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TOWN OF MERRIMAC

Housing Production Plan

2018-2022

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Acronyms

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

Key Definitions

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

ACS – American Community Survey, conducted every year as a five-year average by the United States Census Bureau.

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

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

Cost Burdened – Households who pay more than 30 percent of their income for housing. See page 37 for more details.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

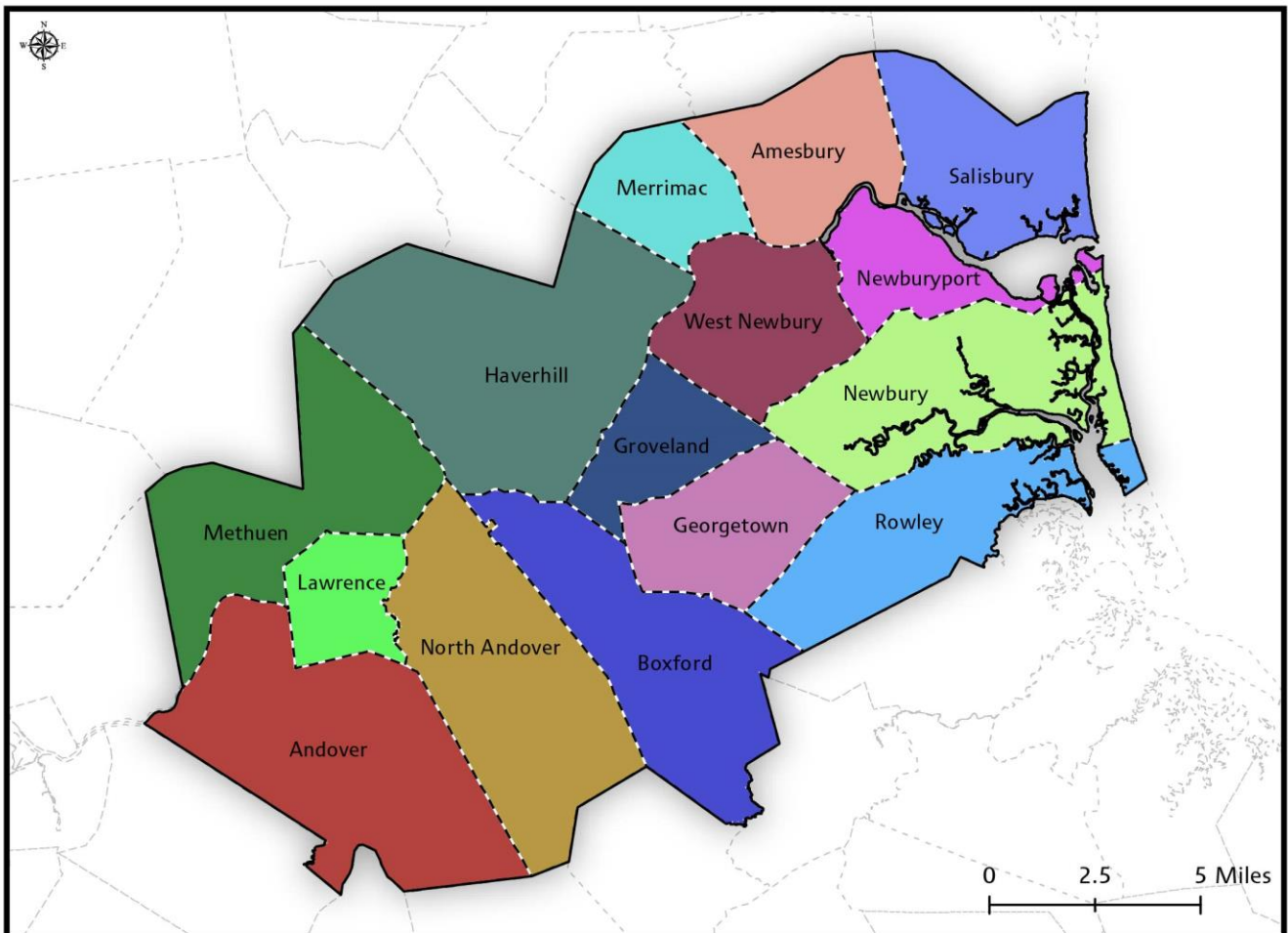
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the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

Merrimack Valley Region

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

Amesbury
Andover
Boxford
Georgetown
Groveland
Haverhill
Lawrence
Merrimac

Methuen
Newbury
Newburyport
North Andover
Rowley
Salisbury
West Newbury



Chapter 1: Introduction

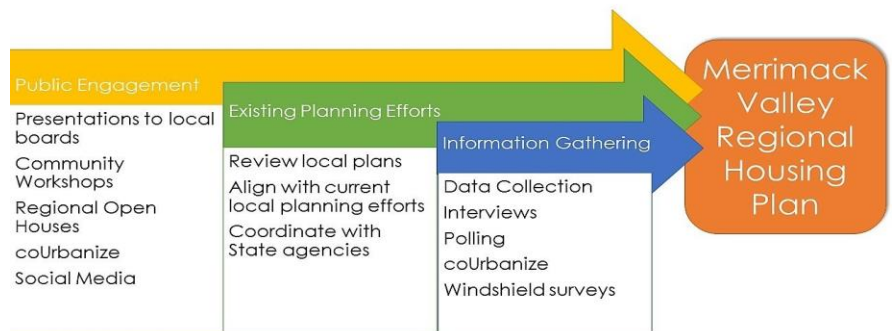
Background and Purpose

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

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

PLAN METHODOLOGY

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



- 1) Public Engagement:** MVPC worked with the Town to facilitate in-person and virtual opportunities to engage stakeholders in Merrimac in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops; the first workshop was held in May 2017 to understand local housing needs, and the second workshop was held in November 2017 to identify potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops.
- 2) Align with Existing Planning Efforts:** MVPC worked with the Merrimac Affordable Housing Board of Trustees and stakeholders to ensure that the HPP goals and strategies were consistent with existing planning efforts, including the existing Master Plan and Open Space and Recreation Plan. The Environmental Considerations, Strategies and Action Plan Sections reflect that effort.
- 3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2010-2014 and 2011-2015 American Community Surveys (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS

estimates, because the estimates are based on samples and not on complete counts. The Plan also uses data from a variety of other available sources including: The Warren Group; Massachusetts Departments of Education and Transportation; DHCD; and UMass Donahue Institute.

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

Community Overview and Findings

Merrimac is a small town in northern Essex County, bounded by Amesbury, West Newbury, Haverhill and Newton, N.H. From its distinctive Town Square to the unspoiled hills and farms near the state line, Merrimac has much to offer: an unusual mix of homes, breathtaking views of the Merrimack River, villages and lakeside neighborhoods, and a pastoral countryside. Like most rural economic centers, Merrimac is geographically small - about 8.6 square miles - and it is organized around a compact village center with adjacent, densely settled neighborhoods. Agricultural land and forests characterize the town's outlying areas, yet largely because of regional market forces, both the supply of open space and the agricultural economy it supported have declined considerably over the past 30 years. The population of Merrimac grew about 8% from 2000-2015, which is slightly higher than the Essex County and the State, but slightly lower than the MVPC region. Projections show continued growth through 2030. In addition, the number of households increased by 13% from 2000-2015, which represents the fourth largest increase in the region. Like many communities in the region, the household composition is changing. Households with school age children is declining, and there will be a significant increase in older adults over age 65 in the coming years. Single family households are also increasing, many of which are elderly people living alone. These shifts are important indicators of the types of housing needed to accommodate the residents of Merrimac over the next 15-20 years.

To their credit, Merrimac has welcomed a diverse housing stock, offering a variety of housing options for many different households, as the Town has adopted zoning that allows multi-family apartments, elderly housing, mixed use and infill residential. Merrimac also has 229 mobile homes, offering low cost housing and choice to small, primarily elderly households. These homes create a sizeable base of affordable housing options.

The decision to prepare a Housing Production Plan is important because it signals a commitment by cities and towns to produce affordable housing. For Merrimac, this commitment has a long history. The Town has already thought through such basic issues as locations suitable for higher density development, the kinds of residential uses it wants to encourage, the relationship between higher density development and the location of goods and services, and access to public utilities.

The next section focuses on the current and projected needs of Merrimac residents.

Chapter 2: Demographic Profile

Key Findings

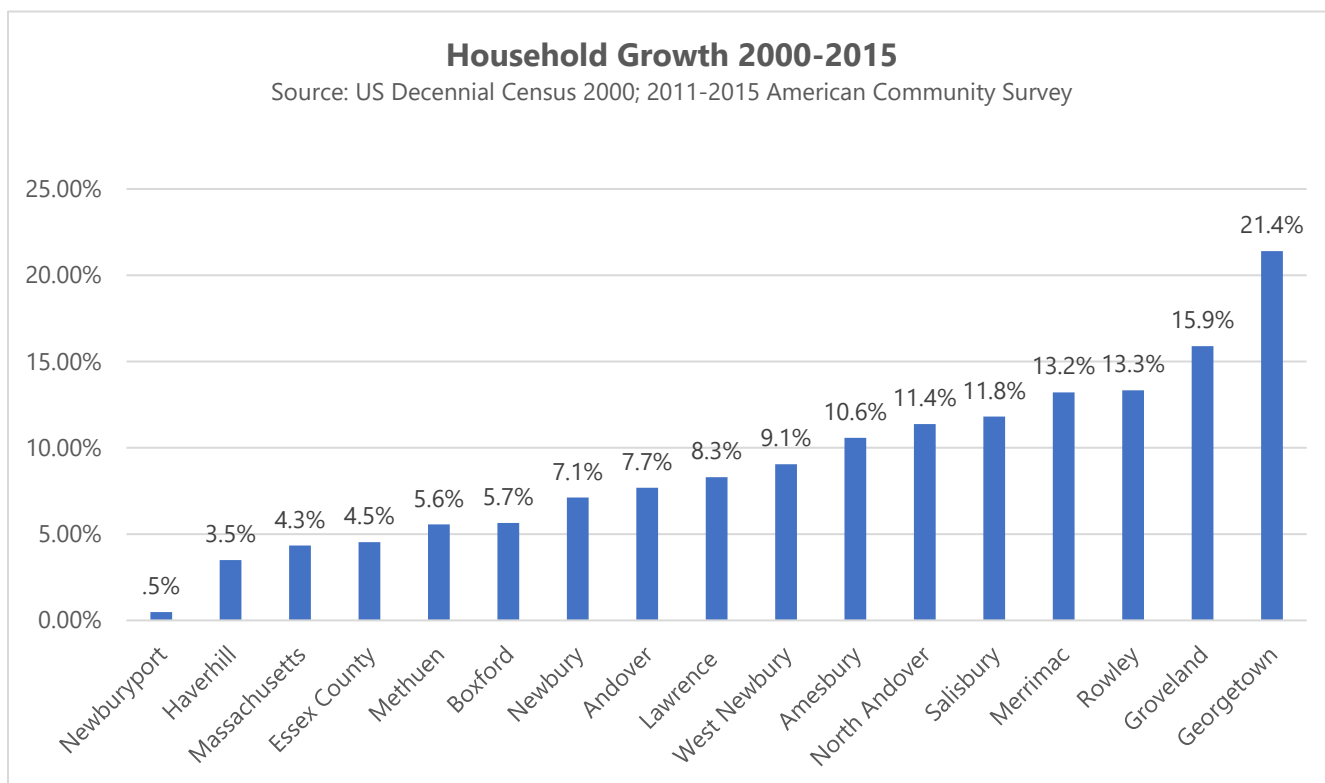
- Merrimac is growing, but at a slightly slower rate than the region overall. Projections indicate a population increase of 5 percent by 2020. From 2000 to 2015, the number of households grew by 13 percent, fourth highest in the region. Population growth combined with household growth indicate a need for more housing in the coming years.
- The composition of Merrimac's households is also changing, with less households with children and a significantly greater percentage of older adults in the coming years. The growing number of older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums and supportive housing options, and less need for single-family houses in the community.
- The region is becoming more racially diverse, but Merrimac remains racially homogenous. A greater diversity of housing stock in Merrimac may help to boost racial and ethnic diversity. Because racial and ethnic minorities generally have less wealth and lower income than white, non-Hispanic/Latino populations and multi-family and rental units can provide less expensive housing options, communities with lower stock of these types of units often also have less racial and ethnic population diversity.
- Merrimac's population has slightly lower disability rates than the region, and while it is more common for older adults to have disabilities in general, Merrimac has a slightly lower proportion of its older population reporting disabilities than in the region. However, there is still an estimated 30 percent (about 317 of older adults age 65 years and over) of residents with disabilities. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- Merrimac's households with householders between the ages of 25-44 have a substantially higher income than other age brackets. Only one other community in the region is similar in this regard.
- About 85 percent of Merrimac's households own and 15 percent rent their home, which is a much higher estimated percentage of owner households than in the region overall (63 percent).

Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

Merrimac's estimated population per the 2015 American Community Survey (ACS) is 6,601 people – a growth of about 8 percent from 2000. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent between 2000 and 2015. The estimated population of the region increased 8.75 percent in the same period.

Merrimac's population is growing faster than the State and Essex County, and only slightly less than the region. The number of households in Merrimac grew by 13% from 2000-2015, which is the fourth highest in the region.



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

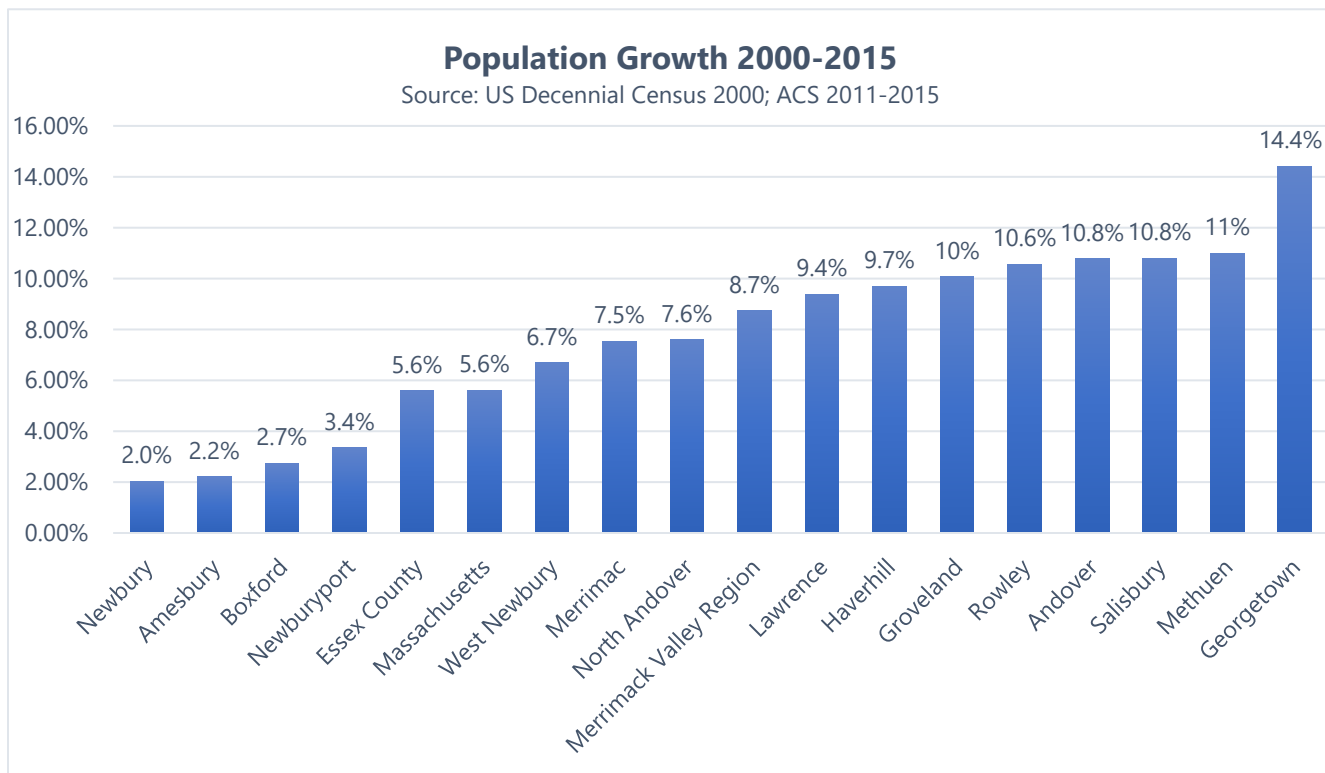
The composition of Merrimac's households has also changed. The number of households with children under 18 years old decreased from 963 households in 2000 to about 800 in 2015 – a decrease of 17 percent. In the same period, single-person households increased from 443 households in 2000 to about 513 households in 2015 – an increase of over 14 percent. In the state, households with children under 18 years old decreased about 3.7 percent and 3.16 percent in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.

Merrimac Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000- 2015
Population	6,138	6,338	6,601	7.5%
Households	2,233	2,417	2,530	13.3%
Households with individuals under 18 years	963	853	800	-16.97%
Single Person Households	443	547	513	15.8%
Average Household Size	2.73	2.61	2.60	-4.8%
Average Family Size	3.16	3.09	3.0	-5.1%

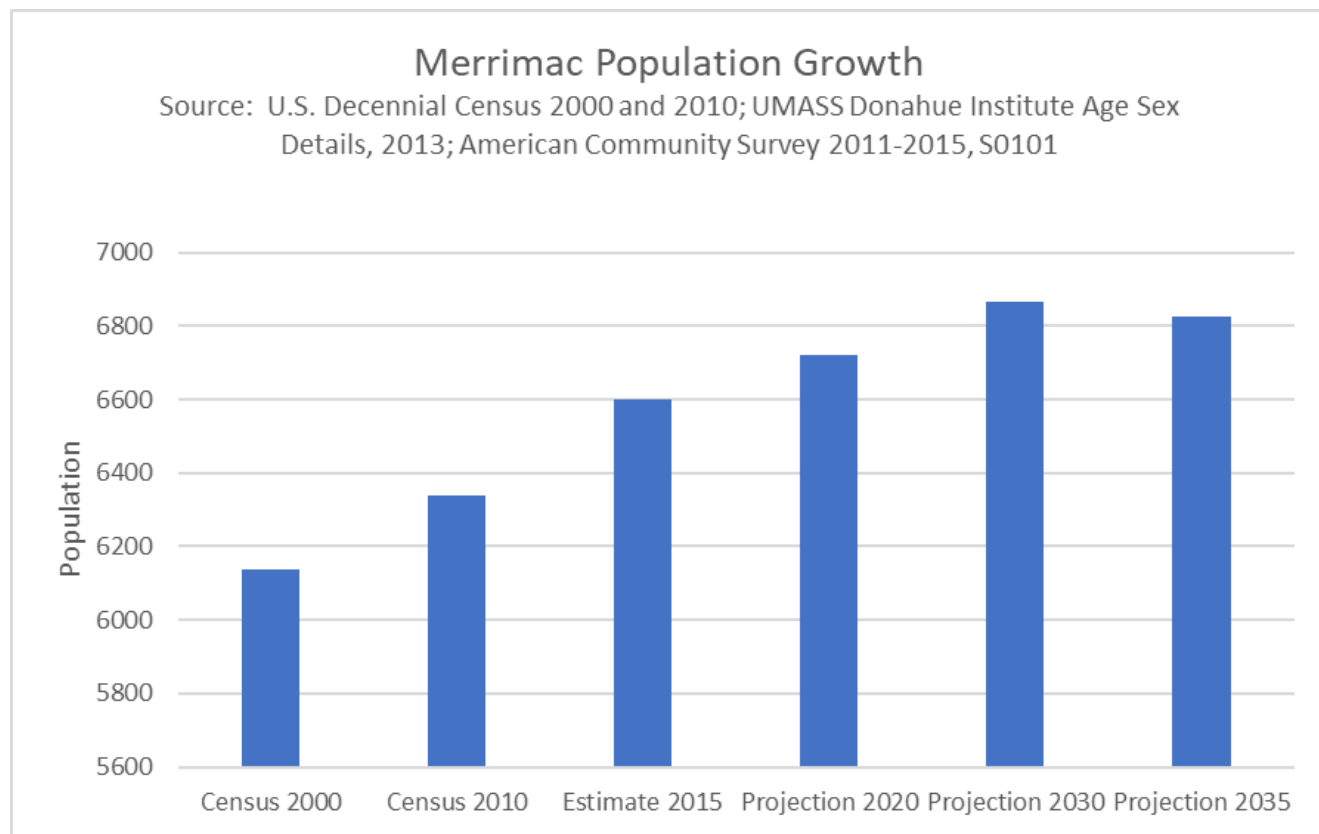
Source: US Decennial Census 2000, 2010, 2011-2015 ACS Estimates, S1101, DP-1

All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with an average growth rate of 8.75 percent and median growth rate of 7.61 percent. Merrimac's estimated population growth in this period was at 7.54 percent – lower than the region.



UMass Donahue Institute population projections indicate an increase in Merrimac's population by about 486 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated household size of 2.60, this level of growth could indicate a need for new units. If average household size continued to decline, thereby increasing household formation, it would generate more demand for new units. However, it is important to remember that many factors affect population change cannot always be accurately predicted. The UMass

Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.¹

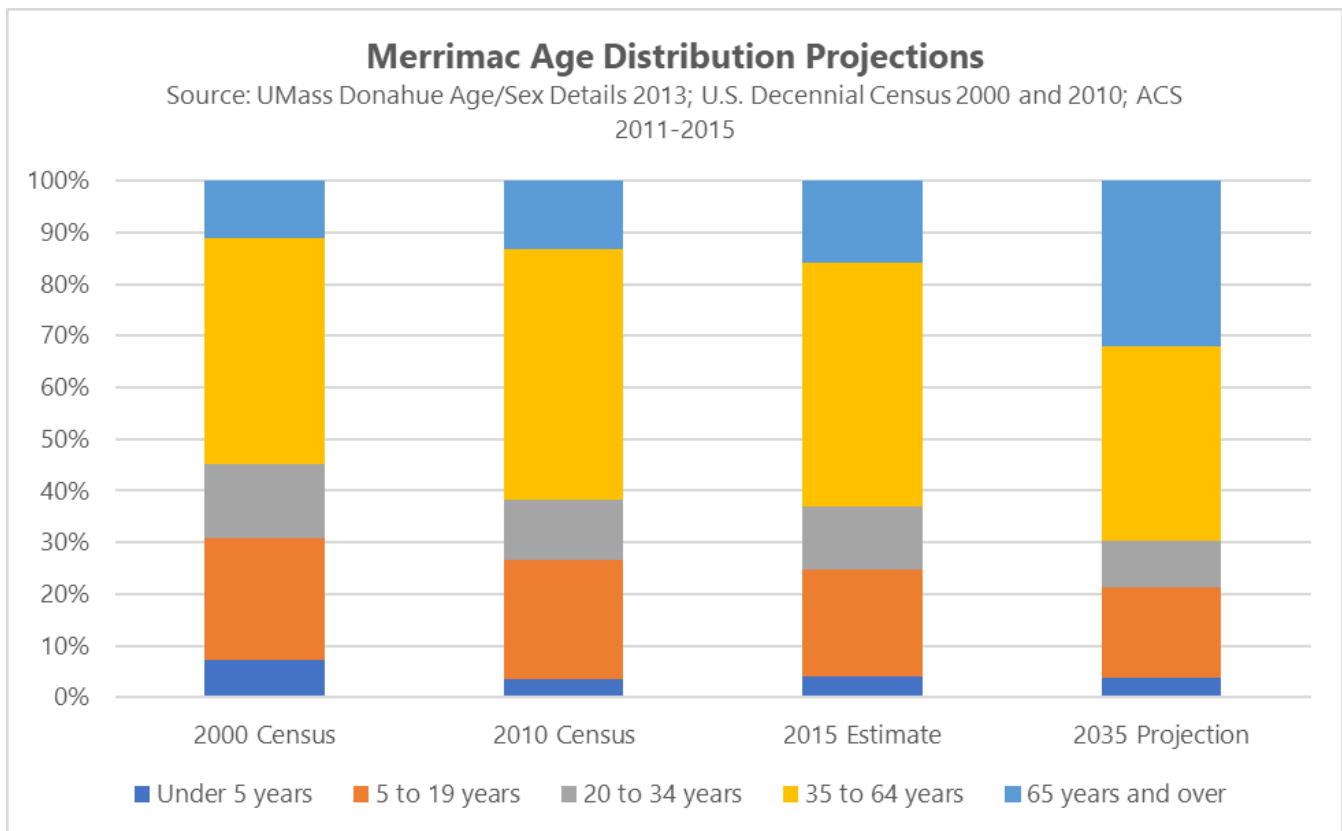


AGE

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



¹ UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. http://pep.donahue-institute.org/downloads/2015/new/UMDI_LongTermPopulationProjectionsReport_2015%2004%20_29.pdf, accessed 8/4/17.



RACE AND ETHNICITY

Per the 2015 ACS, Merrimac's population continues to racially identify primarily as white alone, with an estimated 99 percent, a slight increase from 2000 when 98 percent of the population identified as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000. The region is becoming more racially diverse, while Merrimac remains primarily white.

The most significant racial/ethnic difference between Merrimac's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino. About 2 percent of Merrimac's population (of any race) identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region's population identifies as having Hispanic/Latino ethnicity. The City of Lawrence has the greatest proportion (76 percent) of total population identifying as having Hispanic/Latino ethnicity.

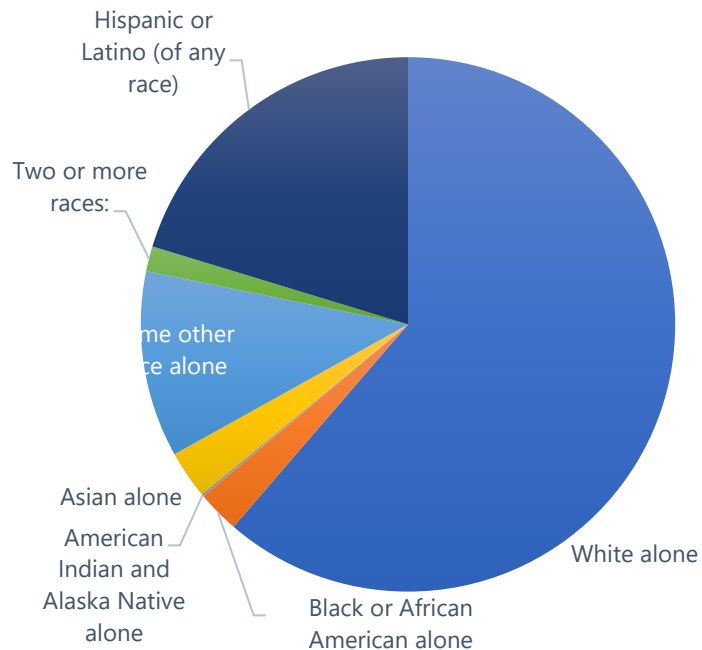
Merrimack Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	<i>number</i>	<i>%</i>	<i>number</i>	<i>%</i>	<i>est.</i>	<i>%</i>
Total Population	6,138	100%	6,338	100%	6,601	100%
White alone	6,032	98%	9,261	146%	6,558	99%
Black or African American alone	24	0%	40	1%	8	0%
American Indian and Alaska Native alone	7	0%	10	0%	--	0%
Asian alone	17	0%	41	1%	--	0%
Some other race alone	18	0%	21	0%	--	0%
Two or more races:	40	1%	77	1%	5	0%
Hispanic or Latino (of any race)	55	1%	115	2%	132	2%

Source: U.S. Decennial Census 2000 and 2010, Table QT-P3, 2011-2015 ACS Estimates, Tables B02001, DP05.
Note: ACS Data based on samples and are subject to variability. ACS does not accurately report for low sample sizes.

Merrimack Valley Region Racial Composition

Source: 2011-2015 ACS, Table B02001



DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.² Merrimac's estimated disability rate (10.4 percent of total non-institutionalized population)³ is slightly lower than the region (11 percent), county (12 percent), and state (12 percent). The estimated percentage of children under 18 years with a disability in Merrimac (less than 1 percent) is lower than the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability is the same (9 percent) as the estimated 9 percent of population in this age cohort in the region, county, and state.

Merrimac's estimated disability rate for persons 65 years and over (30 percent), is only slightly less the region, county, and state population in this age cohort.

Disability Type Definitions

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

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

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

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

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

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

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

Source: American Community Survey Subject Definitions

Disability by Age, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	6601	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	687	10%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	1,422	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	13	1%	3694	5%	7,789	6%	63,543	5%
18-64 years	4,165	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	357	9%	20,377	9%	44,374	9%	383,623	9%
65 years and over	1,051	100%	44,026	100%	111,964	100%	947,022	100%
With disability	317	30%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

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

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

Of the estimated disabilities in Merrimac, the most reported was ambulatory (36 percent of reported disabilities). Cognitive disabilities were about 20 percent of total estimated reported disabilities. Independent living was about 17 percent of reported disabilities.

GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population’s level of geographic mobility typically varies by economic status, family status, and age—Older adults tend to move less than younger adults and owners tend to move less than renters. Merrimac’s geographic mobility rate is comparable to the region, county, and state.

Per the 2015 ACS, about 93 percent of Merrimac’s total population lived in the same home the year prior to the survey, which is a greater percentage than in the region (89 percent), county (88 percent) and state (87 percent).

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

Geographic Mobility, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	6,601	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	6,045	93%	301,390	89%	666,437	88%	5,779,219	87%
Same County	326	5%	24,315	7%	56,670	8%	477,731	7%
Same State	39	1%	5,547	7%	15,112	2%	179,149	3%
Different State	91	1%	5,646	2%	11,334	2%	139,338	2%
Abroad	26	.4%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Source: 2011-15 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, Merrimac has about 2,538 total households, with 76 percent family households. About 39 percent of family households have children under age 18.

About 27 percent of family households with children are single-parent households in Merrimac, which is lower than the region (34 percent), but higher than the county (19 percent), and state (17 percent).

About 20 percent of households are single-person households and about 38 percent of single-person households in Merrimac are age 65 plus. This is lower than percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone.

Household Types, 2015

Household Type	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	2,538	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	1,930	76%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	751	39%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	23	3%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	179	24%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	1,007	35%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	598	24%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	513	20%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	195	38%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 85 percent of Merrimac households own and 15 percent rent their home. Merrimac has a higher estimated percentage of owner households than the region (59 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

Tenure Type	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	2,160	85%	79,885	63%	181,293	63%	1,583,667	62%
Rent	368	15%	46,072	37%	106,619	37%	966,054	38%
Total	2,528	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

Merrimac's ACS estimates indicate a slightly higher percentage of two-person households than in 2000 and a decrease in three and four-plus person households.

Most households in Merrimac consist of either two-person (38 percent) or four+-persons (26 percent). The percentage of two-person households has increased about 7 percent since 2000 whereas the number of three -person households decreased about 3 percentage points and four+-person households decreased 4 percentage points in the same period.

Household Size, 2015

Size	2000 Census		2010 Census		2015 Estimate	
	Households	%	Households	%	Households	%
1-person	443	20%	547	23%	513	20%
2-person	700	31%	810	34%	963	38%
3-person	421	19%	423	18%	399	16%
4+-person	669	30%	637	26%	655	26%
Total	2,233	100%	2,417	100%	2,530	100%

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

HOUSEHOLD INCOME DISTRIBUTION

Income Distribution

Merrimac's households are estimated to have comparable incomes to households in the region, county, and state.

Roughly 39 percent of Merrimac's households have income of \$100,000 or more and about 30 percent have income less than \$50,000, per the 2015 ACS. About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

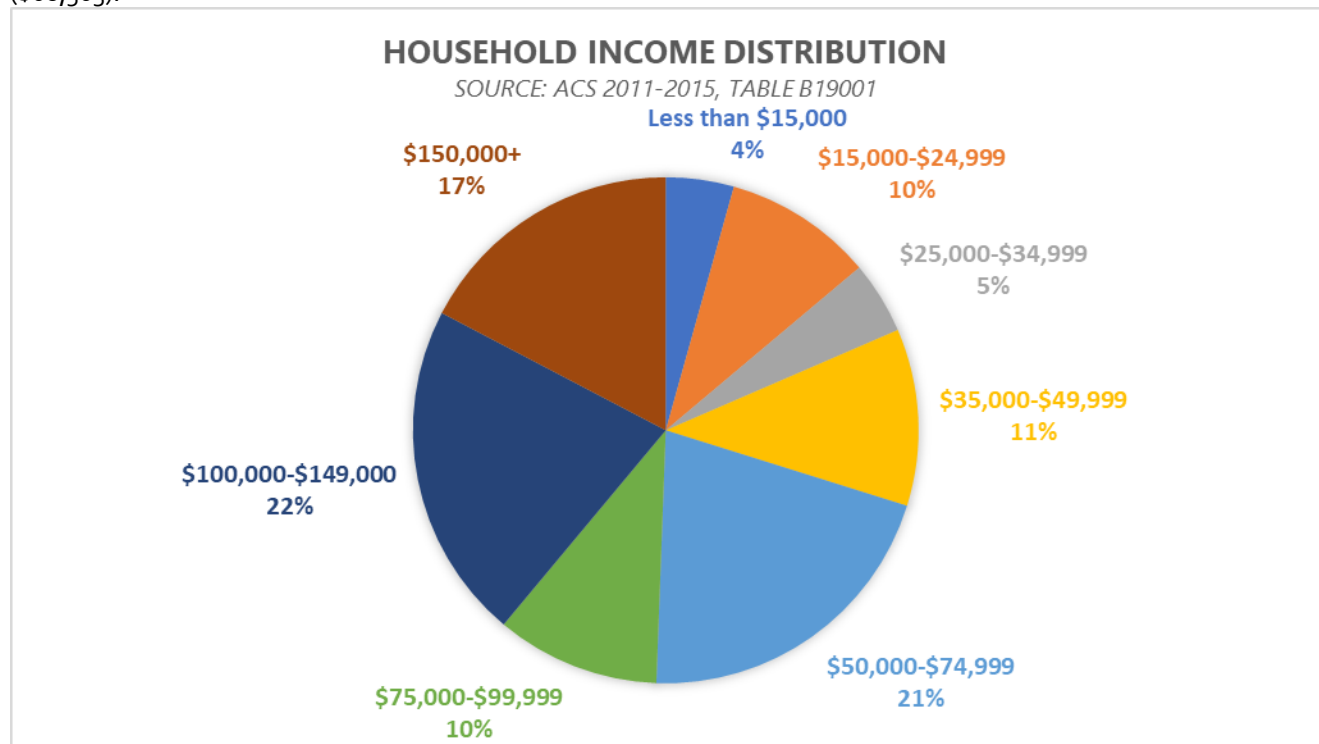
Household Income Distribution, 2015

Income	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	110	4%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	241	10%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	117	5%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	286	11%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	525	21%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	265	10%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	546	22%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	438	17%	23,074	18%	49,883	17%	433,337	17%
Total	2,528	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001

Median Income

Merrimac's estimated median household income per the 2015 ACS is \$73,986, which is slightly lower than the average of the median income for the 15 Merrimack Valley communities (\$75,532), but slightly higher the county (\$69,068) and state (\$68,563).



Median Income, 2015

	Merrimac	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$73,986	\$75,532	\$69,068	\$68,563
<i>Source: 2011-2015 ACS Estimates, Table S1901.</i>				
<i>*Note: Regional median incomes are calculations by the Merrimack Valley Planning Commission of weighted mean of estimated median incomes by Census block groups for the 15 towns and cities in the region as reported in the ACS 2011-2015.</i>				

Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In Merrimac, estimated median renter income was \$35,960 per the 2015 ACS and estimated median owner income was \$91,539.

Median Income by Tenure, 2015

Tenure	Merrimac	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$91,539	\$104,451	\$95,660	\$92,207
Renter Occupied	\$35,690	\$34,997	\$35,254	\$37,780
<i>Source: 2011-2015 ACS Estimates, Table B25119.</i>				
<i>*Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the ACS 2011-2015</i>				

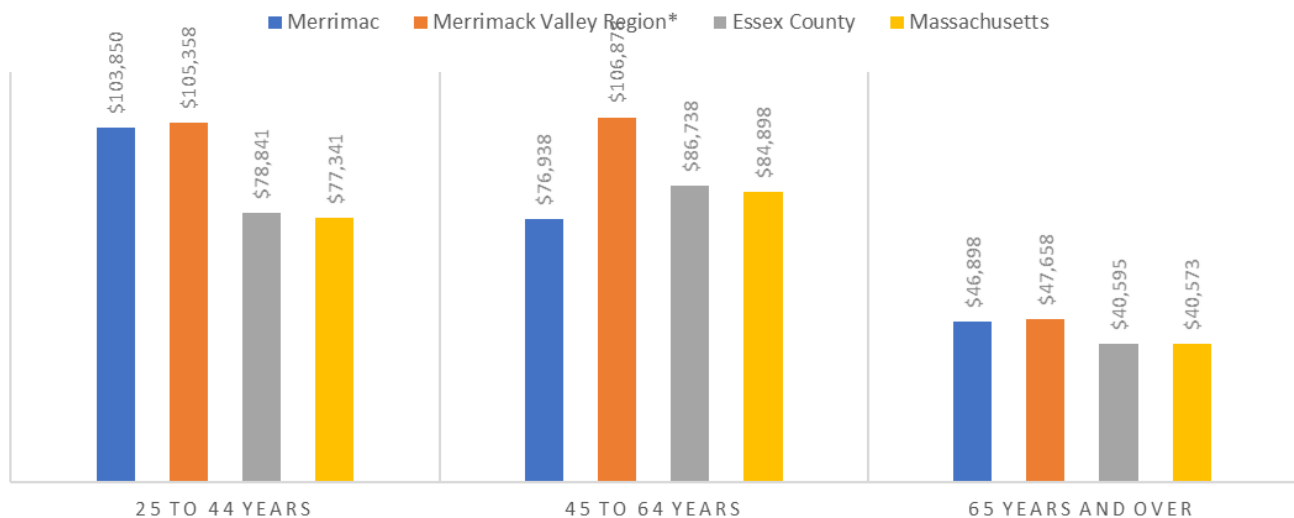
Income Distribution by Age of Householder

Per the 2015 ACS, households with householders age 25-44 years have the highest estimated median income in Merrimac (\$103,850) – this is significantly higher than median incomes for this age cohort in the county (\$78,841) and state (\$77,341), and the weighted mean of median incomes of this cohort for the 15 towns in the region (\$77,048).

Households with senior householders (age 65 years and over) have lower median income than younger cohorts with an estimated median income of \$46,898 in Merrimac – this is higher than the median senior income in the region, county and state.

MEDIAN INCOME BY AGE OF HOUSEHOLDER, 2015

SOURCE: ACS 2015, TABLE B19049 *NOTE: REGIONAL MEDIAN INCOMES ARE THE AVERAGES OF THE 15 COMMUNITY'S MEDIAN INCOMES.



POVERTY

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

Merrimac has a lower estimated poverty rate than the region, county, or state, with about 6 percent of the total population living in households below the federal poverty thresholds, as compared to the county and the state.

Federal Poverty Thresholds

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

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

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

The table below includes every individual in families that have total income less than the family's poverty threshold. In Merrimac, close to 34 percent of the population living in households below the federal poverty thresholds are children under 18 years.

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	0	0%	3,953	9%	8,119	10%	61,483	8%
5-17 years	137	34%	10,373	25%	19,400	23%	147,458	20%
18-34 years	33	8%	9,157	22%	19,157	22%	218,761	29%
35-64 years	210	52%	14,023	33%	27,877	33%	233,736	31%
65 years and over	28	7%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	408	6%	42,241	13%	85,417	11%	748,905	12%
Total Population	6,578	100%	338,637	100%	747,718	100%	6,471,313	100%
Source: 2011-2015 ACS Estimates, Table B17001								
Note: ACS Data based on samples and are subject to variability. ACS does not accurately report for low sample sizes.								

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

Homelessness Characteristics

POINT IN TIME COUNTS

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

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

Homelessness Count in the North Shore, 2015-2017

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

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

DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

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

Economic Characteristics

Roughly 45 percent of Merrimac's total labor force is employed in the industries of management, business, science and arts. About 25 percent is employed in sales or office occupations, and about 15 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

Economic Sectors, 2015

Industry	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	1,553	45%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	501	15%	29,739	17%	70,286	18%	602,742	18%
Sales and office	859	25%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	271	8%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	282	8%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	3,466	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Merrimac was 3.6 percent, which is lower than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2017.⁵

Per the 2015 estimates, about 50 percent of Merrimac households have less than 30-minute travel time to work. This is lower than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 21 percent of Merrimac households commute over an hour, which is greater than in the region, county, and state.

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

Travel Time to Work, 2015

Travel Time	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	442	14%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	1158	36%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	632	20%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	327	10%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	672	21%	20,539	13%	48,720	14%	371,904	12%
Total	3,231	100%	158,982	100%	356,241	100%	3,194,998	100%
Source: 2011-2015 ACS Estimates, Table B08303								

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 97 percent of Merrimac's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (89.8). About 26 percent of the population have a Bachelor's degree and not a graduate or professional degree – this is higher than the region (22 percent), county (22 percent) and state (23 percent). About 19 percent of Merrimac's population has a graduate or professional degree – this is higher than the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	4,540	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	42	1%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	98	3%	13,017	6%	27,055	5%	251,050	5%
High school graduate	1068	11%	58,210	25%	136,786	26%	1,169,375	25%
Some college	861	17%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	433	8%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	1,169	26%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	869	19%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	4,400	97%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	2,038	45%	85,290	37%	198,749	38%	1,890,309	41%
Source: 2011-2015 ACS Estimates, Table S1501								

Chapter 3: Local Housing Conditions

Key Findings

- Merrimac has about 2,582 housing units, with 98 percent occupied year-round. Merrimac's vacancy rates are estimated to be 1 percent for owner occupied housing units and 1 percent for renter occupied units. This indicates a housing demand that exceeds supply.
- Roughly 85 percent of Merrimac's occupied housing units were owner occupied and 15 percent renter occupied, which is a significantly lower proportion of renter housing than in the region.
- Merrimac has a newer housing stock. About 52 percent of housing units were built prior to 1979 and 48 percent built after 1979 – homes built prior to 1979 may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements. This proportion of older housing units is lower than in the region.
- A smaller proportion of Merrimac's householders are young (age 25-34) compared with the region overall, indicating possible limited availability of starter homes.
- The 2017 median sales price of all homes in Merrimac was \$349,900, making Merrimac one of the more affordable communities in the region.
- Merrimac's 229 mobile homes provide low cost housing and choice to small, primarily elderly households. At 9 percent of the housing stock, mobile homes create a sizeable base of affordable housing options.
- Most renter households (53 percent) in Merrimac are in the age bracket 45-59 years old, higher than the region, county and state.
- About 33 percent of Merrimac's households have incomes at or below 80 percent of the Area Median Income (AMI). And about 84 percent or 580 of low-income households in Merrimac are estimated to spend more than 30 percent of their gross income on housing costs.
- Approximately 5.6 percent or 141 units of Merrimac's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that Merrimac needs more rental housing at all price points including affordable at a variety of income ranges and market-rate rental housing, more affordable starter homes for first-time homebuyers for low/moderate income and middle-income households including rental and ownership units, as well as accessible housing and housing with supportive services.



Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 2,582 housing units in Merrimac, with 2,528 year-round occupied units (98 percent) and an estimated 54 vacant units (2 percent of total housing units). The estimated rental vacancy rate in Merrimac was 1 percent and ownership vacancy rate was 1 percent. These vacancy rates indicate a need for both more rental and ownership units. The county and state had higher vacancy rates for both owner and rental housing.

An estimated 85 percent of Merrimac total occupied housing units were owner occupied while 15 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Vacancy Rates

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

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

Occupancy, Vacancy, and Tenure, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	2,582	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	2,528	98%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	2,160	85%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	368	15%	46,072	37%	106,619	37%	966,054	38%
Vacant	54	2%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	0	0%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	1.0	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	1.1%	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Merrimac's land is divided into 2,302 total parcels, including 2,011 parcels (80 percent) with residential uses. Most of the parcels in Merrimac consists of single-family properties (approximately 70 percent).

Merrimac Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	1,621	70%
Two- or More Family	110	5%
Condominiums	271	12%
Apartments	9	0.4%
Commercial Parcels	49	2%
Other non-residential uses	242	11%
Total	2,302	100%

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

About 68 percent of units in Merrimac are single, detached units, which is slightly higher than the region (51 percent), county (52 percent) and state (50 percent). 16 percent of Merrimac's units are in multi-family (two or more-unit buildings), which is lower than the region, county, and state. Of note is that Merrimac has 229 mobile homes, which is 9 percent of the housing stock and 31 percent of the mobile homes in the region.

Merrimac Units in Structure, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
Units in Structure	est.	%	est.	%	est.	%	est.	%
Total	2,582	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	1,749	68%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	171	7%	10,856	8%	19,450	6%	145,650	10%
2	215	8%	12,787	10%	31,376	10%	292,932	10%
3 or 4	74	3%	14,721	11%	35,219	11%	308,861	7%
5 to 9	78	3%	7,349	6%	16,295	5%	164,745	2%
10 to 19	33	1%	6,295	5%	12,514	4%	120,407	5%
20 to 49	33	1%	5,271	4%	15,442	5%	122,166	11%
50 or more	0	0%	7,157	5%	18,063	6%	190,134	4%
Mobile home	229	9%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%

Source: 2011-2015 ACS Estimates, Table B25024

AGE OF HOUSING

Housing in Merrimac is generally newer than housing in the region, county and state. Per the 2015 ACS estimates, roughly 52 percent of Merrimac homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates that 14 percent of homes were built after 2000 in Merrimac compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 32 percent of existing housing units were constructed in Merrimac before 1940, compared with 35 percent in the region, 39 percent in the county and 34 percent in the state.

Age of Housing, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	2,582	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	58	2%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	306	12%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	432	17%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	446	17%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	144	6%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	77	3%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	153	6%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	105	8%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	861	33%	46,789	35%	120,430	39%	961,644	34%
<i>Source: 2011-2015 ACS Estimates, Table B25034</i>								

TRENDS IN RESIDENTIAL PROPERTY VALUES

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

In FY17, the total assessed value of all residential parcels in Merrimac was \$700,971,527, and the average value of a single-family home was \$348,594. Merrimac's average single-family tax bill is \$5,696, which is about \$331 lower than the median of the regional community's average single-family tax bills (\$6,027).

Tax Rates and Average Tax Bills, FY2017

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

Source: DOR Municipal Databank, FY17

Permitting Activity

Between 2000 and 2015, residential permit activity in Merrimac fluctuated year to year with an annual average of about 12 single-family units. In the same period, Merrimac also permitted 8 two-family units. Merrimac's overall annual average was about 13 units over all building types permitted. Over this period, single-family permits experienced a peak in 2014 with 27 units permitted. Since 2000, single-family permits have fluctuated and reached a low of 2 in 2012.

Merrimac Residential Building Permit Activity, 2000-2015

Permits Issued	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Single-Family	22	22	17	15	13	10	10	10	6	3	4	5	2	5	27	21
Two-Family Units	0	0	0	0	0	4	2	2	0	0	0	0	0	0	0	0
Three- or Four-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Five+-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	22	22	17	15	13	14	12	12	6	3	4	5	2	5	27	21

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

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Merrimac owner households (59 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent) and state (58 percent).

Owner by Year Moved into Unit, 2015

Year	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	17	1%	429	1%	843	0.5%	7,437	0.5%
2010-2014	356	16%	11,451	14%	24,118	13%	203,982	13%
2000-2009	708	33%	28,806	36%	62,567	35%	546,366	35%
1990-1999	570	26%	19,046	24%	41,879	23%	356,671	23%
1980-1989	275	13%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	234	11%	10,508	13%	29,464	16%	271,359	17%
Total	2,160	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in Merrimac (60 percent) are between the ages of 35 and 59 – this is similar to trends in the region (58 percent), county (54 percent), and state (53 percent).

Owner by Age of Householder, 2015

Age of Householder	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	2,160	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	64	3%	5,687	7%	12,501	7%	120,668	8%
35-44 years	421	19%	14,340	18%	29,565	16%	262,247	17%
45-54 years	701	32%	21,581	27%	45,865	25%	386,386	24%
55-59 years	205	9%	10,116	13%	22,635	13%	197,033	12%
60-64 years	229	11%	9,064	11%	20,879	12%	177,103	11%
65-74 years	302	14%	11,371	14%	28,059	16%	245,529	16%
75-84 years	211	10%	5,218	7%	14,517	8%	131,404	8%
85+ years	27	1%	2,220	3%	6,826	4%	58,368	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

In Merrimac, about 44 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2016

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	2,160	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	0	0.0%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	24	1.1%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	41	1.9%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	93	4.3%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	70	3.2%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	64	3.0%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	219	10.1%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	419	19.4%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	265	12.3%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	527	24.4%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	438	20.3%	21,655	27.1%	46,079	25.3%	382,358	24.1%

Source: 2011-2015 ACS Estimates, Table B25118

OWNER-OCCUPIED HOUSING VALUES

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

In Merrimac, 11 percent of owner-occupied units have an estimated value between \$500,000 and \$999,999, with zero percent over \$1,000,000. Of note is that Merrimac has 22% of their owner-occupied housing units valued at less than \$200,000, which is greater than the region, county and state. Additionally, 17.6% of owner-occupied units are valued at less than \$150,000, compared to 7.3% for the region and 9% for the state.

Owner-Occupied Units by Value, 2015

Home Value	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	131	6.1%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	159	7.4%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	88	4.1%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	93	4.3%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	546	25.3%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	907	42.0%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	236	10.9%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	0	0%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	2,160	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25075

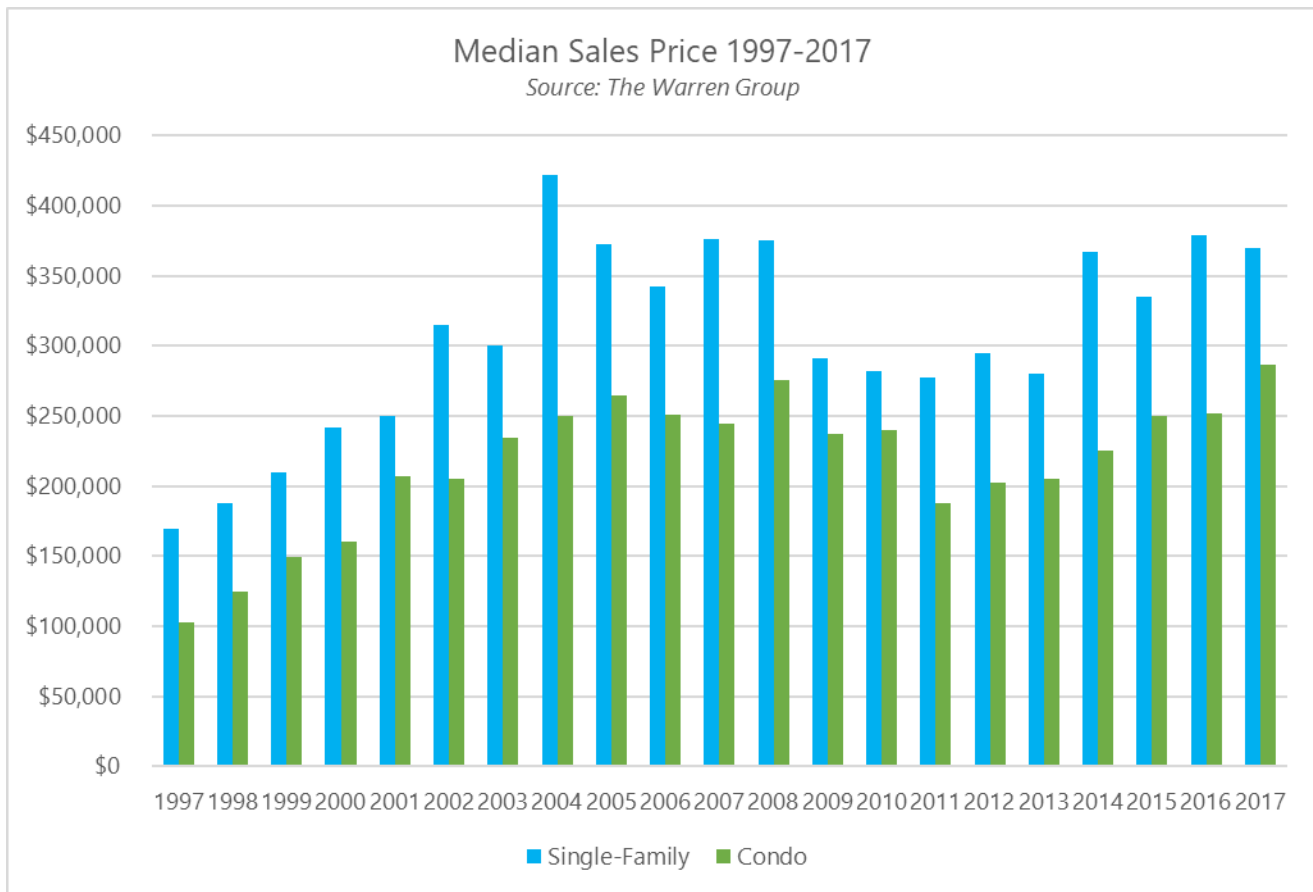
For-Sale Market

In 2017, the median sales price for a single-family home in Merrimac was \$369,950. The median sales price for a condo was \$286,250. Single-family home prices peaked in 2004, and like many communities in the region, have not yet recovered. Condo prices in 2017 are higher than the peak in 2008.

Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$169,900	\$103,000	\$139,900
1998	\$187,700	\$125,000	\$167,500
1999	\$209,900	\$149,000	\$189,900
2000	\$242,000	\$160,000	\$224,000
2001	\$249,900	\$207,000	\$234,950
2002	\$315,000	\$205,000	\$277,500
2003	\$300,625	\$234,200	\$303,125
2004	\$422,500	\$250,000	\$340,000
2005	\$372,500	\$264,900	\$316,500
2006	\$342,500	\$251,000	\$316,000
2007	\$376,500	\$244,625	\$310,000
2008	\$375,000	\$275,400	\$291,450
2009	\$290,750	\$237,500	\$282,000
2010	\$281,950	\$240,000	\$263,500
2011	\$277,500	\$187,950	\$247,500
2012	\$295,000	\$202,250	\$284,272
2013	\$280,000	\$205,000	\$270,950
2014	\$367,000	\$225,000	\$340,000
2015	\$334,839	\$250,000	\$324,450
2016	\$379,000	\$252,000	\$339,900
2017	\$369,950	\$286,250	\$349,900

Source: The Warren Group Town Stats, 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Merrimac renter households (91 percent) moved into their current unit between 2000 and 2014. This is a higher proportionally than the region (88 percent), county (84 percent) and state (87 percent).

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

Renter by Year Moved into Unit, 2015

Year	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	0	0%	831	2%	2,057	2%	21,922	2%
2010-2014	237	64%	23,544	51%	53,482	50%	499,876	52%
2000-2009	101	27%	17,015	37%	36,618	34%	331,130	34%
1990-1999	19	5%	3,211	7%	8,407	8%	71,061	7%
1980-1989	0	0%	873	2%	2,388	2%	22,277	2%
1979 or earlier	11	3%	598	1%	1,667	2%	19,788	2%
Total	368	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households, however this is not the case in Merrimac. Most renter householders in Merrimac (53 percent) are estimated to be between the ages of 45-59.

This is substantially higher than estimated renters in this age range than in the region (29 percent), county (28 percent), and state (26 percent).

Renter by Age of Householder, 2015

Age of Householder	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	368	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	40	11%	9,648	22%	22,861	23%	251,629	28%
35-44 years	50	14%	10,121	23%	20,887	21%	182,349	20%
45-54 years	140	38%	8,735	20%	19,632	19%	165,738	18%
55-59 years	54	15%	4,017	9%	9,431	9%	70,612	8%
60-64 years	19	5%	2,933	7%	7,464	7%	57,771	6%
65-74 years	42	11%	4,237	10%	9,710	10%	82,851	9%
75-84 years	--	0%	2,479	6%	6,727	7%	54,611	6%
85+ years	23	6%	1,633	4%	4,752	5%	35,286	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

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

In Merrimac, about 34 percent of renter households have estimated income above \$50,000 and about 33 percent have incomes less than \$25,000. Most renters in Merrimac (61%) have incomes between \$25,000 and \$75,000: this is higher than the region, county and state.

Renters by Household Income, 2015

	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	368	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	--	0%	2,433	5%	5,229	5%	53,541	6%
\$5,000-\$9,999	--	0%	3,117	7%	7,322	7%	65,749	7%
\$10,000 to \$14,999	45	12%	5,083	11%	11,569	11%	98,196	10%
\$15,000 to \$19,999	38	10%	3,809	8%	8,535	8%	73,538	7%
\$20,000 to \$24,999	40	11%	3,352	7%	7,180	7%	60,523	6%
\$25,000 to \$34,999	53	14%	6,244	14%	13,173	12%	105,214	11%
\$35,000 to \$49,999	67	18%	6,540	14%	15,355	14%	127,457	13%
\$50,000 to \$74,999	106	29%	7,581	17%	18,037	17%	153,969	16%
\$75,000 to \$99,999	--	0%	3,622	8%	8,986	8%	90,790	9%
\$100,000 to \$149,999	19	5%	2,879	6%	7,429	7%	86,178	8%
\$150,000 or more	--	0%	1,412	3%	3,804	4%	50,979	5%

Source: 2011-2015 ACS Estimates, Table B25118



RENTAL HOUSING COSTS

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

Wages Needed to afford Fair Market Rent in Massachusetts

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

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

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

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

About 70 percent of renter households in Merrimac pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is on par with the region at 70 percent and Essex County at 67 percent. 30 percent of renter households in Merrimac pay more than \$1,500 in monthly gross rent, while in the region only 15 percent pay more than \$1,500 per month. In the state, 26 percent of renters pay more than \$1,500. This data does not include seasonal rental units.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of 41 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,372 for a one-bedroom apartment. To afford this monthly rent, a household must earn \$54,880 annually. Of note in Merrimac is that no rent was reported to be more than \$1,999 as compared to 10% of rentals across the state.

While renters in the town pay less than \$2,000 on monthly rent, the average renter in Merrimac could not afford the fair market rent for a one-bedroom apartment.

Renter Households by Gross Rent per Month 2015

Gross Rent	Merrimac		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	0	0%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	143	39%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	116	31%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	109	30%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	0	0%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	0	0%	381	1%	973	1%	20,885	2%
\$3,000 or more	0	0%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	368	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates; Table B25063.

Housing Affordability

HOUSING COST BURDEN

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

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

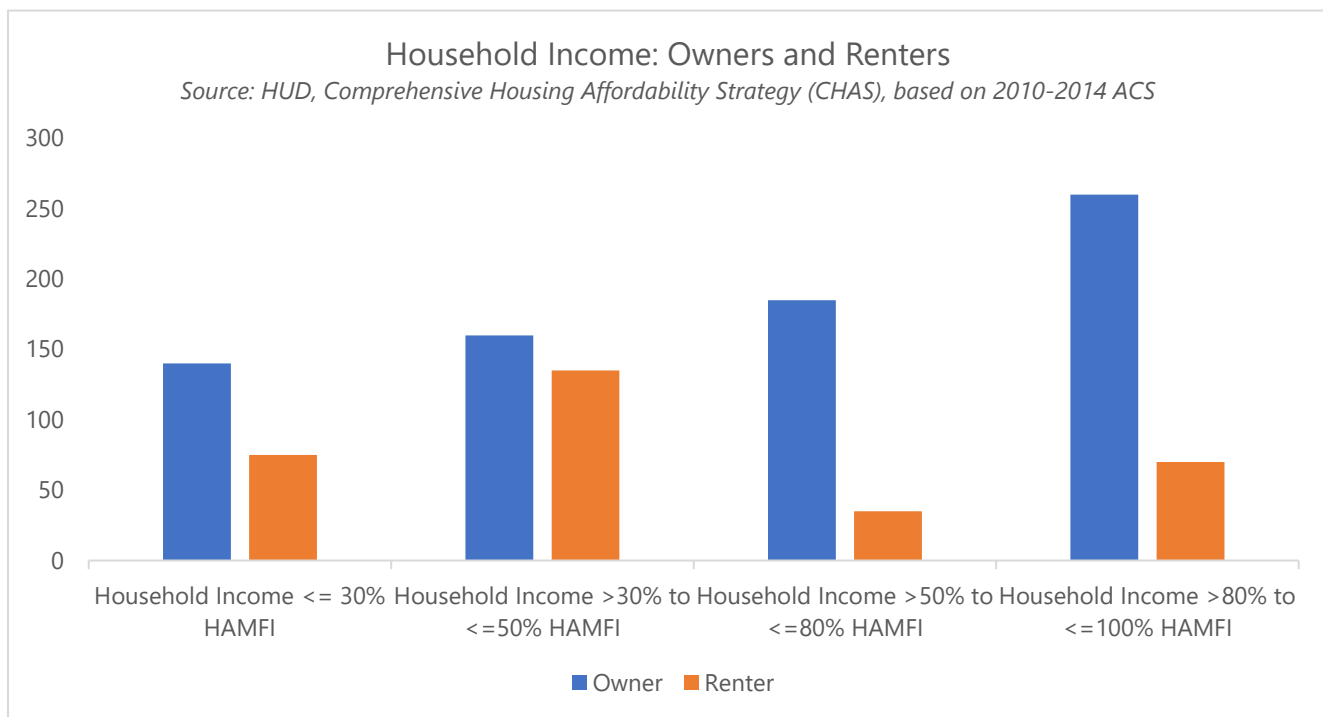
The 2014 ACS estimates indicated that about 33 percent of Merrimac households have incomes at or below 80 percent of the Area Median Income (AMI).⁶

About 26 percent of owner households have incomes at or below 80 percent AMI, and about 33 percent of renter households have incomes at or below 80 percent AMI.

Household Income Distribution Overview, 2014

Income Categories	Owner		Renter		Total	
	Est.	%	Est.	%	Est.	%
Household Income <= 30% HAMFI	90	4%	55	14%	145	6%
Household Income >30% to <=50% HAMFI	135	7%	75	18%	210	9%
Household Income >50% to <=80% HAMFI	300	14%	140	35%	440	18%
Household Income >80% to <=100% HAMFI	180	9%	10	3%	190	8%
Household Income >100% HAMFI	1355	66%	120	30%	1475	60%
Total	2055	100	400	100	2460	100%
Source: CHAS Data Query Tool, 2010-2014 ACS Estimates						

⁶ HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.



About 32 percent of total owner households and 47 percent of renter households in Merrimac pay more than 30 percent of their income towards housing.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	1,465	68%	195	53%	1,660	66%
Cost Burden >30% to <=50%	445	21%	55	15%	500	20%
Cost Burden >50%	240	11%	115	32%	355	14%
Cost Burden not available	0	0%	0	0%	0	0%
Total	2,150	100%	365	100%	2,515	100%

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

Of 695 households with incomes at or below 80 percent AMI in Merrimac, 580 (84 percent) are cost burdened.

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

Income by Cost Burden (owners and renters)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	175	20%	130	37%	175	66%
Household Income >30% to <=50% HAMFI	195	23%	110	31%	95	20%
Household Income >50% to <=80% HAMFI	210	25%	85	24%	425	14%
Household Income >80% to <=100% HAMFI	55	6%	15	4%	140	0%
Household Income >100% HAMFI	220	26%	15	4%	1,480	100%
Total	855	100%	355	100%	2,315	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of the estimated 295 low-income renter households in Merrimac, about 58 percent are cost burdened.

Cost Burdened Renters in Merrimac by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	55	32%	55	48%	55	15%
Household Income >30% to <=50% HAMFI	60	35%	60	52%	80	21%
Household Income >50% to <=80% HAMFI	55	32%	0	0%	160	43%
Household Income >80% to <=100% HAMFI	0	0%	0	0%	0	0%
Household Income >100% HAMFI	0	0%	0	0%	80	21%
Total	170	100%	115	100%	480	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

About 605 owner households in Merrimac have low income and roughly 68 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Merrimac by Income Range, 2014

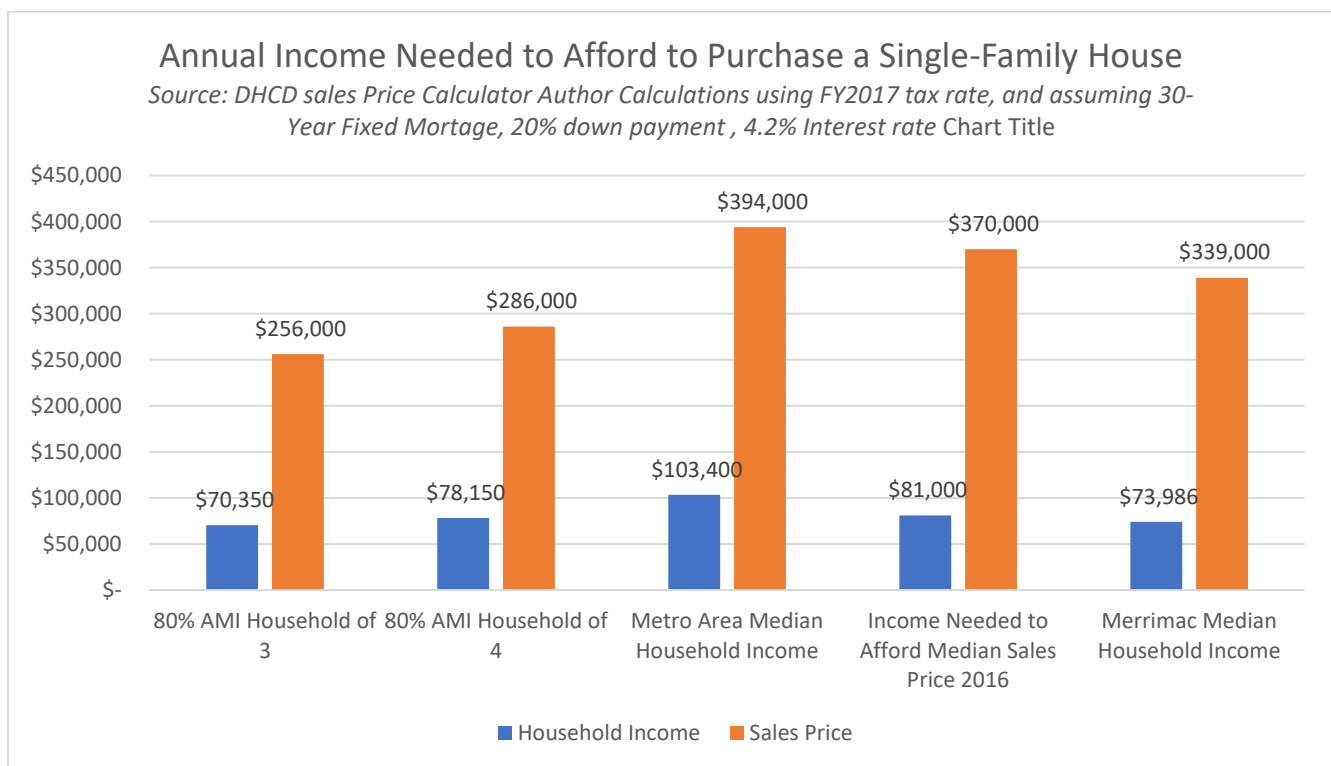
Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	120	18%	75	33%	120	6%
Household Income >30% to <=50% HAMFI	135	20%	50	22%	220	10%
Household Income >50% to <=80% HAMFI	155	23%	85	37%	265	12%
Household Income >80% to <=100% HAMFI	55	8%	15	7%	140	7%
Household Income >100% HAMFI	220	32%	5	2%	1,400	65%
Total	685	100%	230	100%	2,154	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of all households in Merrimac, 855 (34 percent) are cost burdened. Most cost burdened households tend to be smaller family households and elderly households.

OWNERSHIP AFFORDABILITY BY INCOME

A household of four in Merrimac with 80 percent AMI could afford to purchase a home up to \$268,000. The median sales price for a single-family home in Merrimac in 2017 was \$370,000, meaning a household would have to make \$81,000 per year to afford a home at the median sales price. The Merrimac median household income of \$73,986 could afford a home up to \$339,000. The median sales price of all homes in Merrimac in 2017 is \$350,000.

Merrimac has an affordability gap of \$31,000—households making the median household income can afford to buy a home up to \$339,000, while the median sales price for a single-family home in 2017 was \$370,000. Though still a gap, it is one of the lowest gaps in the region.



RENTAL AFFORDABILITY BY INCOME

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

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

Rent Affordable to Two-Person Households by Income Limit 2017

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

AFFORDABLE UNITS

As of December 2017, there were 141 units in Merrimac listed on the Subsidized Housing Inventory. Most of these units were rental units (90%), with about 10% of the units available for home ownership. About 5.6 percent of Merrimac's housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units	2,527	100%
Affordable Units	141	5.6%
Rental	127	90%
Ownership	14	10%
Source: DHCD Subsidized Housing Inventory, 2017		



Chapter 4: Housing Development Considerations

Environmental Constraints

Merrimac has outstanding and irreplaceable natural assets that the Town needs to protect from potential adverse impacts of existing and future development, including the Merrimack River, a rolling landscape with vast tracts of agricultural land, large and still unaltered forests, along with an intricate system of wetlands, surface water and ground water resources. The location and extent of these resource areas have little relationship to the political boundaries that separate Merrimac from adjacent communities or the Commonwealth of Massachusetts from the State of New Hampshire. There are several habitat areas along the Merrimack River and north of Route 110, where large, contiguous tracts of undeveloped land serve as a buffer to riparian corridors and help to protect the quality of surface and ground water resources. For the most part, the open landscapes of northern Merrimac adjoin a simple frame of north-south byways that supported early colonial settlement patterns. Today, the same roads channel a significant amount of cut-through traffic between New Hampshire and I-495, a task for which they are poorly equipped by design and general condition.

All of Merrimac is located in the Merrimack River Watershed, which covers approximately 5,000 square miles in Massachusetts and New Hampshire. Lake Attitash, located along Merrimac's eastern boundary, doubles as a recreational and scenic resource for the region and a source of drinking water for neighboring Amesbury. The Town is crossed by many major and minor streams, such as Cobbler's Brook, which runs through the center of town to the Merrimack River and the Back River that drains into Lake Attitash. Water quality is a major concern for Merrimac, in part because of past experience with polluted waters, but also because the Town cannot afford to lose one of its wells to ground water contamination. In fact, Merrimac's water supplies are hard-pressed to meet existing demand and the Town lacks a workable, near-term solution to the problem.

Historic and Cultural Resources

Despite the wealth of historic architecture around Merrimac Square and north of the Merrimack River, Merrimac has very little in place to protect its historic built assets. Town officials disagree about the merits of creating local historic districts or instituting demolition delay. The Zoning By-law requires a special permit for new construction in Merrimac Square and encourages building alterations that conform to the Secretary of the Interior's "Standards for Rehabilitation", but these are the only historic preservation tools in Merrimac today. It is hoped that new regulatory incentives to reuse older, obsolete buildings for a mix of uses, including multifamily housing, will dissuade property owners from resorting to demolition/rebuild projects.

Infrastructure Capacity

DRINKING WATER SUPPLIES

Water supply remains a significant challenge to Merrimac's future development. According to the Water Master Plan completed in November 2009, Merrimac obtains water from two well fields: the East Main Street well field and the Sargent Pit well field. The Town is registered to withdraw a total of 0.36 MGD from these supply sources, and is permitted to withdraw an additional 0.1 MGD for a total Water Management Act Authorized withdrawal of 0.46 MGD, or 167.9 MG/year. The system provides municipal water to approximately 5,200 persons, or 80% of the town's total population and the average water use per person is 64 gallons per day. The Town anticipates that water demand will increase from current average daily flows of 0.396 Mgal/day to 0.422 Mgal/day in 2020, and 0.450 Mgal/day in 2030. Merrimac's efforts in promoting water conservation and aggressively correcting leaks when detected are very effective in managing a limited supply with few options for expansion.

SEWER SERVICE

Sewer capacity affects the location, rate and magnitude of development, especially commercial and industrial development and higher density housing. The Merrimac Wastewater Treatment Facility (WWTF) was upgraded in 2005. It has a discharge license that limits its total discharge flow rate to 450,000 gallons per day calculated on a 12-month running average. This flow rate was exceeded from May to September, 2006 due to severe storms that exposed the vulnerability of the system to infiltration and inflow into the collection system. The town has since been aggressive in eliminating infiltration/inflow to seep into the system. These efforts have been successful in reversing the increase in the 12-month running average to its current level of approximately 326,300 gallons per day. The difference of this number from the discharge license limit of 123,700 gallons per day does provide the town with a meaningful reserve that can be used to support continued but controlled growth in the community. The 450,000 gallons per day limit is not likely to be increased, so the continued efforts to remove infiltration and inflow will be the towns' primary means for preserving allowance for growth.

TRANSPORTATION

Merrimac and the surrounding region are accessed by three main modes of transportation: 1) major highways located within or a few miles of Merrimac, including State Route 110 and Interstate 495; 2) the Massachusetts Bay Transportation Authority (MBTA) commuter rail service (both the Haverhill and Newburyport lines) and; 3) trails, paths and walkways providing pedestrian and bicycling opportunities. The Merrimack Valley Regional Transit Authority (MVRTA) provides bus service in the community and within the region. The closest airports are in Boston and Manchester, NH. Locally, several major arterial, collector and local roadways comprise Merrimac's transportation network. Sidewalks for pedestrian access are located principally in the downtown area. Several local trails are used by pedestrians, cyclists, horses, cross country skiers and snowmobilers. Many of Merrimack's roads are winding, rural and lined with mature trees. Their character may be threatened by new house lots, subdivisions and road widening or straightening projects.

Regulatory Barriers

Merrimac is a small town with very limited professional staff but has done a remarkable job removing the regulatory barriers that exist in many communities which tend to prevent different types of housing from being constructed. The Town adopted a Zoning By-law in 2004 that promotes:

- Mixed-use development by right, subject to site plan and design review, in Merrimac Square;
- A mix of residential uses and infill development by right, subject to site plan and design review, in neighborhoods adjacent to Merrimac Square;
- Mixed-income housing development options for land that currently supports mobile home parks;
- Mixed-income multi-family housing development by special permit along Route 110;
- Housing for older persons, including independent living and assisted living units, by special permit;
- Accessory dwellings by right in established neighborhoods and by special permit in outlying sections of the Town;
- A wide range of home occupations by right, from specialty retail in the neighborhoods around Merrimac Square to wood lots and carpentry shops in the northern part of town; and
- Architectural design guidelines and site development standards for all zoning districts.

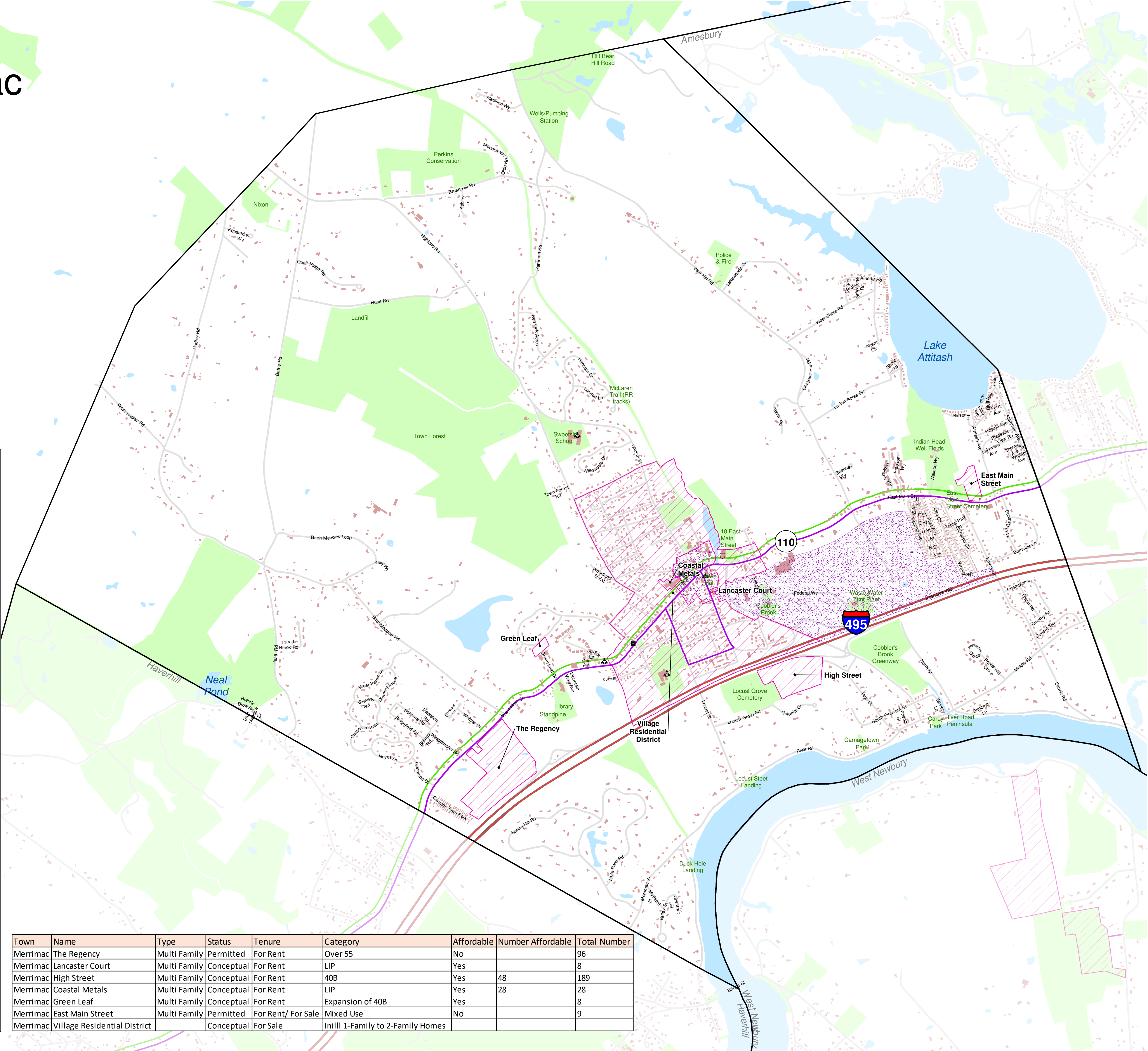
POTENTIAL HOUSING LOCATION CONSIDERATIONS IN MERRIMAC

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

Potential Housing Development Locations and Environmental Constraints in the Town of Merrimac

Project Name/Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)	Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply)	Brownfield Present Y/N?
Coastal Metals	Multi Family	Conceptual	For Rent	LIP	Yes	28	28	1.37	Rare Species	Yes
East Main Street	Multi Family	Permitted	For Rent/ For Sale	Mixed Use	No	Unknown	9	4.61	Water Supply Wetlands 100-Year Floodplain Rare Species	No
Green Leaf	Multi Family	Conceptual	For Rent	Expansion of 40B	Yes	Unknown	8	1.42	Water Supply Rare Species	No
High Street	Multi Family	Conceptual	For Rent	40B	Yes	48	189	16.62	Rare Species	No
Lancaster Court	Multi Family	Conceptual	For Rent	LIP	Yes	Unknown	8	0.26	Rare Species	No
The Regency	Multi Family	Permitted	For Rent	Over 55	No	Unknown	96	35.00	Water Supply Wetlands Rare Species	No
Village Residential District	Unknown	Conceptual	For Sale	Infill 1-Family to 2-Family Homes	Unknown	Unknown	Unknown	263.93	Wetlands 100-Year Floodplain Rare Species	Yes

Town of Merrimac



Town	Name	Type	Status	Tenure	Category	Affordable	Number Affordable	Total Number
Merrimac	The Regency	Multi Family	Permitted	For Rent	Over 55	No		96
Merrimac	Lancaster Court	Multi Family	Conceptual	For Rent	LIP	Yes		8
Merrimac	High Street	Multi Family	Conceptual	For Rent	40B	Yes	48	189
Merrimac	Coastal Metals	Multi Family	Conceptual	For Rent	LIP	Yes	28	28
Merrimac	Green Leaf	Multi Family	Conceptual	For Rent	Expansion of 40B	Yes		8
Merrimac	East Main Street	Multi Family	Permitted	For Rent/ For Sale	Mixed Use	No		9
Merrimac	Village Residential District		Conceptual	For Sale	InIII 1-Family to 2-Family Homes			

Legend

Town Boundary

Housing Areas

Identified Development Areas

Water

Permanently Protected Open Space

Transportation Feature

Church

City/Town Offices

College

Emergency Shelter

Library

Police Station

Recreation

School

College

Transit Hub

Bus Route

Blue

Green

Purple

Red

Special Employment

Road

Interstate

Major Road

Local Road

1 inch = 850 feet

0 500 1,000 2,000 Feet

W

N

E

S

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Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of Merrimac currently has 141 subsidized housing units listed on the Department of Housing and Community Development's (DHCD) Subsidized Housing Inventory (SHI) as of December 2017. This number represents 5.58% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the Town is 112 housing units shy of the 10% affordable housing goal as defined by DHCD.

Over the next five years, the goal is for Merrimac's HPP to become "certified." Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to be certified by DHCD for one year if the Town develops 0.5% of their overall goal in a year's time, or for two years if they develop 1.0% of the target units in a year's time. To produce 0.5% of its total units annually as SHI units, Merrimac will need to add an additional 13 SHI-eligible housing units each year. To produce 1.0% of its total units annually, the Town will have to produce 25 SHI units annually. This will be a challenging, but achievable, task given the number of housing units likely to be permitted each year. Between 2000 and 2015, residential permit activity in Merrimac fluctuated between 2 and 27 permits, with an annual average of about 13 units per year. The Town identified some potential locations for housing of all types as part of the development of this HPP. The enclosed map of Merrimac is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development. The table below outlines how the Town can achieve certification by producing 25 affordable units annually for the next 5 years.

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

Year	0.5% Increase				1.0% Increase			
	Additional Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers		141	2,527	5.6%		141	2,527	5.6%
2018	13	154	2,540	6.1%	25	166	2,552	6.5%
2019	13	167	2,553	6.5%	25	191	2,577	7.4%
2020	13	180	2,566	7.0%	25	216	2,602	8.3%
2021	13	193	2,579	7.5%	25	241	2,627	9.2%
2022	13	206	2,592	7.9%	25	266	2,652	10.0%

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

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

Additionally, once certification has been achieved—within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant (developer), with a copy to DHCD, that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that

it believes have been met (HPP Certification), and the factual basis for that position (an example would be a DHCD HPP certification letter), including any necessary supportive documentation.

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

Strategies

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

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

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

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

PLANNING AND POLICIES

1. **Encourage development that provides direct access to public transportation and/or main roadways.**
Whenever possible, affordable housing should be located in areas that have access to public transportation or on main roadways where public transportation may be encouraged or developed.
2. **Affordable housing should be designed to fit the character of the community.**
Design for compatibility with Merrimac's rural, low-density development pattern should always be kept in mind. Comprehensive permits for single-family home development in areas without sewers should aim for a gross density of 4 units per acre, with townhouse or garden apartment developments at 7 to 10 units per acre. In addition, design for sensitivity in scale is equally important. Ideally, a comprehensive permit development should not exceed 100 housing units.

3. Affordable housing should be built in appropriate locations.

Locate developments in such a way as to avoid land use conflicts. New housing next to a farm or an industrial facility would be considered a potential land use conflict; new housing in established neighborhoods or in areas designated for mixed-use development will most likely be considered a compatible land use. Avoid building in a Water Resources Protection Overlay District.

4. Provide permanent affordability whenever possible.

Wherever possible, provide permanent affordability and assure that affordable housing restrictions meet the requirements of the Local Initiative Program (LIP). Specifically, the Town will require that affordable units serve households with incomes no greater than 80% AMI and that affordability be protected by the following means:

*A deed restriction in perpetuity for new construction and completion of rehabilitation; and

*A Regulatory Agreement executed by the developer and the applicable housing subsidy program, unless the subsidy program does not require such an agreement. The units will also be marketed according to a fair and open process consistent with state and federal fair housing laws.

5. Partner with for- and non-profit developers to create affordable housing on privately owned sites.

Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to have access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience. A great example of this strategy is taking place currently at the Coastal Metals site by North Shore Community Development Coalition (NSCDC).

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

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

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

7. Adopt an Inclusionary Housing Bylaw.

The Affordable Housing Board of Trustees, working with the Planning Board, should consider an inclusionary zoning bylaw with a continuum of incentives for the Rural Highway District Zone (Route 110). The purpose of an inclusionary housing bylaw is to provide for the development of affordable housing in compliance with MGL c. 40B, § 20-23. The goal is that affordable housing units created by the bylaw will qualify as a Subsidized Housing Inventory (SHI) under Chapter 40B and the regulations and guidelines of the Massachusetts Department of Housing and Community Development (DHCD). A model inclusionary zoning bylaw can be found at

http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IJ-Bylaw.pdf.

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

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

9. Consider revisions to the mixed-use zoning bylaw.

Review the mandated ratio of commercial and residential development components for mixed-use projects in the Rural Highway district. Consider amending the Zoning By-law to permit reduced commercial use when residential components include a specified percentage of affordable housing.

10. Conduct ongoing community education.

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

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

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

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

12. Provide support for elderly to age in place.

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

13. Develop and implement healthy housing policies.

The Town of Merrimac desires to incorporate healthy housing/healthy neighborhood policies into the development of affordable housing, and should continue to do so.

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

Age-friendly communities strive to better meet the needs of their older residents by considering the environmental, economic, and social factors that influence the health and well-being of older adults. These programs seek to allow older adults to stay in their communities and “age in place.” One option is to join an age-friendly network. The World Health Organization (WHO) established a Global Network of Age-Friendly Cities and Communities to support communities who are taking active steps toward becoming more age-friendly.

The American Association of Retired Persons (AARP) Network of Age-Friendly Communities is the U.S. affiliate of the WHO network. Several Massachusetts communities have been accepted into the WHO global network, and other communities are exploring applications. MVPC has included this strategy in the Regional Housing Plan. To learn more, visit: <https://mahealthyagingcollaborative.org/programs/overview/age-friendly-communities/>.

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

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

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

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

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

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

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

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

PRODUCTION

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

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

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

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

well. For more information on Universal Design, please visit:
<https://humancentereddesign.org/index.php?q=resources/universal-design-housing>.

3. **Increase affordable rental housing.**
Increase the number of affordable rental units by mandating that 33% of units meet SHI requirements in all new multifamily projects produced under the Local Initiative Program (LIP).
4. **Promote infill development in the Town Center.**
Give preference to infill development in and adjacent to the Town Center, such as the former Coastal Metals site on Little's Court. This site is actively being considered as a (LIP).
5. **Target affordable and below-market homes for young families, the elderly and persons with disabilities.**
As the baby-boomers' generation grows older and as the population of persons with disabilities grows, we need to provide more housing choices for these households. We also need to provide affordable housing for young families who are now getting priced out of the market and are choosing to live in more affordable areas of the country.
6. **Offer a variety of unit sizes in affordable housing developments.**
In multi-family developments, include a mix of unit sizes – one, two, and three-bedroom units.
7. **Increase the number of affordable accessory apartment units.**
Use opportunities to add an accessory apartment to existing single-family dwellings as a source of affordable units. Merrimack already allows accessory apartments as of right in the Village Residential District and by special permit in the Suburban Residential and Agricultural Residential Districts. The Town should consider using CDBG or other funds to assist homeowners with creating accessory apartments that will be affordable to low- or moderate- income people and ask DHCD to place the units on the Subsidized Housing Inventory through the Local Initiative Program (LIP).
8. **Inventory publicly-owned land to determine suitability and availability for developing affordable housing.**
One way to reduce the costs associated with developing affordable housing is to utilize publicly-owned land. By creating an inventory of land, a community can work collaboratively to develop criteria that narrows down which properties are most suitable for housing development. Criteria can include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc.
9. **Investigate models that address creation of starter homes that are "right-sized".**
Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? Here are some questions to consider when determining the "right-size":
 - **Lifestyle.** Do residents need space to work from home, entertain, engage in hobbies?
 - **Family.** Is there room for children or parents moving in with their grown children?
 - **Future goals.** Are residents staying for long periods in the community? Or is the population transient?
10. **Explore and utilize innovative septic systems to create affordable housing.**
Many communities do not have access to public water and sewer. To create more affordable housing, especially at the density that makes economic sense, more innovative solutions to wastewater treatment need to be explored and implemented. Several communities in the Merrimack Valley are researching septic system designs that will allow for affordable housing to be developed in areas like town centers or near schools and services.

11. Follow Sustainable Design Standards to create/remodel housing units.

Sustainable Design Standards help to create more energy efficient, low-carbon solutions for housing that reduces the costs to renting or owning a home. There are several methods that can be used, including (but not limited to) Passive House design, EnergyStar and GreenGlobes.

PRESERVATION

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

To maintain the existing stock of subsidized housing units, it is important to develop and utilize a system to track when the units expire, if they are not protected in perpetuity. MVPC is including this strategy in the Regional Housing Plan and encourages communities to identify ways to track these units on an on-going basis.

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

As our population ages and there is more of a need for services for the disabled and elderly, the conversion of existing single-family homes into multi-unit structures could be an affordable tool for communities. Large, underutilized homes are being converted to multi-level apartments that are affordable. It can also be a great way to provide more affordable units without constructing new multi-family developments, which can create opposition and deter from neighborhood character. Small multi-family residences also offer connection and proximity to others and create the opportunity to expand the definition of family to include our neighbors. This is consistent with Merrimac's Master Plan if the historic architectural features of the homes are preserved.

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

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

4. Retain the existing stock of public housing.

Retain the existing stock of public housing units. Pursue funding for maintenance for of these units through sources such as the housing trust fund. Advocate for increased federal support.

5. Renovate existing homes of low/moderate income families.

Use HOME or CDBG funds to subsidize improvements to existing housing stock or to facilitate conversions that require special permits.

Action Plan

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

<i>Housing Strategies</i>			
<i>Strategies</i>	<i>Time to Complete (months/years)</i>	<i>Strategy Champion(s) (Board, committee, person, etc.)</i>	<i>Funding Needed? Y/N and Source</i>
<i>Planning and Policies</i>			
Encourage development that provides direct access to public transportation and/or main roadways	Ongoing	Planning Board	No

Affordable housing should be designed to fit the character of the community	Ongoing	Planning Board, Affordable Housing Board of Trustees	No
Provide permanent affordability whenever possible	Ongoing	Affordable Housing Board of Trustees, Planning Board	No
Affordable housing should be built in appropriate locations	Ongoing	Planning Board, Affordable Housing Board of Trustees	No
Partner with for- and non-profit developers to create affordable housing	Ongoing	Affordable Housing Board of Trustees, Planning Board	No
Seek designation as a Housing Choice Community	1 year	Affordable Housing Board of Trustees	No
Adopt an Inclusionary Housing Bylaw	1 year	Affordable Housing Board of Trustees, Planning Board, Zoning Board of Appeals, Board of Selectmen	No if using sample ordinance and use local counsel
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Affordable Housing Board of Trustees, Board of Selectmen, MVPC	Yes Housing Choice Program
Consider revisions to the mixed-use zoning bylaw.	1 year	Planning Board	No
Conduct ongoing community education	Ongoing	Affordable Housing Board of Trustees	
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Affordable Housing Board of Trustees, Planning Board	No
Provide support services for elderly to age in place	Ongoing	Senior Center, Council on Aging	No
Develop and implement healthy housing policies	1 year	Affordable Housing Board of Trustees	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Affordable Housing Board of Trustees, Council on Aging, Senior Center	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Affordable Housing Board of Trustees, Council on Aging	No
Develop trainings for board and committee members to learn more about	Ongoing	Affordable Housing Board of Trustees, Planning Board, MVPC	No, but could use Housing Choice Initiative funding to support a training

affordable housing processes and needs			
Create a fund that offsets the tax increase for seniors in both single-family homes and condos	2 years	Affordable Housing Board of Trustees, MVPC, Council on Aging	Yes CPA
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	MVPC, Council on Aging	No
Production			
Encourage development of housing that is affordable to both low- and moderate-income households	Ongoing	Affordable Housing Board of Trustees, Planning Board	No
Identify opportunities to develop housing units that are both affordable and desirable to young families, the elderly, and those with special needs	Ongoing	Planning Board, Affordable Housing Board of Trustees	No
Increase affordable rental housing	Ongoing	Planning Board, Affordable Housing Board of Trustees	No
Promote infill development in the Town Center	Ongoing	Planning Board	No
Target affordable and below-market homes for young families, the elderly and persons with disabilities	Ongoing	Affordable Housing Board of Trustees	No
Offer a variety of unit sizes in affordable housing developments	Ongoing	Affordable Housing Board of Trustees	No
Increase the number of affordable accessory apartment units	Ongoing	Planning Board, Affordable Housing Board of Trustees	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	<i>Ongoing</i>	Council on Aging, Northeast Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority	Yes MassWorks, DHCD
Inventory publicly-owned land to determine suitability and availability for developing affordable housing	1-2 years	Municipal Staff, Affordable Housing Board of Trustees, Board of Selectmen	No
Investigate models that address creation of starter homes that are “right-sized”	1 year	Affordable Housing Board of Trustees	No

Explore and utilize innovative septic systems to create affordable housing	1 year	Municipal Staff, MVPC	No
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planning Board, Affordable Housing Board of Trustees	No
Preservation			
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	MVPC, Affordable Housing Board of Trustees	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Planning Board, Affordable Housing Board of Trustees, Board of Selectmen	Yes DHCD
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Board of Selectmen	Yes U.S. HUD
Increase the number of affordable accessory apartment units	Ongoing	Planning Board, Affordable Housing Board of Trustees	No
Renovate existing homes of low/moderate income families	Ongoing	Affordable Housing Board of Trustees	Yes CDBG, HOME

Appendix A

HUD Income Limits FY2017

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

FY 2017 Income Limits Summary

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

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

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



Appendix D

Comprehensive Permit Denial and Appeal Procedures

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

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

Appendix E

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Merrimac

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1930	Merrimac Village	52 Middle Street	Rental	48	Perp	Yes	DHCD
1931	n/a	Lincoln & Green Streets	Rental	4	Perp	No	DHCD
3807	Merrimac Residence	13 Locust St	Rental	10	2042	No	HUD
4365	DDS Group Homes	Confidential	Rental	10	N/A	No	DDS
5653	Cobbler's Brook Condominiums	19 Broad Street	Ownership	6	perp	Yes	FHLBB
6658	The Village of Merrimac	86 West Main St & 3 Nancy Ann Lane	Ownership	8	perp	Yes	MassHousing
6659	Greenleaf Park Apartments II	Green Leaf Drive	Rental	55	2103	Yes	FHLBB
7164	Chellis Hills	72 East Main Street	Ownership	0	perp	Yes	FHLBB
Merrimac Totals				141	Census 2010 Year Round Housing Units		2,527
					Percent Subsidized		5.58%

Appendix F

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

This table includes poverty status for unrelated individuals age 15 years and over. Note that if someone is under age 15 and not living with a family member (such as foster children), we do not know their household income and they are excluded from the poverty universe (table totals).⁷

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

Source: 2011-2015 ACS Estimates, Table S1701

Note: ACS Data based on samples and are subject to variability. ACS does not accurately report for low sample sizes.

⁷ U.S. Census Bureau, People Whose Poverty Status Cannot Be Determined." <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>, accessed 8/3/17.

Appendix G

Cost Burdened Renters and Owners by Household Type

Cost Burdened Renters and Owners

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

Cost Burdened Renter Households

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

Cost Burdened Owner Households

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

Appendix H

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

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

The rationale behind each affordable housing criteria include:

1. Lot size

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

2. Ownership and type of use

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

3. Public transit access

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

4. Proximity to services

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

5. Units on lot

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

6. Underutilization

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

7. Zoning

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

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