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community preservation
+ planning

TOWN OF NORTH ANDOVER

Housing Production Plan

2018-2022

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Acronyms

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

Key Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

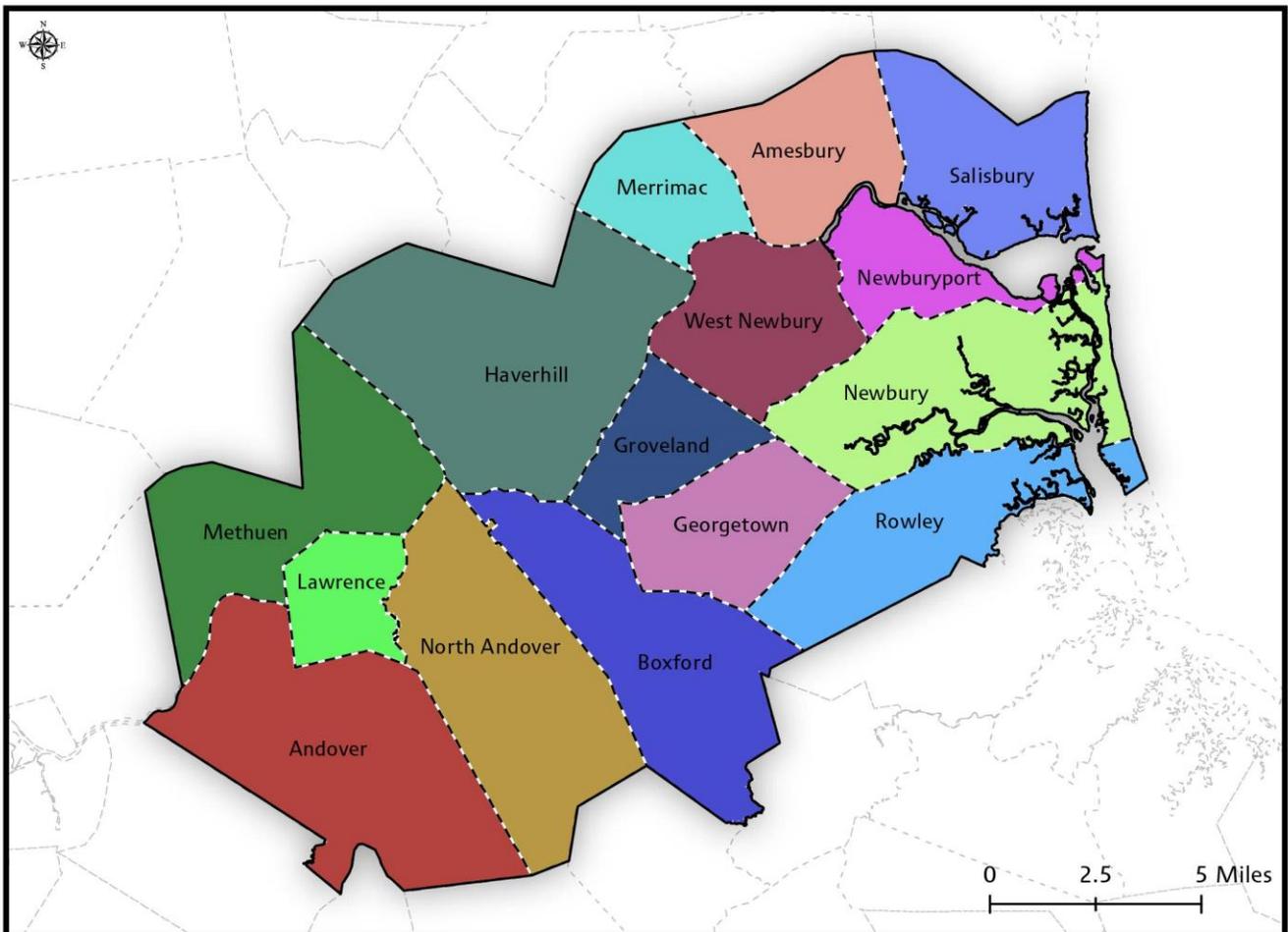
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the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

Merrimack Valley Region

North Andover 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 North Andover. MVPC worked with the Town of North Andover 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 of North Andover 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 North Andover. 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 North Andover's housing accomplishments.

PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the North Andover 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 North Andover'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 North Andover in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops: the first workshop was held in June 2017 to understand local housing needs, and the second workshop held in November 2017 identified potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from North Andover can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** When the HPP project began, North Andover was developing their Master Plan effort, with housing being one of the primary elements of that Plan. MVPC worked alongside the Town and its Master Plan consultant, RKG Associates, to ensure that the goals and strategies from the Master Plan's Housing Element were woven into this HPP effort. The Strategies and Action Plan section reflect that effort.
- 3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2010-2014 and 2011-2015 American Community Surveys (ACS) were

the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. In addition to MOE differences the document will reference household and housing unit totals for the years 2010 and 2015. These are not errors; they are intended to respond to the issue in question. For example, when discussing the Subsidized Housing Inventory, the Commonwealth uses the 2010 Census figures for total housing units. The Plan also uses data from a variety of other available sources including The Warren Group, Massachusetts Departments of Education and Transportation, DHCD and UMass Donahue Institute.

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

Community Overview and Findings

The Town of North Andover is located in Essex County in the northeastern part of Massachusetts, on the banks of the Merrimack River and approximately 24 miles from Boston. North Andover is bordered by the towns of Andover, North Reading, Boxford and Middleton, and the cities of Methuen, Haverhill, and Lawrence.

The Town has a total area of 27.8 square miles, of which 26.3 square miles is land and 1.4 square miles, or 5.18%, is water. The town lies to the south of the Merrimack River, which makes up part of its northwest boundary, along with the Shawsheen River. The northeast quadrant of town is dominated by Lake Cochichewick, which is also bordered by the Osgood Hill Reservation, Weir Hill Reservation and the Rea's Pond Conservation Area. The Town is also home to portions of Harold Parker State Forest, Boxford State Forest and the Charles W. Ward Reservation.

North Andover continues to grow, both in population and in the number of households, thus creating a need for more housing. The composition of North Andover's households, like many of the region's communities, is also changing with significantly more single-person households and more households with people over the age of 65.

For-sale housing prices are moderate compared with the communities in the region, with a 2016 median sales price of \$400,000 for both single-family homes and condominiums. North Andover renters tend to have higher incomes than renters in the region and pay more for rent than the region. Thirty-six percent of renter households in North Andover pay more than \$1,500 in monthly gross rent, while in the region only 15 percent pay more than \$1,500 per month.

North Andover has 931 low/moderate income housing units on the Subsidized Housing Inventory (SHI). This represents 8.54 percent of the total housing units in the community. The goal is to have 10 percent of housing deemed affordable and on the SHI.

Chapter 2: Demographic Profile

Key Findings

- North Andover is growing – in overall population and even more so in number of households. North Andover’s households are growing at a faster rate than many of the region’s communities and this creates a more significant demand for housing units. Population projections indicate a possible increase in population in future years, which could further increase the need for more housing units.
- The composition of North Andover’s households is also changing with more single-person households, and more older adults (age 65 plus). The growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses.
- North Andover’s racial and ethnic diversity is increasing somewhat, especially the population identifying as Asian and Hispanic/Latino. The population of other racial and ethnic minorities including Black/African American is growing slightly. A greater diversity of housing stock in North Andover 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.
- North Andover’s population has lower disability rates than the region, and while it is more common for older adults to have disabilities in general, North Andover has a lower proportion of its older population reporting disabilities than in the region. However, there is still an estimated 30 percent (about 1,145) of older adults age 65 years and over with disabilities. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- North Andover’s households have significantly higher median income than households in the region. While renters have lower income than owners, as is typical, renter median income in North Andover is higher than in the region.
- North Andover has two state-designated Environmental Justice areas – one for the minority population along the western border with Andover and one based on income near the border with Lawrence.¹

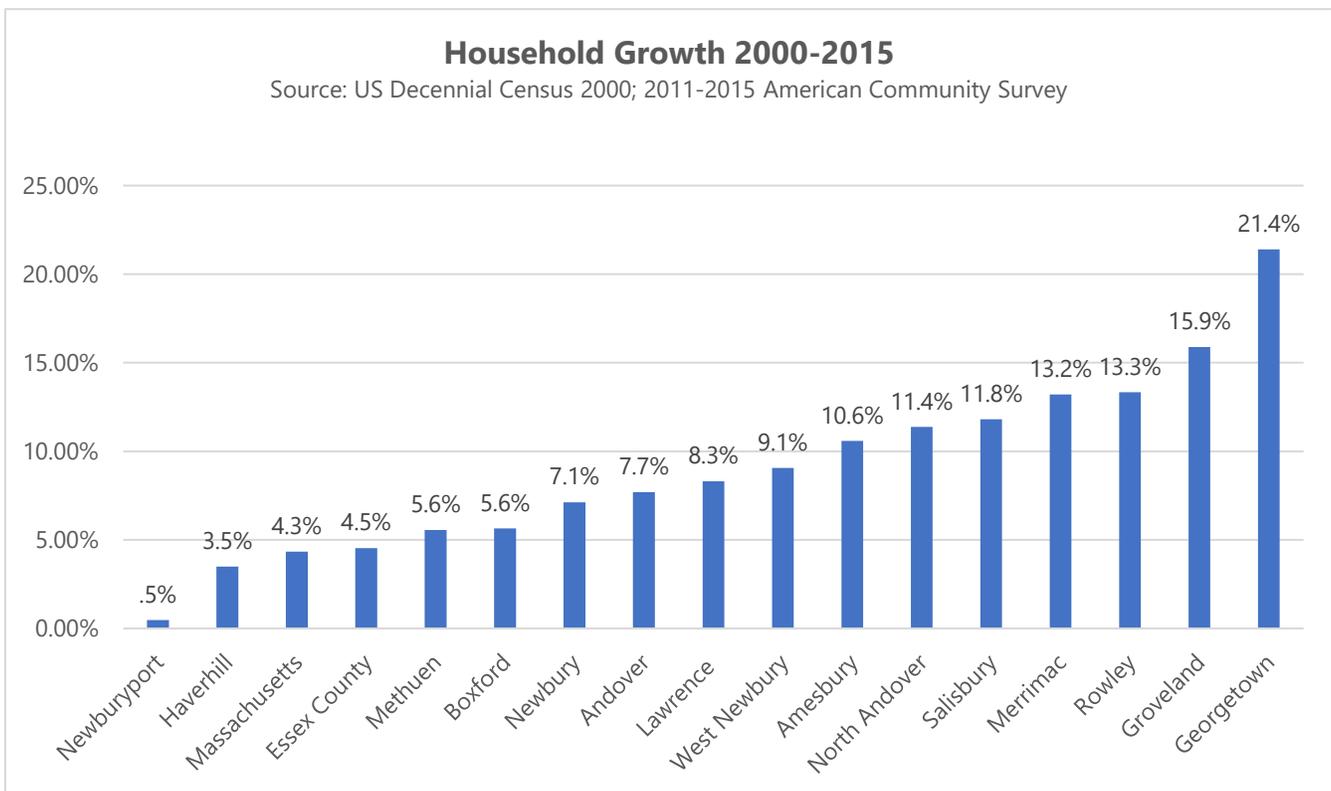
¹ Environmental Justice (EJ) Populations are those segments of the population that the Massachusetts Executive Office of Energy and Environmental Affairs has determined to be most at risk of being unaware of or unable to participate in environmental decision-making or to gain access to state environmental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

Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

North Andover’s estimated population per the 2015 American Community Survey (ACS) is 29,271 people – a growth of about 7.6 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.

In the same period, the number of households in North Andover grew over 11 percent – a greater rate than population growth due to the decrease in average household size from 2.61 persons per household to an estimated 2.60 persons per household and the population growth of 7.6 percent.



According to the 2011-2015 American Community Survey and the 2000 and 2010 US Decennial Census, average family size in North Andover increased slightly from 3.16 persons per household in 2000 to about 3.17 persons per household in 2015. 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 North Andover’s households has also changed. The number of households with children under 18 years old increased from 3,725 households in 2000 to about 3,910 in 2015 – an increase of about 5 percent. In the same period, single-person households increased from 2,440 households in 2000 to about 2,729 households in 2015 – an increase of almost 12 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.

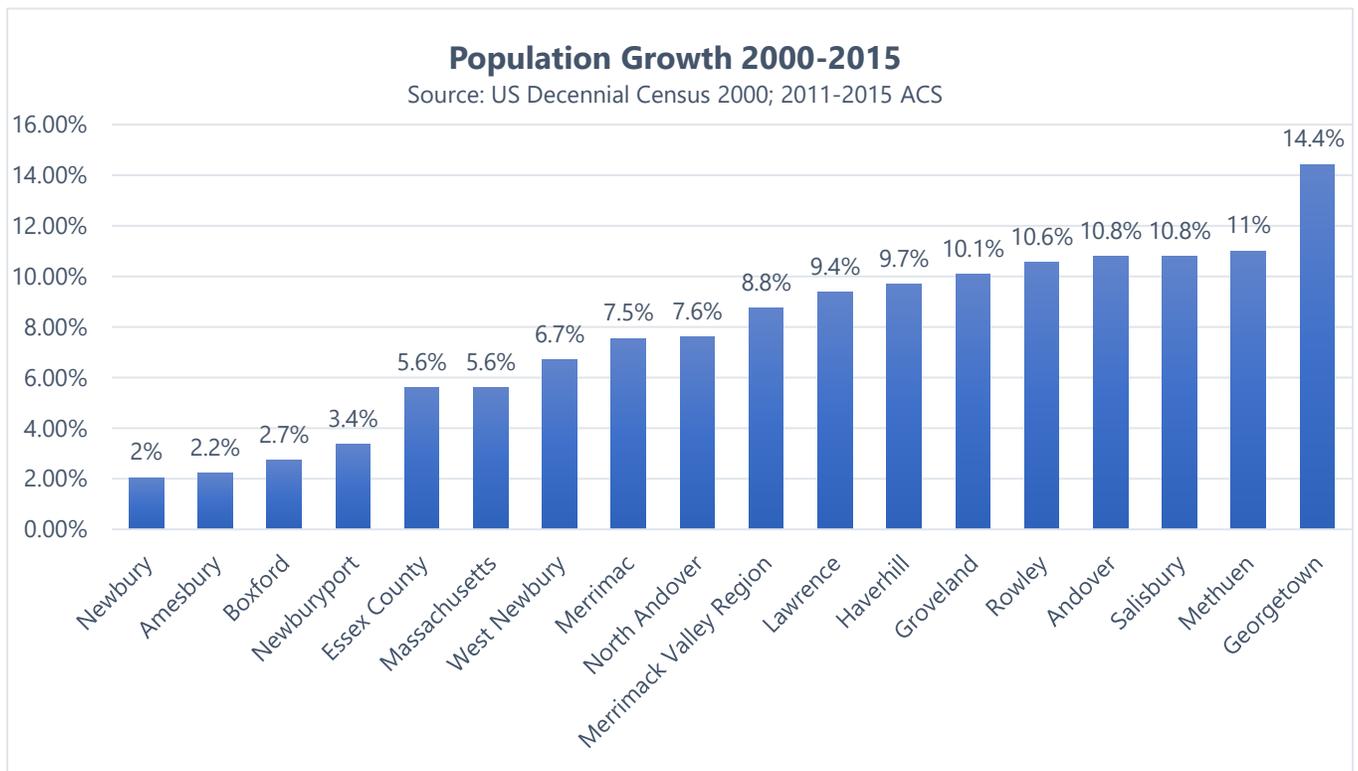
Change in North Andover Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	27,202	28,352	29,271	7.61%
Households	9,724	10,516	10,830	11.37%
Households with individuals under 18 years	3,725	3,942	3,910	4.97%
Single Person Households	2,440	2,688	2,729	11.84%
Average Household Size	2.61	2.62	2.6	-0.38%
Average Family Size	3.16	3.19	3.17	0.32%

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

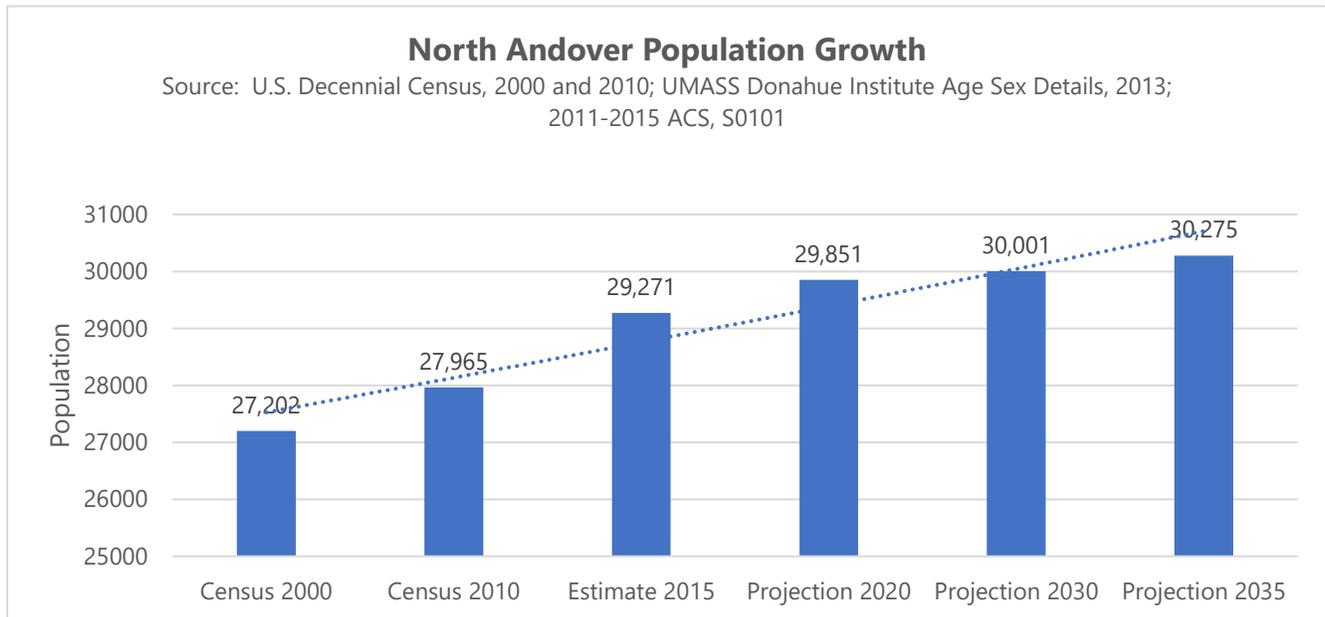
All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with average growth rate of 8.75 percent and median growth rate of 9.38 percent. North Andover’s estimated population growth in this period was 7.6 percent.

The state and county have lower estimated population growth rates than the region - both at about 5.6 percent.



UMass Donahue Institute population projections indicate an increase in North Andover’s population by just over 2,300 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average household size of 2.60, this level of population growth could generate a need for roughly 890 new units. If average household size continues 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

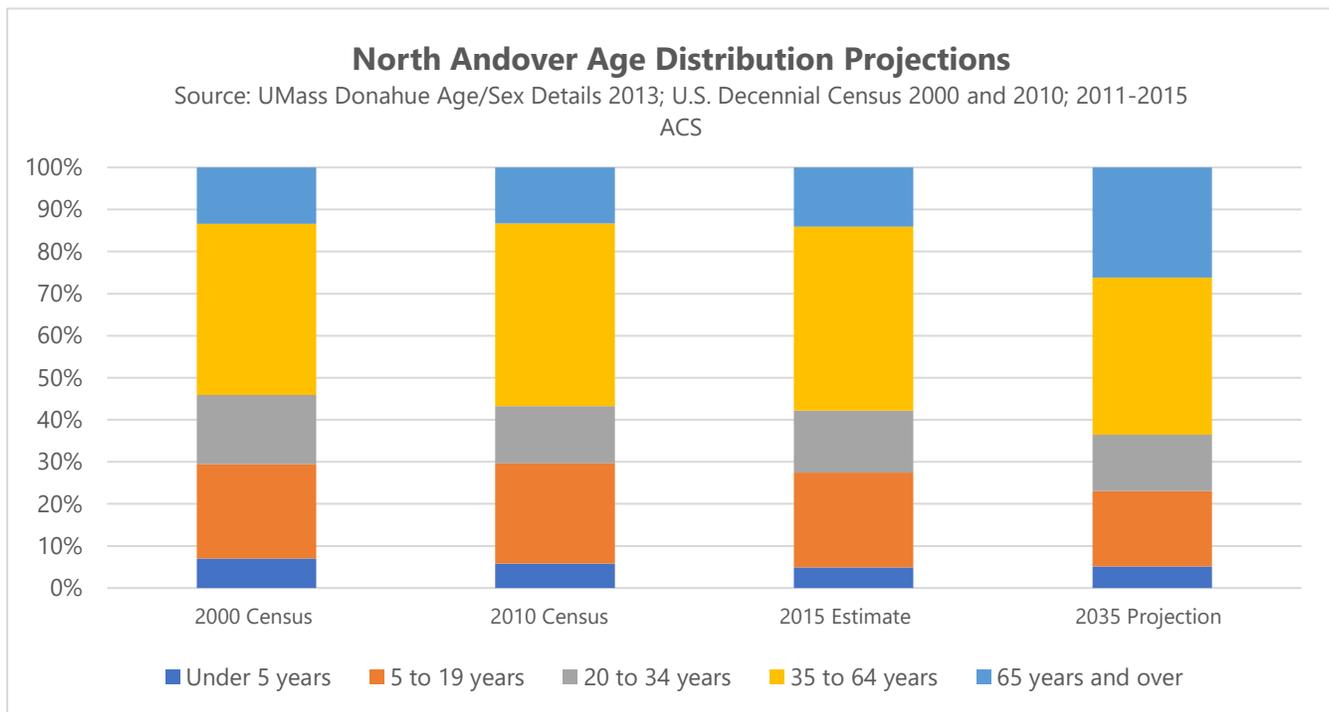
cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.²



AGE

Per the UMass Donahue projections, the age composition of North Andover’s population is anticipated to change with a 110 percent increase in the number of older adults (age 65 year and over), a 20 percent decrease in the number of school age children and a smaller percentage of adults age 20 to 34 years. The median age in North Andover was estimated to be 41.4 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.

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



RACE AND ETHNICITY

Per the 2015 ACS, North Andover’s population continues to racially identify primarily as white alone—an estimated 89 percent—a decrease from 2000 when 94 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 as is North Andover.

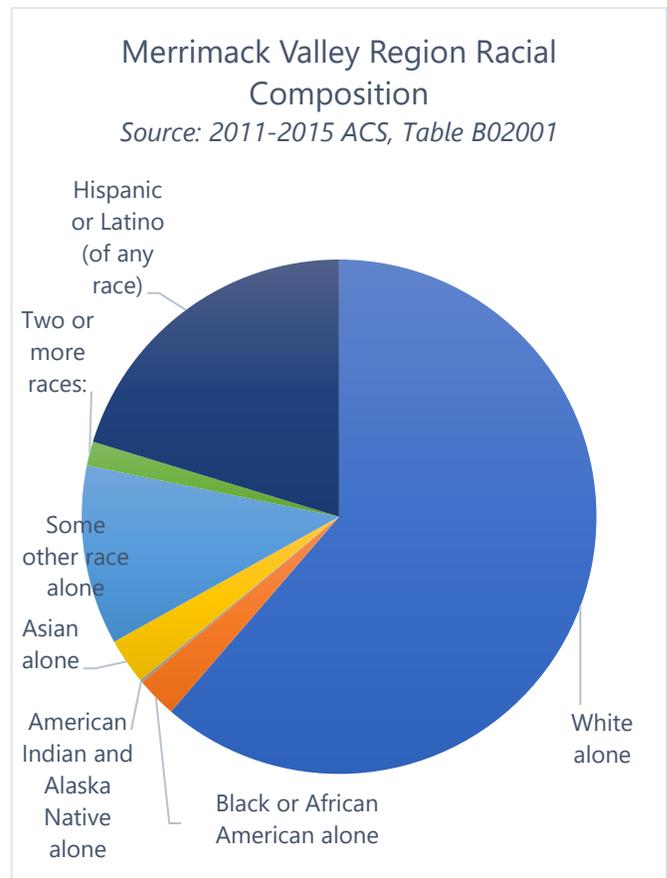
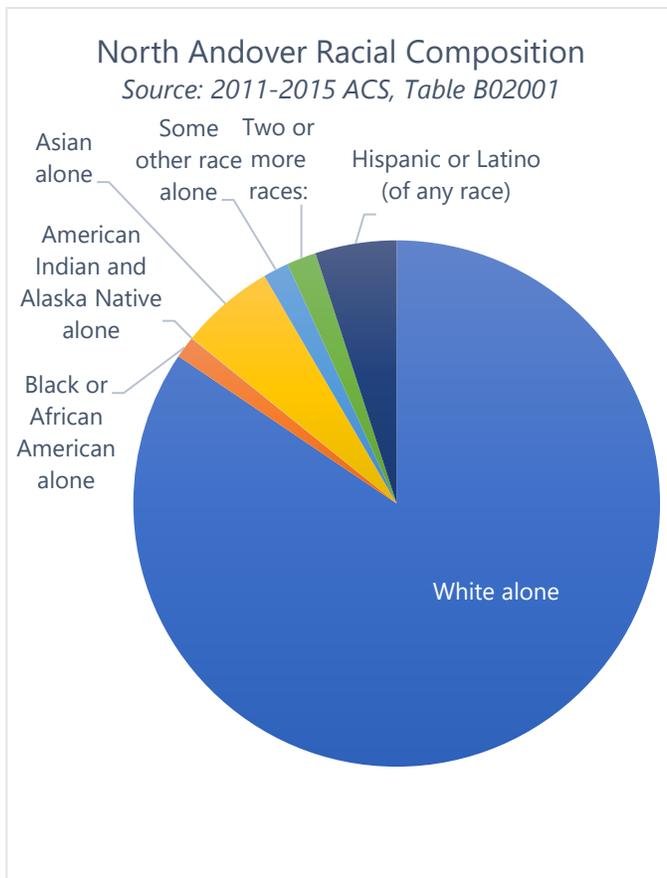
In North Andover, per the 2015 ACS, about 1 percent of the population identifies as Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 6 percent Asian alone, 2 percent some other race alone, and 2 percent as two or more races. Regionally, about 3 percent of the population identifies a Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 4 percent Asian alone, 10 percent as some other race alone, and 2 percent two or more races.

The most significant racial/ethnic difference between North Andover’s population and the region’s is the percentage of the population identifying ethnically as Hispanic or Latino - About 2 percent of North Andover’s population (of any race) per the 2015 ACS identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region’s population identifies as having Hispanic/Latino ethnicity, with the City of Lawrence having the greatest proportion (76 percent) of total population identifying as having Hispanic/Latino ethnicity.

North Andover Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
Total Population	27,202	100%	28,352	100%	29,271	100%
White alone	25,481	94%	25,144	89%	26,020	89%
Black or African American alone	196	1%	506	2%	412	1%
American Indian and Alaska Native alone	14	0.1%	28	0.1%	10	0.03%
Asian alone	1,078	4%	1,797	6%	1,786	6%
Some other race alone	201	1%	458	2%	486	2%
Two or more races:	230	1%	425	1%	557	2%
Hispanic or Latino (of any race)	541	2%	1,398	5%	1,538	5%

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



DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.³ North Andover's estimated disability rate (8 percent of total non-institutionalized population)⁴ is lower than the region (11 percent), county (12 percent), and state (12 percent). The estimated percentage of children under 18 years with a disability in North Andover (2 percent) is lower than the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability is also lower in North Andover (6 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

About 30 percent of seniors 65 years and over in North Andover are disabled and about 33 percent of the region, county, and state seniors are disabled.

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

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	28,973	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	2,318	8%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	6,874	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	143	2%	3,694	5%	7,789	6%	63,543	5%
18-64 years	18,222	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	1,030	6%	20,377	9%	44,374	9%	383,623	9%
65 years and over	3,877	100%	44,026	100%	111,964	100%	947,022	100%
With disability	1,145	30%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

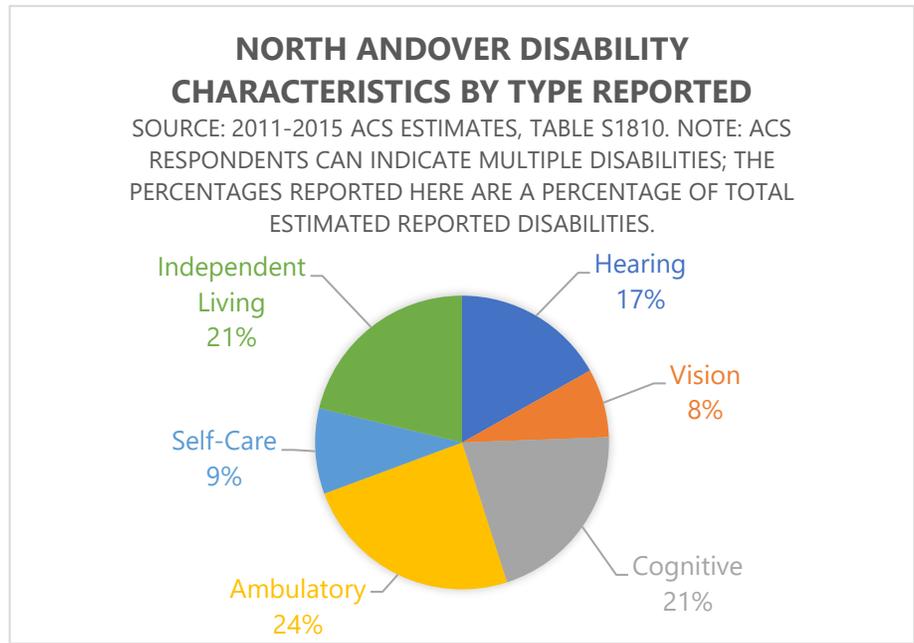
³ U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

⁴ The U.S. Census Bureau defines non-institutionalized population as all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters. Whereas, institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. <https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html>

Of the estimated disabilities in North Andover, the most reported was ambulatory (24 percent of reported disabilities). Independent living and cognitive disabilities were each about 21 percent of total estimated 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. North Andover's geographic mobility is comparable to the region, county, and state.



Per the 2015 ACS, about 90 percent of North Andover'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) moved to North Andover from another community in Essex County. This is comparable with mobility characteristics of the region, county, and state.

Geographic Mobility, 2015

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	29,012 ⁵	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	25,966	90%	301,390	89%	666,437	88%	5,779,219	87%
Same County	1,567	5%	24,315	7%	56,670	8%	477,731	7%
Same State	783	3%	5,547	7%	15,112	2%	179,149	3%
Different State	551	2%	5,646	2%	11,334	2%	139,338	2%
Abroad	145	1%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Source: 2011-2015 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, North Andover has about 10,830 total households, with 70 percent family households. About 50 percent of family households have children under age 18.

⁵ The total population for Geographic Mobility is for the population 1 year and older.

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

About 25 percent of households are single-person in North Andover. Of that 25 percent, about 45 percent are residents age 65 and over. This is higher than the percentage 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	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	10,830	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	7,598	70%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	3,785	50%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	161	4%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	503	13%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	3,127	29%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	3,232	30%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	2,729	25%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	1,235	45%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 73 percent of North Andover's households own and 27 percent rent their home. North Andover has a higher estimated percentage of owner households than the region (63 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

Tenure Type	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	7,864	73%	79,885	63%	181,293	63%	1,583,667	62%
Rent	2,966	27%	46,072	37%	106,619	37%	966,054	38%
Total	10,830	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

North Andover's estimates indicate a greater percentage of households with two people than in 2000 and smaller percentage of larger households.

Per the 2015 ACS, most households in North Andover consist of either one-person (25 percent) or two-persons (33 percent). The percentage of four-plus households has decreased about 2 percentage points.

Household Size, 2015

Size	2000		2010		2015	
	number	%	number	%	est.	%
1-person	2,440	25%	2,613	26%	2,729	25%
2-person	2,907	30%	3,034	30%	3,693	33%
3-person	1,703	18%	1,392	14%	1,874	17%
4+-person	2,674	27%	2,974	30%	2,827	25%
Total	9,724	100%	10013	100%	11123	100%

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

HOUSEHOLD INCOME

Income Distribution

North Andover's households are estimated to have higher incomes than households in the region, county, and state. About 33 percent of households make over \$150,000 per year.

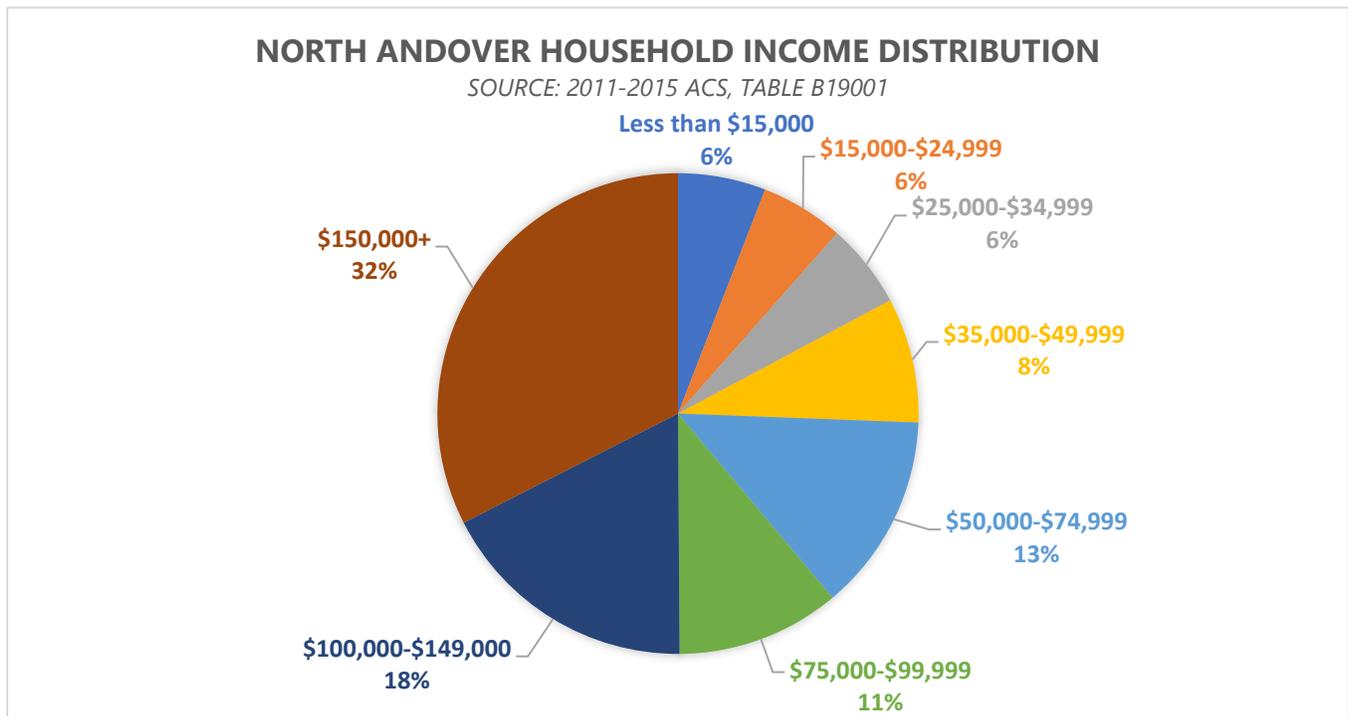
Roughly 50 percent of North Andover's households have an income of \$100,000 or more and about 26 percent have income less than \$50,000, per the 2015 ACS. About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.



Household Income Distribution, 2015

Income	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	639	6%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	606	6%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	617	6%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	910	8%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	1,440	13%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	1,191	11%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	1,906	18%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	3,520	33%	23,074	18%	49,883	17%	433,337	17%
Total	10,830	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001



Median Income

North Andover's estimated median household income per the 2015 ACS is \$100,286, which is higher than the average of the median income for the 15 Merrimack Valley communities (\$75,532), the county (\$69,068), and state (\$68,563).

Median Income, 2015

	North Andover	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$100,286	\$75,532	\$69,068	\$68,563

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

Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In North Andover, estimated median renter income was \$43,252 per the 2015 ACS and estimated median owner income was \$130,175.

Median Income by Tenure, 2015

Tenure	North Andover	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$130,175	\$104,451	\$95,660	\$92,207
Renter Occupied	\$43,252	\$34,997	\$35,254	\$37,780

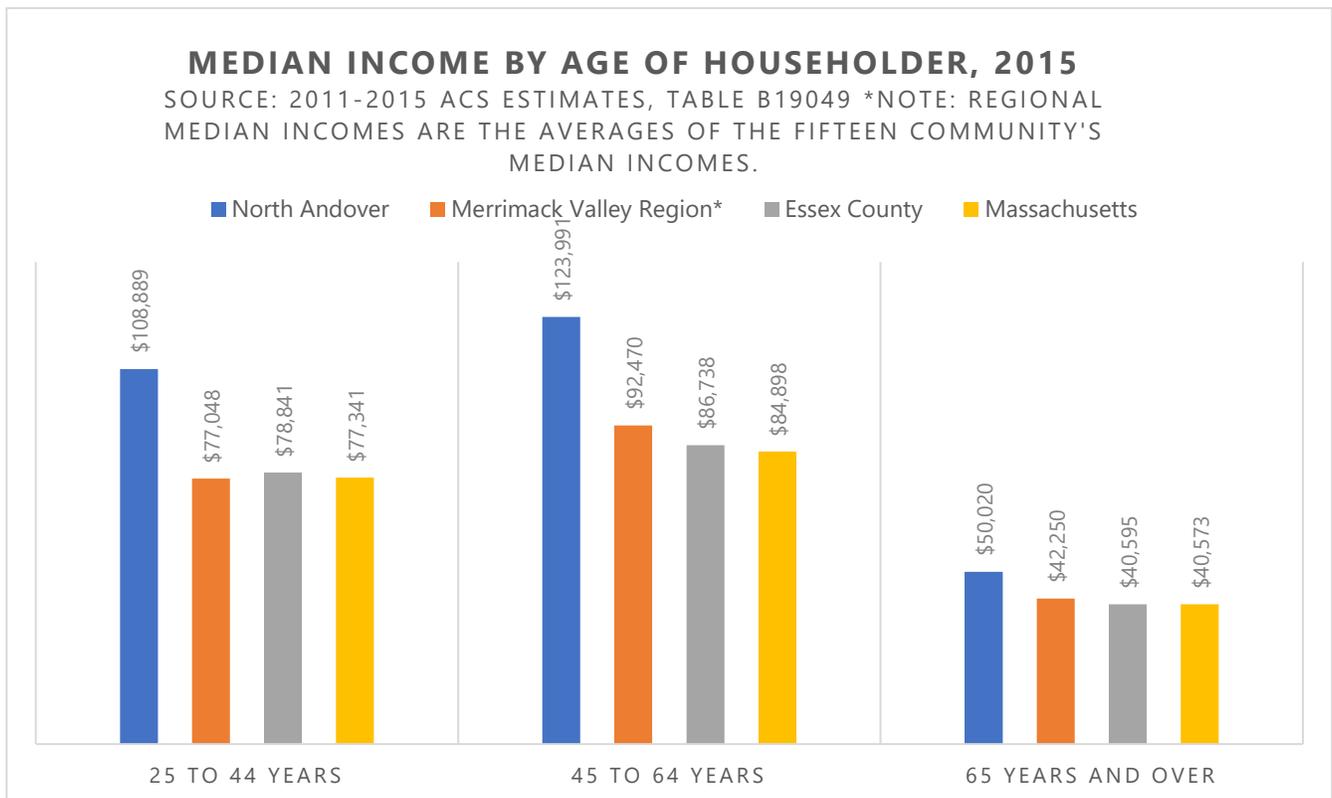
*Source: 2011-2015 Estimates, Table B25119. *Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the 2011-2015 ACS.*

Income Distribution by Age of Householder

Per the 2015 ACS, householders age 45 to 64 years have the highest estimated median income in North Andover (\$123,991) – this is higher than median incomes for this age cohort in the county (\$86,738) and state (\$84,898), and higher than the average of median incomes of this cohort for the 15 towns in the region (\$92,470).

All three age cohorts shown on the chart below have higher estimated median income in North Andover.

Households with senior householders (age 65 years and over) have less median income than younger cohorts with an estimated median income of \$50,020 in North Andover.



POVERTY

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

North Andover has a lower estimated poverty rate than the region, county, or state, with only about 5 percent of the total population living in households below the federal poverty thresholds.

Federal Poverty Thresholds

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

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

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

The table below includes every individual in families that have total income less than the family's poverty threshold. In North Andover, about 24 percent of the population living in households below the federal poverty thresholds are children under 18 years. Of note is the population in poverty between the ages of 35 and 64 years. North Andover is estimated to have 668 residents, or 4.6% of the total population, living below federal poverty thresholds. This is higher than the region, county and state.

Population in Households Below Federal Poverty Thresholds by Age, 2015

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	42	3%	3,953	9%	8,119	10%	61,483	8%
5-17 years	308	21%	10,373	25%	19,400	23%	147,458	20%
18-34 years	320	22%	9,157	22%	19,157	22%	218,761	29%
35-64 years	668	4.6%	14,023	33%	27,877	33%	233,736	31%
65 years and over	130	9%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	1,468	5%	42,241	13%	85,417	11%	748,905	12%
Total Population	28,279	100%	338,637	100%	747,718	100%	6,471,313	100%

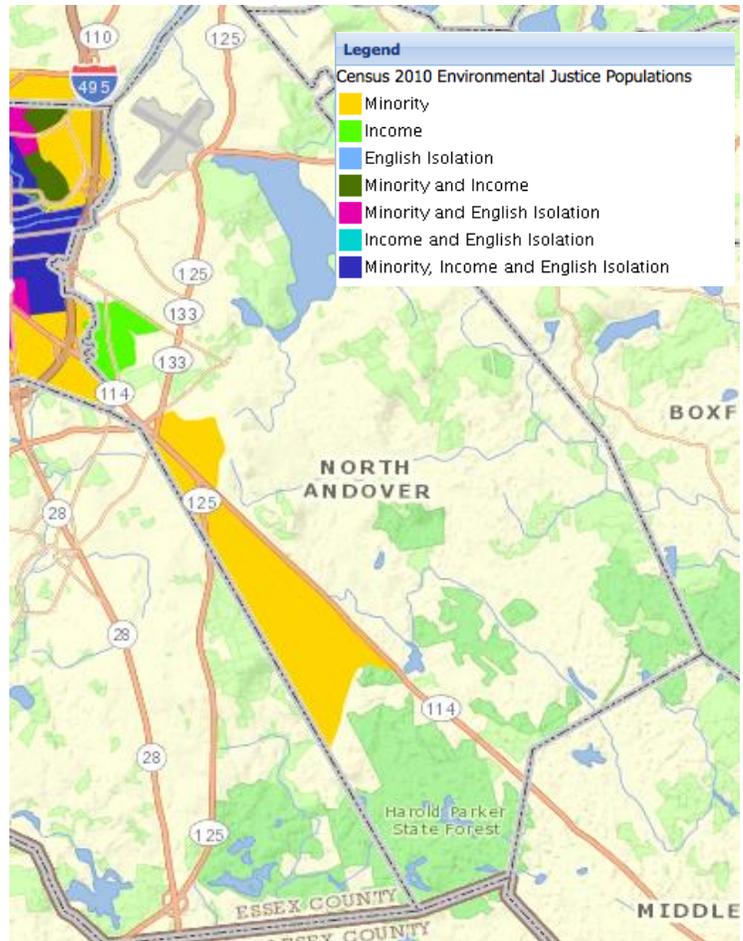
Source: 2011-2015 ACS Estimates, Table B17001

In the appendix, there is another table that breaks down the population living below the poverty thresholds by smaller age categories than the above table. Please note that this table is for unrelated individuals and doesn't count individuals living in family households.

Environmental Justice

Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies, and the equitable distribution of environmental benefits. Historically, land use decisions in Massachusetts caused lower-income people and communities of color to experience a disproportionate share of environmental burdens and often lacked environmental assets in their neighborhoods.⁶ The state has identified Environmental Justice (EJ) neighborhoods that are comprised of EJ populations.⁷

- Per MassGIS data, North Andover has two designated EJ Areas: one for minority population along the western border with Andover and one for income near the border with Lawrence (residential area southwest of Massachusetts Avenue to Winthrop Ave/Route 114 including Green Hill Ave, Linden Ave, Meadow Lanes, Waverly Road, Wood Lane, and Woodstock Street, among others).



Designated EJ areas in the Merrimack Valley region are in the following communities: Andover, Haverhill, Lawrence, Methuen, and North Andover.

⁶ Source: MA Executive Office of Energy and Environmental Affairs, www.mass.gov/eea/grants-and-tech-assistance/environmental-justice-policy.html.

⁷ Environmental Justice (EJ) Populations are those segments of the population that the Massachusetts Executive Office of Energy and Environmental Affairs has determined to be most at risk of being unaware of or unable to participate in environmental decision-making or to gain access to state environmental resources. They are defined as neighborhoods (U.S. Census Bureau census block groups) that meet one or more of the following criteria: 1) The median annual household income is at or below 65 percent of the statewide median income for Massachusetts; or 2) 25% of the residents are minority; or 3) 25% of the residents are foreign born, or 4) 25% of the residents are lacking English language proficiency. Source: <http://www.mass.gov/eea/docs/eea/ej/ej-policy-english.pdf>.

Homelessness Characteristics

POINT IN TIME COUNTS

Per the North Shore Continuum of Care (CoC), which includes every community in the region aside from Lawrence, the Point in Time count estimated that in 2017, there were 519 homeless individuals with children and 189 homeless individuals without children residing in the North Shore, down from about 1,336 with children and 243 without children in 2015. Most homeless individuals (96 percent) reside in emergency shelters. In 2017, there were 47 unsheltered individuals without children, an increase from 29 unsheltered individuals without children in 2015. Point in Time counts for Lawrence determined that in 2017, there were 224 people in emergency shelters, 87 people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.⁸

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.

Exact homelessness counts for North Andover were not available for this plan. However, homelessness is not an issue isolated to the cities and cannot always be counted through point in time counts. People who are homeless don't always stay in shelters or live on the street – some of them may be staying with friends or relatives. Others may be on the verge of eviction because they cannot afford to pay their mortgage or rent. The section on Local Housing Conditions underscores the severity of the housing cost burden situation in North Andover, especially for small families and elderly, non-family households.

Homelessness Count in the North Shore, 2015-2017

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

Source: North Shore Continuum of Care HIC PIT

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.

⁸ Source: Lawrence Housing Inventory Count. Note: Demographic data of homeless population was not available for Lawrence.

Economic Characteristics

Roughly 56 percent of North Andover's total labor force is employed in the industries of management, business, science, and arts. About 22 percent is employed in sales or office occupations, and about 12 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	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	8,531	56%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	1,879	12%	29,739	17%	70,286	18%	602,742	18%
Sales and office	3,347	22%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	455	3%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	902	6%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	15,114	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for North Andover was 3.1 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 2017.⁹

Per the 2015 estimates, about 51 percent of North Andover's 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 15 percent of North Andover's households commute over an hour, which is slightly higher than the region, county, and state.

Travel Time to Work, 2015

Travel Time	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	3,352	24%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	3,726	27%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	3,226	23%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	1,630	12%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	2,100	15%	20,539	13%	48,720	14%	371,904	12%
Total	14,034	100%	158,982	100%	356,241	100%	3,194,998	100%

Source: 2011-2015 ACS Estimates, Table B08303

⁹ Source: The Executive Office of Labor and Workforce Development, 2016

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 97 percent of North Andover’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 32 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 27 percent of North Andover’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

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	19,561	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	257	1%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	423	2%	13,017	6%	27,055	5%	251,050	5%
High school graduate	3,478	18%	58,210	25%	136,786	26%	1,169,375	25%
Some college	2,694	14%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	1,265	6%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	6,214	32%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	2,065	27%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	18,974	97%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	11,540	59%	85,290	37%	198,749	38%	1,890,309	41%

Source: 2011-2015 ACS Estimates, Table S1501



Chapter 3: Local Housing Conditions

Key Findings

- According to the 2010 U.S. Census, North Andover has about 10,902 housing units, with about 95 percent occupied year-round and less than 100 seasonal units. North Andover's low vacancy rates indicate a need for both more rental and ownership housing.¹⁰
- Roughly 73 percent of North Andover's occupied housing units are owner occupied and 27 percent renter occupied, which is a lower proportion of renter housing than in the region.
- About 60 percent of North Andover's housing units were built prior to 1979 – homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements. This proportion of older housing units is consistent with trends in the region.
- North Andover has a high average single-family tax bill compared to communities in the region at \$7,290. The only communities with higher average tax bills were West Newbury, Andover, and Boxford.
- New residential construction in North Andover between 2000-2015 has a mix of single-family houses and multifamily.
- North Andover has an affordability gap of \$117,000—households making the median income can afford a home up to \$388,000, while the median sales price for a single-family home in 2016 was \$505,000.
- North Andover renters tend to have higher incomes than renters in the region and tend to pay more for rent than in the region. Thirty-six percent of renter households in North Andover pay more than \$1,500 in monthly gross rent, while in the region only 15 percent pay more than \$1,500 per month.
- About 27 percent of North Andover households have incomes at or below 80 percent of the Area Median Income (AMI) of \$82,800. About 70 percent, or over 1,200, of low-income households in North Andover are estimated to spend more than 30 percent of their gross income for housing costs.
- Most renter households in North Andover (59 percent) and about 16 percent of owner households have income at or below 80 percent AMI. About 73 percent of low-income renter households are spending more than 30 percent of their gross income for housing.
- About 460, or 52%, of extremely-low-income households spend more than half of their gross income on housing. This is a population that can be particularly vulnerable to housing instability and possible homelessness.
- Housing cost burdened households in North Andover are most likely to be composed of small families. Second most likely household type to cost burdened are elderly non-family households, many of whom likely live alone.
- 8.54 percent, or 931 units, of North Andover's total year-round housing units are included on the state's Subsidized Housing Inventory. North Andover needs more affordable housing, especially housing affordable to a range of income types including extremely-low, very-low, and low/moderate-income households, including accessible housing and housing with supportive services.
- Given the low vacancy rates and potential continued growth of population and households in the coming years, North Andover's housing needs may be best addressed through a combination of conversions of existing housing stock from market-rate to affordable, new housing production of both market-rate and affordable, as well as direct support for extremely-low, very-low, and low/moderate homeowners and renters struggling with housing costs.

¹⁰ The 2010 U.S. Census is used by the state to estimate the number of units a community needs to satisfy the recommended 10% affordable housing units listed on the Subsidized Housing Inventory.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 11,366 housing units in North Andover, with 10,830 year-round occupied units (95 percent) and an estimated 536 vacant units (5 percent of total housing units), with 87 of these (16 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in North Andover was 2.5 percent and ownership vacancy rate was 0.7 percent. These vacancy rates indicate a need for both more rental and ownership housing. The county and state had higher vacancy rates for owner and rental housing.

An estimated 73 percent of North Andover’s total occupied housing units were owner occupied while 27 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.

In North Andover, the rental vacancy rate of 0.7% is well below the “healthy market” rate of 7%.

Occupancy, Vacancy, and Tenure, 2015

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	11,366	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	10,830	95%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	7,864	73%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	2,966	27%	46,072	37%	106,619	37%	966,054	38%
Vacant	536	5%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	87	16%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	2.5	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	0.7	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

North Andover's land is divided into 10,138 total parcels, with 8,897 (88 percent) in residential uses. Most of the parcels in North Andover consist of single-family properties (approximately 62 percent), followed by condominiums at 21 percent.

North Andover Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	6,287	62%
Two- or More Family	452	4%
Condominiums	2,105	21%
Apartments	53	0.52%
Commercial Parcels	511	5%
Other non-residential uses	730	7%
Total	10,138	100%

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

About 56 percent of units in North Andover are single, detached, units, which is slightly higher than the region (51 percent), county (52 percent), and state (50 percent). Likewise, 30 percent of North Andover's units are in multi-family (three or more units) buildings, which is similar to the region, county, and state.

North Andover Units in Structure, 2015

Units in Structure	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	11,366	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	6,389	56%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	921	8%	10,856	8%	19,450	6%	145,650	10%
2	724	6%	12,787	10%	31,376	10%	292,932	10%
3 or 4	875	8%	14,721	11%	35,219	11%	308,861	7%
5 to 9	717	6%	7,349	6%	16,295	5%	164,745	2%
10 to 19	906	8%	6,295	5%	12,514	4%	120,407	5%
20 to 49	221	2%	5,271	4%	15,442	5%	122,166	11%
50 or more	613	5%	7,157	5%	18,063	6%	190,134	4%
Mobile home	0	0%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%

Source: 2011-2015 ACS Estimates, Table B25024

AGE OF HOUSING

Housing in North Andover is generally newer than housing in the region, county, and state. Per the 2015 ACS estimates, roughly 60 percent of North Andover's 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 11 percent of homes were built after 2000 in North Andover compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 18 percent of existing housing units were constructed in North Andover before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

Age of Housing, 2015

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	11,366	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	208	2%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	1,016	9%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	1,424	13%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	1,929	17%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	1,957	17%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	1,248	11%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	927	8%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	583	5%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	2,074	18%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

TRENDS IN RESIDENTIAL PROPERTY VALUES

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

In FY17, the total assessed value of all residential parcels in North Andover was \$4,068,321,236, and the average value of a single-family home was \$510,523, among the highest in the region’s communities (only West Newbury, Newburyport, Andover, and Boxford have higher single-family average values than North Andover).

North Andover has a lower residential tax rate than most communities in the region at \$14.28. The median tax rate in the region is \$14.68. The next highest tax rate is West Newbury at \$14.55. North Andover’s average single-family tax bill is \$7,290, which is \$1,263 higher 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 North Andover fluctuated with an annual average of about 48 single-family units, five three or four family units, and 32 multi-family units. North Andover also permitted 14 two-family units between 2000 and 2015. North Andover's overall annual average was about 86 units over all permitted building types. Over this period, single-family permits experienced a peak in 2004 with 64 units permitted. Multi-family (three- or more family units) peaked in 2006 with 192 units permitted. Since 2000, single-family permits have fluctuated and reached a low of 19 in 2007. Multi-family units were not permitted during the years 2000-2002, 2004, 2007, and 2010-2014.

North Andover 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	97	87	53	46	64	60	24	19	20	35	42	39	54	51	45	32
Two-Family Units	0	8	2	0	0	0	0	0	0	0	0	0	0	2	1	0
Three- or Four-Family Units	0	0	0	0	0	0	78	0	0	0	0	0	0	0	1	0
Five+-Family Units	0	0	0	24	0	75	192	0	9	6	0	0	0	0	0	211
Total	97	95	55	70	64	135	294	19	29	41	42	39	54	53	47	243

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 North Andover owner households (63 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	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	25	0.3%	429	1%	843	0.5%	7,437	0.5%
2010-2014	1,162	15%	11,451	14%	24,118	13%	203,982	13%
2000-2009	3,023	38%	28,806	36%	62,567	35%	546,366	35%
1990-1999	1,993	25%	19,046	24%	41,879	23%	356,671	23%
1980-1989	863	11%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	798	10%	10,508	13%	29,464	16%	271,359	17%
Total	7,864	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in North Andover (61 percent) are between the ages of 35 and 59 – this is somewhat higher proportionally than the region (58 percent), county (54 percent), and state (53 percent).

Owner by Age of Householder, 2015

Age of Householder	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	7,855	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	666	8%	5,687	7%	12,501	7%	120,668	8%
35-44 years	1,398	18%	14,340	18%	29,565	16%	262,247	17%
45-54 years	2,327	30%	21,581	27%	45,865	25%	386,386	24%
55-59 years	1,002	13%	10,116	13%	22,635	13%	197,033	12%
60-64 years	724	9%	9,064	11%	20,879	12%	177,103	11%
65-74 years	1,012	13%	11,371	14%	28,059	16%	245,529	16%
75-84 years	500	6%	5,218	7%	14,517	8%	131,404	8%
85+ years	226	3%	2,220	3%	6,826	4%	58,368	4%

Source: 2011-2015 ACS Estimates, Table B25007

Per the 2015 ACS estimates, about 63 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 North Andover, about 63 percent of homeowners have incomes of \$100,000 or greater.

Owners by Household Income, 2016

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	7,864	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	39	0.5%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	48	0.6%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	78	1.0%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	41	0.5%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	91	1.2%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	311	4.0%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	482	6.1%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	880	11.2%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	933	11.9%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	1,657	21.1%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	3,304	42.0%	21,655	27.1%	46,079	25.3%	382,358	24.1%

Source: 2011-2015 ACS Estimates, Table B25118

OWNER-OCCUPIED HOUSING VALUES

In North Andover, just over 39 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 2 percent over \$1,000,000. 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.

Owner-Occupied Units by Value, 2015

Home Value	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	88	1.1%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	29	0.4%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	304	3.9%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	355	4.5%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	984	12.5%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	2,858	36.3%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	3,095	39.4%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	152	1.9%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	7,864	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25075; Note: ACS data based on samples and are subject to variability

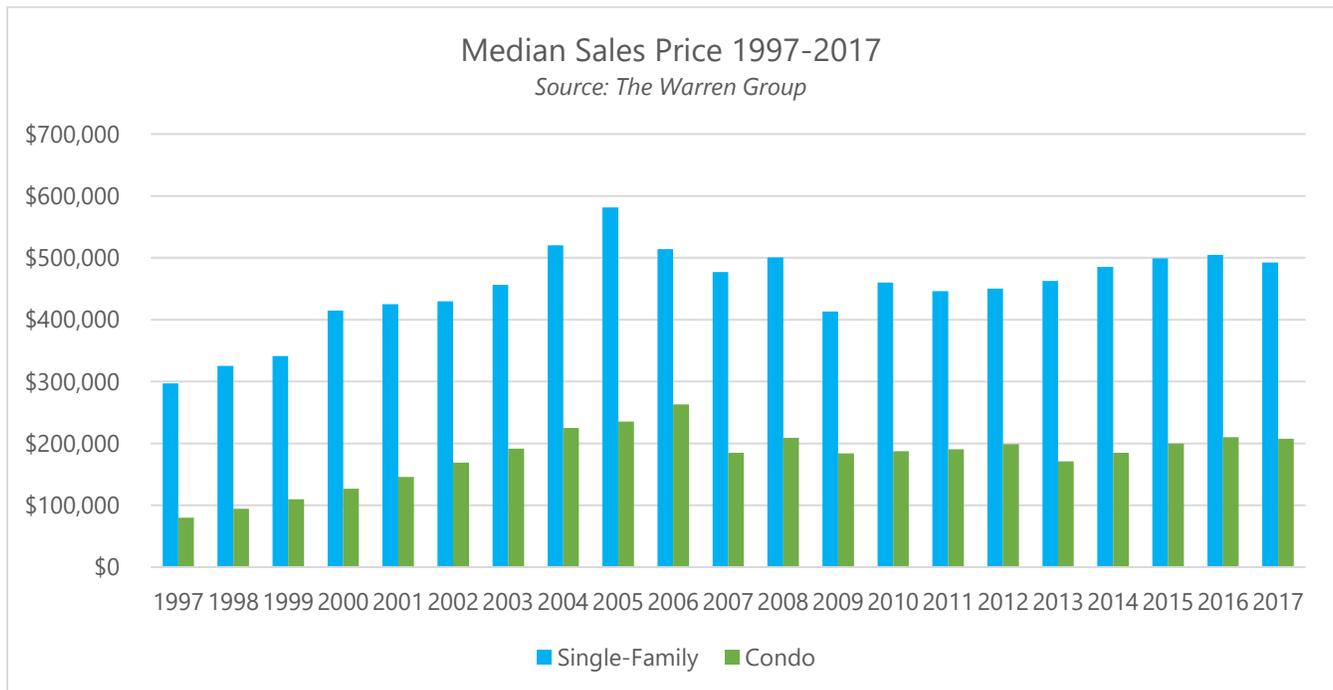
For-Sale Market

In 2017, the median sales price for a single-family home in North Andover was \$492,500. The median sales price for a condo was \$207,500. Median sales prices in North Andover have risen slowly from 2009 to 2017, but still fall \$88,750 short of the peak median sales price of \$581,250 in 2005.

Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$296,950	\$79,950	\$215,000
1998	\$325,000	\$94,400	\$230,000
1999	\$341,000	\$109,900	\$258,950
2000	\$414,900	\$126,500	\$284,000
2001	\$425,250	\$146,000	\$325,000
2002	\$429,900	\$169,000	\$329,900
2003	\$456,500	\$191,750	\$353,350
2004	\$520,000	\$225,000	\$372,250
2005	\$581,250	\$235,000	\$424,375
2006	\$514,000	\$262,900	\$359,678
2007	\$476,900	\$185,000	\$345,000
2008	\$500,500	\$209,000	\$374,000
2009	\$413,000	\$183,750	\$320,000
2010	\$460,000	\$187,500	\$354,000
2011	\$446,000	\$190,250	\$363,850
2012	\$450,000	\$198,900	\$389,000
2013	\$462,500	\$171,000	\$380,000
2014	\$485,000	\$185,000	\$380,000
2015	\$499,000	\$200,000	\$400,000
2016	\$505,000	\$210,000	\$400,000
2017	\$492,500	\$207,500	\$386,200

Source: The Warren Group Town Stats, 2017. Accessed August 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most North Andover renter households (83 percent) moved into their current unit between 2000 and 2014. This is comparable, but slightly lower than, the region (88 percent), county (84 percent), and state (87 percent).

Renter by Year Moved into Unit, 2015

Year	North Andover		Merrimack Valley		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	30	1%	831	2%	2,057	2%	21,922	2%
2010-2014	1,333	45%	23,544	51%	53,482	50%	499,876	52%
2000-2009	1,132	38%	17,015	37%	36,618	34%	331,130	34%
1990-1999	324	11%	3,211	7%	8,407	8%	71,061	7%
1980-1989	88	3%	873	2%	2,388	2%	22,277	2%
1979 or earlier	59	2%	598	1%	1,667	2%	19,788	2%
Total	2,966	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. Most renter householders in North Andover (56 percent) are between the ages 25 and 54 years – this is lower than estimated renters in this age range than in the region (65 percent), county (63 percent), and state (66 percent).

North Andover has proportionally less estimated younger renters age 25 to 34 and more older renters age 80 and over than in the region, county, and state.

Renter by Age of Householder, 2015

Age of Householder	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	2,797	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	342	12%	9,648	22%	22,861	23%	251,629	28%
35-44 years	662	24%	10,121	23%	20,887	21%	182,349	20%
45-54 years	556	20%	8,735	20%	19,632	19%	165,738	18%
55-59 years	360	13%	4,017	9%	9,431	9%	70,612	8%
60-64 years	132	5%	2,933	7%	7,464	7%	57,771	6%
65-74 years	234	8%	4,237	10%	9,710	10%	82,851	9%
75-84 years	201	7%	2,479	6%	6,727	7%	54,611	6%
85+ years	310	11%	1,633	4%	4,752	5%	35,286	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

In North Andover, about 43 percent of renter households have estimated income above \$50,000 and about 32 percent less than \$25,000.

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

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.

Renters by Household Income, 2015

	North Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	2,966	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	97	3.3%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	145	4.9%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	235	7.9%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	254	8.6%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	224	7.6%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	306	10.3%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	429	14.5%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	555	18.7%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	256	8.6%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	244	8.2%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	221	7.5%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Source: 2011-2015 ACS Estimates, Table B25118

RENTAL HOUSING COSTS

Thirty-six percent of renter households in North Andover pay more than \$1,500 in monthly gross rent, while in the region only 15 percent pay more than \$1,500 per month.

About 50 percent of renter households in North Andover pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is significantly lower than the region at 70 percent, and lower than Massachusetts, where 59 percent of renter households pay between \$500 and \$1,499.

The Lawrence HMFA (HUD Metro Fair Market), of which North Andover is a part, is made up of 39 percent renters, according to the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,024 for a one-bedroom apartment, which requires an annual income of \$40,960 to be affordable (not more than 30 percent of gross income). In North Andover, the median renter household income is about \$43,252 – a household with the median income could afford monthly rent (and utilities) cost of about \$1,081.

Renter Households by Gross Rent per Month 2015

Gross Rent	North Andover		Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	390	14%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	497	18%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	902	32%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	748	27%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	164	6%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	37	1%	381	1%	973	1%	20,885	2%
\$3,000 or more	66	2%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	2,804	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates; Table B25063.

Housing Affordability

HOUSING COST BURDEN

As defined by the U.S. Department of Housing and Urban Development, “housing cost burden” occurs when low/moderate-income (LMI) households spend more than 30 percent of their gross income on housing costs. 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 only includes monthly rent plus basic utilities (heat, electricity, hot water, and cooking fuel). When housing costs exceed 50 percent of a low- or moderate-income household’s monthly income, the household meets the definition of “severely cost burdened.”

The 2014 ACS estimates indicated that about 27 percent of North Andover households have incomes at or below 80 percent of the Area Median Income (AMI) of \$82,800.¹¹

¹¹ 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*: <https://www.huduser.gov/portal/datasets/il.html>). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.

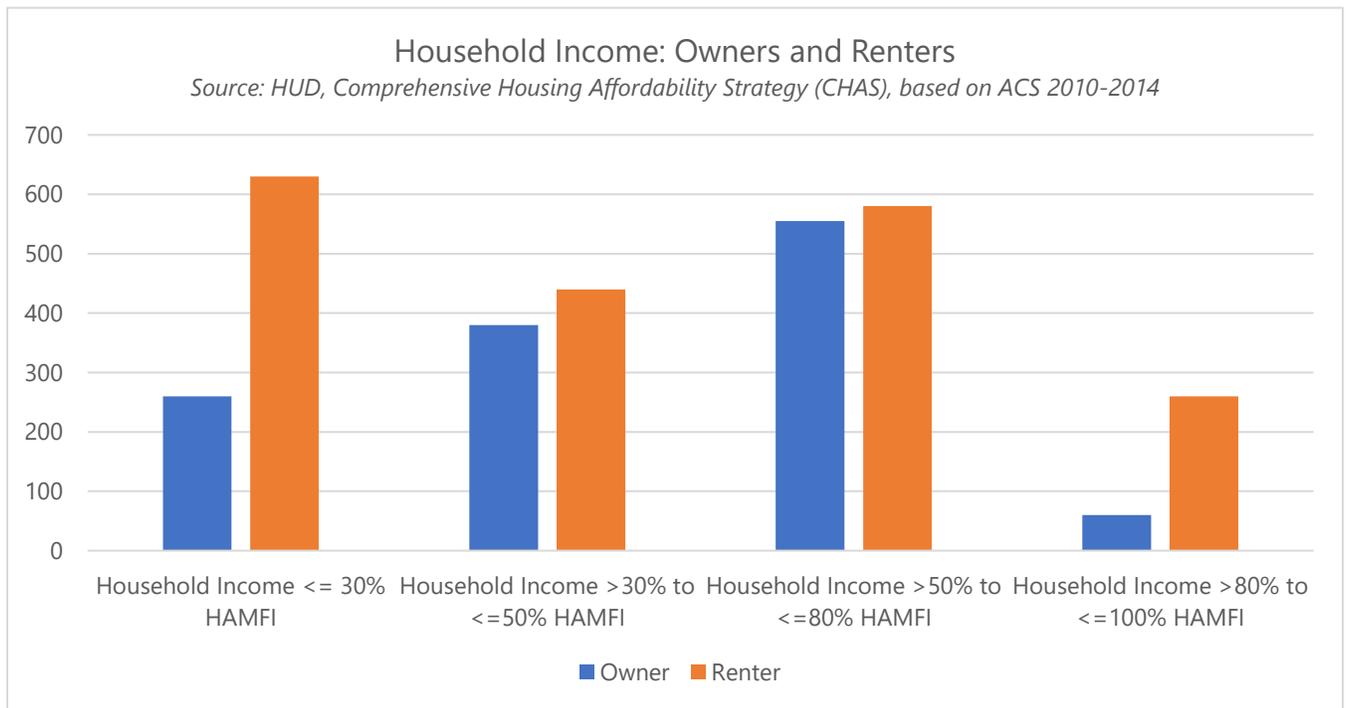
About 16 percent of owner households have incomes at or below 80 percent AMI, and about 59 percent of renter households have incomes at or below 80 percent AMI.

Household Income Distribution Overview, 2014

Income Distribution Overview	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	260	4%	630	22%	890	8%
Household Income >30% to <=50% HAMFI	380	5%	440	16%	820	8%
Household Income >50% to <=80% HAMFI	555	8%	580	21%	1,135	11%
Household Income >80% to <=100% HAMFI	60	1%	260	9%	820	8%
Household Income >100% HAMFI	6,050	83%	900	32%	6,950	65%
Total	7,305	100%	2,810	100%	10,615	100%

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

About 25 percent of total owner households and 47 percent of renter households in North Andover pay more than 30 percent of their income towards housing.



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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	5,820	75%	1,445	51%	7,265	68%
Cost Burden >30% to <=50%	1,310	17%	764	27%	2,074	20%
Cost Burden >50%	625	8%	560	20%	1,185	11%
Cost Burden not available	55	1%	50	2%	105	1%
Total	7,810	100%	2,819	100%	10,629	100%

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

Of 2,845 households with incomes at or below 80 percent AMI in North Andover, 70 percent (or 1,995 households) are cost burdened.

Cost Burdened Renters and Owners in North Andover 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	620	19%	460	39%	890	8%
Household Income >30% to <=50% HAMFI	705	22%	400	34%	820	8%
Household Income >50% to <=80% HAMFI	670	21%	105	9%	1,135	11%
Household Income >80% to <=100% HAMFI	305	9%	60	5%	815	8%
Household Income >100% HAMFI	940	29%	155	13%	6,945	65%
Total	3,240	100%	1,180	100%	10,605	100%

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

Of the estimated 1,650 low-income renter households in North Andover, about 73 percent are cost burdened.

Cost Burdened Renters in North Andover by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	435	33%	295	53%	630	22%
Household Income >30% to <=50% HAMFI	395	30%	235	42%	440	16%
Household Income >50% to <=80% HAMFI	375	28%	10	2%	580	21%
Household Income >80% to <=100% HAMFI	105	8%	10	2%	260	9%
Household Income >100% HAMFI	14	1%	10	2%	900	32%
Total	1324	100%	560	100%	2,810	100%

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

About 1,195 owner households in North Andover have low income and roughly 67 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in North Andover by Income Range, 2014

Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	185	10%	165	26%	260	3%
Household Income >30% to <=50% HAMFI	320	17%	170	27%	380	5%
Household Income >50% to <=80% HAMFI	300	16%	95	15%	555	7%
Household Income >80% to <=100% HAMFI	205	11%	50	8%	560	7%
Household Income >100% HAMFI	925	48%	145	23%	6,050	78%
Total	1,935	100%	625	100%	7,805	100%

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

Of all households in North Andover, 3,258 (31 percent) are cost burdened. Most cost burdened households are small family households (41 percent) and elderly non-family households (23 percent). Elderly family households make up 10 percent of cost burdened households, and large families make up 8 percent.

47 percent of renter households in North Andover are cost burdened, while 25 percent of owner households are cost burdened. Of cost-burdened owner households, 45 percent are small family households. Tables detailing cost burden by household type can be found in the appendices.

OWNERSHIP AFFORDABILITY BY INCOME

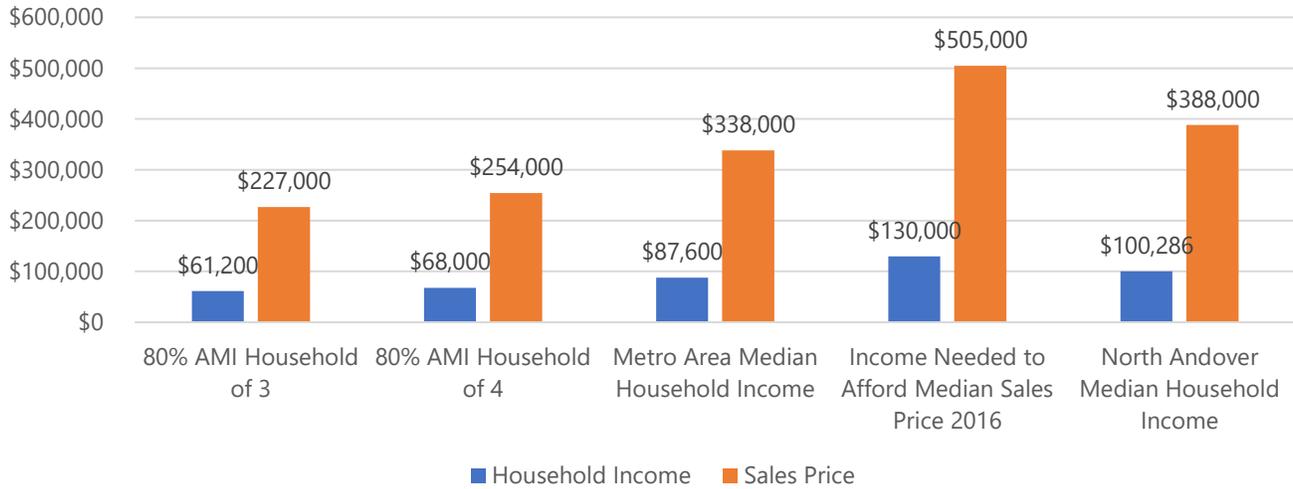
The median sales price for a single-family home in North Andover in 2016 was \$505,000, meaning a household would have to make \$130,000 per year to afford a home at the median sales price. At the Lawrence HMFA median household income of \$87,600, a household could afford a home up to \$338,000 in North Andover, though at the North Andover median household income of \$100,286, a household could afford a home up to \$388,000.

North Andover has an affordability gap of \$117,000—households making the median household income can afford to buy a home up to \$388,000, while the median sales price for a single-family home in 2016 was \$505,000.



Annual Income Needed to Afford to Purchase a Single-Family House

Source: DHCD Sales Price Calculator, Author calculations using FY2017 tax rate, and assuming 30-year fixed mortgage, 20% downpayment, 4.20% interest rate.



RENTAL AFFORDABILITY BY INCOME

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

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

Rent Affordable to Two-Person Households by Income Limit 2017

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

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

AFFORDABLE UNITS

As of December 2017, there were 931 units in North Andover listed on the state's Subsidized Housing Inventory (SHI). 84 percent of these were rental units, and 16 percent were for ownership. About 8.54 percent of North Andover's housing units are affordable units. Please note that these numbers can fluctuate as units are added or removed from the SHI.

Affordable Units by Type

	Number	%
Total Units	10,902	100%
Affordable Units	931	8.54%
Rental	784	84%
Ownership	147	16%

Source: DHCD Subsidized Housing Inventory, 2017

Eight hundred and seventy-five units listed on North Andover's SHI (70 percent) have perpetual affordability, including Oakridge Village and Maplewood Reserve (75 ownership units), Morkeski Meadow (60 rental units). And Wood Ridge Homes (230 rental units). Thirty-two ownership units at Kittredge Crossing have affordability expiring in 2102.



Chapter 4: Housing Development Considerations

In 2016, the Town of North Andover prepared an Open Space & Recreation Plan update, and currently, the Town is developing a Master Plan which is slated to be completed in the spring of 2018. Much of the information presented in this chapter of the Housing Production Plan is from those two documents.

Environmental Constraints

North Andover is a highland on the outer edge of the Merrimack Valley. The prominent hills drain waters into numerous wetlands. These wetlands are the headwaters of three separate rivers: the Ipswich River, the Parker River and Cochichewick Brook. The Ipswich River flows twenty miles to the sea through Boxford, Middleton, Topsfield, Hamilton, and Ipswich. The Ipswich River provides drinking water to over 335,000 people and thousands of businesses. In 1997, the Ipswich River was designated as one of the “20 Most Threatened Rivers in America”, as determined by American Rivers. In 2003, that designation was upgraded to one of the “[10 Most Endangered Rivers in America](#)” due to worsening flow conditions. The Ipswich is still considered a “stressed basin” under the hydrologic criteria developed by the Massachusetts Water Resources Commission. The Parker River flows through Boxford, Georgetown, and Newbury twenty miles to the sea. Along the way this river supplies water to underground aquifers, comprising the largest watershed in Georgetown. Countless private wells are also served by underground aquifers in the Parker and Ipswich River watersheds. The Town of North Andover has recognized the importance of the Ipswich River relative to the water supplies by requiring the same minimum lot size in much of the Ipswich River watershed as in the Lake Cochichewick Watershed District.

LAKE COCHICHEWICK WATERSHED PROTECTION

The protection of the primary public water supply source remains one of the primary goals of North Andover. Protecting the town’s drinking water supply ranked as the highest priority by respondents to a 2016 online community survey. Since adoption of the Community Preservation Act in 2001, the town has acquired several important open space parcels within the watershed in pursuit of this goal. The town has also enacted legal protection measures and regulations designed to promote water protection. Areas of special importance include:

- Comprehensive review of any planned development of open space within the watershed to assess potential impacts to water resources. Town boards review and assessment of development and disturbance in and around tributaries feeding into Lake Cochichewick, including its buffer zones. Continued elimination of septic systems within the watershed district.
- An update of the Watershed bylaw to reflect consistency with the town’s wetland regulations and with the state’s stormwater regulations.

Acquisition of watershed parcels elevates the need for effective open space management practices and programs within the watershed. The town relies on volunteer efforts and community and regional support to supplement its own efforts to protect and manage town-owned properties. The town needs to continue to take advantage of state environmental programs along with local and regional programs and initiatives to help preserve Lake Cochichewick water quality.

North Andover also needs to maintain a special relationship with a small number of substantial landowners within the Lake Cochichewick Watershed to continue its opportunistic approach to meeting its watershed protection goals. Using its example of effective open space management practices, the town can be proactive with the owners of the North Andover Country Club, Brooks School, and the Rolling Ridge Conference Center. The town should continue its ongoing cooperative relationship with these key organizations and work together to maintain conditions for good water quality.

WETLANDS

North Andover was one of the first communities in the Commonwealth to organize a Conservation Commission in 1961 when it adopted Chapter 40, §8C of the Massachusetts General Laws. The Commission quickly went to work on the very general task of protecting the town's natural resources. Since the passage of the Wetlands Protection Act (M.G.L. Chapter 131, §40) in 1972, the Commission has rigorously enforced the provisions of this Act. The Commission not only enforces the state Wetlands Protection Act, but also a local Wetlands Protection Bylaw and Regulations. This Bylaw (and its subsequent revisions) has been in effect since 1979. Comprehensive Wetlands Protection Regulations were adopted early in 1991. These regulations provide detail and performance standards to support the local Bylaw. The Town of North Andover's Wetlands Protection Bylaw was last revised in 1998 and the Regulations most recently in 2011. The Wetlands Protection Regulations implements various setbacks for no disturbance and no build zones, based on the use and type of wetland being protected.

FLOOD HAZARD AREAS

North Andover lies in the floodplain of the Merrimack and Shawsheen Rivers to the north and west and various tributaries of the Ipswich River in the south and east. In an effort to protect the community from lost flood storage, floodplain zoning was adopted in 1979 (most recently updated in 2012 with the issuance of new maps by FEMA), which restricts building in the flood plain.

During major storm events such as the 100-year event, flooding generally occurs in the same areas. Such floodplains are associated with all rivers and perennial streams in North Andover. Some lands in the Shawsheen and Merrimack River floodplains have been taken in lieu of taxes. These land holdings are not only valuable for flood control purposes, but also for open space and recreation. Potential for trails and wildlife habitat improvement projects are now being considered for these floodplains. Such tax takings, or other acquisitions, should be encouraged since these floodplains help preserve flood control, water quality, wildlife habitat and are potential sites for both active and passive recreation.

Historic and Cultural Resources

HISTORIC RESOURCES

North Andover includes a number of well-preserved buildings and landscapes from the date of original settlement in the 17th Century through the 20th Century. The Historic Commission has identified over 400 structures of historic interest (see also Stephen Roper, *A Good In-Land Town: Buildings and landscapes in North Andover, Massachusetts, from 1640 to 1940*, published by the North Andover Historical Society in 2001). There are three (3) National Register Districts in town; the Old Center, with a surprising number of existing structures from the early 19th century commercial center of the North Parish; Machine Shop Village, an unusually intact surviving example of a mid-19th century factory village from the early years of the industrial revolution; and Tavern Acres, an early 20th Century residential development surrounding an Olmstead-designed Memorial Park. Only one of these districts, the Old Center, is designated as a local historic district, which offers some protection against altering its significant character. A listing on the National and State Historic Register recognizes the value of the area and carries some protection from projects involving public funds, but its value is chiefly educational.

In 1995, the town purchased Osgood Hill, an 1886 estate listed on the National Register with 159 acres of land on Lake Cochichewick. Although there are several structures in town with historic preservation restrictions held by the Historical Society, Historic New England and the Massachusetts Historical Commission, most of the town's inventory of historic properties is relatively unprotected by law or regulation.

Infrastructure Capacity

TRANSPORTATION

North Andover's regional highways, Routes 114, 125 and 133, and the two major interstate highways, Routes 93 and 495, are important to the town's development and economy. Of North Andover's 13,896 employed residents, 80% of them commute in single-occupant automobiles with an average commute time of just under half an hour. Interstate 495 runs through the

northern corner of town, providing access to the Lawrence Municipal Airport, industrial parks and residential areas. Route 114 crosses through the southern half of North Andover and offers connections to Routes 125 and 133.

WATER AND SEWER

The Town of North Andover has both water and sewer infrastructure throughout the town. Current estimates show that at least 90% of the town is connected to the town's water system and that at least 70% is connected to the sewer system. Because the town has Lake Cochichewick as a high-quality surface water supply system, a priority has been placed on reducing the number of septic systems within the Watershed Overlay District. This zoning overlay was designed to protect the water supply by limiting the type of activities to those with the least potential for harm to the lake. Since 1996, the total number of septic systems has decreased by 87%, from 396 to 53.

The Town has prioritized areas of primary interest for connection to the sewer system, as part of a long-term plan, to protect contributing groundwater and surface water systems, and to promote economic growth. The priority areas include Route 125 near 1600 Osgood Street, the site of the Town's 40R District, as well as various "pockets" of neighborhoods adjacent to a sewer serviced area.

Regulatory Barriers

North Andover's Zoning Bylaws were first adopted in 1943. Since then, numerous amendments have been made through the work of the Planning Board and Town Meeting. The Zoning Bylaw establishes 21 base zoning districts and several overlay districts. The primary overlay districts include the Osgood Smart Growth Overlay, the Downtown Overlay, and Watershed Protection Overlay. Over 70 percent of the Town is zoned either R-1 or R-2, the lowest density residential zoning districts which have minimum lot sizes of two-acres and one-acre, respectively.

The Town's Zoning Bylaw should serve as the implementation arm of the Town's Master Plan and should support the strategies suggested in this Plan. The current Zoning Bylaw is a reaction to the development patterns and issues of the last fifty years in North Andover, with one result including a substantial amount of development, particularly single-family homes in low density subdivisions. If the future of the Town is to guide development in a different direction, the Zoning Bylaw needs to be updated to reflect that. For example, if there is a desire in town for smaller lots, clustered residential development, inclusionary zoning to help with housing affordability, mixed-use development in key activity centers and along travel corridors, and accessory dwelling units to support multi-generational living, the Zoning Bylaw would need to be updated to provide for those types of development. The existing Zoning Bylaw does not allow for some of these development outcomes as it is written today. In 2017, the Town embarked on a new Master Plan and modifications to the Zoning Bylaw. Housing location, density and lot size are being discussed as part of these two projects.

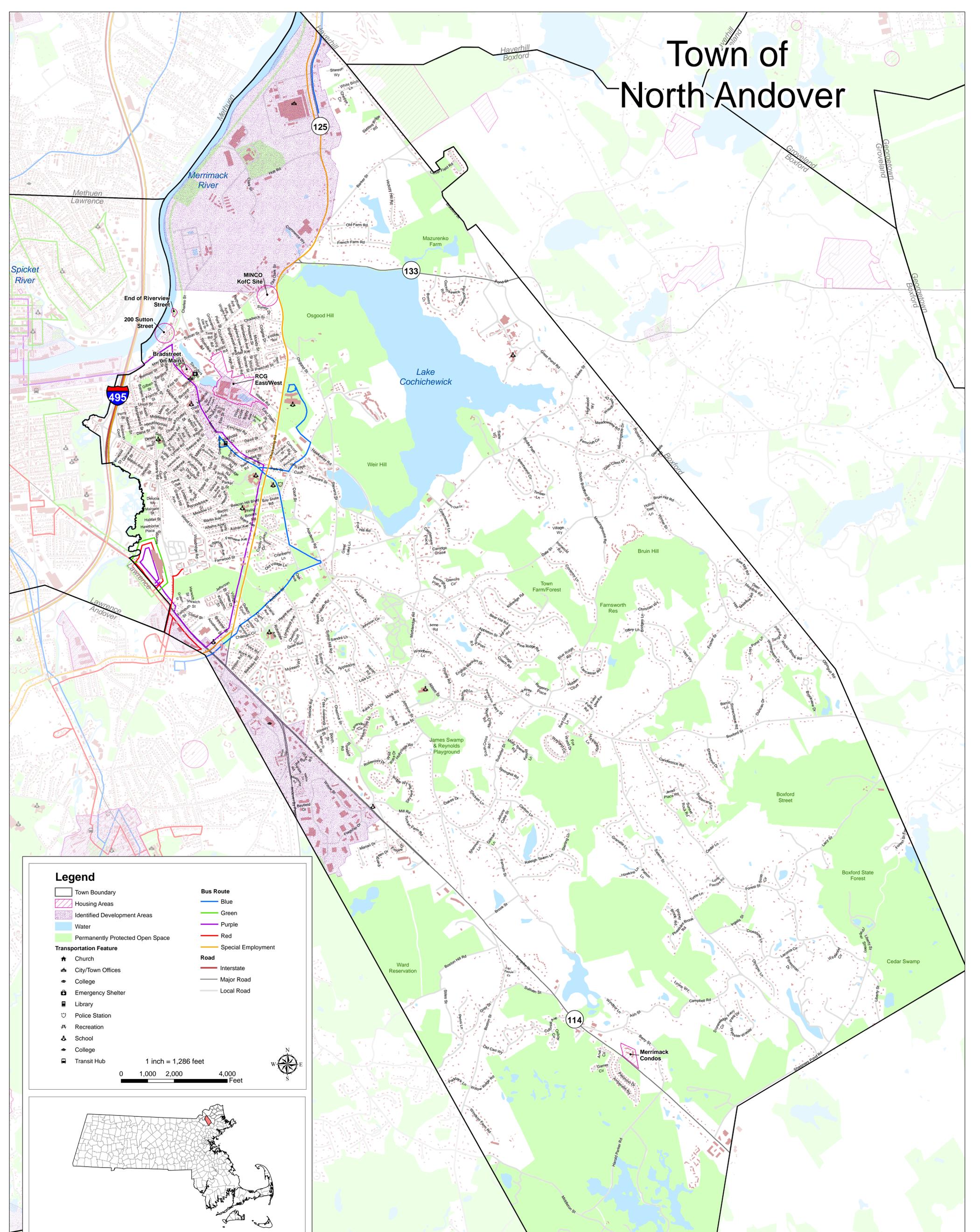
POTENTIAL HOUSING LOCATION CONSIDERATIONS IN NORTH ANDOVER

In November 2017, Town of North Andover stakeholders identified potential locations for future housing development. A number of sites were identified for potential housing unit development because of their access to public services and public transit, proximity to existing housing, and areas the 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) further, including presence of environmental resources, lot size, ownership and type of use, and units on the lot. Please see the Appendix for a list of specific criteria the Town can use to prioritize these sites further.

Potential Housing Development Locations and Environmental Considerations for North Andover

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?
200 Sutton Street	Multi Family	Conceptual	For Rent	Mixed Use	No	0	0	6.6	No	No
Bradstreet on Main	Multi Family	Occupancy Permit	For Rent	Mixed Use	No	0	15	1.13	No	No
End of Riverview Street	Two Family	Conceptual	For Rent	Two Family	Yes	3	6	1.05	No	No
Merrimac Condos	Multi Family	Occupancy Permit	For Sale	40B	Yes	10	49	11	Water Supply Wetlands Rare Species	No
MINCO Knights of Columbus Site	Multi Family	Conceptual	For Sale	40B	No	32	125	4.56	Water Supply	Yes
RCG East/West	Multi Family	Conceptual	For Rent	Mixed-Use	No	0	337	12.2	Wetlands 100-Year Floodplain Rare Species	Yes

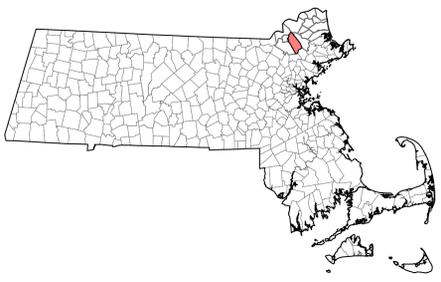
Town of North Andover



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
- 1 inch = 1,286 feet
- 0 1,000 2,000 4,000 Feet

- Bus Route**
- Blue
 - Green
 - Purple
 - Red
 - Special Employment
- Road**
- Interstate
 - Major Road
 - Local Road



Potential Housing Development Locations

Project Name/Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)
200 Sutton Street	Multi Family	Conceptual	For Rent	Mixed Use	No	0	0	6.60
Bradstreet on Main	Multi Family	Occupancy Permit	For Rent	Mixed Use	No	0	15	1.13
End of Riverview Street	Two Family	Conceptual	For Rent	Two Family	Yes	3	6	1.05
Merrimac Condos	Multi Family	Occupancy Permit	For Sale	40B	Yes	10	49	11.00
MINCO KofC Site	Mutil Family	Conceptual	For Sale	40B	No	32	125	4.56
RCG East/West	Multi Family	Conceptual	For Rent	Mixed-Use	No	0	337	12.20



Merrimack Valley Planning Commission
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Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of North Andover has 931 subsidized housing units listed on the Department of Housing and Community Developments Subsidized Housing Inventory as of December 2017. This number represents 8.54% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the town is 159 housing units shy of the 10% affordable housing goal as defined by DHCD.

Over the next five years, the goal is for North Andover to become "certified." Reaching the annual numeric goals of 0.5% or 1.0% will allow the HPP to be certified by DHCD for one year (0.5%) or two years (1.0%). In order to produce 0.5% of its total units annually as SHI units, North Andover will need to produce 55 SHI-eligible housing units each year. In order to produce 1.0% of its total units annually, North Andover will have to produce 109 SHI units annually. By reaching either of these targets, the Town will achieve 10% affordable housing units within 1-3 years. 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 North Andover fluctuated with an annual average of about 48 single-family units, five three- or four-family units, and 32 multi-family units. North Andover also permitted 14 two-family units between 2000 and 2015. North Andover's overall annual average was about 86 units per year. Over this period, single-family permits experienced a peak in 2004 with 64 units. Multi-family (three- or more units) peaked in 2006 with 192 units permitted. Since 2000, single-family permits have fluctuated and reached a low of 19 in 2007. Between 2000 and 2015, about 213 permits were issued for multi-family housing units. In order to achieve certification and meet the needs of North Andover's population today and tomorrow, units of all types considered for development. The Town identified some potential locations for housing of all types as part of the development of this HPP. The enclosed map of North Andover is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development.

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

Year	0.5% Increase				1.0% Increase			
	Additional Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers	-	931	10,902	8.5%	-	931	10,902	8.5%
2018	55	986	10,957	9.0%	109	1,040	11,011	9.4%
2019	55	1,041	11,012	9.5%	109	1,149	11,120	10.3%
2020	55	1,096	11,067	9.9%	109	1,258	11,229	11.2%
2021	55	1,151	11,122	10.3%	109	1,367	11,338	12.1%
2022	55	1,206	11,177	10.8%	109	1,476	11,447	12.9%

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

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

STRATEGIES

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

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

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

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

PLANNING AND POLICIES

1. Conduct ongoing community education.

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

The Faces of 40B which can serve as a template for communities in creating their own education programs:
<https://www.chapa.org/sites/default/files/Facesof40B.pdf>.

- 2. Consider adopting an Accessory Dwelling Unit Bylaw.**
North Andover may want to consider adopting an Accessory Apartment Bylaw for both new and existing construction to help achieve two of the main goals of this affordable housing plan, to increase housing choice and to provide for additional affordable units. An accessory apartment (or accessory dwelling unit) is defined as a unit permitted by right in residential districts and is added to an existing single-family dwelling unit. Specific standards can be applied for size, unit design, ownership, parking and term of affordability (if deed restricted), beyond those standards that are currently in the local bylaw.
- 3. Investigate ways to expand opportunities for Village Center and Downtown zoning.**
The Town should investigate how to expand the Village Center and Downtown zoning provisions that allow for mixed use buildings in appropriate commercial districts, as a means of providing new and diverse housing unit options.
- 4. Encourage infill and adaptive re-use.**
Consider provisions to encourage infill development and adaptive reuse of vacant or underutilized buildings. Adaptive reuse of vacant or underutilized structures is a strategy designed to encourage redevelopment of these structures as an alternative to building on previously undeveloped land.
- 5. Consider zoning revisions to encourage more housing types.**
Consider opportunities to expand housing (other than single family unit production) by allowing more options as a matter of right in certain zoning districts.
- 6. Partner with for- and non-profit developers to create affordable housing on privately owned sites.**
Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to having access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience.
- 7. 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>.
- 8. Adopt an Inclusionary Housing Bylaw.**
The purpose of an inclusionary housing bylaw is to provide for the development of affordable housing in compliance with MGL c. 40B, § 20-23. The goal is that affordable housing units created by the bylaw will qualify as 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/IZ-Bylaw.pdf.
- 9. 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 are

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. Of note: MVPC is considering how to serve in this capacity for its member communities by including this strategy in the Regional Housing Plan.

10. 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 agreement can be found: <http://www.hamiltonma.gov/wp-content/uploads/2017/02/Draft-Host-Community-Agreement.pdf>.

11. 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.

12. Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program.

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

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

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

14. Encourage attendance at 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.

15. 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 the American Association of Retired People (AARP), “four million women aged 50-plus live in U.S. households with at least two women 50-plus — a statistic that is expected to rise.” According to the National Center for Family & Marriage Research, “one out of three boomers will probably face old age without a spouse.” Women, on average, live about five years longer than men. If you add in that rising housing costs and the desire to ‘downsize’, more and more aging adults will be looking for opportunities to stay in their community, and with their peers. The AARP released an article with numerous resources on shared living situations around the United States: <https://www.aarp.org/home-family/your-home/info-05-2013/older-women-roommates-house-sharing.html>.

16. Consider higher density zoning where appropriate.

The Library area of North Andover is a highly desirable neighborhood with higher density than other parts of town. Consider replicating the zoning in this neighborhood to other areas in town. The Town should consider increasing the height limitations along the Main Street corridor and promote a mix of housing and retail downtown and in the village centers. Also, consider reducing the 10-acre restriction for any Planned Residential Development (PRD) in appropriate areas. The town should also consider density bonuses for providing affordable housing in mixed-use developments. Three market rate units for every affordable unit is consistent with the requirements under 40B and can be used as a starting point.

17. Consider revision to the Family Suites Bylaw.

Revisions to the family suites by-law regarding size of the unit and the limitations on the people who can live in the unit should be considered.

18. Continue to work with the Community Preservation Committee annually to target Affordable Housing Trust funds to support affordable housing initiatives.

As is done in several other communities across the Commonwealth, an annual appropriation of funds from Community Preservation to the Affordable Housing Trust should automatically occur in order to support affordable housing creation and preservation in North Andover. The Trust is able to fund specific projects in a timelier manner than the CPC allowing the Trust to take advantage of real estate opportunities that may arise. It also allows the Trust to implement programs when a need arises rather than waiting until the next fiscal year. The Trust does not have a recurring income. The CPC annual allocation would provide a source for recurring income so the Trust can continue to increase and maintain affordable housing in North Andover.

19. Work with the North Andover Veteran’s Agent to identify the housing needs of veterans and the appropriate strategies to meet those needs.

The Town will work with the Veteran’s Agent to better understand the needs of the veterans in North Andover including the rate of homelessness, affordability concerns, and accessibility.

PRODUCTION

1. Consider providing financial assistance for homeownership opportunities.

The town can establish a “buy down” program in which the town would help to subsidize the price difference between the market and affordable units. This could be done with the money made available by CPA funds in exchange for an affordable restriction. The town can provide assistance with down payments and direct mortgage subsidies beyond the First Time Homebuyers Program mentioned above. The Affordable Housing Trust could make a down payment on a unit in a 40B project, or any development, to subsidize affordable housing units.

2. Work with developers to create affordable starter homes.

The Town should work with developers to encourage the building of “starter homes.” Consider revisions to the zoning ordinance as necessary.

3. **Encourage the creation of affordable apartments for seniors and disabled.**
Where appropriate, encourage the construction of affordable housing for seniors and people with disabilities.
4. **Encourage development of housing that is affordable to moderate income households (i.e., those who earn between 60 to 120% 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 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.
5. **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 reporting disabilities and a projected 30% of the population being aged 65+ by 2035, there is an even greater need for units and infrastructure that follows, at the minimum, standards set by the Americans with Disabilities Act. However, preferably, these units follow more stringent standards such as Universal Design, which 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>.
6. **Inventory land to determine suitability and availability for developing affordable housing.**
One way to reduce the costs associated with developing affordable housing is to utilize vacant, underutilized and publicly-owned land. By creating an inventory of land, a community can work collaboratively to develop criteria that narrows down which properties are most suitable for housing development. Some criteria can include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc. The Town could partner with Habitat for Humanity, Bread and Roses and other non-profits to build affordable housing on land owned by the town.
7. **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?
8. **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.
9. **Consider developing comprehensive design requirements for residential development.**
Design criteria could be established that maintain or improve architectural integrity, address signage issues, improve pedestrian and bicycle amenities, require landscaping, require small setbacks, encourage parking to the rear of the buildings, etc. Design is important when considering higher density because it helps ensure that

neighborhood or community characteristics will be adhered to and maintained. This assists in community acceptance of the higher density as well.

PRESERVATION

1. **Rehabilitate and reuse substandard structures and start a housing rehabilitation program.**
Consider researching further and then starting a Housing Rehabilitation Program to help create and maintain affordable housing opportunities within town. This may involve preservation of existing affordable units that are falling into disrepair or it may involve the acquisition of aging privately-owned housing in need of upgrades. Moreover, there may be opportunities to transform larger single-family houses into smaller two- or multi-family homes, particularly for elderly people looking to downsize from larger homes they no longer need or are not able to maintain. Some units may require accessibility improvements to make them compliant with ADA in order to serve the needs of disabled citizens.
2. **Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire.**
In order to maintain the existing stock of subsidized housing units, it is important to develop and utilize a system to track when the units expire, if they are not protected in perpetuity. MVPC is including this strategy in the Regional Housing Plan and encourages communities to investigate ways to track these units on an on-going basis.
3. **Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.**
As our population ages and there is more of a need for services for the disabled and elderly, converting existing single-family homes into multi-unit structures could be an affordable tool for communities. Large, under-utilized mansions are being converted to multi-level apartments that are affordable. It can also be a great way to provide more affordable units without constructing brand-new multi-family developments, which can create opposition and deter from neighborhood character. Small multi-family residences also offer connection and proximity to others and create the opportunity to expand the definition of family to include our neighbors.
4. **Consider retrofitting municipally-owned buildings to affordable housing.**
Retrofitting municipally-owned buildings for affordable housing could provide another option for communities. Buildings such as old schools, former town halls that a community has outgrown, or other municipal structures can provide a unique opportunity to maintain the community's historic buildings while providing more affordable options for residents.

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>			
Conduct ongoing community education	Ongoing	Affordable Housing Trust	No
Consider adopting an Accessory Dwelling Unit Bylaw	1 year	Planner, Planning Board	No

Investigate ways to expand opportunities for Village Center and Downtown zoning	1 year	Planner, Planning Board	No
Encourage infill and adaptive re-use	Ongoing	Planner, Planning Board	No
Consider zoning revisions to encourage more housing types	Ongoing	Planner, Planning Board	No
Partner with for- and non-profit developers to create affordable housing	Ongoing	Affordable Housing Trust, Planning Board	No
Seek designation as a Housing Choice Community	1 year	Planning Department	No
Adopt an Inclusionary Housing Bylaw	1 year	Planner, Planning Board	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 Trust, Board of Selectmen, MVPC	Yes Housing Choice Program
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Affordable Housing Trust	No
Provide support services for elderly to age in place	Ongoing	Council on Aging	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Affordable Housing Trust, Council on Aging	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Planning Department, Affordable Housing Trust	
Encourage attendance at trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Affordable Housing Trust, MVPC	No, but could use Housing Choice Initiative funding to support a training
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	MVPC, Council on Aging	No
Consider higher density zoning where appropriate	2 years	Planner, Planning Board	No

Consider revision to the Family Suites Bylaw	2 years	Planner, Planning Board	No
Continue to work with the Community Preservation Committee annually to target Affordable Housing Trust funds to support affordable housing initiatives	Ongoing	Community Preservation Committee	No
Work with the North Andover Veteran's Agent to identify the housing needs of veterans and the appropriate strategies to meet those needs.	1 Year	Veteran's Agent, Affordable Housing Trust	Yes CPA and Housing Choice Initiative
Production			
Consider providing financial assistance for homeownership opportunities	2 years	Affordable Housing Trust	Yes CPA
Work with developers to create affordable starter homes	Ongoing	Planning Department	No
Encourage the creation of affordable apartments for seniors and disabled	Ongoing	Council on Aging, Affordable Housing Trust	No
Encourage development of housing that is affordable to both low- and moderate- income households	Ongoing	Affordable Housing Trust	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	<i>Ongoing</i>	Planner, Engineer, Council on Aging, Northeast Independent Living Program, Elder Services of Merrimack Valley, Housing Authority	Yes MassWorks, DHCD
Inventory land to determine suitability and availability for developing affordable housing	1-2 years	Affordable Housing Trust, Board of Selectmen	No
Investigate models that address creation of starter homes that are "right-sized"	1 year	Planner, Affordable Housing Trust	No
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planner, Planning Board, Affordable Housing Trust	No
Consider developing comprehensive design requirements for residential development	2 years	Planner, Planning Board	No

Preservation			
Rehabilitate and reuse substandard structures and start a housing rehabilitation program	Ongoing	Board of Selectmen, Affordable Housing Trust	Yes U.S HUD, HOME, CDBG
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	Planning Department, MVPC, Affordable Housing Trust	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Planner, Affordable Housing Trust, ZBA	Yes State
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Affordable Housing Trust, Board of Selectmen	Yes U.S. HUD

Appendix A

HUD Income Limits FY2017

North Andover is part of the Lawrence HUD Metro FMR Area, so the income limits presented below applies to all of the Metro FMR Area. For more information, go to www.huduser.org/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
North Andover town	\$87,600	Very Low (50%) Income Limits (\$) Explanation	30,700	35,050	39,450	43,800	47,350	50,850	54,350	57,850
		Extremely Low Income Limits (\$)* Explanation	18,450	21,050	23,700	26,300	28,780	32,960	37,140	41,320
		Low (80%) Income Limits (\$) Explanation	47,600	54,400	61,200	68,000	73,450	78,900	84,350	89,800

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

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



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

North Andover's Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

North Andover

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2239	McCabe Court	McCabe Court	Rental	45	Perp	Yes	HUD
2240	Morkeski Meadow	Morkeski Meadow	Rental	60	Perp	No	HUD
2241	n/a	Francis & Baldwin Sts.	Rental	24	Perp	No	DHCD
2242	n/a	Fountain Dr.	Rental	40	Perp	No	DHCD
2243	n/a	Bingham Way	Rental	42	Perp	No	DHCD
2244	n/a	Foulds Terrace	Rental	52	Perp	No	DHCD
2245	n/a	O'Connor Hts.	Rental	30	Perp	No	DHCD
2246	n/a	Ashland St.	Rental	2	Perp	No	DHCD
2248	Wood Ridge Homes	Waverly Road/10 Woodbridge Rd.	Rental	230	2020	Yes	MassHousing
3910	Kittredge Crossing	200 Chickering Rd	Ownership	32	2102	Yes	FHLBB
3911	Meetinghouse Commons at Smolak Farms	Dale & So. Bradford Sts	Ownership	19	perp	Yes	FHLBB
4396	DDS Group Homes	Confidential	Rental	21	N/A	No	DDS
6569	Oakridge Village & Maplewood Reserve	2357 Turnpike Street	Ownership	75	perp	Yes	FHLBB
6588	Campion Hall	Cochickewick Drive	Ownership	7	perp	Yes	FHLBB MassHousing
6884	Waverly Oaks	Waverly Road	Ownership	3	perp	Yes	FHLBB MassHousing
8991	Merrimac Condominiums	off Turnpike Street	Ownership	3	perp	YES	MassHousing

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

North Andover

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9038	Orchard Village	1001 & L-2 Turnpike St	Ownership	8	Perp	YES	<i>MassHousing</i>
9039	Stevens Corner	75 Park St & 290 Osgood St	Rental	42	Perp	YES	<i>DHCD</i>
9762	Berry Farms	16 Berry Street	Rental	196	Perp	YES	<i>MassHousing</i>
North Andover Totals				931	Census 2010 Year Round Housing Units		10,902
					Percent Subsidized		8.54%

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).¹²

Age	North Andover		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	12	2%	154	1%	338	1%	3,736	1%
18-24 years	99	16%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	1	0.2%	1,755	13%	4,348	15%	55,572	18%
35-44 years	119	20%	1,899	14%	3,312	11%	28,476	9%
45-54 years	139	23%	2,440	18%	5,252	18%	43,985	14%
55-64 years	121	20%	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	112	19%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	603	2%	1,3268	4%	29,898	4%	316,775	5%
Total Population	28,279	100%	33,8637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table S1701

¹² 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	0	0%	220	36%	4	1%	240	39%	150	24%	614	69%	890
>30% and <=50% AMI	80	12%	130	19%	55	8%	290	42%	135	20%	690	84%	820
>50% and <=80% AMI	80	12%	325	48%	10	1%	155	23%	105	16%	675	59%	1,135
>80% and <=100% AMI	55	17%	145	46%	25	8%	20	6%	70	22%	315	38%	820
Income >100% AMI	110	12%	520	55%	169	18%	50	5%	95	10%	944	14%	6,950
Total Cost Burdened	325	10%	1,340	41%	263	8%	755	23%	555	17%	3,238	31%	10,615

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%	195	45%	0	0%	115	26%	125	29%	435	69%	630
>30% and <=50% AMI	25	7%	30	8%	55	15%	135	36%	125	34%	370	84%	440
>50% and <=80% AMI	15	4%	210	55%	0	0%	90	24%	65	17%	380	66%	580
>80% and <=100% AMI	30	27%	40	36%	0	0%	10	9%	30	27%	110	42%	260
Income >100% AMI	0	0%	0	0%	4	29%	10	71%	0	0%	14	2%	900
Total Cost Burdened	70	5%	475	36%	59	5%	360	28%	345	26%	1,309	47%	2,810

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	0	0%	25	14%	4	2%	125	70%	25	14%	179	69%	260
>30% and <=50% AMI	55	17%	100	31%	0	0%	155	48%	10	3%	320	84%	380
>50% and <=80% AMI	65	22%	115	39%	10	3%	65	22%	40	14%	295	53%	555
>80% and <=100% AMI	25	12%	105	51%	25	12%	10	5%	40	20%	205	37%	560
Income >100% AMI	110	12%	520	56%	165	18%	40	4%	95	10%	930	15%	6,050
Total Cost Burdened	255	13%	865	45%	204	11%	395	20%	210	11%	1929	25%	7,805

Appendix H

coUrbanize Comments from the Town of North Andover

Creator	Votes	Comments
North Andover idea	10	North Andover needs affordable starter homes
North Andover idea	2	Single family homes. No more apartments. We have plenty.
North Andover idea	2	More affordable apartments for students and younger people rent in NA and surrounding areas like Lawrence and Haverhill are through the roof
North Andover idea	2	Affordable homes. Unfortunately, we cannot afford a \$350,000-\$500,000 mortgage however we are a family of 4 that make just under \$100,000 a year, after taxes that leaves us with about \$70,000. Having affordable homes would allow us the same great town
North Andover idea	2	Sidewalks
North Andover idea	1	Less low-income housing.
North Andover idea	1	Stop building homes and focus on industry to support the tax base
North Andover idea	1	North Andover needs less multi-unit, large apartment, condo and townhouse developments! These multi-unit complexes are a drain on town resources including but not limited to police, fire, EMS and schools.
North Andover idea	1	More family housing for disabled adults with children. Update the public housing in town and build more units
North Andover idea	1	Affordable 55+ housing
North Andover idea	1	Survey message: The biggest need for NA Housing is to help all senior citizens and handicap live comfortably and wellness is the key. The request is to please (always) continue building for us senior citizens. Reasonably there always is a need
North Andover idea	1	Houses, condos, anything but more apartments
North Andover idea	1	We need more housing for seniors.
North Andover idea	1	Affordability
North Andover idea	0	Houses, condos, anything but more apartments

Appendix I

Potential Affordable Housing Ranking Criteria (from Town of Belmont Open Plan)

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

The rationale behind each affordable housing criteria include:

1. Lot size

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

2. Ownership and type of use

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

3. Public transit access

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

4. Proximity to Services

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

5. Units on lot

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

6. Underutilization

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

7. Zoning

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

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