Ipswich River Watershed Association, with its headquarters in the Town of Ipswich, advocates for proactive and collaborative protection of this vital resource. Monitoring water levels and quality is an ongoing necessity.

The Parker River Watershed spans approximately 82 square miles, including nine communities. With significant surface drinking water supplies, several areas of the Parker River Watershed in Ipswich are protected as Outstanding Resource Waters (314 CMR 4.00 (WQS)). The Parker River Clean Water Association – a community-based non-profit – advocates for proactive and collaborative protection of this vital resource. Monitoring water levels and quality is an ongoing necessity.

## **GROUNDWATER**

The Town utilizes groundwater and surface-water sources of public drinking water in the Parker River Basin and the Ipswich River Basin, providing drinking water to approximately 4,500 homes and businesses.<sup>98</sup> Some residents also have private wells. Recharge areas are protected by the Town’s Water Supply Protection District.<sup>99</sup> In addition, the state Wetlands Protection Act and local Ipswich Wetlands Protection Bylaw provide additional protections for both surface and groundwater resources.

## **SURFACE WATER BODIES**

Ipswich has a variety of surface water bodies, primarily serving as natural habitats for wildlife and healthy ecosystems, as well as for recreational use. The Dow and Bull Brooks reservoirs and tributaries provide drinking water for Ipswich residents and are protected directly and tangentially through both local and state regulations, as stated above.

### *Rivers and Streams*

Ipswich’s geography includes several rivers, streams, and brooks, most notably the Ipswich River, which runs west-east through downtown Ipswich. The following major water bodies are protected through local and state wetlands and stormwater management laws, including the Rivers Protection Act.

### *Ipswich River*

The Ipswich River is a significant resource to not only the Ipswich community but the entire region. Providing water supplies to 22 communities, upstream withdrawals and water flow levels, as well as water quality, are significant challenges. Upstream of the Ipswich Mills Dam, residents can access portions of the River for limited water recreation, fishing, and passive recreation. The Ipswich River also provides significant wildlife habitat and is an essential component of the regional ecosystem.

---

<sup>97</sup> Lynnfield Center Water District Report: <https://lcwd.us/other-resources/ipswich-river-basin-reports/>

<sup>98</sup> Water Demand and Supply Evaluation, February 2019.

<sup>99</sup> Land that is classified under surface water Zones A and C, and groundwater Zones I and II of State Wellhead Surface Water Protection.

### Miles River

The Miles River, which generally parallels Route 1A, has limited public access via the New England Biolabs property. The Miles River also provides wildlife habitat.

### Egypt River

The Egypt River, which flows from the Bull and Dow Brooks Reservoirs to the Rowley River to the north, does not have public access or currently support recreational uses. However, this significant water body does support wildlife habitat.

### Muddy Run

Muddy Run, which initiates just south of High Street, flows north to join with Egypt River and eventually the Rowley River. While this significant water body has very limited public access or recreational activity, it does provide wildlife habitat.

### Ponds

Ipswich has many small ponds scattered throughout the community, primarily in undeveloped and protected forests and wetland areas, all of which provide ecosystem and habitat value, and add to residents' passive enjoyment of Ipswich's beautiful landscapes and recreational opportunities. Three larger ponds offer more significant recreational opportunities and potential.

### Hood Pond

Hood Pond offers a multiuse recreational area, including fishing, swimming and boating. Hood Pond is designated as a "Great Pond," which provides state protection in addition to the surrounding Willowdale State Forest.

### Clark Pond

Clark Pond does not have public access, but local residents of Great Neck have private access to Clark Beach, which lies between Clark Pond and Plum Island. Many residences abut Clark Pond.

### Rantoul Pond

Rantoul Pond is primarily undeveloped and does not offer public access. A few private residences abut this water body and have private access.

## WATER QUALITY

Surface water quality is a significant concern and issue in the Ipswich community, primarily in coastal areas that affect the shellfishing industry and natural ecosystems. Due to the levels of contamination, shellfishing is currently prohibited at all times in the Ipswich River, portions of the Castle Neck River, and for about half of the year in the remaining areas. Common non-point contamination sources include on-site sewage disposal, runoff from agricultural operations, roads, and other urban human activities. Areas particularly affected by operational wastewater and agricultural runoff include the saltwater marsh at Greenwood Creek, the Great Marsh Area of Critical Environmental Concern (ACEC) at the end of Town Farm Road, and the Essex and Castle Neck rivers. Contamination is also a regional issue—many of the pollution sources exist in neighboring communities, such as Essex and Rowley.

Groundwater quality is also affected by these contaminants, most notably due to failing or inadequately sited and installed septic systems. Industrial properties and new development pressures near public water supplies, like on Mitchell Road, pose potential contamination threats and should be closely monitored under local and state water protection regulations.

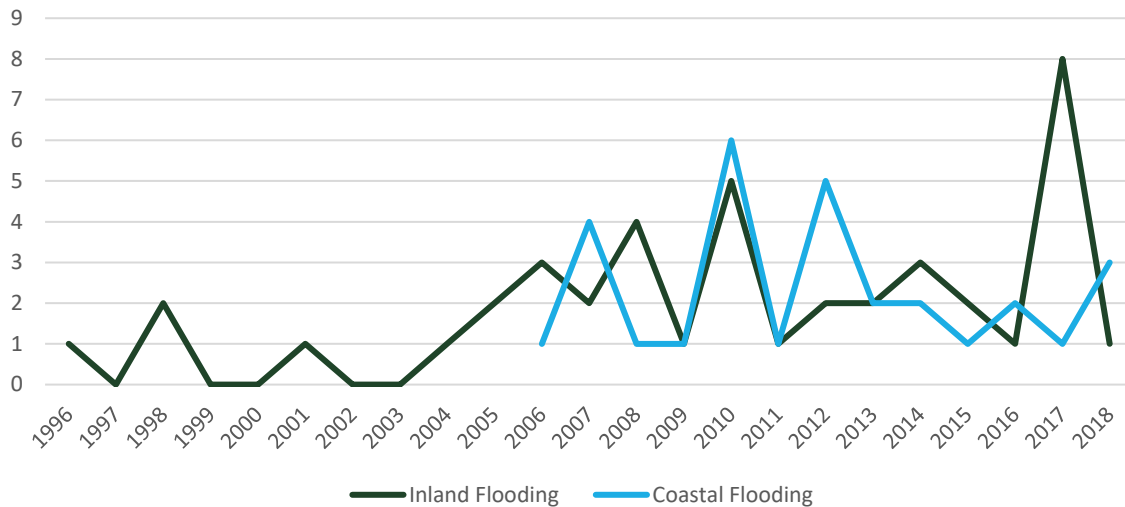


## FLOOD HAZARD AREAS

Forty-three percent of Ipswich lies within the FEMA 100-year flood zone and 27 percent is vulnerable to coastal inundation (depending on storm severity).<sup>100</sup> This number rises to 30 percent in 2070. Residents who live—and employees who work—within flooding areas are particularly vulnerable to climate risks and threats from sea level rise. According to USGS geospatial hazard analysis, 2 percent (237) of Ipswich’s total population live in coastal-hazard zones—and 2 percent (100) of Ipswich employees work in coastal-hazard zones. These numbers are projected to increase to 4 percent (492) and 9 percent (457) in 2070.<sup>101</sup> The map on page 62 shows the areas vulnerable to flooding and the map on page 58 show flooding projections.

**Figure 38. Frequency of Flooding Events in Ipswich**

Source: 2019 Hazards Mitigation Plan



All building permit submissions are reviewed under FEMA’s flood hazard zone maps and flood prone areas identified in the Town’s 2018 *Hazard Mitigation Plan*

### Coastal Flooding

Coastal flooding issues in Ipswich include tidal surge and sea level rise, as well as coastal erosion (beaches, dunes, banks). Impacts to infrastructure, such as flooded roads, culverts blown out or clogging with debris, and power lines knocked down from high winds are also a significant concern. Essex County has experienced at least one coastal flooding event annually over the past several years, with some years experiencing five to six events. Coastal flooding in 2013 caused \$6.8 million in property damage throughout the County. Excluding this outlier, the average cost in property damage from each coastal storm is \$10,800 and Ipswich is currently averaging about two coastal storms per year.

Climate projections produced as part of the *Great Marsh Resiliency Planning Project* identify the potential future impacts of coastal storms and sea level rise in Ipswich. This flood model considered storm events, future sea level rise, and dynamic coastal processes like storm surge. Inland freshwater flooding was not included in the model. Sea level rise estimates are based in part on future emissions scenarios, which range from low to high. Based on these analyses, the project estimated that the Town may experience as much as 3.4 feet of sea level rise by 2070.<sup>102</sup>

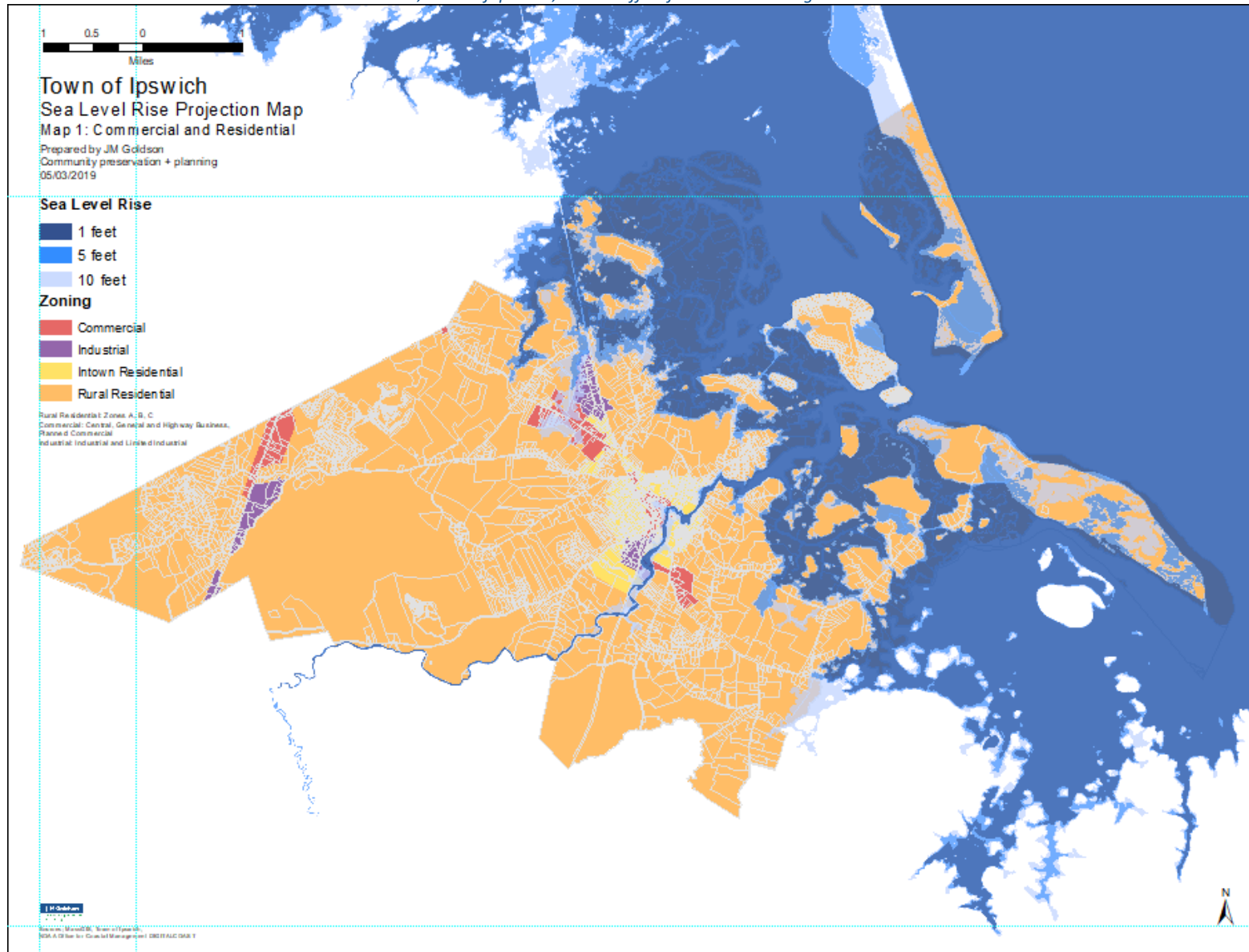
100 Great Marsh Resiliency Planning Project. 2017. “Town of Ipswich Vulnerability Assessment.” Great Marsh Coastal Adaptation Plan. (prepared by Woods Hole Group).

101 Ibid.

102 The Great Marsh Resiliency Planning Project et al., Town of Ipswich, Massachusetts: Modeling Future Effects of Coastal Storms and Sea Level Rise.

## Map: Ipswich Sea Level Rise Projection Map

Source: MassGIS, Town of Ipswich, NOAA Office for Coastal Management DIGITALCOAST



### Inland Flooding

Essex County experienced 47 flood events from 1996 to 2018, causing two deaths and three reported injuries and \$20.7 million in property damage. Of these flood events, over half (25) have occurred since 2010. The flood events most costly in terms of property damage occurred in 2006 (\$7.03 million) and 2009 (\$13,077). As the trend line below indicates, flood events in Essex County are becoming increasingly frequent.

**Table 14. Areas in Ipswich Prone to Flooding<sup>103</sup>**

Location	Comments
102-112 County Road	Saltonstall Brook backs up at MA DOT culvert on Route 1A
12-99 Heartbreak Road	Floods due to Saltonstall Brook backup
Bull Brook Culverts	Beaver dam activity during wet years causes flooding
Jeffrey's Neck Road	Low spot on road floods during tidal storm surge events; isolates Great Neck and Little Neck from rest of town
Pavilion Beach	Tidal surges flood Pavilion Beach area
Ipswich Mills Dam	Impacted area is from Sally's Pond to County Street Bridge,
Foote Brothers Dam	Has flooded at Gravelly Brook Road
Dow Reservoir Dam	
Miles River	
187 County Road	Low lying section of road; prone to beaver-induced flooding
High Street at Muddy River	Beaver-related flooding; Rt. 1A is main circulation route; Browns Well may also be impacted
Sewer Infrastructure at Choate Bridge	Overflow issues
Water Street	King tides flood to edge of street; peak tides are rising
Town Farm Road	
Little Neck Road	
Argilla Road	
Municipal Parking Lot Off S. Main St.	
South Main Street	
Market Street	
Hammatt Street Municipal Parking Lot	

<sup>103</sup> Town of Ipswich. 2019. *Ipswich Hazard Mitigation Plan* (prepared by MAPC).

Threats associated with the frequency and intensity of storms and precipitation are further exacerbated by human development, which interrupts the earth's natural water cycle. The *2019 Town of Ipswich Hazard Mitigation Plan*, prepared by the Metropolitan Area Planning Council (MAPC), illustrates the threat of flooding to the Ipswich community:

*Historically, most flooding in Ipswich has taken place upstream of the town-owned Ipswich Mills Dam, located in the downtown Ipswich area. The presence of the Wenham Swamp in the upper reaches of the watershed has helped to absorb storm water and protect Ipswich from flooding. Over the last several decades, development in the upper Ipswich River watershed has led to an increase in impervious surfaces. Stormwater that used to be absorbed by pervious ground and released slowly now runs off quickly, overwhelming stormwater storage capacity throughout the watershed and resulting in flooding events.*

## WETLANDS

Wetlands play a critical role in water storage and drainage, flood control and water quality maintenance in addition to serving as key habitat areas for a variety of plant and animal species. Wetlands are highly affected by the elevation of groundwater, topography, surface waters, and soil, among other natural factors.

Due to Ipswich's large amount of wetland area, much of the town is not developable. Approximately 30 percent of Ipswich's landmass is either salt marsh (21 percent) or freshwater swamp (10 percent). These wetlands are essential to ecosystem health, especially coastal salt marshes, and provide wildlife habitat. The Great Marsh Area of Critical Environmental Concern includes 25,500 acres of beach, dunes, marsh, and water bodies, including 10,000 acres of salt marsh.<sup>104</sup> The map on page 62 illustrates the Core Habitats and Critical Natural Landscape areas in Ipswich.

Many wetland areas are permanently protected through various local, state, and federal mechanisms, in addition to state and local wetlands regulations:<sup>105</sup>

- Willowdale State Forest
- Turner Hill, CR
- Bradley Estates Conservation Area
- Topsfield Road, CR
- Turner Hill Golf and Racquet Club, CR
- Appleton Farms CR
- New England Biolabs, CR
- Plum, CR
- Castle Neck River Water Management Area
- Castle Neck River
- Hamlin Reservation
- Castle Hill on the Crane Estate
- Crane Beach on the Crane Estate
- Greenwood Farm Reservation
- Great Neck Estuary
- Great Marsh North Water Management Area
- Sandy Point Reservation
- Sandy Point State Reservation
- Parker River National Wildlife Refuge
- Town Farm Conservation Area
- Dow Brook Conservation Area
- Ipswich Water Supply Land
- Marini Farm Conservation Area
- Ipswich Country Club CR

---

<sup>104</sup> Mass.gov

<sup>105</sup> MassGIS OLIVER

## VERNAL POOLS

Vernal pools offer unique habitat areas for various flora and fauna, especially amphibian and invertebrate wildlife. Not only does the seasonal reoccurrence of surface water limit development but vernal pool areas can also be protected under various state and national regulations, including the Massachusetts Wetlands Protection Act (310 CMR 10.00), Surface Water Quality Standards (314 CMR 4.00), subsurface sewage disposal regulations (Title 5: 310 CMR 15.000), the Forest Cutting Practices Act regulations (304 CMR 11.00) and, in some cases, the Federal Clean Water Act.<sup>106</sup>

Ipswich has 44 certified vernal pools by the Natural Heritage & Endangered Species Program (NHESP), primarily in the southwestern portion of the town in the Willowdale State Forest, Bartholomew Hill and the Turner Hill Golf Club, as well as a few near the reservoirs.<sup>107</sup> In addition, NHESP has identified close to 100 potential vernal pools.

## VEGETATION

With many different landscape conditions, Ipswich has a wide variety of vegetation. From east to west, one can find beach grass, Hudsonia, and beach pea, pitch pine forests, red maple swamps, and cranberry bogs. Farther inland, one can find areas of mixed forest, including white pine, eastern hemlock, hickory, beech, white and red oak, red maple, among other species (mostly hardwoods). Interspersed inland swamps also include species such as northern arrowwood, highbush blueberry, red maple, swamp azalea, skunk cabbage, and sweet pepperbush. Western Ipswich also includes Atlantic white cedar swamps, which are relatively rare in Massachusetts. While some of Ipswich's freshwater marshes have been affected by invasives such as purple loosestrife and Phragmites, some are still very healthy and support a wider variety of native species.

## RARE AND ENDANGERED SPECIES

The Mass Natural Heritage and Endangered Species Program (NHESP) regulates and designates habitat environments for rare and endangered species, including limitations on development. NHESP has identified 9,035 acres (approximately 43 percent of Ipswich's total area) of Core Habitat area.<sup>108</sup> Five thousand, six hundred and thirty-six (5,636) acres (62 percent) of this Core Habitat is protected. In addition, NHESP has identified Critical Natural Landscapes in Ipswich amounting to 10,615 acres (approximately 50 percent of Ipswich's total area) – 6,225 acres (59 percent) of which is protected. Ipswich has twenty rare/endangered species, as identified in the NHESP's 2012 report. Reported sightings of 16 of these species have been documented over the last twenty years. The map on the next page illustrates the Core Habitats and Critical Natural Landscape areas in Ipswich.

## HAZARDOUS WASTE SITES

Ipswich does not currently have any hazardous waste issues and is proactive about waste policies and procedures. More information can be found on the Town's website: <https://www.ipswichma.gov/270/Solid-Waste-Recycling>.

---

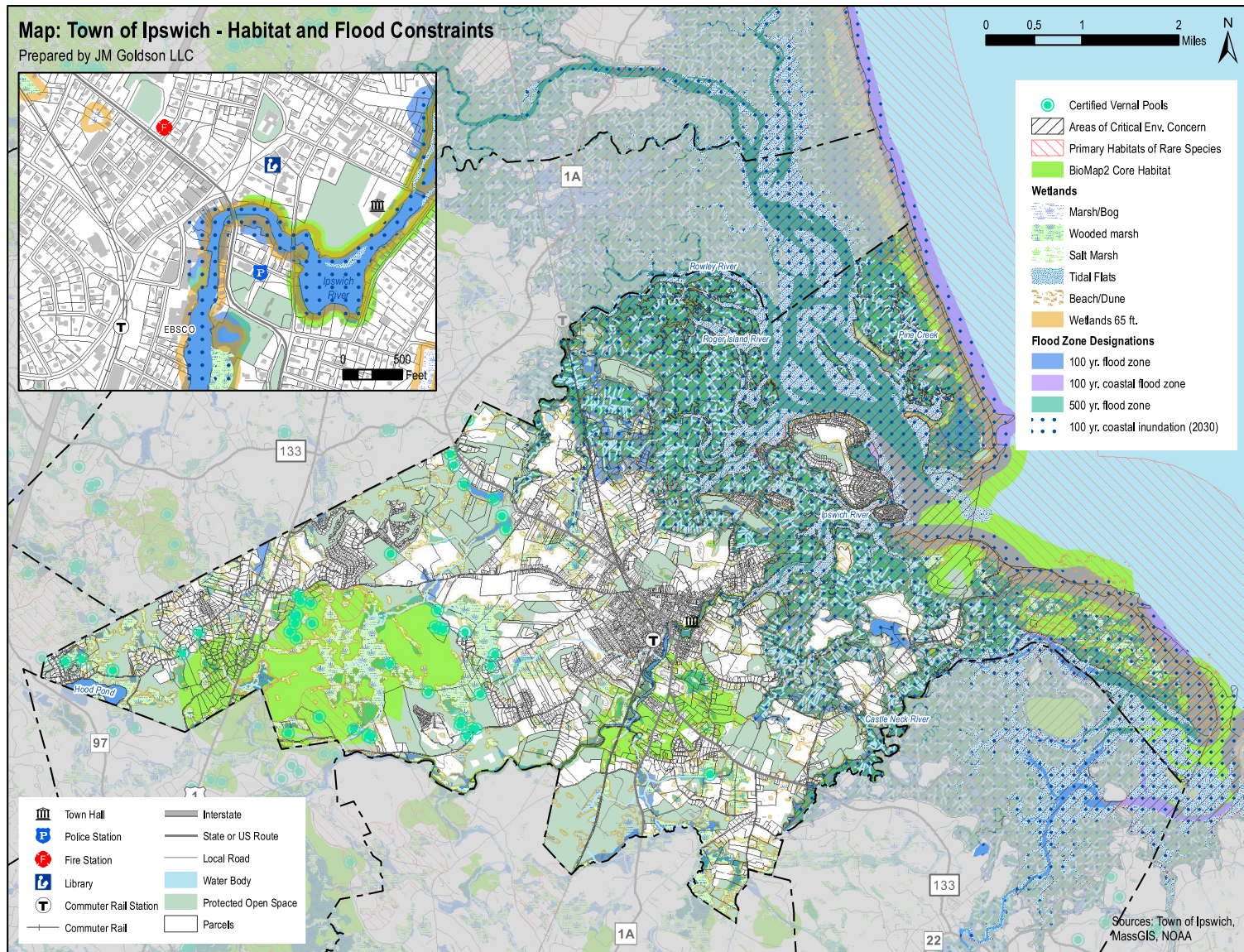
<sup>106</sup> Massachusetts Natural Heritage & Endangered Species Program

<sup>107</sup> MassGIS OLIVER

<sup>108</sup> BioMap2: Conserving the Biodiversity of Massachusetts in a Changing World – Ipswich, MA (2012), NHESP, Massachusetts Division of Fisheries and Wildlife, and The Nature Conservancy.



## Map. Ipswich Habitat and Flood Constraints



# Infrastructure Capacity

## SCHOOLS

As described in the Demographics section, school enrollments are projected to decline over the next ten years, especially older students such as high schoolers. In 2007, public schools were at a carrying capacity of 95 percent, and enrollments have dropped by about 13 percent since then.<sup>109</sup> There has been discussion and support from community members to consider combining two of Ipswich's elementary schools, including an attempt to combine elementary schools that failed a ballot vote in 2018.

## TRANSPORTATION

Ipswich benefits from convenient regional connectivity and major thoroughfares that bring business, tourism exposure, and potential growth to Town Center, Ipswich's Central Business District (CBD). However, these benefits come with the challenge of heightened congestion and safety concerns for residents and visitors to Ipswich, especially near high- pedestrian-use areas.

### Roadways

Ipswich has three major state-owned arterials that pass through the western and central parts of town (Routes 133, 1A, and 1) which move the majority of traffic. Route 1 (Newburyport Turnpike) runs north-south through the western side of Ipswich. Route 1A (County Road) links the center of Town with its neighboring communities to the north (Rowley) and south (Hamilton). Route 133 (Essex Road) connects Ipswich to Essex in the south and overlaps with Route 1A as it passes through Ipswich Town Center and connects to Rowley in the north. Routes 1A and Routes 133 overlap in Ipswich Town Center for about 3.9 miles.

Neighboring major arterials, Interstate 95 and Route 128, provide additional easy connectivity to Ipswich. Interstate 95 (I-95) runs north-south through neighboring towns of Boxford and Georgetown and provides high-speed access to New Hampshire and Maine to the north, and to Boston, Providence, and Connecticut in the south. Route 128 (Yankee Division Highway) runs east-west south of Ipswich and connects to town via Routes 1A and 133.

***Data from MassDOT and various traffic-impact assessments indicate that 16,000 to 18,000 cars pass through Town Center on a daily basis.***

Local roads complete the rest of the Town's transportation network and regional access. Ipswich's roads are generally town-owned—accounting for nearly two-thirds (85.7 miles) of all roadways. Of these roadways, 8.6 miles are classified as *unaccepted* town ownership, meaning that the town provides limited management. Privately-owned roads constitute the next largest share, followed by state-owned roads. State-owned (through the Massachusetts Highway Department) roads include Routes 1, 1A, and 133, except for the sections of 1A and 133 that pass through the town center, at which points they are owned and managed by the Town. The 2.3 miles of federally owned roadway in Ipswich is found on Parker River National Wildlife Refuge, across Plum Island Sound from Great Neck.

---

<sup>109</sup> Ipswich, MA Historical Enrollment, New England School Development Council, October 2018 and Ipswich Community Development Plan Phase I Needs Assessment, 2019

### Rail

Ipswich is located along the Newburyport/Rockport Commuter Rail Line, providing access to/from Boston and other communities such as Beverly, Salem, and Newburyport. However, ridership rates are relatively low as just 3.2 percent of Ipswich residents age 16 and over who work commute via the MBTA rail line (2017 ACS).

### Walking and Bicycling

In a survey of Ipswich residents as part of Phase I of the Community Development Planning process, participants reported that driving is their primary mode of travel—but that they bike or walk when they can, especially in the summer. Very few of Ipswich’s roadways have sidewalks, making walkability and pedestrian safety a significant challenge and concern in the community. Only 14 percent of all roadways in Ipswich have sidewalks and only 6 percent have sidewalks on both sides of the street, all of which are almost exclusively in Town Center. Ipswich’s transportation network generally does not offer biking infrastructure, such as bike lanes or shared travel markings. In survey responses from Phase I of the Community Development Planning process, residents indicated that, while some people do walk and bike – especially in summer months – the lacking infrastructure significantly limits the viability and safety for these transportation options in the community.

## DRINKING WATER SUPPLY

Public water is sourced from seven groundwater wells located and from two reservoirs at Dow and Bull Brooks. Ninety-eight percent of Ipswich is serviced by public water (4,700 properties), while some businesses and homes have private wells. Water supply and lacking standpipes may pose limitations on adequate fire safety infrastructure.

The community has proactively addressed water management over the last several years, including more than \$10 million in capital improvements to the Town’s water supply system and Climate Resiliency grant from the Metropolitan Area Planning Council (MAPC) to study water neutral growth.<sup>110</sup> Vicki Halmen, the Town’s Water and Wastewater Director, has noted that some water (16 million gallons) is being leaked out of the system—potentially due to leaky pipes in the nineteenth-century system.<sup>111</sup> High levels of Manganese at two of Ipswich’s groundwater sources have limited their capacity in recent years, further restricting the Town’s ability to respond to droughts or other unforeseen events. The current available daily capacity for the entire water supply system is 2.19 MGD (million gallons per day) – shown below in a table as “Maximum Daily Withdrawal.”<sup>112</sup>

*The 2019 Ipswich Water Demand and Supply Evaluation estimates a 2040 water demand of 1.39 MGD, requiring the Town to increase their water supply by approximately 0.43 MGD during drought conditions.<sup>113</sup> Water supply is an ongoing concern and issue in Ipswich that poses significant constraints to future development. The Town has considered several options to expand capacity.*

<sup>110</sup> The Town partnered with the Ipswich River Watershed Association (IRWA) to complete this study.

<sup>111</sup> Conversation with Vicki Halmen, Water and Wastewater Director.

<sup>112</sup> *Water Demand and Supply Evaluation FINAL REPORT*, AECOM, February 2019. This number is based on the sum the approved Safe Yield of the reservoir system and the maximum daily pumping rates approved for each well by MassDEP.

<sup>113</sup> Water demand projections were made using methodology developed in the state’s Water Resources Commission’s *Policy for Developing Water Needs Forecasts* (2007 and revised 2017).



**Table 15. Current Water Supply and Demand***Source: 2019 AECOM Water Demand and Supply Evaluation Report*

Water Supply Source	Maximum Daily Withdrawal (MGD)	Average Daily Pumping Rates (2012-2016) (MGD)	Restricted Withdrawal Rate During Drought Conditions
<b>Parker River Basin</b>			
Dow Reservoir	2.50 MGD (max. pumping rate) 0.8 MGD (safe yield)	0.56 MGD	0.41 MGD
Bull Brook Reservoir			
Browns Well	0.49 MGD	0.12 MGD	0.15 MGD
Mile Lane Well	0.15 MGD	0.07 MGD	0.2 MGD
<b>Parker River Basin Subtotal</b>	<b>1.44 MGD</b>	<b>0.75 MGD</b>	<b>0.76 MGD</b>
<b>Ipswich River Basin</b>			
Winthrop Well #2	0.23 MGD	0.05 MGD	0.2 MGD (combined)
Essex Road Well	0.21 MGD	0.09 MGD	
Fellows Road Well	0.31 MGD	0.12 MGD	
<b>Ipswich River Basin Subtotal</b>	<b>0.75 MGD</b>	<b>0.26 MGD</b>	<b>0.2 MGD</b>
<b>Ipswich System Supply Total</b>	<b>2.19 MGD</b>	<b>1.01 MGD</b>	<b>0.96 MGD</b>

## WASTEWATER TREATMENT

Approximately 50 percent of Ipswich's population (2100 properties) is connected to the town's sewer system, a 23-mile system which mostly services the center of town. Designed and constructed in the 1950s, this system includes piping, pumping and integrated treatment systems as well as the Ipswich Wastewater Treatment Plant (WWTP).<sup>114</sup> WWTP currently treats approximately 1 million gallons per day (mgd) (approximately 1/5 of its total capacity)—but other infrastructure that supports the wastewater plant, such as the Town Wharf pump station, is not sized for the same buildout as the WWTP.<sup>115</sup>

The Ipswich discharge permit requirements are very stringent (up to 1.8 mgd) due to the treated wastewater discharge location in Greenwood Creek—which is within an Area of Critical Environmental Concern (ACEC), near Ipswich's shellfish beds and bathing beaches. Private developers have supported several sewer extensions over the last two decades, including High Street, Mitchell Road, Town Farm Road, Riverbank Lane, Marshview Road, and Essex Road.

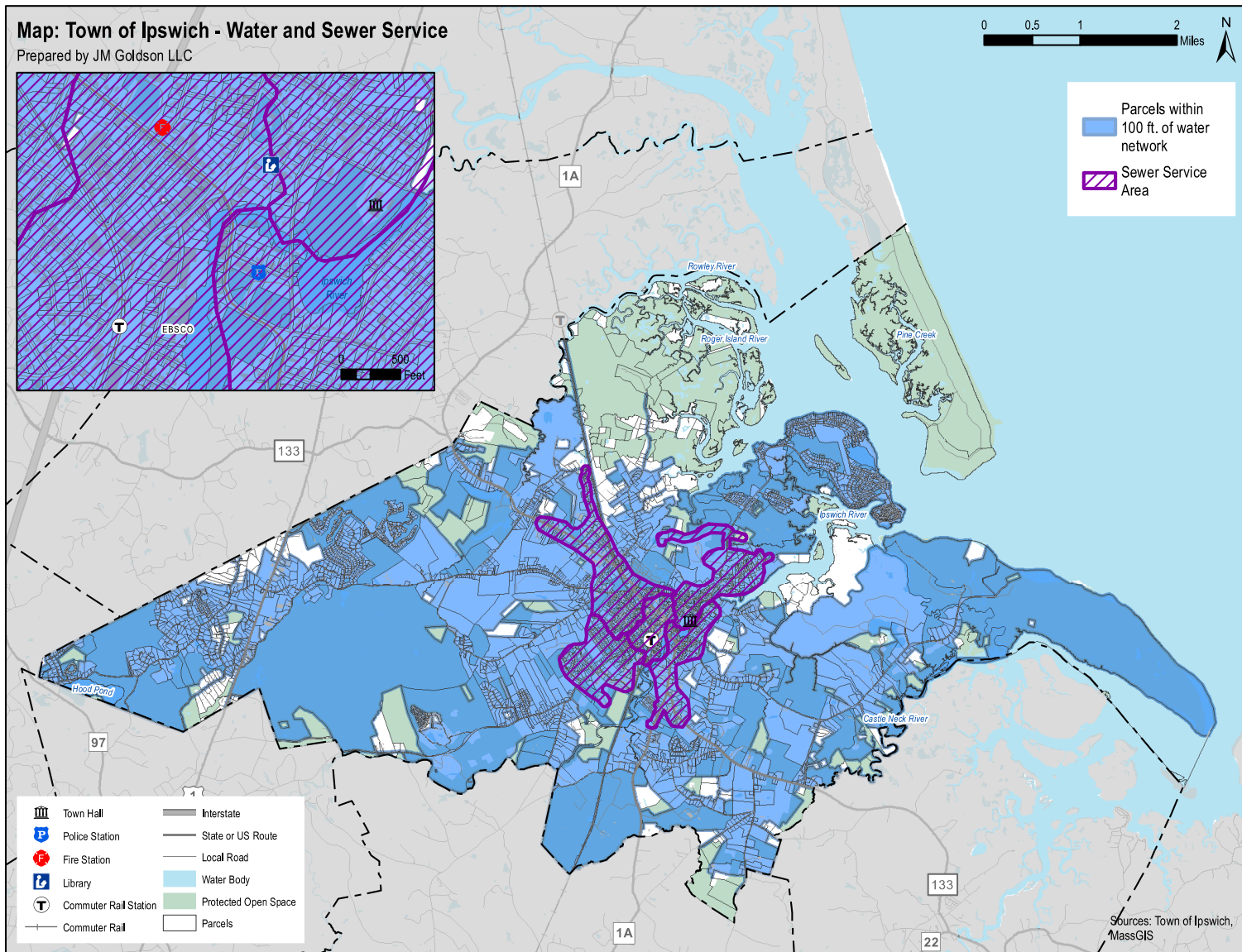
The last true extension of the municipal sewer system was in the 1990s but the community has engaged in many discussions over time regarding sewer extensions, especially into the Great and Little Neck areas.<sup>116</sup> While these neighborhoods are currently served by private septic or neighborhood tight tank, future development and/or increased year-round residences may increase the need for greater capacity.

<sup>114</sup> Conversation with Vicki Halmen, Water and Wastewater Director.

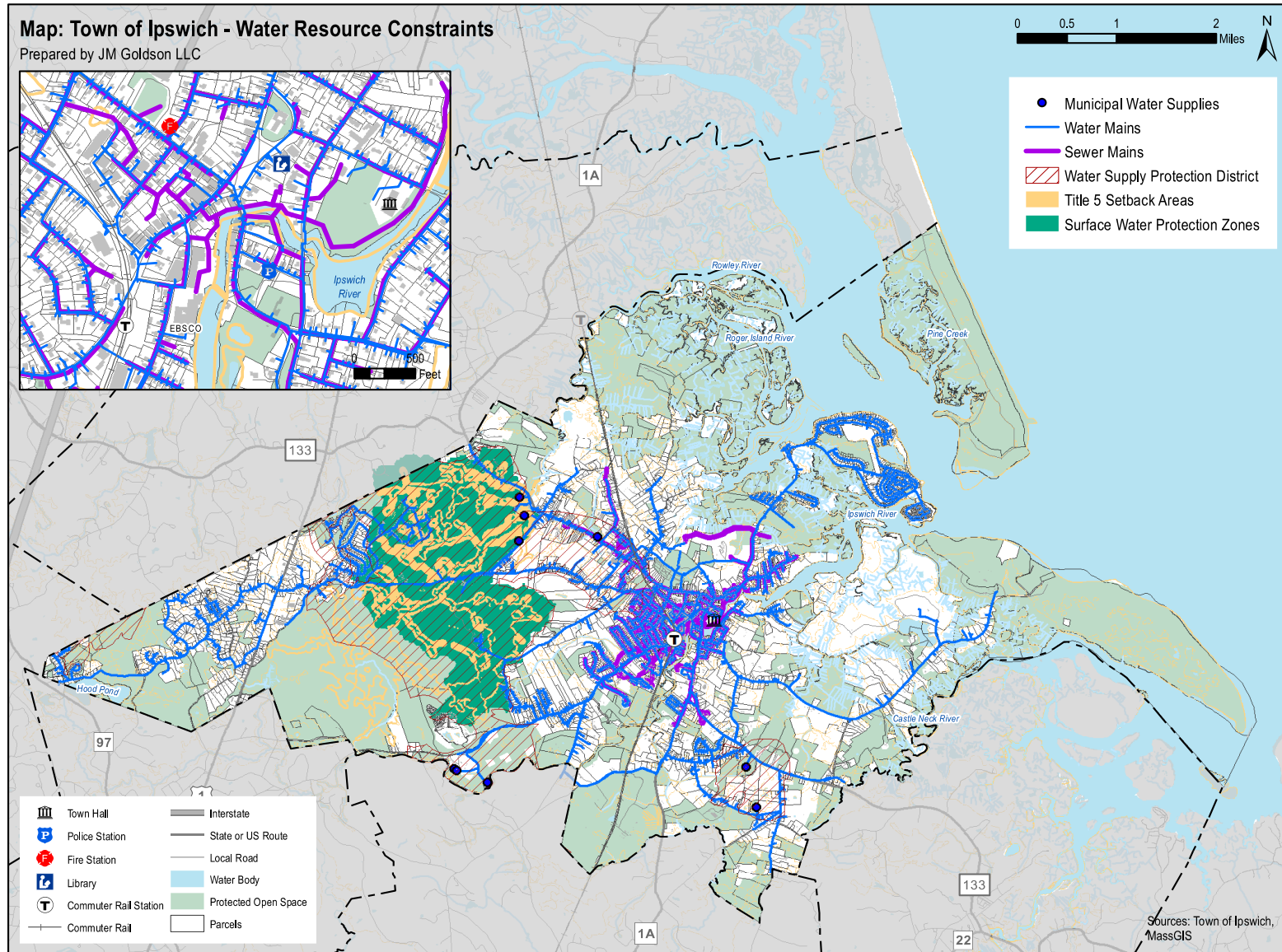
<sup>115</sup> Conversation with Vicki Halmen, Water and Wastewater Director.

<sup>116</sup> Conversation with Vicki Halmen, Water and Wastewater Director.

**Map. Ipswich Sewer and Water Infrastructure Connections**

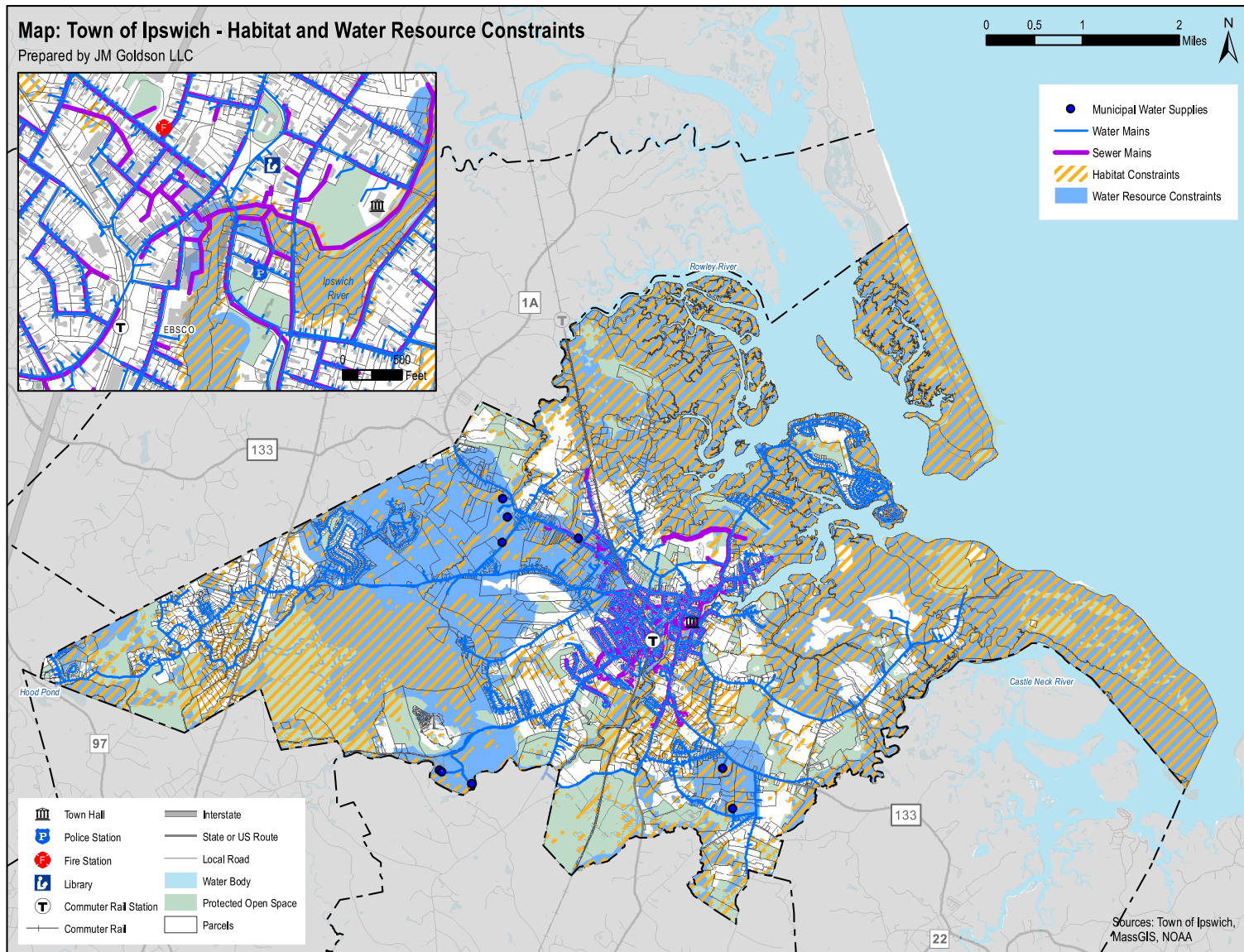


## Map. Ipswich Water Resource Constraints





## Map. Ipswich Environmental and Infrastructural Constraints



## Regulatory Barriers

Zoning is a powerful local regulatory tool that controls the use of land in a municipality. Zoning can both hamper and encourage the creation of housing options to support local and regional housing needs. This analysis provides an initial summary of Ipswich's primary zoning provisions that could have an effect, intentional or unintentional, on the creation of housing options.

### ZONING DISTRICTS

Ipswich has four residential zoning districts—three Rural Residence Districts (RRA, RRB, and RRC) and one Intown Residential (IR) District—which cover 97 percent of all area. Single-family development is allowed in all four districts.

Multifamily use is not allowed by-right in any district – only by special permit. Multifamily and mixed-use development is allowed in the IR District through a special permit from the Planning Board. Multifamily residential and mixed-use are also allowed through special permit from the Planning Board in the General Business (GB) District, Central Business (CB) District, and in the Highway Business District at a density defined by this bylaw.

The density and dimensional regulations for Rural Residence Districts (RRA, RRB, and RRC) are designed to protect Ipswich's open space and scenic character. The majority of town falls under the RRA district—covering a little over 91 percent of all the area in Town. The RRB district contains the homes on Great Neck and Little Neck and the RRC district is a pocket on the Rowley border.<sup>117</sup>

In these Rural Residential Districts, development is allowed on large lots—minimum lot size is 87,120 square feet—with wide frontages (150 feet) and substantive open space requirements (50 percent minimum).<sup>118</sup> The max building area is 20 percent of the lot area. Two-family dwellings are allowed in these districts by special permits from the Zoning Board of Appeals (ZBA). Properties in these districts do not generally have access to municipal sewer but municipal water supply is available in most areas. Generally, maximum building heights are three stories—or not to exceed 37 feet. The exception is in the RRB District where the maximum building height is two stories (or not to exceed 25 feet).

The Intown Residence District is centered around Ipswich's town center and Central Business District and is designed to preserve and reflect the historic development of this part of town. Development is allowed on smaller lots—minimum lot size is 10,000 square feet for single-family—with smaller frontages (50 feet) and open space requirements (30 percent minimum). The max building area is 40 percent of the lot area. Two-family dwellings are allowed by-right while multifamily and residential mixed-use are permitted through special permits from the Planning Board. The district is generally served by municipal water supply and sewer. Maximum building height in the IR district is also three stories but the not to exceed height is raised to 45 feet through special permit.

---

<sup>117</sup> It currently contains commercial and industrial businesses, including Miles River Sand and Gravel, and Tech Performance.

<sup>118</sup> The town does allow double the density in the RRA district (1 acre instead of 2 acre lots) by special permit for developments that are clustered and that are 10 percent affordable. For more information, see "Great Estate Preservation Development (GEPD)" section.

**Table 16. Table of Use Regulations**

*Source: Excerpt from Ipswich Zoning Bylaw*

PRINCIPAL USE	DISTRICT									
	RRA <sup>16</sup>	RRB <sup>16</sup>	RRC <sup>16</sup>	IR <sup>16</sup>	GB <sup>16</sup>	CB <sup>16</sup>	HB <sup>16</sup>	PC <sup>16</sup>	I <sup>16</sup>	LI <sup>16</sup>
Single-family detached dwelling (Amended 10/15/01, 10/23/01, 10/18/04 and 10/26/10 STM, AG 2/19/02, 1/27/05 and 2/24/11)	P <sup>18</sup>	P <sup>18</sup>	P <sup>18</sup>	P <sup>18</sup>	—	—	—	—	—	—
Two-family dwelling <sup>30</sup> (Amended 10/15/01, 10/23/01, 10/19/09 and 10/26/10 STM, AG 2/19/02, 2/16/10 and 2/24/11)	SBA <sup>18</sup>	SBA <sup>18</sup>	SBA <sup>18</sup>	P <sup>18</sup>	—	—	—	—	—	—
Multi-family dwelling <sup>30</sup> (Amended 10/18/04, 10/19/09 and 10/26/10 STM; 1/27/05, 2/16/10 and 2/24/11 AG)	—	—	—	SPB <sup>18,20</sup>	SPB <sup>20</sup>	SPB <sup>20</sup>	SPB <sup>20</sup>	—	—	—
Multi-family residential development <sup>30</sup> (Added 10/17/05 STM; 12/12/05 AG; Amended 10/26/10 STM, 2/24/11 AG)	—	—	—	SPB <sup>18,20</sup>	SPB <sup>20</sup>	SPB <sup>20</sup>	SPB <sup>20</sup>	—	—	—
Residential Mixed Use <sup>39</sup> (Added 10/25/16 STM; 2/14/16 AG)	—	—	—	SPB <sup>18,20</sup>	SPB <sup>20</sup>	SPB <sup>20</sup>	SPB <sup>20</sup>	—	—	—
Bed & Breakfast Home (Added 10/17/94 STM; AG 12/6/94)	SPB	—	SPB	P	—	—	P	—	—	—
Dormitory: resident, fraternity, or sorority (Amended 10/23/95 STM; 1/29/96 AG)	SPB	—	SPB	SPB	SPB	SPB	SPB	—	—	—
Mobile home for permanent residency	—	—	—	—	—	—	—	—	—	—
Mobile home for temporary residency (Amended 9/15/86 STM; AG 1/13/87) (Amended 10/17/05 STM; AG 12/12/05)	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>	SBA <sup>1</sup>
Open Space Preservation Zoning (Added 4/1/85 TM; AG 7/9/85)	SPB	SPB	SPB	—	—	—	—	—	—	—
Conversion of existing dwelling into bed & breakfast home (Added 10/17/94 STM; AG 12/6/94)	SPB	—	SPB	P	P	P	P	—	—	—
Temporary Living Facility (Added 10/21/96 STM; AG 12/9/96)	—	—	—	—	SPB	SPB	—	—	—	—
Great Estate Preservation Development (Added 10/20/97 STM; AG 2/10/98)	SPB	—	—	—	—	—	—	—	—	—

### Multifamily Development

Multifamily development is not allowed by-right in any district, only by special permit. Multifamily development is allowed in the IR District and in the Highway Business (HB), General Business (GB), and Central Business (CB) districts by special permit from the Planning Board.

- In the IR district, the minimum lot size is 9,000 square feet for the first unit and 5,000 for each unit after. In the GB and CB districts, minimum lot size for multifamily is 5,000 square feet for the first unit with an additional 2,500 square feet per unit (up to 6 units).
- For the seventh unit and each additional unit, it is 5,000 square feet per unit.

So, for example, if there was a property of just over two acres in the CB district, it could be possible to build up to 20 units of multifamily development (so about 10 units/acre) based on a rough calculations of minimum lot size per unit. This would be considered lower-density multifamily – just enough to reach the minimum density required to support cost-effective public transit.<sup>119</sup> Note that according to TODEx MA, the existing average housing unit density within walking distance (0.5 miles) of the Ipswich Train Station is only 3.9 units per acre.

<sup>119</sup> Massachusetts Housing Partnership, *Research Brief: Transit-Oriented Development Explorer (TODEx)*, 2019.

The maximum building area is 80 percent of the lot area and a minimum of 5 percent for open space. Any expansions or alterations to existing two-family or multifamily buildings, whether conforming or nonconforming, that create one (1) or more additional unit require a special permit from the Planning Board. Multifamily developments are subject to the Town’s inclusionary housing provisions, as outlined below, and to design review.

***“Multifamily development (excluding 40B projects) is anticipated to only be allowed close to town center over the planning horizon of this plan.”***

*-2020 Draft Open Space and Recreation Plan*

In 2018, the Town adopted a zoning provision whereby the Planning Board may by special permit allow a density bonus in multifamily developments if the developer provides an affordable unit(s) or makes a payment (\$20,000 per density bonus unit) or provides a public recreational benefit.<sup>120</sup> This provision has resulted in the creation of several affordable units and payments to the Affordable Housing Trust Fund.

#### *Non-Conforming and Minimum Lot Sizes*

The majority (70 percent) of properties in districts that allow residential development do not conform to the basic density provisions as allowed in their zoning district, meaning that they are below the minimum lot sizes as required by zoning. This indicates that the zoning in place for Ipswich’s residential neighborhoods does not reflect the existing, often historic, neighborhood development pattern.

Almost all (99 percent) of the parcels in the RRB district, which encompasses Great Neck and Little Neck, do not meet the minimum lot size requirements for that district. Great Neck and Little Neck were originally a seasonal home area and developed in a circular grid system. Many houses are small and tightly clustered. Most houses in Little Neck are on 3,000 square feet lots.

Note: For districts that allow single-family (RRA, RRB, RRC, and IR), the minimum lot sizes for single-family development in that district was used for this analysis. For districts that allow multifamily development (CB, GB, and HB), the minimum lot size for multifamily development in that district was used for this analysis.

**Table 17. Non-Conforming Lots and Minimum Lot Sizes  
for Residential Zoning Districts**

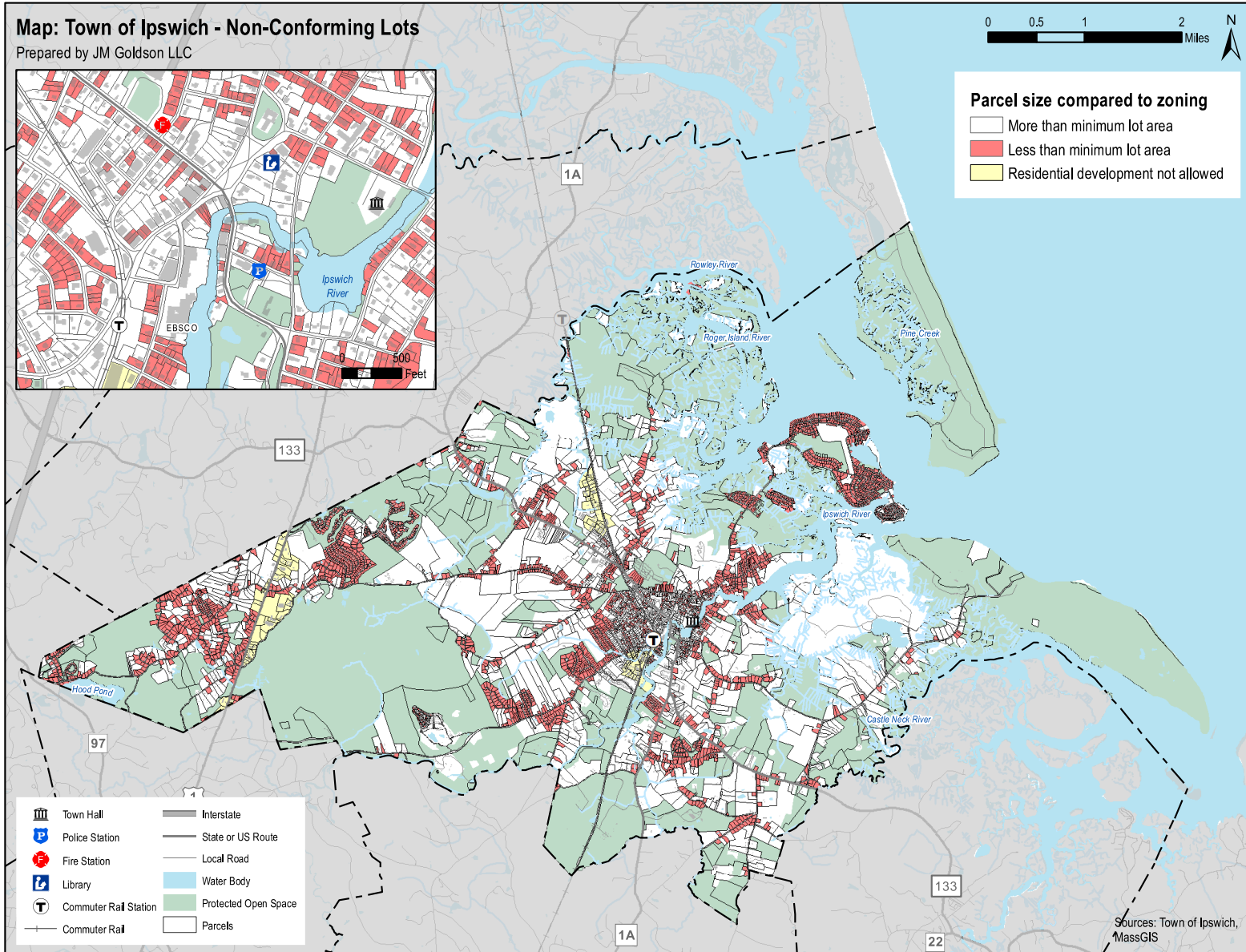
*Source: JMG Analysis, Ipswich Zoning Bylaw*

<b>Zoning District</b>	<b># of Non-Conforming Lots</b>	<b>Total # of Lots</b>	<b>% Non-Conforming</b>	<b>Minimum Lot Size (Residential Type)</b>
CB	29	89	33%	5,000 (MF)
GB	9	66	14%	5,000 (MF)
HB	12	60	20%	20,000 (MF)
IR	544	1,038	52%	10,000 (SF)
RRA	2,301	3,174	72%	87,120 (SF)
RRB	765	775	99%	87,120 (SF)
RRC	1	4	25%	87,120 (SF)

<sup>120</sup> Zoning provision was originally adopted in 2003 but amended in 2018 to increase payment amount and allow greater bonus density.



## Map. Non-Conforming Lots and Minimum Lot Sizes for Residential Zoning Districts





### *Great Estate Preservation Development (GEPD)*

In 1997, the Town adopted a Great Estate Preservation Development (GEPD) zoning provision which allows non-traditional development to preserve large estate properties in the RRA district. The district requires that 10 percent of all dwelling units be affordable and no more than 30 percent of total units can be detached single-family. Housing must also be clustered and individual lots cannot exceed 20,000 square feet. It also requires a minimum 30 percent be set aside for open space, preservation of historic buildings and scenic views along the frontage roads, and public access to the open space in perpetuity. New construction, exterior alterations, and expansion must go before the Design Review Board. The affordable housing provision was used for the Turner Hill project on Topsfield Road.

*“...a Great Estate is defined as an architecturally significant residence and its formal landscape features and supporting structures, constructed prior to 1948 and situated on a minimum of sixty (60) acres.”*

*-Ipswich Zoning Bylaw, update STM October 18, 2018*

### *Open Space Preservation (Cluster) Zoning (OSPZ)*

Ipswich’s Open Space Preservation Zoning (OSPZ) bylaw allows developers and landowners, through special permit, to build six or more single-family (attached or detached) dwellings on a minimum four-acre lot in exchange for permanently protecting at least 50 percent of the total site area as public open space. This zoning provision is designed to conserve the Town’s rural character and open space while encouraging housing development that is sensitive to its natural surroundings.

Maximum density in no case allows for more than 2 times what is otherwise permitted using two acre lots. In certain cases, the density is only 1.2 times greater than otherwise permitted.<sup>121</sup> Applicants can receive density bonuses by setting aside more than 50 percent of the area as open space, complying with the Inclusionary Housing Requirements—or by providing greater affordability than as required through the Inclusionary Housing Provision. There are also restrictions on what can be counted towards the 50 percent open space component.

### *Inclusionary Housing*

Ipswich has an inclusionary housing zoning regulation that requires that all multifamily housing projects creating fewer than ten units to either make a payment of \$10,000 per unit to the Affordable Housing Trust or make a unit affordable. For multifamily projects that create ten or more units, the developer is required to make one unit affordable for the first ten units and then either make the payment or provide a unit for the additional fractional units. For single-family developments that seek a density bonus, they can provide an affordable housing unit, make a payment, or obtain an Open Space Preservation Zoning (OSPZ) special permit to preserve a portion of the site as open space. The payment formula produces inadequate funding to create affordable housing units and the town would benefit from re-evaluating this regulation, particularly the payment formula.

Units can be built on-site or off-site. Off-site units can be built in existing structures but must not replace current units—with the goal to increase the net total number of affordable units in Town.

---

<sup>121</sup> The Zoning bylaw allows use of 1 acre lots for yield plan.

Ipswich's inclusionary housing regulation allows Assisted Living Facilities of ten or more units to satisfy some or all of the requirement to provide the 10 percent affordable units through an in-lieu payment. The amount is determined by the Planning Board if they can demonstrate that it is infeasible to meet the inclusionary housing requirement. The payments must also advance the Town's ability via the Affordable Housing Trust Fund Board to fund programs which assist with the housing needs of income-eligible older adults (65 years and older).

#### *Accessory Apartments*

The Town adopted a zoning provision allowing accessory apartments (up to 900 square feet) in the four residential districts by special permit from the Zoning Board of Appeals (ZBA). As of May 2017, this provision led to the creation of 66 units. Accessory apartments must share a common-floor-ceiling (of at least 500 square feet) or common wall-connector (of at least 12 feet) with the main building—and new entrances must be built on the side or rear of the building.

The Town also adopted a zoning regulation that allows accessory buildings in the two predominant residential districts (RRA and IR) to be converted into residential dwellings, subject to certain requirements, which include making the unit affordable or making a payment (\$15,000) to the Affordable Housing Trust. Applicants must demonstrate a community benefit which is primarily shown through the placement of a permanent affordability restriction.<sup>122</sup> According to the Ipswich Planning Division, 28 buildings have used this provision as of November 2019.

#### *Infill Single-Family House Lots Zoning Provisions*

The zoning bylaw includes an "infill" zoning provision that allows the division of certain lots in the IR District (in Town) to be developed for single family homes provided the homes are affordable (there is a payment in lieu option of \$40,000) by special permit. According to the Planning Division, five lots have been developed for a total of \$250,000 and three are approved with an additional \$120,000 forthcoming to the Affordable Housing Trust Fund.<sup>123</sup>

## **OVERLAY DISTRICTS**

#### *Water Supply Protection Districts*

The Water Supply Protection Districts aim to maintain existing ground and surface water supplies and protect the quantity and quality of the municipal water supply by limiting development in these areas. For housing development, there are restrictions on the percentage of impervious surfaces on lots in this district. No more than 15 percent (or 2,500 square feet if greater) can be impervious. These districts are shown on the map on the page 62.

#### *Flood Plain Zoning District*

The Flood Plain District aims to protect residents and structures from seasonal and periodic flooding hazards by preserving the natural waterflow within town. The boundaries of this district follow the Zone A and AE areas in Ipswich on the Essex County Flood Insurance Rate Maps (FIRMs) created by the Federal Emergency Management Agency (FEMA). All development in these areas must include appropriate flood proofing measures.

---

<sup>122</sup> Applicants could also show a community benefit if the dwelling will be used by a family member (if vacated, the unit must follow the affordability guidelines described here). If the accessory building has historical or architectural significance, the preservation and reuse of the structure would also demonstrate a community benefit.

<sup>123</sup> Payment in-lieu amount was decreased from \$50,000 to \$40,000 in recent years to stimulate more projects.

## SUBDIVISION REGULATIONS

Massachusetts General Law (Chapter 41, Section 81K-81GG) or the Subdivision Control Law authorizes local planning boards to regulate the construction and planning of local subdivisions.<sup>124</sup> They are designed to ensure that subdivisions provide sufficient public access for daily travel and public safety, and adequate utility provision, including drainage, street lighting, electricity, water, and sewer. Applicants must submit a preliminary plan—and once that is approved, a second more definitive plan—that are reviewed in two rounds by the Planning Board, Conservation Commission, various town departments, and other applicable boards/committees.

**Table 18. Subdivision Regulations Overview**

*Source: Town of Ipswich Rules and Regulations Governing the Subdivision of Land in Ipswich, MA.*

	<b>Fees</b>	<b>Timing</b>
Preliminary Plan	<ul style="list-style-type: none"> <li>\$100 fee plus \$100/lot</li> <li>Any fees for the Board's technical review</li> </ul>	<ul style="list-style-type: none"> <li>Within 45 days (1 ½ months), PB notifies applicant.</li> </ul>
Definitive Plan	<ul style="list-style-type: none"> <li>\$1,000 fee plus \$250/lot with approved plan</li> <li>\$1,000 fee plus \$500/lot if no approved plan</li> <li>Any legal notice fees and fees for Boards' technical review</li> </ul>	<ul style="list-style-type: none"> <li>Within 14 days (2 weeks), notify if missing information and forfeit filing fee.</li> <li>Within 45 days, Board of Health provides their report</li> <li>Within 90 days (3 mos), Board file certificate of action with Town Clerk.</li> <li>If no approved Preliminary Plan, within 135 days (4.5 mos) of receiving the Definitive Plan.</li> </ul>
Approved Plan	<ul style="list-style-type: none"> <li>Performance Guarantee in the form of a bond, money deposit, land covenant, or mortgage loan payments</li> <li>Fee for inspection of subdivision</li> </ul>	<ul style="list-style-type: none"> <li>Applicants must file the approved Definitive Plan within 6 months with the Registry of Deeds</li> <li>20-day appeal period</li> <li>Work must be completed within 3 years from approval date</li> </ul>

In most communities in Massachusetts, the average turnaround time between initial submission and tentative (or preliminary approval) is 2 to 4 months.<sup>125</sup>

*Ipswich appears to exceed the average turnaround time – meaning subdivision review takes longer in Ipswich than in most other communities.*

With both submission rounds, Ipswich's entire subdivision approval process could take between 4 months to 6 months (with no extensions).

<sup>124</sup> Town of Ipswich Rules and Regulations Governing the Subdivision of Land in Ipswich, MA. As Amended July 2013. <https://www.ipswichma.gov/DocumentCenter/View/1014/Subdivision-Rules--Regulations>.

<sup>125</sup> Eran Ben-Joseph with Kath Phelan. 2005. *Regulating Subdivisions in Massachusetts: Practices and Outlooks*. Lincoln Institute of Land Policy Working Paper. <http://web.mit.edu/ejb/www/MASubdStudy.pdf>.

## WETLANDS PROTECTION BYLAW

Wetlands are protected at the state level through Massachusetts' Wetlands Protection Act (MGL Chapter 131, Section 40) but Ipswich, like other communities, has adopted stronger regulations through their own Wetlands Protection Bylaw.<sup>126</sup> People are prohibited from building, discharging, dredging, or removing soil or vegetation in protected areas.

Banks, beaches, dunes, marshes, swamps, and coastal and freshwater wetlands—and land within a hundred feet buffer of these resources—are protected under this bylaw (which is the same as the buffer area protected under the state's Wetlands Protection Act with 200 feet protected for rivers and streams).<sup>127</sup> Any proposed work and in some cases, proposed uses, must be permitted by the Conservation Commission with an Order of Conditions.

The local bylaw adds additional provisions beyond the state regulations with a 50-foot "No Disturbance Zone" and 65-foot "No-Build Zone" for projects in the buffer zone.<sup>128</sup>

*Almost 55 percent of Ipswich (11,146 of 20,394 acres excluding right-of-ways and water) are affected by the 100-foot buffer under the local Wetlands Protection Bylaw.*

## SCENIC ROADS AND HISTORIC RESOURCES

Most of Ipswich's land area is designated as Distinctive or Noteworthy, as documented in a 1981 Scenic Landscape Inventory (DCR), capitalizing on Ipswich's vast natural resources, stunning coastlines, and hilltop views. Twenty-seven roads are designated as scenic by the Scenic Roads Act of 1973, MGL Chapter 40 S.15C, and the Town's local Scenic Road Bylaw. Any road work, including repairs, repaving, maintenance, or reconstruction that may require cutting or removing trees or tearing down stone walls along these roads must go before the Planning Board who will review the environmental, historic, and aesthetic impacts as part of a public hearing. Driveways along these scenic roads are also subject to special limitations and protections to protect the existing landscape.

- Argilla Road (1974)
- Boxford Road (1974)
- Candlewood Road (1974)
- Chebacco Road (1974)
- East Street, #2 (1989)
- Fellows Road (1974)
- Goodhue Road (1974)
- Gravelly Brook Road (1989)
- Heartbreak Road (1974)
- Labor in Vain Road (1974)
- Lakeman's Lane (1991)
- Linebrook Road from School to Howe Street (1988)
- Linebrook Road from Leslie Road to Topsfield (1976)
- Meetinghouse Green (1974)
- Mill Road (1988) Newbury Road (1974)
- Old England Road (1974)
- Old Right Road from Rt. 1 to Topsfield (1989)
- Pineswamp Road (1974)
- Rocky Hill Road (1974)
- Sagamore Road (1974)
- Topsfield Road from Kennedy Dr. to Topsfield (1988)
- Waldingfield Road (1974)

<sup>126</sup> Wetlands Protection Bylaw Rules and Regulations, Chpt 224. January 2018. Ipswich Zoning Ordinance.

[https://www.ipswichma.gov/DocumentCenter/View/10209/Ipswich-Wetland-Protection-Rules-and-Regulations\\_1-17-18](https://www.ipswichma.gov/DocumentCenter/View/10209/Ipswich-Wetland-Protection-Rules-and-Regulations_1-17-18).

<sup>127</sup> Vernal pools and land subject to flooding or tidal flows also fall under this bylaw.

<sup>128</sup> Projects on previously developed lots with no changes in use are grandfathered in with 25 foot "No Disturbance Zone" and a 40 foot "No Build Zone."

### *Architectural Preservation District (APD)<sup>129</sup>*

Ipswich's Architectural Preservation District (APD) is overseen by the Architectural Preservation District Commission which reviews construction, demolition, and alterations within any APD to determine the level of appropriateness as determined by the district's design guidelines. The guidelines include building height, scale, and proportions; relationship of structure and space on the site; shape and directional expression<sup>130</sup> of the architectural features on the building; and how garages and other accessory buildings are integrated into the site design. The APD includes most of the parcels in town center and contains the High Street, East End, and Meetinghouse Green (and most of the South Green) National Register Historic Districts.

Ipswich has seven National Register Historic Districts and 882 individual sites, buildings, or structures listed on Massachusetts Cultural Resource Information System or MACRIS as shown on the map on the next page.

---

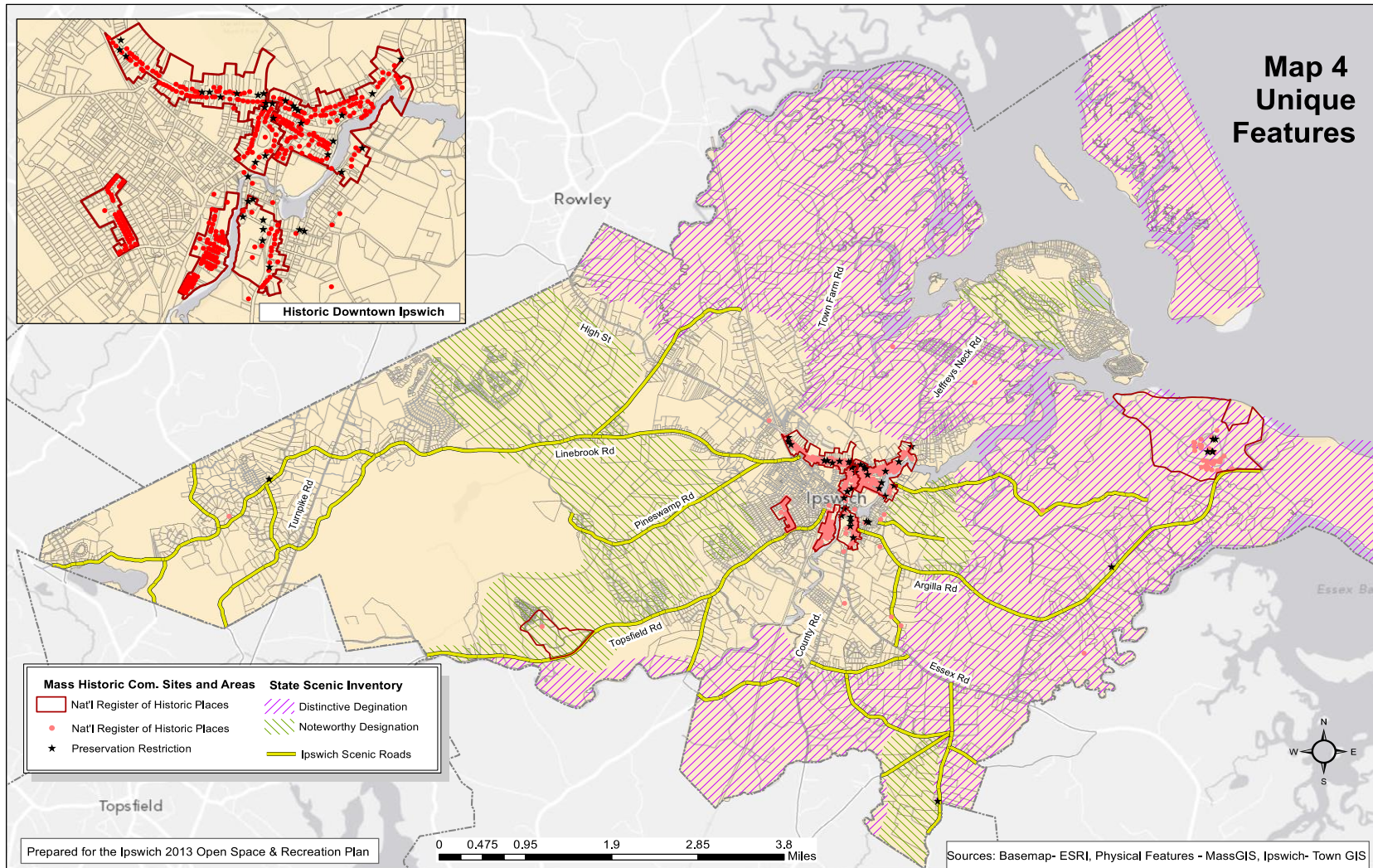
<sup>129</sup> Chapter XXII. Architectural Preservation District. Amended May 12, 2015. <https://www.ipswichma.gov/DocumentCenter/View/3445/APD-Bylaw-Approved-by-TM-as-amended-through-05-12-15?bidId=>

<sup>130</sup> "Directional Expression" indicates whether a building's design elements are predominantly vertical or horizontal as related to the use and historic character of other buildings in the district.



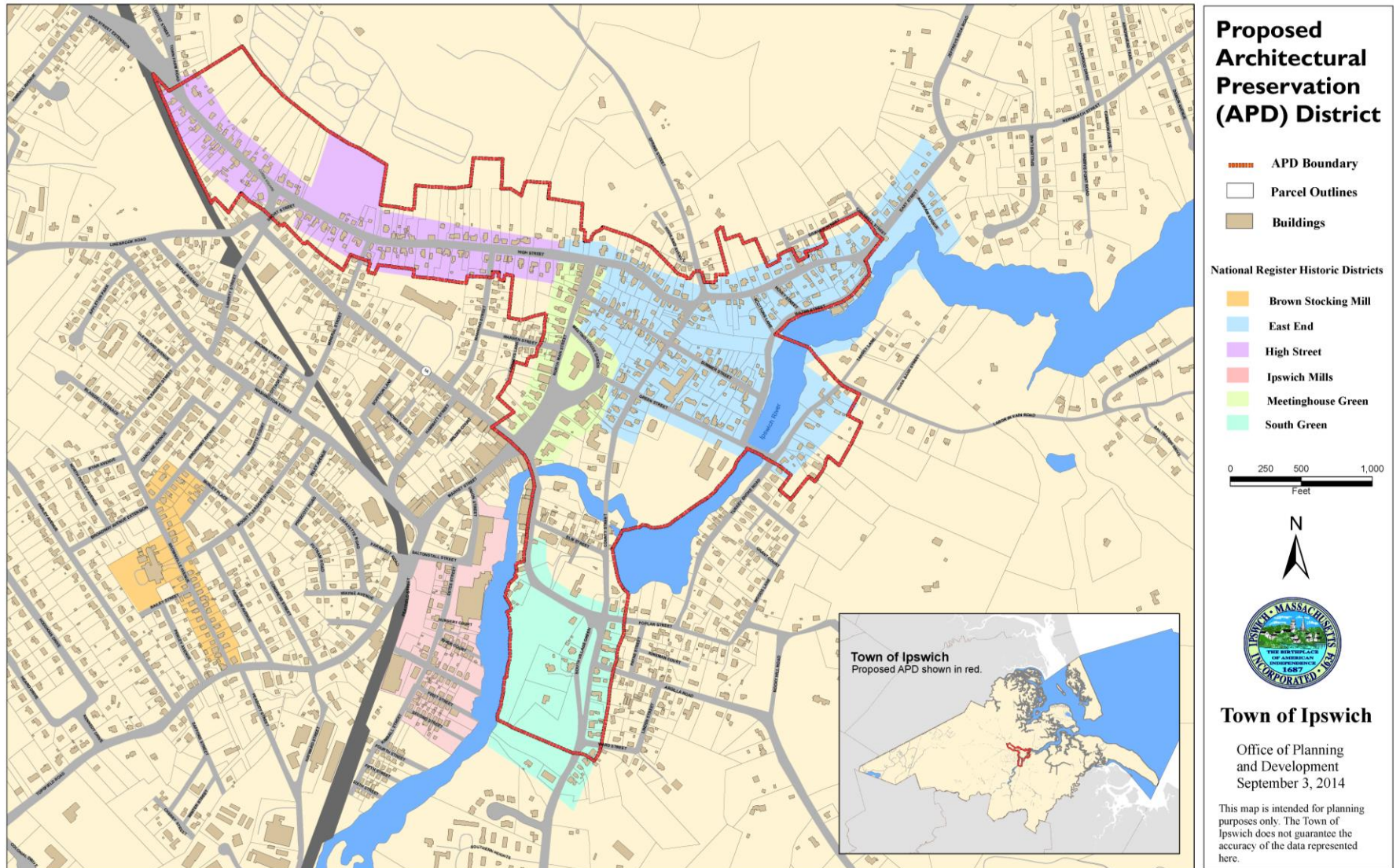
## Map. Ipswich Scenic and Historic Resources

Source: *Ipswich Open Space & Recreation Plan (2013)*, The Town of Ipswich





Map. Architectural Preservation District (APD) Boundaries



# Chapter 6: Implementation Capacity

This chapter describes local and regional capacity and resources for the implementation of affordable housing initiatives, including local and regional housing organizations and funds.

## Key Findings

- Ipswich has developed a strong local structure to support the creation of affordable housing, including a part-time housing coordinator and strong collaboration between the Ipswich Housing Partnership (IHP) and Affordable Housing Trust Fund (AHTF) Board.
- In past housing projects, the Town's Housing Partnership has been successful in leveraging federal HOME funding with local sources, such as the AHTF, charitable donations, and non-profit sweat equity and technical assistance.
- Ipswich is a member of a number of regional organizations that offer various forms of technical and financial assistance.

## Local Capacity and Resources

### TOWN'S HOUSING COORDINATOR

Ipswich's part-time housing coordinator, housed in the Planning and Development Office, coordinates the Town's affordable housing programs and serves as the primary staff liaison to the Ipswich Housing Partnership and Affordable Housing Trust Fund Board. They also oversee the addition of new housing units to the SHI and monitor requirements and regulations on the Town's existing affordable units.

### IPSWICH HOUSING AUTHORITY (IHA)<sup>131</sup>

The Ipswich Housing Authority (IHA) oversees affordable housing properties for families, residents with disabilities, and seniors using funding from DHCD and HUD. The six-person staff administers 238 affordable units spread across four main areas (Agawam Village, Southern Manor, Southern Heights, and Caroline Avenue).

The IHA also administers 55 Section 8 vouchers—and oversees an additional 32 Section 8 vouchers through the Massachusetts Rental Voucher Program. The IHA is currently applying for a grant to improve the area near their offices and the Open Door Food Pantry in Agawam Village and transform it into a community space for children, families, and seniors.

### IPSWICH AFFORDABLE HOUSING PARTNERSHIP (IHP)

Ipswich Affordable Housing Partnership supports the housing needs of low- and moderate-income individuals and families through policies and programs, including a First-time Buyers Loan Program and Home Rehabilitation Loan Program for homeowners. This group meets jointly with the Affordable Housing Trust Fund Board—who oversees the distribution of the town's Affordable Housing Trust Fund. Together, the two groups have helped support several large and small development projects, including Powder House Village.<sup>132</sup>

<sup>131</sup> <https://www.ipswichhousingauthority.com/>

<sup>132</sup> Ipswich Housing Partnership Brochure. [www.ipswichma.gov/DocumentCenter/View/8014/Brochure-in-pdf-for-website?bidId=](http://www.ipswichma.gov/DocumentCenter/View/8014/Brochure-in-pdf-for-website?bidId=)



Participants in the First-time Buyers Loan Program can receive up to \$10,000 for down payment assistance or assistance with legal costs, closing costs, or repairs. The first-time buyers loan program is funded through a combination of federal HOME funds and funds from the local Affordable Housing Trust Fund (AHTF).

The Home Rehabilitation Loan Program is funded through a combination of federal HOME funds, funds from the local AHTF, and from the Coburn Charitable Society. Income-qualified households can receive loans between \$10,000 and \$30,000 to make repairs on their homes. Seniors living on a fixed income can use the rehab loan to make repairs and stay in the home that they've lived in for many years. Both loans are interest free and require no monthly payment. Borrowers receiving HOME funds who live in their homes for ten years do not have to repay the loan but others need to repay.<sup>133</sup>

### **AFFORDABLE HOUSING TRUST FUND (AHTF)**

The Affordable Housing Trust Fund Board is the fiscal authority regarding affordable housing matters. After considering the advice offered by the Ipswich Housing Partnership, the members of the Board vote on whether to approve or deny applications for loans, subsidies for long-term housing restrictions, and grants to developers or homeowners. The Board provides fiscal oversight of the Trust Fund and its expenditures.<sup>134</sup>

The Housing Trust was authorized by Town Meeting Vote in April 2007 and is funded by in-lieu payments from the Town's Inclusionary Housing Requirements and the Infill Single-Family House Lots provisions. Developers can elect to pay \$10,000 per unit created or make a unit affordable (if less than 10 units).<sup>135</sup> The AHTF is overseen by the Affordable Housing Trust Fund Board. There is an estimated \$330,000 in the AHTF.<sup>136</sup> The total amount of funding available for new projects would vary depending on ongoing expenses and programs already funded by the AHTF. With approvals of committed funds, the AHTF's funds could exceed \$1 million over the next few years.<sup>137</sup>

## **Regional Capacity and Resources**

### **NORTH SHORE AFFORDABLE HOUSING TRUST & HARBORLIGHT COMMUNITY PARTNERS**

North Shore Housing Trust (NSHT) is a 501(c)(3) non-profit based in Newburyport established in 2001 to create and preserve affordable housing for low- and moderate-income households in the North Shore. At the time of the *2006 Housing Production Plan*, Ipswich worked with the North Shore Housing Trust (NSHT) to develop 10 affordable rental units for seniors at the Whipple School Annex Building, leased by the Town to NSHT in 2005 for a period of 99 years. The project was completed in 2007 and is currently managed by Harborlight Community Partners—a non-profit Community Development Corporation (CDC) founded in 2009 that merged with North Shore Affordable Housing Trust in 2010. Based in Beverly, Harborlight manages senior, family, and individual supportive housing properties throughout the North Shore, including in Beverly, Rockport, Marblehead, Wenham, Gloucester, Salem, and Hamilton.

---

<sup>133</sup> Loan obligation is in effect until the home is sold, transferred, refinanced, or passed to another in a will.

<sup>134</sup> <https://www.ipswichma.gov/399/Affordable-Housing-Trust-Fund-Board>

<sup>135</sup> Projects creating more than 10 units must provide at least one unit and then can opt to make payments. For more information, see the Regulatory Constraints in Chapter 5: Development Constraints.

<sup>136</sup> As of May 2020, per communications with Ipswich Planning Department.

<sup>137</sup> Estimated funds are based on current approved projects and they will only be owed after the project is completed—if the projects even go forward. Due to the many variables that must come together to make a project feasible, this could be two, five, or ten-plus years.

### **NORTH SHORE HOME CONSORTIUM (NSHC) AND HOME FUNDS**

Ipswich is a member of the North Shore HOME Consortium, an alliance of 30 North Shore and Merrimack Valley communities that receives approximately \$1.3 million federal HOME funds each year. The program is administered by the City of Peabody and staffed by the Town's Planning and Development Department. It is designed to assist with developing affordable housing. HOME program funds can be used for rental housing production and rehabilitation; first-time homebuyer assistance; rehabilitation assistance for homeowners; and tenant-based rental assistance. Rental programs are targeted to households earning less than 60 percent of area median income while homebuyer and homeowner programs are targeted to individuals with incomes below 80 percent of area median income.

### **METROPOLITAN AREA PLANNING COUNCIL – NORTH SHORE TASK FORCE**

The Metropolitan Area Planning Council (MAPC) is the regional planning agency that serves the 101 cities and towns, including Ipswich, that make up Metropolitan Boston. Its mission is to promote smart growth and regional collaboration. Its regional plan, *MetroFuture*, guides its work to improve livability including the production of diverse and affordable housing. Ipswich is part of the MAPC's North Shore Task Force subregion. Through their Technical Assistance Program, MAPC provides grant funding to its individual communities and larger subregions to assist in promoting affordable housing and other land use planning programs.

### **HABITAT FOR HUMANITY NORTH SHORE AND REGIONAL NON-PROFITS**

Habitat for Humanity North Shore, Coburn Charitable Society, and other nonprofits in the region have been active partners in developing affordable housing in Ipswich, especially for seniors. Affordable developments in Ipswich with non-profit involvement include Oak Hill, Cable Gardens, and Agawam Village.<sup>138</sup>

---

<sup>138</sup> Town of Ipswich. 2006 *Housing Production Plan*.

# References

- American Community Survey (ACS) Five-Year Estimates. 2013-2017.
- AECOM, February 2019, *Water Demand and Supply Evaluation FINAL REPORT*.
- Businesses Acting on Rising Seas, Town of Ipswich, Cape Ann Chamber of Commerce, Climate Action Business Association. *Resilience Guide: Ipswich, Massachusetts*. Ipswich, Massachusetts: 2018.
- Center for Climate and Energy Solutions. *Climate Resilience Portal*. Accessed September 3, 2019.  
<https://www.c2es.org/content/climate-resilience-overview/>
- Donahue Institute 2015 and 2018 Population Projections. <http://www.donahue.umassp.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program/population-projections>.
- Email Exchange, Beth Wright, Ipswich Council on Aging Outreach Coordinator
- Email Exchange, Sarah Johnson, Finance Director for the Town of Ipswich
- Great Marsh Resiliency Planning Project, National Wildlife Federation, Town of Ipswich, Massachusetts Office of Coastal Zone Management. *Town of Ipswich, Massachusetts: Modeling Future Effects of Coastal Storms and Sea Level Rise*. Ipswich, Massachusetts. 2016.
- Great Marsh Resiliency Planning Project, National Wildlife Federation. 2017. "Town of Ipswich Vulnerability Assessment." *Great Marsh Coastal Adaptation Plan*. (prepared by Woods Hole Group).
- Interview with Terry Anderson Town of Ipswich Affordable Housing Coordinator
- Johnson, Mike, Carolyn Britt, Heidi Paek, Walter Hartford, Ed Rauscher, Brian Hone, Lori LaFrance, Sarah Whitmore, and Eloise Eagen. *Report to the Ipswich Finance Committee: Ipswich Climate Action Plan: 2017 Update*. Ipswich, Massachusetts: 2017.
- Massachusetts Department of Revenue - Division of Local Services. 2018. Municipal Databank/Local Aid Section Tax Rates by Class.
- Massachusetts' Executive Office of Labor and Workforce Development (EOLWD). 2000, 2017, and 2018. Labor Force and Unemployment Data.
- Massachusetts' Executive Office of Labor and Workforce Development (EOLWD). 2018. ES-202.
- Massachusetts Housing Partnership. 2003. *Housing Needs Workbook: Assessing Community Housing Needs*.
- Metropolitan Area Planning Council. 2014. Stronger Region and Status Quo Population Projections.  
<https://www.mapc.org/learn/projections/>
- New England School Development Council. October 2018. *Ipswich, MA Historical Enrollment*.
- The Warren Group Town Stats. 2018
- Town of Ipswich Assessors Office, 2019
- Town of Ipswich Building Department, 2019
- Town of Ipswich Wastewater Department. March 2019. *Ipswich River Sewer Interceptor and Siphon Evaluation-FINAL*.

Town of Ipswich. 2002. *Drought Management Plan*.  
<https://www.ipswichma.gov/DocumentCenter/View/1155/2002-Drought-Management-Plan-PDF>.

Town of Ipswich. 2003. *Ipswich Community Development Plan: Final Report*. (Prepared by Ipswich Growth Management Steering Committee, Daylor Consulting Group, Inc., John Brown Associates, and Bruce Campbell & Associates.)

Town of Ipswich. 2006. *Housing Production Plan*.

Town of Ipswich. 2013 *Open Space and Recreation Plan*.

Town of Ipswich. 2018. Ipswich Zoning Bylaw (updated STM October 18, 2018).

Town of Ipswich. 2019 *Draft Community Development Plan*. (Prepared by JM Goldson LLC).

Town of Ipswich. 2019. *Hazard Mitigation Plan*. (Prepared by Metropolitan Area Planning Council (MAPC))

Town of Ipswich. 2019. *Ipswich Community Resiliency Building Report*. (Prepared by Ipswich River Watershed Association).

Town of Ipswich. 2019. *Ipswich CDP Summary of Online Community Survey Results*. (Prepared by JM Goldson.)

Town of Ipswich. 2020 *Draft Open Space and Recreation Plan*.

Trustees of Reservations. 2017. *Climate Vulnerability Assessment of Coastal Properties*. (Prepared by Woods Hole Group, Inc).  
[https://issuu.com/thetrustees/docs/trustees\\_climate\\_vulnerability\\_assessment?e=11373932/68055762](https://issuu.com/thetrustees/docs/trustees_climate_vulnerability_assessment?e=11373932/68055762).

U.S. Census Bureau, Decennial Census. 1990.

U.S. Census Bureau, Decennial Census. 2000.

U.S. Census Bureau, Decennial Census. 2010.

U.S. Census Bureau, On the Map Data 2015

U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) Data 2011-2015

U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) Data 2012-2016

# Appendices

## A. Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY							
Ipswich							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1491	Southern Heights	1-24 Southern Heights	Rental	24	Perp	No	DHCD
1492	Agawam Village	2 Agawam Village	Rental	80	Perp	No	DHCD
1493	Southern Manor	1-6 & 7-20 County Road	Rental	20	Perp	No	DHCD
1494	Whittier Park	1-19 & 21-40 Caroline Avenue	Rental	42	Perp	No	DHCD
1495	Whittier Park	Caroline Avenue	Rental	58	Perp	No	DHCD
1496	Agawam Village	34 Agawam Village	Rental	8	Perp	No	DHCD
1497	Agawam Village	2 Agawam Village	Rental	14	Perp	No	DHCD
1498	Cable Gardens	126 County Road	Rental	70	2105*	No	DHCD MassHousing
1499	Oak Hill	35 Central St	Rental	33	2026	Yes	RHS
1500	Mill Place Condominiums	Mill Place/ Brownville Ave	Ownership	1	2030	No	DHCD
3790	Memorial Hall Apts	33 Central St	Rental	7	Perp	Yes	DHCD DHCD
4325	DDS Group Homes	Confidential	Rental	4	N/A	No	DDS
4868	Cogswell Street	Cogswell Street	Ownership	1	2104	Yes	FHLBB
4869	Rosewood	1-46 Rosewood Drive	Rental	54	Perp	Yes	FHLBB
6250	Cape Ann Habitat for Humanity	Ruth's Way	Ownership	3	perp	Yes	DHCD
6251	Safford Street Condominiums	6 Safford Street	Ownership	1	perp	Yes	FHLBB
6905	High Street	High Street	Rental	1	2104	No	DHCD

10/20/2020

Ipswich  
Page 1 of 2

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**

**Ipswich**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
7020	Whipple School Annex	25 Green Street	Rental	10	perp	Yes	DHCD
							DHCD
							HUD
7913	Southgate at Ipswich	Essex Road	Ownership	1	perp	NO	DHCD
8681	1-16 LeBlanc Drive	1-16 LeBlanc Drive	Rental	16	perp	YES	MassHousing
8809	Powder House Village	108-112 County Rd	Rental	48	perp	YES	HUD
							MassHousing
							DHCD
9389	Washington St	Washington St	Rental	1	2041	NO	HUD
9477	Central Street	Central Street	Ownership	2	2108	NO	DHCD
							HUD
9538	Essex Road	Essex Road	Rental	4	Perp		DHCD
10104	Ipswich River Point	82 Topsfield Road	Ownership	9	Perp	YES	MassHousing
10258	District Condominiums	South Main Street	Ownership	1	Perp	NO	DHCD
10288	DMH Group Homes	Confidential	Rental	12	N/A	NO	DMH
10485	Primrose Farm	30, 34 Town Farm Rd & 17 Locust Road	Ownership	6	Perp	YES	Mass Housing
<b>Ipswich Totals</b>				<b>531</b>	<b>Census 2010 Year Round Housing Units</b>		<b>5,735</b>
					<b>Percent Subsidized</b>		<b>9.26%</b>

10/20/2020

Ipswich  
Page 2 of 2

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.



## 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>.

## 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.



MASSDEVELOPMENT

#### 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.



## D. Comprehensive Permit Denial & 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).

**JM GOLDSON LLC**  
**community preservation + planning**  
Boston, MA  
[www.jmgoldson.com](http://www.jmgoldson.com)  
617-221-4003