NEWBURYPORT, MA

Housing Production Plan

2025-2030

Merrimack Valley Planning Commission

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Executive Summary

The City of Newburyport and the Newburyport Affordable Housing Trust, in partnership with the Merrimack Valley Planning Commission, conducted this Housing Production Plan (HPP) update through 2023. The previous iteration of the city's HPP spanned 2018-2023, and in those five years significant progress was made towards the City's goals of addressing the community's housing needs. There remains a clear and persistent need for improved housing conditions in Newburyport, and the City is well positioned to both carry forward its unfinished work from the previous HPP and add on new goals and strategies in this HPP.

The HPP examines city demographics, median income, home prices both for sale and rent, and identifies both urgent and long-term housing needs. City staff, affordable housing stakeholders, and the general public can all benefit from using this data to make informed decision making across the City over the next five years. In this plan, the key data findings have been used to identify several priority housing needs.

Key Data Findings

Newburyport's population is aging and declining.

Based on current and historic population trends, Newburyport is projected to decrease in population by about 3,000 residents, or 16%, between 2020 and 2050. At the same time this population is declining, it is also aging. Residents aged 65 and over are projected to make up 1/3 of the population by 2050, a large increase from 16% in 2010 and 22% in 2020.

Newburyport's renter households have high rates of cost burden.

Nearly 40% of renter households in Newburyport are defined as "Cost-burdened," which means they spend more than 30% of their gross (pre-tax) income on housing costs. This is significantly higher than owner households, where almost 25% are cost burdened.

Newburyport's housing stock may not fit current needs.

In Newburyport, 66% of households consist of 1 or 2 persons, while 1 or 2 bedroom homes make up just 40% of the housing stock. Although not all 1 or 2 person households will want to live in a 1 or 2 bedroom home, this gap suggests that smaller households face more competition if they want to downsize, compared to larger households looking for larger homes. As the population continues to age, the need for downsizing options is a top consideration.

Purchasing a home in Newburyport is out of reach for most residents.

In 2023, the median sales price of a home was $775,000. A household making median income in the city, however, would only be able to afford a home up to $575,000, leaving a $200,000 housing affordability gap.

Newburyport continues to see a decrease in rental units.

Between 2010 and 2020, renter-occupied units declined by about 300 units.

Affordable housing makes up 9.4% of the city's housing stock, an improvement from the last HPP.

In 2017, 7.5% of the city's housing stock was designated as affordable. This number has increased to 9.4% today, positioning the city to reach the 10% threshold under MA General Law ch. 40B.

Priority Housing Needs

Affordable and right-sized housing for older adults.

As the population in Newburyport continues to age, it is necessary to ensure there will be accessible housing options for these individuals, especially when on a fixed income. Older adults may need subsidized housing and smaller units that are best fit for downsizing.

Affordable homeownership for low and middle income families.

The current housing market in Newburyport is out of reach for households making a median income, demonstrating a need for increased opportunities for homeownership.

Affordable rental options for current and future residents.

With 40% of renters cost burdened, there is abundant need for additional affordable housing stock in the city, beyond even the target of 10% of the City's total housing stock.

Increased housing of all types.

Newburyport, like most other cities and towns in eastern Massachusetts, faces a supply and demand crisis that is worsening its housing challenges. More housing of all types, from market rate to affordable and renter-occupied to owner-occupied, can help ease these economic conditions and stabilize housing costs over the long term.

Summary of Goals and Strategies

Utilize public and privately owned property to develop affordable housing.

The city has several sites, including the Brown School and Waterfront West, that are well-suited for affordable housing development. Where the land is privately owned, the City should proactively work with a developer to ensure there is an affordability component in the potential development

Investigate zoning changes to allow for housing types that fit community needs.

Several zoning changes are under consideration, including an expanded Accessory Dwelling Unit (ADU) ordinance and the potential of allowing two-family structures by right in the R2 and R3 districts. In addition to these changes, the city should explore new options, such as adopting a 40Y Starter Home Overlay District. The City could also investigate new or innovative approaches to encourage deeper affordability.

- Continue and expand programs through the Newburyport Affordable Housing Trust
- Prioritize community engagement and education

Housing is a complicated topic, and it is best addressed when the residents who are engaged—from board and committee members to members of the general public—are aware of the conditions, facts, and best practices. The City should prioritize trainings and learning opportunities for municipal boards, while offering public meetings and workshops for members of the public to improve their knowledge on these topics.

Chapter 1: Introduction

A Housing Production Plan, or HPP, is a state-guided plan that articulates a city or town's path, goals, and vision towards creating affordable housing in the community. The Commonwealth of Massachusetts allows communities to use certified HPPs as a way for achieving temporary compliance with M.G.L. 40B if the community has not yet reached the statutory threshold of having 10% of its housing stock be designated as affordable.

Creating and maintaining a sufficient affordable housing stock can ensure that all residents, regardless of their financial situation, have access to safe, decent, and accessible housing. Housing that costs more than 30% of a household's gross income is considered unfordable.

Affordable housing is crucial to Newburyport—it provides a stable and safe environment for individuals and families, providing them with the opportunity to build healthy, happy, and prosperous lives. It helps to ensure that local businesses have access to the workforce they need. It gives residents who grew up in Newburyport a better opportunity to stay in the city, and it allows the older generation to remain in the homes they have lived in, in some cases, for their whole lives. Affordable housing does not always refer to the lowest income brackets—it is for middle income earners as well. Individuals and occupations essential to the community—teachers, firefighters, police officers and trades people—are given more opportunity to live in the City where they work if they have access to affordable housing.

The City of Newburyport and the Newburyport Affordable Housing Trust, in partnership with the Merrimack Valley Planning Commission (MVPC), last created its HPP in 2018. That 5-year plan was due to expire in 2023, and thus this plan began its creation. Following state guidance, this plan offers tools and strategies for how to achieve affordable housing production goals. More than that, however, this plan articulates a strategy for increasing housing of all types in the community. As is shown throughout the plan, Newburyport has a need and a desire to diversify its housing stock and create a community where all its residents have access to the housing that best fits their needs.

MVPC has previously spearheaded a region-wide Housing Production Plan (HPP) process, successfully co-creating a series of 14 HPPs alongside municipal partners in 2018, in addition to creating the Merrimack Valley Regional Housing Production Plan. As these plans have been in place, the region has implemented strategies aligned with increased housing production including the adoption of inclusionary zoning, increased permitting activity for multi-family development, and proactively pursuing funding opportunities geared towards supporting creation of housing types to meet the needs of residents. Those 14 plans helped guide the region's housing production from 2018-2023—as their expiration dates neared, MVPC launched this HPP update project.

This project has produced targeted guidance documents to enhance housing production throughout the 15 municipalities in the region for the next 5 years. The HPPs consist of comprehensive action plans tailored to the specific needs of each municipality, supported by Census and American Community Survey (ACS) data and informed by public comment gathered during local community engagement events. These action plans communicate each municipality's unique housing-related goals over the next 5 years, and specific action items the municipality plans to undertake to achieve them.

The HPP process allowed for MVPC, community Stakeholder Committees, municipal planning staff, and members of the public to come together and learn from one another about the unique challenges, aspirations, and concerns related to housing in each of the region's communities. As the statewide housing shortage affects each and every community in the Commonwealth, it is more crucial than ever to understand the individual nuances of community housing development and address the shortage from a place of mutual understanding and commitment.

As part of this process, The City of Newburyport, the Affordable Housing Trust, and MVPC conducted two public engagement events to closely involve Newburyport residents in the HPP update process. The first event was a virtual session on September 28, 2023, where participants had the opportunity to review region-wide and local housing data and discuss their interpretations of how this data resonated with their lived experiences. The second event was held in-person on December 7, 2023, where participants provided feedback and insight within a series of breakout discussions representing five key housing production strategies that are included in this HPP. Without the valued input and feedback offered by residents, this plan would lack the robust qualitative data necessary to accurately depict the "on the ground" realities of the housing landscape in Newburyport and the region.

Frequently Used Acronyms in this Document:

- HPP – Housing Production Plan
- AHT – Newburyport's Affordable Housing Trust
- AMI – "Area Median Income" as defined by the U.S. Department of Housing and Urban Development. Newburyport is part of the Greater Boston Area Median Income
- SHI – Subsidized Housing Inventory. The state database of affordable housing units in a community. Units on the SHI count towards a community's 10% target under 40B
- MVPC – Merrimack Valley Planning Commission

Acknowledgments

On behalf of the Merrimack Valley Planning Commission, we would like to express our sincere thanks to all who participated in the 2024-2029 Newburyport Housing Production Plan process.

Throughout this update process, a Stakeholder Committee comprised of City personnel, Affordable Housing Trust members, and community organizations with a vested interest in housing accessibility routinely gathered to build consensus around Newburyport's existing housing landscape and what types of strategies and action items would work most effectively to continue to build a Newburyport that includes a variety of housing types with varying affordability. This intensive, thoughtful work would not have been possible without the significant contributions of time and thought from each and every member of the Committee. In addition to this core work, Newburyport co-hosted a series of two community engagement sessions, one virtual and one in-person, to glean public sentiment around key housing production strategies and simultaneously educate on these types of tools. Thank you to the Newburyport community at-large and the Stakeholder Committee for their impactful contributions to this important plan. Let's get to work!

Newburyport Housing Production Plan (HPP) Stakeholder Committee:

- Andrew Port, City of Newburyport
- Andrew Levine, City of Newburyport
- Katelyn Sullivan, City of Newburyport
- Susanne Cameron, Newburyport Affordable Housing Trust
- Madeline Nash, Newburyport Affordable Housing Trust
- Amanda Fisher, Pettengill House
- Tracy Watson, Newburyport Housing Authority
- Ed Cameron, Newburyport City Council
- Heather Shand, Newburyport City Council

Merrimack Valley Planning Commission:

- Ian Burns, Community and Economic Development Program Manager
- Kayla Rennie, Community and Economic Development Planner
- Lauren Keisling, Community Planner (former)
- Tyler Distefano, Community Planner
- MVPC's Executive Director, Deputy Director, and Program Managers all contributed their expertise to the production of this final plan.

The Consensus Building Institute (CBI) provided robust planning, coordination, and facilitation support for the community engagement phase of the regional HPP update process.

The development of this plan is funded through the Executive Office of Housing and Livable Communities (EOHLC) Community Planning Grant, the Executive Office of Energy and Environmental Affairs (EOEEA) Planning Assistance Grant, and through District Local Technical Assistance (DLTA) funds.

2018-2023 Housing Accomplishments

Over the past 5 years, the City of Newburyport has worked diligently to advance its housing production efforts, in accordance with its 2018 Housing Production Plan. Through joint efforts spearheaded by the Planning & Development Department, City Council, the Mayor's Office, the Affordable Housing Trust, and local leaders and organizations working to increase housing diversity across the City, the following accomplishments have been achieved:

- Attained designation as a Housing Choice Community.
- Conducted ongoing community education in partnership with non-profit organizations and ad-hoc coalitions.
- Continued implementation of initiatives and programs administered by the Newburyport Affordable Housing Trust
- Production of housing within the 40R district
- Creation, implementation, and expansion of a rental assistance program in response to the COVID-19 pandemic
- Continued use of the Community Preservation Act to provide 10% of annual revenue dedicated to creation of housing


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Chapter 2: Demographic Profile

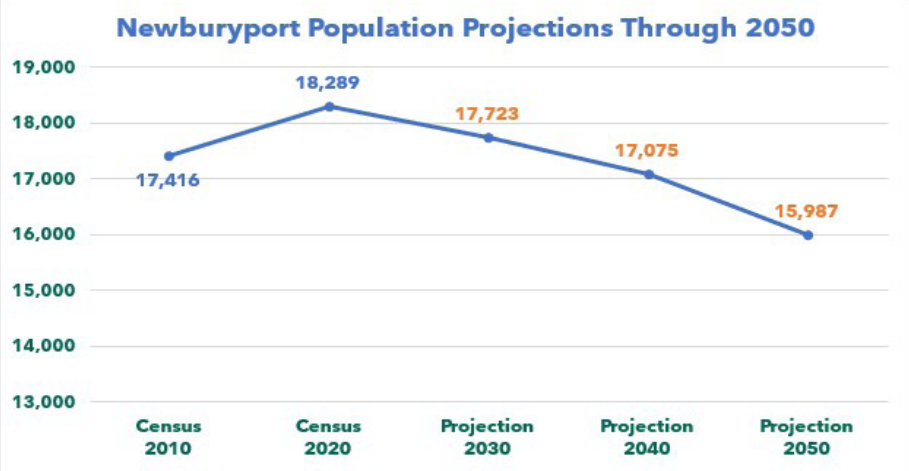


FIGURE 1: POPULATION PROJECTIONS THROUGH 2050 [1]

Residents age 65+ are expected to make up 33% of all residents by 2050, an increase of 35% from 2020.

Per the 2020 Census, the City of Newburyport has a population of 18,289 residents, making it the second smallest City in the Merrimack Valley. UMass Donahue Institute population projections indicate that between 2020 and 2050, the population is projected to decline by just under 13% percent, from 18,289 to 15,987. Although this projected decrease is significant, it is spread out across a 30-year period, and is estimated based on current birth, mortality, and local migration trends. Promoting and maintaining diverse housing availability is a substantial factor in mitigating out-migration, and the strategies the city looks to employ in this plan can be leveraged to potentially change the trajectory of Newburyport's population decline.

Although the Merrimack Valley region as a whole is projected to increase in population over the next few decades, Newburyport's population projections are similar to other communities of its size, seeing a slight decrease over the next 20-30 years. Newburyport's age distribution projections are also aligned with most communities in the region, seeing a significant increase in older adults over the next few decades.

These projections, combined with changing household compositions (fewer children, more people over 65, and more single-person households), point to the possible need to rethink

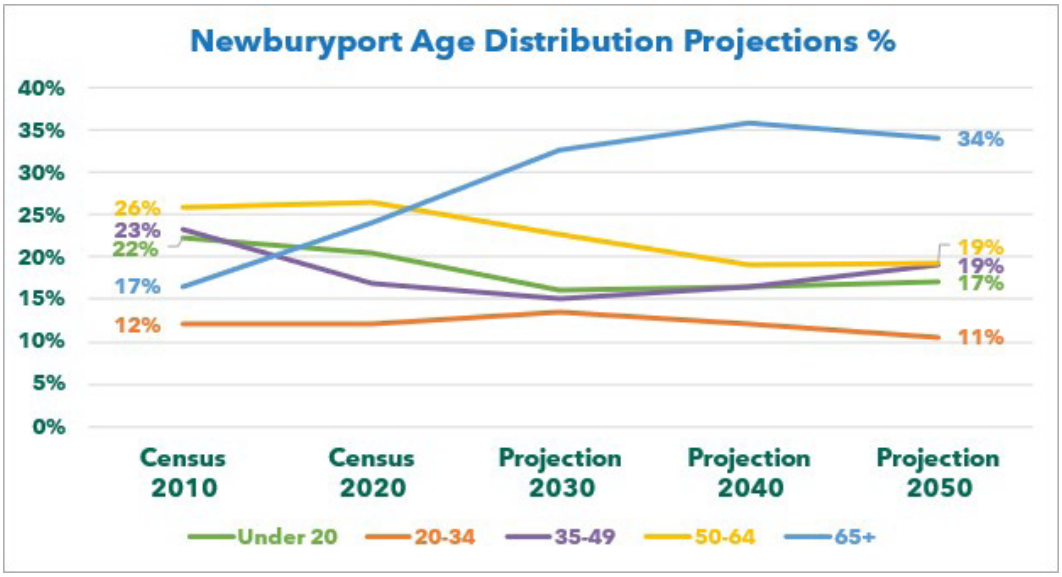


FIGURE 2: AGE DISTRIBUTION PROJECTIONS FROM 2010 - 2050 [2]

how the current housing stock is used. This could include seeking opportunities to revamp or redevelop existing properties to accommodate changing needs.

Approximately 42% of people over 75 have a disability, further deepening the need for appropriate housing types and design for older adults. An estimated 1,923 of all Newburyport residents have a disability, comprising about 10.6% of the population.

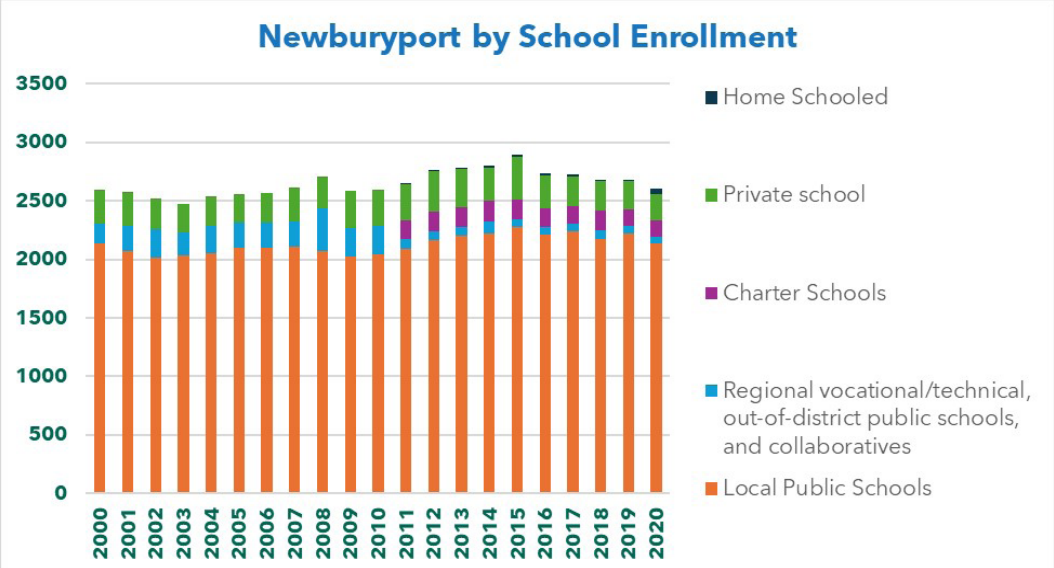


FIGURE 3: SCHOOL ENROLLMENT BY SCHOOL TYPE [3]

Newburyport's age projections show an aging population, suggesting a need for a wider variety of housing types and housing affordability levels. In some cases, lack of suitable housing may be a factor in the decrease that is projected in certain groups. Most notably, the under 20 age group and 50-64 age group are projected to decrease by 27% and 36% from 2020-2050, respectively. The decrease in the under 20 age group coincides with local school enrollment data, which indicates an already-occurring steady decrease in enrollment across all school types in the City. The decrease in the 50-64 age group may be explained by the significant increase in the proportion of 65+ residents, which is projected to increase by 23% over the same period. This increase places the 65+ age group at the highest age proportion of any other group, making up over 1/3 of Newburyport's population by 2050. With a significantly aging population, it is crucial that the housing and personal needs of seniors are strongly integrated into the housing production conversation, especially regarding the need or desire to downsize into physically and financially accessible housing. The need for supportive services is also an integral factor when considering where senior-friendly housing could and should be located.

Newburyport's school population has declined since 2015 from 2895 to 2603 students in 2020, despite the addition of multi-family units in town.

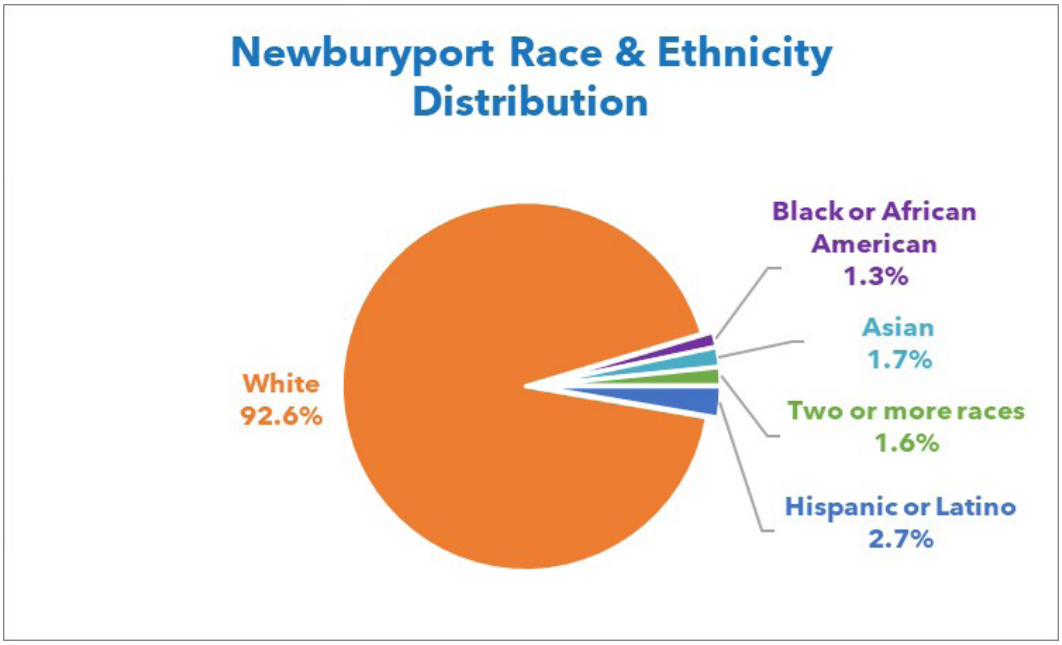


FIGURE 4: RACE & ETHNICITY DISTRIBUTION [6]

Historic zoning practices may have contributed to Newburyport's 93% white population.

Newburyport's race & ethnicity distribution reflects the distribution across Merrimack Valley communities outside of the Valley's three Gateway Cities--Methuen, Haverhill, and Lawrence--with 93% of residents identifying as non-Hispanic white. Increasing the range of housing types in the City is a key factor in addressing this lack of racial and economic diversity. Due to historic trends in local zoning, communities in the Merrimack Valley have been limited in offering this range of housing types – through local planning efforts based on local needs, however, communities in the region have begun to legalize different housing types, for renter and ownership, through zoning, offering more abundant opportunities to live in these communities. This trend in the Merrimack Valley area is well-described by the following excerpt from Latino City by Llana Barber:

> *"The emphasis on single-family zoning and the upward spiral relationship between a municipality's exclusivity, desirability, tax base, and quality of its public services, especially education, continued to render many suburbs off limits to people from urban communities of color even as explicit racial barriers fell in the post-Civil Rights era. Suburban homeownership for average U.S. Americans in the 1950s in a way that it rarely was by the 1980s, especially in the crowded Northeast, and zoning restrictions often limited the availability of rental housing to cities" (Barber, 2017, p. 26). [4]*

Tenure	Newburyport	Essex County	Massachusetts
All Residents	$110,740	$82,225	$84,385
Owner	$133,783	$112,582	$110,315
Renter	$53,224	$41,553	$47,842

TABLE 1: 2020 MEDIAN HOUSEHOLD INCOME BY TENURE [5]

According to the 2020 American Community Survey (ACS), Newburyport housing is 75% owner occupied and 25% renter occupied. Throughout the Housing Production Plan update process, there were anecdotal accounts of ownership condo-conversions of former rental units, indicating a concern about continued loss of naturally occurring affordable rental units for Newburyport residents. From 2010 – 2020, Newburyport lost about 300 rental units. The median household income for Newburyport renters was $53,224 in 2020, with the median household income for homeowners being $133,783. This difference follows a historic wealth disparity

between renters and owners state and country-wide and indicates the importance of preserving naturally occurring affordable rental opportunities for residents, in addition to promoting development of income-restricted affordable units, to meet this need.

Newburyport saw a decrease of about 300 rental units between 2010 - 2020.

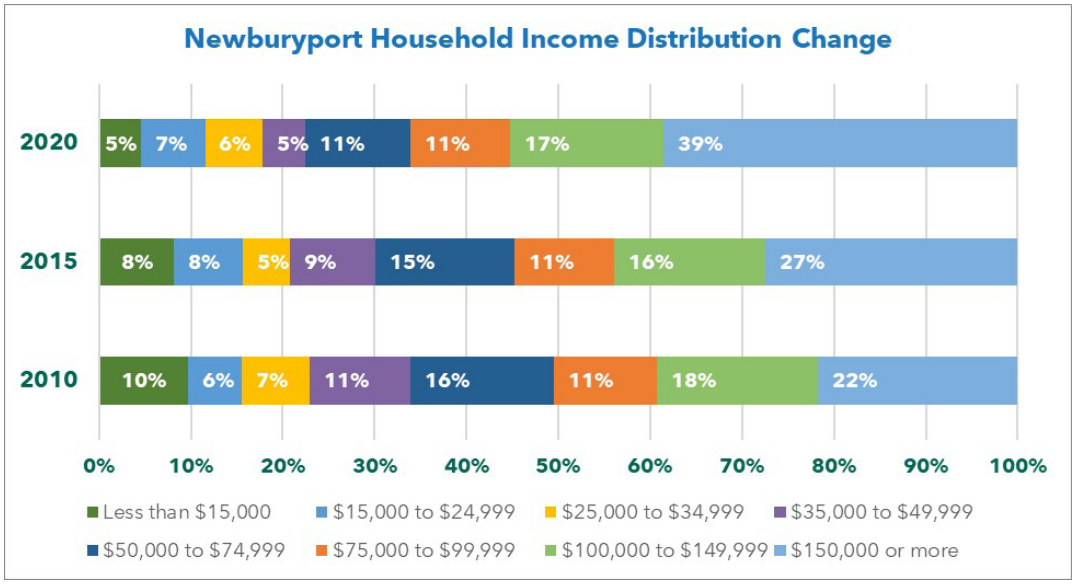
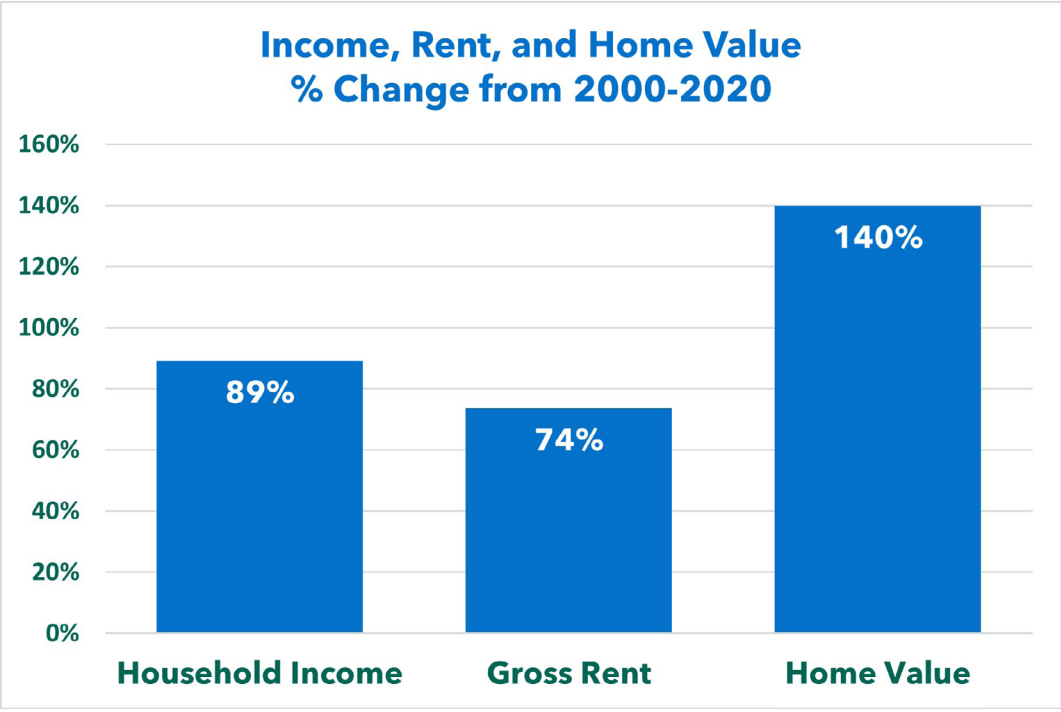


FIGURE 5: HOUSEHOLD INCOME DISTRIBUTION FROM 2010 - 2020 [7]



Home values are far outpacing incomes, increasing almost 50% faster from 2010-2020.

FIGURE 6: INCOME, RENT AND HOME VALUE CHANGE FROM 2000-2020 [8]

1- or 2-person households make up 66% of Newburyport's homes, while 1- or 2-bedroom homes make up only 40% of Newburyport's housing stock.

Similarly, when discussing access and availability of units that are affordable to residents seeking both owner and rental opportunities in the City, it is of equal importance to consider available housing types to meet individual needs. Given the demographics of Newburyport, this could be a need for smaller units or more physically accessible units.

Additionally, it is critical to observe the changes in overall housing costs in Newburyport over time to add more context to the housing landscape. Over the 20-year period between years 2000 and 2020, there has been a significant increase in median household income, median gross rent, and median home value in the City, as defined by the U.S. Census. While it is expected that household incomes would rise alongside rising rent and home values, there is a growing distance between median income and average home value – per Census data, household income has increased 89% over this period, while home values have increased 140%. As of 2023, the median sales price was $775,000. This difference has implications when it comes to access to homeownership opportunities in Newburyport, which will be further investigated in the housing affordability section of this plan.

Compared to the Merrimack Valley region, Newburyport sees similar disproportionate increases in home value compared to incomes. Newburyport, however, does not see the same disproportionate increase in rent compared to incomes.

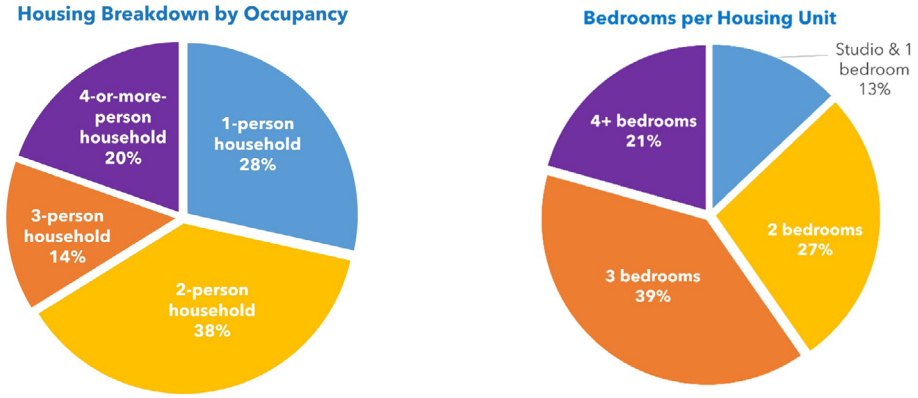


FIGURE 7: HOUSING BREAKDOWN BY OCCUPANCY AND BEDROOMS PER HOUSING UNIT [9]

Naturally occurring affordable housing refers to housing units that are not explicitly income restricted, but rent for lower than full market value. This could be due to the age, size, or location of the unit, or another factor that keeps costs lower than market rate. Naturally occurring affordable housing is available on the market to any renter.

Comparing a community's current housing stock and its current occupancy characteristics may provide insight into possible housing supply gaps, suggesting what types of housing development should be considered if there are sizable gaps between occupancy counts and bedroom counts within existing structures. These observations are objective, and do not reflect individual housing type preference – for example, a two-person household may be best suited to occupy a 3-bedroom home, based on individual needs, design preference, storage needs, etc. However, these comparisons may provide more quantitative context to expression of local needs, such as the desire to downsize within the community, where there potentially are not enough homes with a smaller total square footage and suitable bedroom count. Interestingly, in Newburyport, 1 or 2 person households comprise 66% of Newburyport's homes, while 1 and 2 bedroom units comprise 40% of the City's total housing stock. On the other end, 3 or more person households comprise 34% of homes, while the majority of the City's housing stock is three or more bedroom units, at 60%. These figures may suggest a gap in availability of "right-sized" housing, which the City has been working to address through its recent permitting of multi-family developments.



Chapter 3: Local Housing Conditions

Housing Supply Distribution

50% of Newburyport's housing units are single family detached homes.

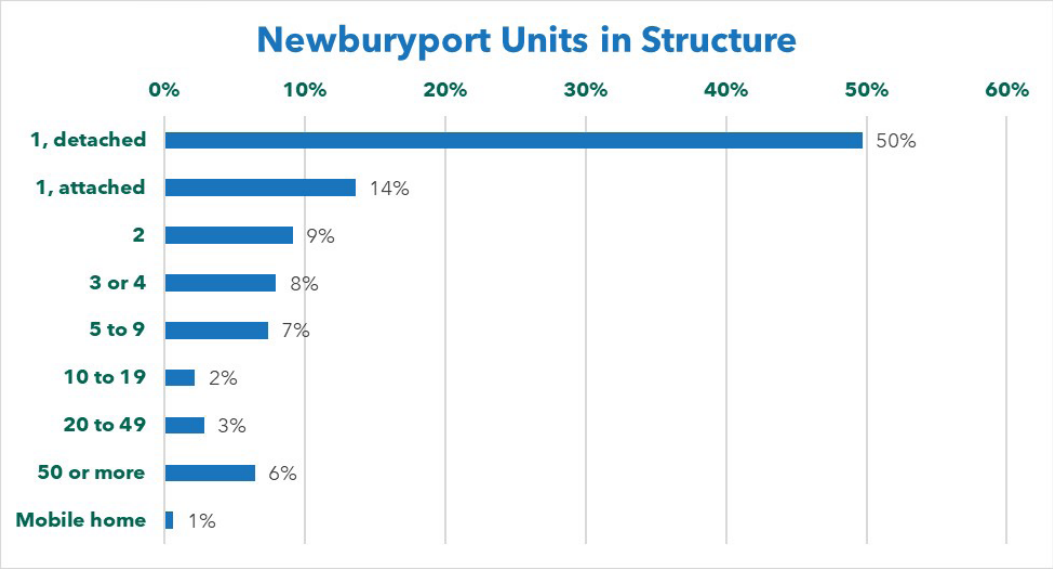


FIGURE 8: HOUSING TYPE DISTRIBUTION BY UNITS IN STRUCTURE [10]

As of the 2020 American Community Survey, half of all housing units in Newburyport are detached single-family homes. The City currently offers a variety of housing types, with the second highest proportion of units in structure being single-family attached units (townhouses), followed closely by two units per structure, or duplexes. It is clear based on these proportions of variable housing types that Newburyport has worked to accommodate the needs of its residents through zoning and permitting and has been successful in preserving these housing types over time. Newburyport has a greater diversity in housing types compared to neighboring suburban communities, as many other towns in the region have a much higher proportion of detached single family homes in their housing stock. Still, Newburyport's homes

51% of Newburyport's housing stock was built prior to 1940.

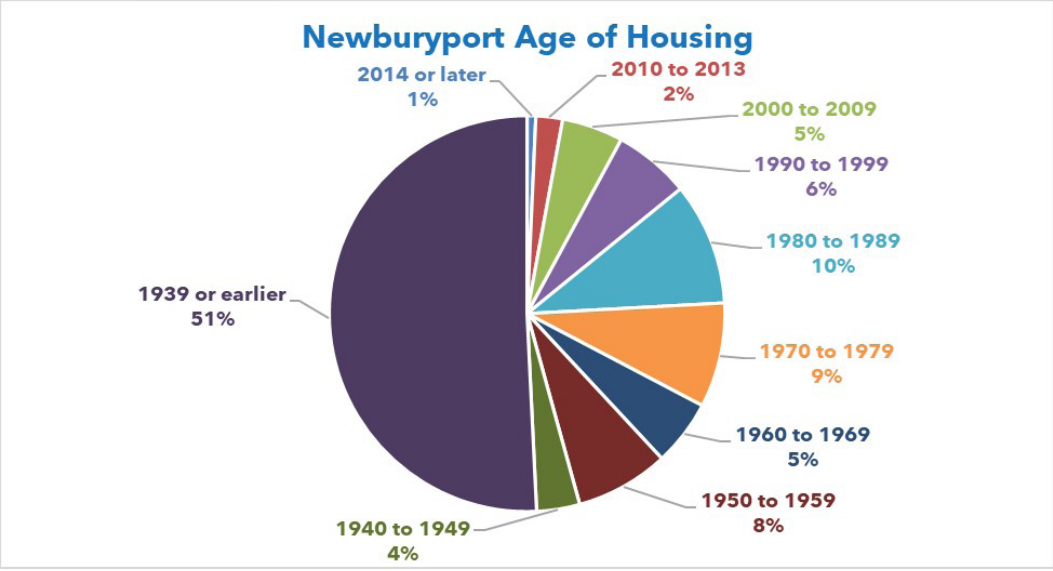


FIGURE 9: NEWBURYPORT AGE OF HOUSING BY DECADE FROM 1939 OR EARLIER-2014 OR LATER [11]

are predominately single-family, a pattern seen across the Merrimack Valley.

The age of housing is an important factor to consider in planning for future growth, as the preservation of existing housing stock is critical to the overall wellbeing of the City's form, function, and residents. Newburyport, similar to other coastal communities in Massachusetts, is known for its quintessential New England aesthetic, where much of this character is exhibited by its housing stock. According to 2020 ACS data, over half of the City's housing stock was built in 1939 or earlier, and in many cases, a few hundred years earlier. Structures of this age may imply continued financial obligation to property owners as repairs and updates are necessary to maintain the integrity and safety of the structure over time. There is also the consideration of environmental resiliency, most notably for structures that are located closest to the coastline and banks of the Merrimack River, where raising of structures may be necessary over time as sea levels continue to rise. These considerations are especially impactful if structures with affordable housing (deed-restricted or naturally-occurring) are in need of significant upkeep and repair due to the age of the stock. This data is representative of the original housing construction date, and does not reflect possible renovations that have occurred since construction.

Trends in Residential Property Values

A review of trends in residential property values provides some perspective on 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 FY23, the total assessed value of all residential parcels in Newburyport was $5,459,918,769, and the average assessed value of a single-family home was $830,521, the third highest in the region's communities (only Andover and Boxford have higher single-family average values than Newburyport). Since the last iteration of the City's HPP in 2018, the single-family assessed value has risen 65%.

Newburyport has one of the lowest residential tax rates in the region at 10.74, with an average single-family tax bill totaling $8,920.

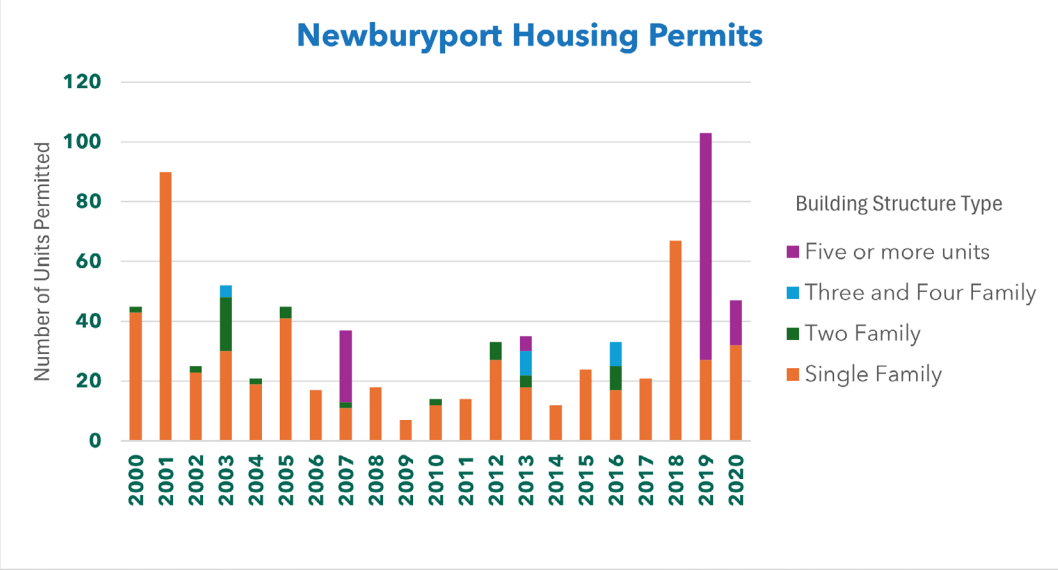


FIGURE 10: NUMBER OF HOUSING UNITS PERMITTED PER YEAR [12]

Newburyport has seen some multifamily development in recent years, though single family development has been the most consistent since 2000.

Single-family assessed home values have increased by 65% since 2018.

Over the last two decades, permitting activity in Newburyport has varied by total permits issued per year and by building type. Before a significant increase in unit production in 2019, the last surge in unit production in one year was in 2001, all for single-family homes; however, the increase in 2019 is attributed to majority five or more unit developments, indicating an increase in permitting multi-family housing types. Newburyport has seen this notable increase in building permits issued beginning in 2018, and this trend has continued into 2020.

Housing Characteristics

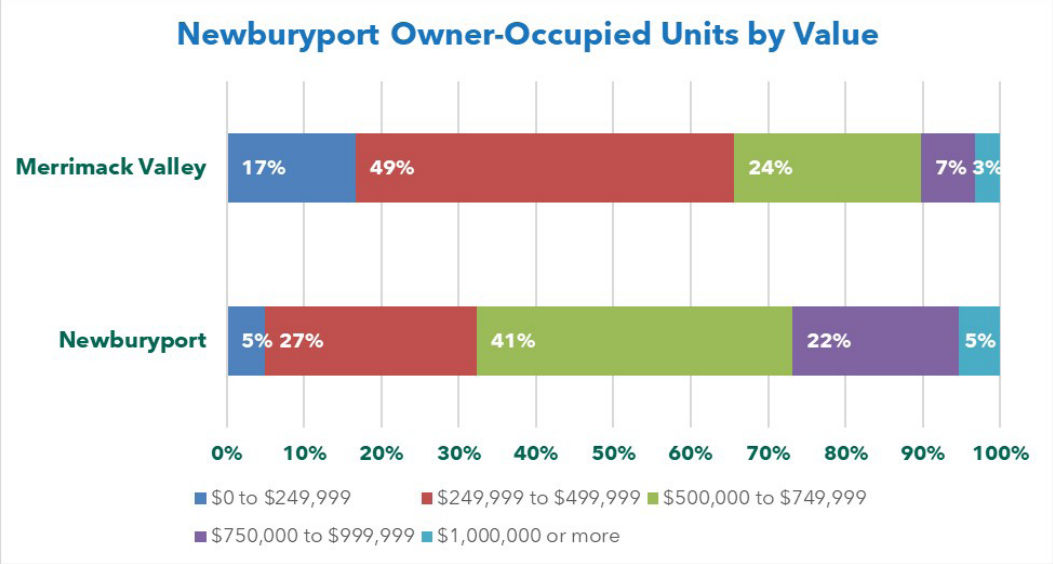


FIGURE 11: OWNER-OCCUPIED UNITS BY DOLLAR VALUE [13]

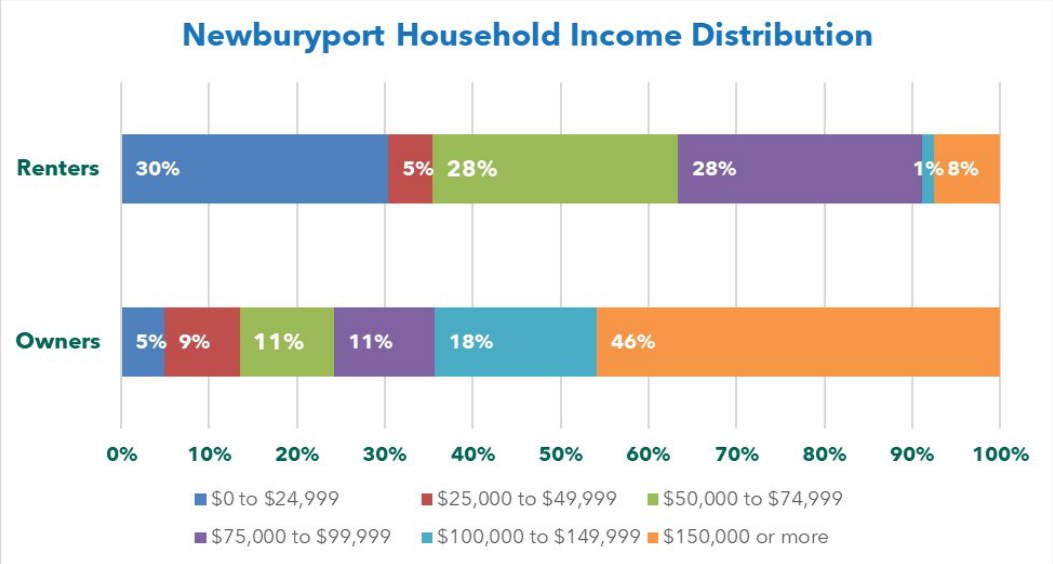


FIGURE 12: HOUSEHOLD INCOME DISTRIBUTION BY TENURE [14]

46% of owner-occupied units have an income over $150,000, compared to just 8% of renter-occupied units.

Owner occupied units in Newburyport reflect higher total household income, as is on trend historically and across the state and region. In Newburyport, almost half of all owner-occupied units meets or exceeds $150,000 annually in household income, with the next largest proportion being in the $100,000-$149,999 annual range. This differs greatly from renter-occupied units, where 43% of renters have incomes under $35,000. This difference indicates a significant disparity in the overall income distribution of renters versus owners, a crucial difference that impacts renters disproportionately when housing costs continue to rise. This could also indicate an absence in rental-based housing to accommodate middle incomes.

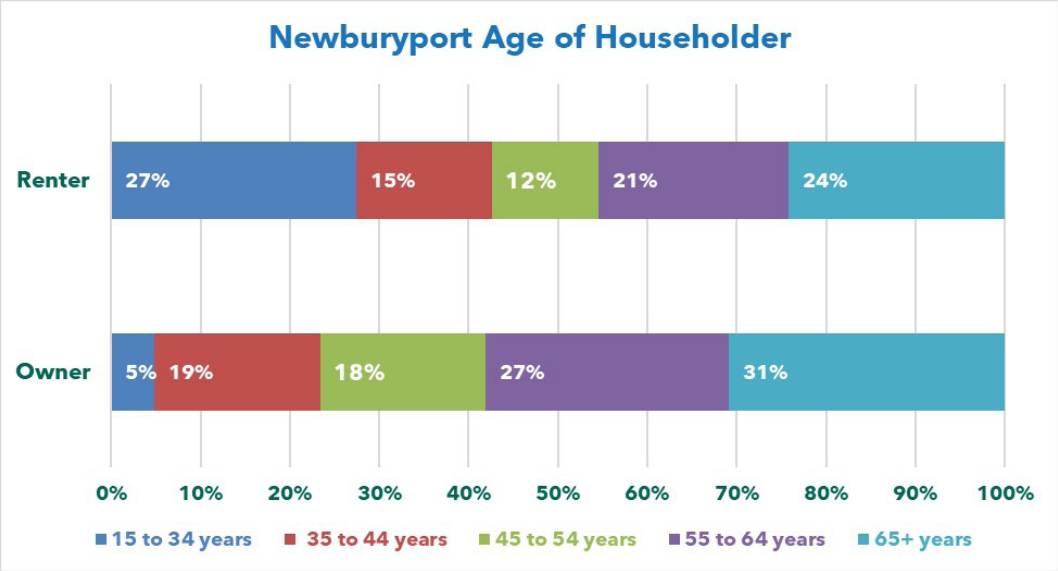


FIGURE 13: AGE OF HOUSEHOLDER [15]

Housing Affordability

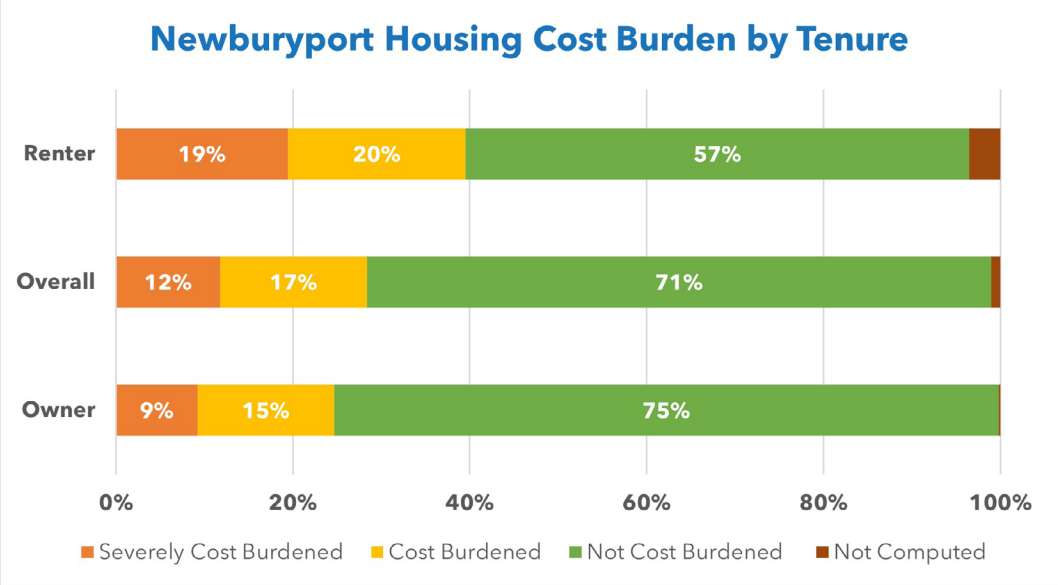


FIGURE 14: HOUSING COST BURDEN BY TENURE [16]

About half of all renters and 1 in 4 homeowners in Newburyport are housing cost burdened.

U.S. Department of Housing and Urban Development (HUD) defines household cost burden as a household that spends more than 30 percent of its gross income on housing costs, including utilities. A household is severely cost burdened if it spends more than 50 percent of its income on housing. Just under one-third of residents residing in Newburyport are cost burdened, with the largest proportion of cost burdened residents being renter households (39%). It is important to note that of cost burdened renters, there is an almost equal distribution of renters that are generally cost burdened, where they are paying 30% or more of their monthly gross income on housing costs, and severely cost burdened, where 50% or more of this monthly income is dedicated to housing costs.

The percentage of cost burdened owner households is significant as well, with just under a quarter of homeowners paying a significant portion of their income on housing expenses. These figures demonstrate that a sizable portion of the Newburyport community is confronted with high housing costs that could have several personal and community-wide implications. If residents continue to experience ever-increasing housing costs, individuals and families with limited financial resources may struggle to afford and maintain access to suitable housing, in addition to experiencing limitations in economic mobility and wealth accumulation. High housing costs carry significant economic development implications, particularly concerning the local workforce. As housing expenses escalate, and a greater share of monthly income is dedicated to meeting these costs, the likelihood increases that workers are unable to reside directly within the city where their employment is based. This dynamic can have negative effects on local economic development, including commuting challenges and overall workforce stability. Understanding the impact of cost burden among homeowners and renters alike is crucial for policymakers, community leaders, and stakeholders to develop targeted strategies that promote housing affordability and economic well-being for a broader segment of the population.

Age of Householder	Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	Est.	%	Est.	%	Est.	%	Est.	%
Total Population	17,953	100%	349,866	100%	770,223	100%	6,637,329	100%
Total in Poverty	992	6%	36,677	10%	78,089	10%	653,454	10%
Under 5 years	24	2%	3,047	8%	6,778	9%	47,069	7%
5 to 17 years	239	24%	8,237	22%	15,691	20%	117,012	18%
18 to 34 years	249	25%	8,055	22%	16,840	22%	183,304	28%
35 to 64 years	373w	38%	11,992	33%	26,087	33%	207,736	32%
65 years and over	107	11%	5,346	15%	12,693	16%	98,333	15%

TABLE 2: POPULATION IN HOUSEHOLDS BELOW FEDERAL POVERTY THRESHOLD BY AGE [17]

Affordability Gap

Housing sale prices in Newburyport continue to increase significantly and are out of reach even for median-income households. According to Redfin home sale data, Newburyport's median sale price increased 13% year over year from 2022 to 2023. The median sales price in Newburyport in 2023 was $775,000. Newburyport households making the City's median household income of $149,000 could afford to purchase a home up to $575,000. However, the median sales price of $775,000 requires an annual gross income of just under $188,200 with a 20% down payment of $149,435 and current interest rates of 6.5%. [18]

As shown in table 3, there is a difference between homeowners' median income and the price of a home, creating a homeowner affordability gap. This gap is defined as the difference between the median sales price for Newburyport ($775,000) and the 'affordable price' (household paying no more than 30 percent of annual income on housing). [19]

Income (Boston-Cambridge-Quincy, MA-NH – HFMA)	Median Sales Price Newburyport	Affordable Price	Gap
80% of Median = $118,450	$775,000	$437,284	$337,716
100% of Median = $149,300	$775,000	$575,636	$199,364

TABLE 3: HOUSING AFFORDABILITY CALCULATIONS [20]

Based on 4-person household; 2023 HUD Income Limits



The median sales price in Newburyport is $775,000 but a household making median income can only afford a $575,000 home.

Ownership Affordability by Income

As seen in table 14, a household of four in Newburyport at 80 percent AMI could afford to purchase a home up to $437,284, with a 20% down payment of $82,000. However, the median sales price for a single-family home in Newburyport in 2023 was $747,172 according to Redfin market data, meaning a household would have to make about $188,200 per year to afford a home at the median sales price. At the Newburyport HUD Metro Area Median Household Income of $149,300, a household could afford a home up to $575,636 with a 20% down payment. Ownership units have an estimated vacancy rate of just 0.2%, well below what is considered a healthy market, which contributes to rising costs.

Rental Affordability by Income

Newburyport is located in the Boston-Cambridge-Quincy HUD Metro Area (HMFA), where the FY23 Fair Market Rent for a one-bedroom apartment is $2,198 and a two-bedroom apartment is $2,635. A monthly gross rent that is affordable is no more than 30 percent of a household's monthly earnings.

A two-person household at the top of the extremely low income range (less than or equal to 30 percent AMI) can afford a gross rent of up to $834 per month for a one-bedroom unit in the Boston-Cambridge-Quincy HMFA. A two-person household at the top of the very low income range (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to $1,391 per month for a one-bedroom unit, and a two-person household at the top of the low income range (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of $2,221 per month for the same unit size. A household with the HMFA Area Median Income can afford a monthly gross rent of $3,733.

Rental units have an estimated vacancy rate of just 2.2%, well below what is considered a healthy market, which contributes to rising costs.

53% of all renters are making below 50% of the Area Median Income, and 37% of renters are extremly low income.

Household Income	Owner	% of All Households	% of Owners	Renter	% of All Households	% of Renters	Total
<= 30% HAMFI	440	6%	7%	660	8%	37%	1,100
>30% to <=50% HAMFI	425	5%	7%	290	4%	16%	715
>50% to <=80% HAMFI	715	9%	12%	215	3%	12%	930
>80% to <=100% HAMFI	555	7%	9%	200	3%	11%	755
>100% HAMFI	3,910	50%	65%	430	5%	24%	4,340
Total	6,050			1,785			7,835

TABLE 4: INCOME DISTRIBUTION BY HAMFI [21]

**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.*



Chapter 4: Housing Development Considerations

Environmental Constraints

Newburyport is one of the smallest cities in the state and is defined by the watershed of the Merrimack and Parker Rivers. Newburyport's character is shaped by its physical location along the Merrimack, where its historic harbor reaches the Atlantic at the northern point of Plum Island. The Artichoke River, which acts as a major drinking water source for the City, forms part of Newburyport's western boundary. To the south, historic pasture and hayfields stretch to West Newbury and Newbury, and the Little River and its tributaries flow southward into the Parker River and then into the Great Marsh.

The numerous water resources provide a range of benefits to the City. Newburyport's drinking water comes from both surface water and groundwater supplies. Four surface water reservoirs, which represent 80% of the city's drinking water supply, include the Indian Hill Reservoir in West Newbury, the Upper and Lower Artichoke Reservoirs in both West Newbury and Newburyport, and the Bartlett Spring Pond in Newburyport. These surface reservoirs supply 780 million gallons of water primarily to Newburyport and some also to the towns of Newbury and West Newbury. Groundwater, which accounts for 20% of the drinking water, is supplied by two gravel-packed wells located on Old Ferry Road (Well #1) and Ferry Road (Well#2). A drinking water treatment plant (WTP) located on Spring Lane near Well #1 treats the surface water supplies and the water from Well #1. Groundwater from Well #2 is minimally treated at the well and is directly connected to the city's water distribution system. The Plant is permitted to treat and deliver 2.5 million gallons per day (MG/D), but on average treats 1.6 MG/D. A water supply yield/ estimate performed in 2017 showed adequate water supply for anticipated needs through 2040. Water supply was a top concern of Newburyport stakeholders as future sea level rise and more intense storms increase the vulnerability of these resources. The public water supply is vulnerable and requires action to avoid being compromised by river flooding or an extreme weather event. The Lower Artichoke dam's spillway currently sits approximately 3 feet lower than FEMA's 100- year flood elevation. Thus, a lesser storm could overtop the spillway with CSO tainted Merrimack River waters thereby cutting off access to 75% of the city's water supply.

Flood Hazard Areas

Because Newburyport is both a water-rich and a low-lying coastal community, significant portions of it are located in flood hazard zones and thus are susceptible to flooding. This is especially the case when high river flows from heavy rains coincide with high ocean tides. When high winds from the northeast and east are added to this mix, the effects can be truly devastating. Nowhere has this been more evident than on Plum Island, where storm surges have eroded large swaths of beach frontage and seriously damaged or destroyed a number of ocean-side structures. Nearly a quarter (24%) of Newburyport's land falls within a 100- or 500-year floodplain, as identified through FEMA flood maps. Unregulated development in a floodplain can increase the likelihood of flooding by adding impervious surfaces and increasing runoff into the stream channel. In addition, contaminants from flood-damaged sewage or septic systems and debris swept downstream from flooded properties can result in unnecessary hazards to properties downstream.

Wetlands

Wetlands include marshes, swamps, and bogs and often lie within a floodplain. They serve as a sponge to soak up inundations, and also protect groundwater, prevent aquifer pollution, and area habitat for wildlife. Due to the vital role they serve, State law supports local protection of wetlands. The Massachusetts Inland Wetlands Protection Act provides the basic authority. Newburyport has adopted a wetlands ordinance that includes additional protections. Furthermore, certain wetlands have been designated as restricted wetlands, subject to additional regulation per state statute.

Transportation

The city's location provides easy access to Interstate 95, U.S. Route 1, Route 1A, State Route 113, and an MBTA commuter rail station, adding to its appeal to developers. The Merrimack Valley Regional Transit Authority, now known as MeVa, provides bus service through two routes – Route 19, which provides service to the Newburyport Commuter Rail, and Route 20, which is a newer addition directly connecting Newburyport to Salisbury Beach. The Council on Aging van is available for local travel needs of seniors. Taxis, seasonal pedi-cabs and more recently ride-hailing services such as Uber and Lyft serve residents and visitors. The Clipper City Rail Trail links the train station with downtown and riverfront parks, and through the South End of the City – this trail serves as a key mode of connection between various City amenities and residential areas, and should be considered a strong asset in planning for future housing development.

According to the City's 2018 "Newburyport Parking Program Review and Update," the city has over 2,900 public parking spaces to support the downtown area, including 2,000 free on-street spaces, and 700 paid off-street spaces. The City of Newburyport completed construction of the Intermodal Transit and Parking Facility in 2019, offering 207 covered parking spaces in the downtown area as part of this total. The facility provides on-site parking in the downtown area, and provides a convenient parking solution for patrons of downtown, assisting in spurring economic vitality in this primary commercial, cultural, and recreational center in the City. For residents, Resident Permit Parking (RPP) is available throughout the downtown area and abutting streets. There are time limits in these areas for vehicles parked without a resident permit, but residents in these areas are granted parking permits to allow them to park near their residences at any time of day, with one visitor parking pass granted per household.

Sewer and Water

The City provides water and sewer service. The effort to bring water and sewer service to Plum Island is now complete, expanding the City's overall water capacity to serve current and future residents. As new developments are proposed, permitted, and built, it is a top priority to consider water and sewer capacity from both the City and developer perspective.

Regulatory Considerations

According to the City of Newburyport's zoning ordinance, site plan review shall be required for the following types of development:

"Any structure intended for residential use which includes five (5) or more residential units on one property and for any and all other new nonresidential uses or structure(s) including, but not limited to, industrial/infrastructure, marine, business or institutional/government/medical use(s)".

Site plan review allows the City to ensure that new development is done thoughtfully, addressing preservation of community character, traffic and public access, health, and open space and environmental protection to overall preserve and improve residents' quality of life. [22]

Residential Districts

The following zones allow for residential development of various types and densities throughout the City:

High Street Residential A (HSR-A) - The High Street residential district-A is composed of all that area so designated on the official zoning map, on the southwesterly side of High Street, between the city boundary with the Town of Newbury and State Street. The predominant uses are intended to be single-family and two-family homes on lots of one and one-half acre, set back from High Street.

High Street Residential B (HSR-B) - The High Street residential district-B is composed of all those areas so designated on the official zoning map, on the southwesterly side of High Street between the Clipper City Rail Trail and Storey Avenue. The predominant uses are intended to be single-family and two-family homes on lots of three-quarters of an acre, set back from High Street.

Residential One & Two (R1 & R2) are intended to allow for single and two-family homes, respectively. Minimum lot sizes are 20,000 square feet in the R1 and 10,000—15,000 square feet in the R-2 District. These districts are primarily served by local roads.

Residential Three (R3) (multi-family) allows for single, two-family, and multi-family units at no greater than six units per structure and generally fewer than 10 units per acre. This district, where possible, is located near or along major streets.

Business Districts

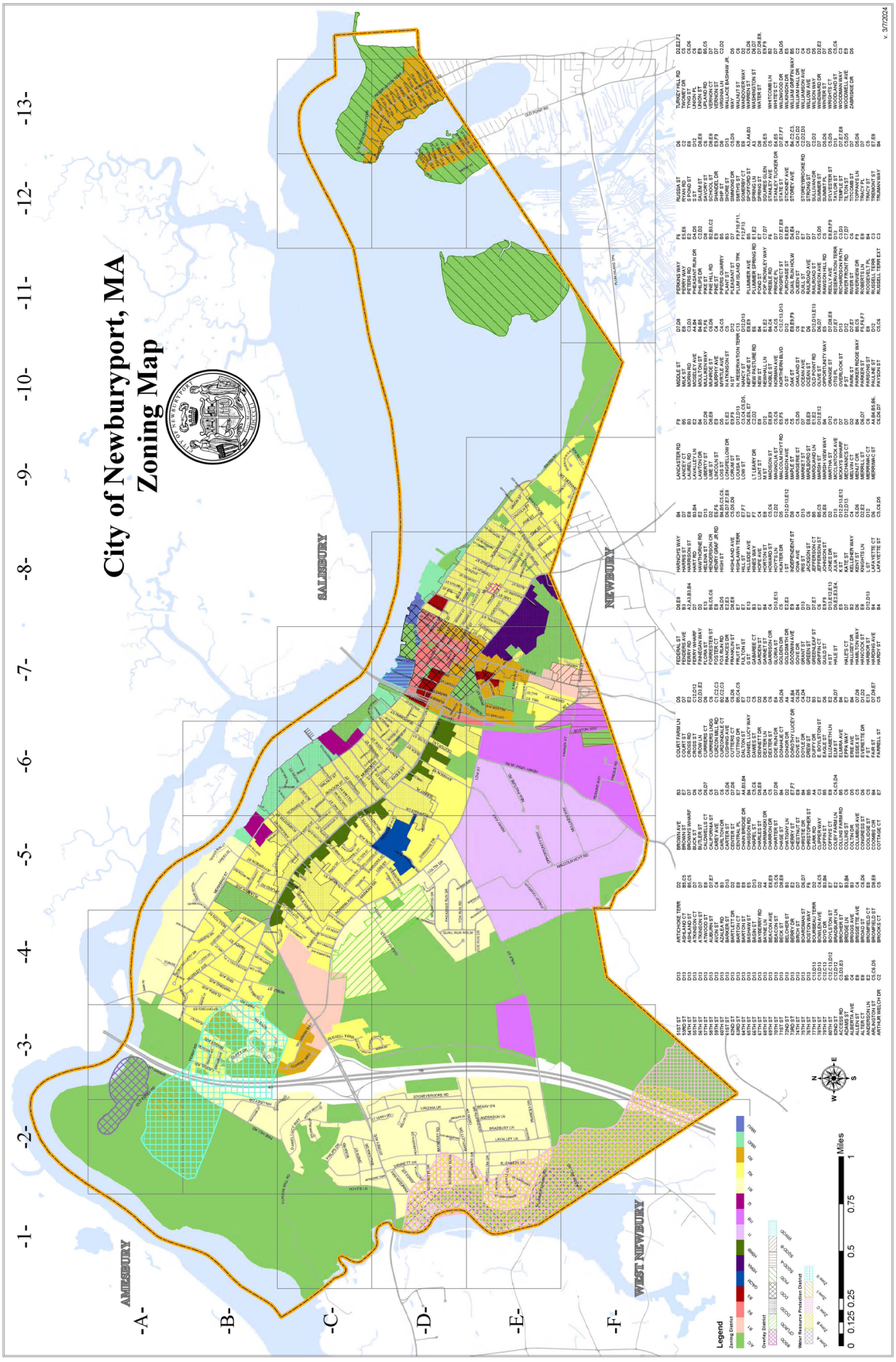
Business One (B1) is intended to allow all types of customary business uses oriented toward both pedestrian and vehicle traffic. It also allows multi-family residential dwellings either alone or in combination with business uses. This district is primarily located along major streets.

Downtown Business (B2) includes retail, service, office and residential uses, at a scale intended to reinforce downtown's role as the focus of activity in Newburyport. Multi-use development is encouraged, such as the combining of residential and business uses. Activities are oriented to pedestrian traffic and to centralized parking. Businesses which consume large tracts of land and interrupt pedestrian circulation and shopping patterns, single- and two-family principles buildings or uses which would otherwise interfere with the intent of this ordinance are prohibited.

Neighborhood Business (B3) consists of neighborhood businesses and residential uses in proximity to residential uses and serves as a transitional zone between business and residential districts.

Waterfront Mixed Use (WMU) - The purpose of this district is to encourage the development of marine, civic, tourism, and cultural land uses activities which benefit from the location of the central waterfront and to enhance this area as the civic and cultural center of the city. Structures which are totally residential are not allowed in this district.

City Zoning Map





Chapter 5: Housing Production Strategies

The goal for each city and town in Massachusetts, as defined by MA General Law Ch. 40B, is to have 10% of its housing stock designated as affordable and listed on the State's Subsidized Housing Inventory (SHI). Until that 10% is reached, a community can use a certified Housing Production Plan to demonstrate its progress towards that 10% goal and allow the community more control over local development. As explained in the introduction, this Housing Production Plan can be certified by the State if the City adds affordable housing units at a rate equal to 0.5% or 1% of its current housing units annually. At the 0.5% rate, the HPP will be certified for one year, which would allow the town's Zoning Board of Appeals to deny a comprehensive permit to a development application under M.G.L. 40B. At the 1% rate, the HPP will be certified for two years.

The City of Newburyport currently has 784 subsidized housing units listed on the Executive Office of Housing and Livable Communities (EOHLC) Subsidized Housing Inventory (SHI) as of June 2023. This number represents 9.4% percent of the total year-round housing units as reported by the 2020 U.S. Census. Therefore, the City is 46 SHI-qualifying affordable housing units shy of the 10 percent affordable housing goal as defined by HLC.

Over the next five years and beyond, the overarching goal is for Newburyport's continuously updated HPPs to become "certified" on a recurring schedule, up through achieving the 10% 40B minimum. Based on projected development and in accordance with the City's production goals below, Newburyport is primed to reach the 10% minimum well within the next 5 years following the approval of this HPP.

Until then, reaching the annual numeric goals of 0.5 percent or 1 percent will allow the Housing Production Plan to be certified by HLC for one year if the City develops 0.5 percent of its overall goal in a year's time or for two years if the City develops 1 percent of the target units in a year's time. To produce 0.5 percent of its total units annually as SHI units, Newburyport will need to add an additional 42 SHI-eligible housing units each year. In order to produce 1 percent of its total units annually, the City will have to produce 84 SHI units annually. This will be a challenging task given the amount of development likely to occur each year. While the City may not reach this goal, it will be making strides toward it with several projects that have been recently permitted and others that are anticipated to be permitted in the next five years.

Year	0.5% Increase				1.0% Increase			
	Additional Affordable Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Affordable Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current		784	8,300	9.45%		784	8,300	9.45%
2024	42	826	9,126	9.95%	83	867	9,167	10.45%
2025	42	868	9,994	10.46%	83	950	10,117	11.45%
2026	42	910	10,904	10.96%	83	1,033	11,150	12.45%
2027	42	952	11,856	11.47%	83	1,116	12,266	13.45%
2028	42	994	12,850	11.98%	83	1,199	13,465	14.45%

TABLE 5: 5-YEAR HOUSING PRODUCTION NUMERIC GOALS

Housing Production Strategies

Based on the local needs, existing resources, and development considerations, the following recommended strategies have been developed for Newburyport. The proposed strategies were developed to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs.

While some of the strategies 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.

Over the 5-year implementation period of this plan, the City can work with its residents and partners to accomplish the strategies outlined here. These strategies represent attainable and actionable steps the City can take towards diversifying its housing stock and increasing housing opportunities for all residents, especially those that are low or moderate income. This HPP aims to create a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.

Strategy 1: Activate and utilize publicly and privately owned property to develop housing that supports community needs.

- Redevelopment of the Brown School as affordable housing.
- Continue to gather public input and plan for Waterfront West redevelopment.
    - Assess "Park and Ride" parcel to potentially accommodate affordable housing development.
- Assess available surplus public land for suitability for affordable housing development.

Strategy 2: Investigate and expand zoning regulations to allow for housing types that accommodate the needs of residents.

- Explore possible zoning parameters for allowing two-family structures by-right in R2 and R3 zoning districts.
- Draft and adopt expanded Accessory Dwelling Unit (ADU) Ordinance.
- Facilitate and gain support for Storey Ave rezoning.
- Comply with the MBTA Communities act by expanding the City's 40R district, and facilitate continued development within the district.
- Investigate creation of a 40Y Starter Home Overlay District, pending publication of guidelines from the Commonwealth, to expand availability of smaller single family housing types.
- Evaluate existing Inclusionary Zoning Ordinance for effectiveness in producing affordable units.
- Investigate and adopt other zoning and regulatory changes that could increase variety of housing options (i.e. decreasing minimum lot size, allowing multi-family housing by-right, expedited permitting processes for residential development proposals).
- Continuously monitor and evaluate the effectiveness of zoning changes as they relate to stabilizing housing supply and demand and providing more affordable options for residents.

Strategy 3: Continue to encourage development and preservation of both renter and owner-occupied housing that is affordable to both low-and-moderate-income households, specifically 30%-80% Area Median Income (AMI).

- Continued investigation, evaluation, and purchase of suitable land for development of affordable housing by the Affordable Housing Trust (AHT).
- Investigate the possibility of perpetual deed restriction as a key tool in preservation of existing affordable ownership and rental units, in addition to working to extend existing affordable terms so units do not get lost during resale.
- Build relationships and partner with developers with experience in utilizing applicable tax credits (including the Low-Income Housing Tax Credit (LIHTC)) and other effective affordable housing financing tools.
- Monitor area average rental and home sale prices as a gauge for what % AMI is necessary to afford housing in Newburyport, as a function of expanding community understanding of the current housing market.

Strategy 4: Continue and expand Newburyport Affordable Housing Trust programs that provide direct and indirect housing financial support for Newburyport residents through a variety of offerings.

- Continue to promote and offer the Down Payment Assistance Program (HOME PORT).
- Continue to administer the Rental Assistance Program in partnership with Pettengill House to provide direct, short-term financial support to low-and-moderate income Newburyport renters
- Continue to promote and offer the Community Partners Program, which provides grant support to registered non-profit organizations managing affordable housing units
- Continue to apply for Community Preservation Act (CPA) grants to maintain and or create new Affordable Housing Trust programs responsive to the needs of residents, with an emphasis on creation of new affordable units.
- Explore expansion of tax exemption policy to keep seniors in their homes as a function of aging in place.

Strategy 5: Seek to maintain designation as Housing Choice Community to continue preferential access to state development-related grants.

- Monitor status of current Housing Choice Community designation.
- In line with Housing Choice designation guidelines, achieve 5% (or 500 unit) increase in total housing units within 5 years, or 3% (or 300 unit) increase paired with select housing choice best practices. These unit additions can include approved building permits.
- Continue to pursue Housing Choice grants to support housing development work throughout the City.

Strategy 6: Continue to refine and prioritize community education and engagement to foster shared learning and understanding of the existing housing landscape in Newburyport between residents and planning staff/ partner organizations (i.e. Municipal Engagement Initiative, MVPC).

- Conduct regular trainings and learning opportunities for municipal boards to stay up to date on planning best practices and effective methods to increase local housing production.
- Coordinate and facilitate regular public meetings/workshops to provide residents, business owners, and municipal board members with updates on the work undertaken to implement the strategies cited in the 2024-2028 Housing Production Plan, stay up to date on the housing needs of the City, and spread awareness of policy changes implemented.
- Participate in regional collaborations to increase education and awareness. This could include partnering with neighboring communities as part of CHAPA's Municipal Engagement Initiative or taking part in regional educational efforts by the Merrimack Valley Planning Commission.

Action Plan Matrix

Strategy	Time to Complete	Strategy Implementer(s)	Funding Needed? Yes/No and Source
Activate and utilize publicly-and privately-owned property to develop housing that supports community needs.	Ongoing	Office of Planning & Development, Affordable Housing Trust, Planning Board, City Council, Private Property Owners	Yes
Investigate and expand zoning regulations to allow for housing types that accommodate the needs of residents.	Ongoing	Office of Planning & Development, Affordable Housing Trust, Planning Board, City Council	Yes CPA; Affordable Housing Trust Fund
Continue to encourage development and preservation of both renter and owner-occupied housing that is affordable to both low-and-moderate-income households, specifically 30%-80% Area Median Income (AMI).	Ongoing	Office of Planning & Development, Affordable Housing Trust, Planning Board, Developers	No
Continue and expand Newburyport Affordable Housing Trust programs that provide direct and indirect housing financial support for Newburyport residents through a variety of offerings	Ongoing	Affordable Housing Trust, City Council, CPA Board?	Yes – CPA, payments in lieu, additional sources to be utilized by AHT
Seek to maintain designation as Housing Choice Community to continue preferential access to state development-related grants.	1 year	Office of Planning & Development	No
Continue to refine and prioritize community education and engagement to foster shared learning and understanding of the existing housing landscape in Newburyport between residents and planning staff/ partner organizations (i.e. Municipal Engagement Initiative, MVPC).	Ongoing	Office of Planning & Development, Affordable Housing Trust, MVPC, Community Partners	No

TABLE 6: ACTION PLAN MATRIX

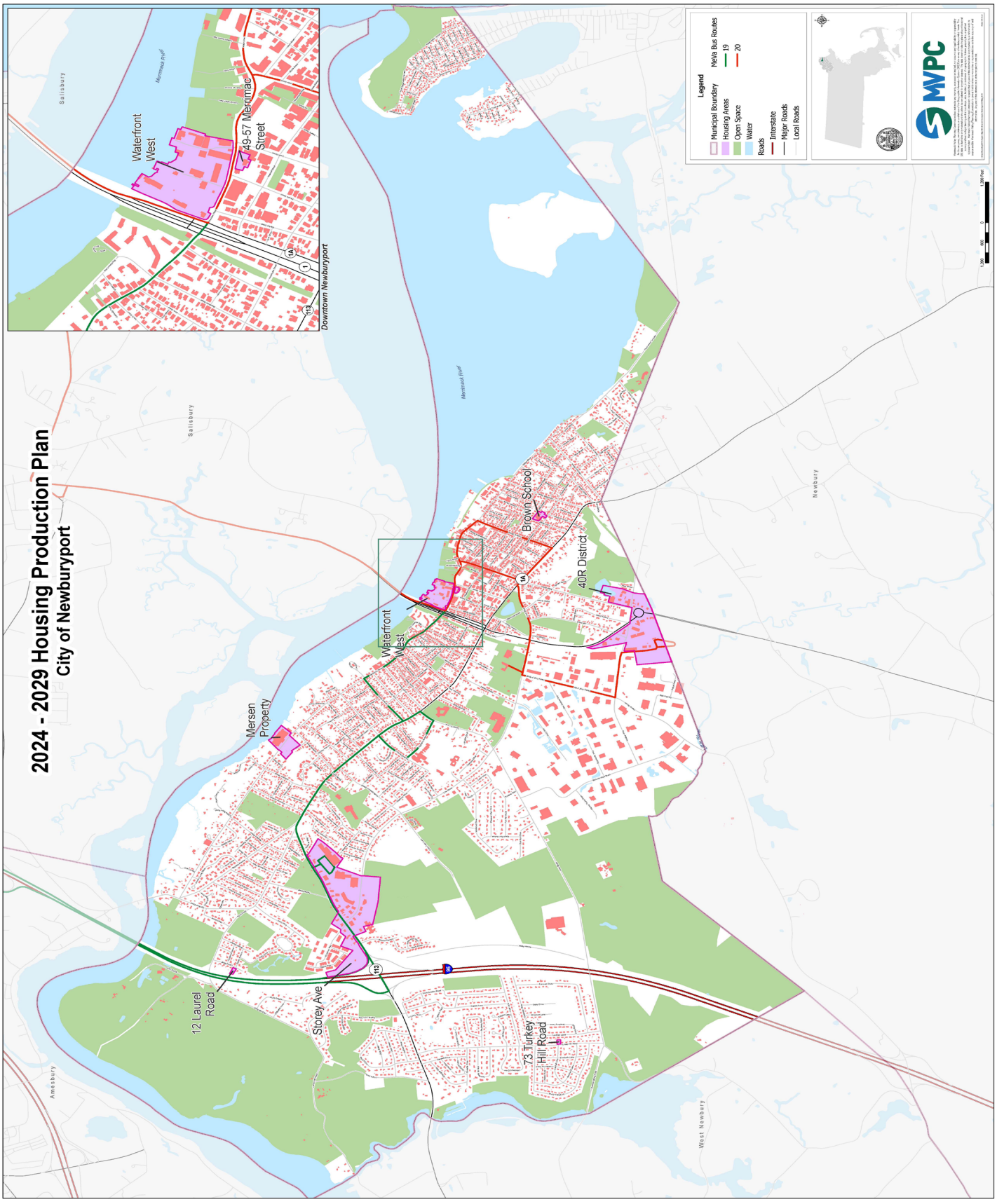
Production Schedule

In order to achieve certification and meet the needs of Newburyport's population today and in the future, units of all types should be considered for development. The City identified some potential locations for housing of all types as part of the development of this Housing Production Plan (HPP). The following table was created representing the City's intended development schedule, outlining how projected strategies and housing developments can meet housing needs now and in the future. Note: Some of these projections would require zoning changes, and thus City Council approval.

Projects/Strategies by Year	Affordable Units Eligible for SHI	Total # of units added to SHI	Notes
Year 1 - 2025			
Brown School (municipally owned)	30	30	All affordable units (assumes local permitting in 2025). RFP/Disposition process currently underway.
Enpro Site	8	32	25% affordable rental units, all units added to SHI due to rental status consistent with 40R standards
12 Laurel Road	1	1	Single-family, City owned parcel, disposition subject to use for affordable housing
73 Turkey Hill Road	1	1	Single-family, City owned parcel, disposition subject to use for affordable housing
49-57 Merrimac Street	2	2	12% of total units per inclusionary zoning shall be affordable, mixed use
Year 2 – 2026			
Kmart/Storey Ave/Low St	53	212	25% affordable rental units, all units added to SHI due to rental status, multifamily. The City is encouraging a comprehensive permit process for this development area.
Year 3 - 2027			
MBTA/40R/Expansion/Parker St.	76	304	25% affordable rental units, all units added to SHI due to rental status per 40R
Year 4 – 2028			
166-168 Route 1	23	92	25% affordable rental units, all units added to SHI due to rental status per 40R, occupancy in 2028
Year 5 - 2029			
Minco/Hodgies	20	80	25% affordable rental units, all units added to SHI due to rental status, multifamily
Waterfront West	24	24	12% of total units per inclusionary zoning shall be affordable, mixed use

TABLE 7: 5- YEAR PRODUCTION SCHEDULE

2024-2029 Housing Production Plan Map



Endnotes

[1] UMASS Donahue Institute, Massachusetts Population Projections

[2] MA Department of Elementary & Secondary Education, School and District Profiles

[3] UMASS Donahue Institute, Massachusetts Population Projections, “Age/Sex Details”

[4] Barber, Llana. Latino City: Immigration and Urban Crisis in Lawrence, Massachusetts, 1945-2000. The University of North Carolina Press, 2017.

[5] 2020 ACS Estimates, Table B25119

[6] U.S. Census Bureau American Community Survey, 2016-2020 5-year Estimates, Table DP05

[7] 2010-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001

[8] Change in Median Household Income, Median Gross Rent, and Median Home Values as reported in the American Community Survey. 2000, 2010, and 2020 ACS Estimates; Tables DP3 & DP4

[9] 2016-2020 ACS Estimates, Table B25041

[10] 2016-2020 ACS Estimates, Table B25024

[11] 2016-2020 ACS Estimates, Table B20532

[12] Massachusetts Housing Partnership Data Town and City Data

[13] 2016-2020 ACS Estimates, Table B25118

[14] 2016-2020 ACS Estimates, Table B25118

[15] 2016-2020 ACS Estimates, Table B25007

[16] 2016- 2020 ACS Estimates, Table B25070, Table

[17] 2020 ACS Estimates, Table B17001

[18] Redfin, Newburyport Housing Market Trends 2023

[19] Bankrate.com Housing Affordability Calculator; Author’s Calculations

[20] Bankrate.com Housing Affordability Calculator; Author’s Calculations

[21] Comprehensive Housing Assistance Support (CHAS) Cost Burden Data from 2015-2019 American Community Survey (ACS)

[22] City of Newburyport Zoning Ordinance, Section XV: Site Plan Review

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