

Housing Production Plan

Town of Rockport, MA

SPRING 2024

Prepared for the Town of Rockport

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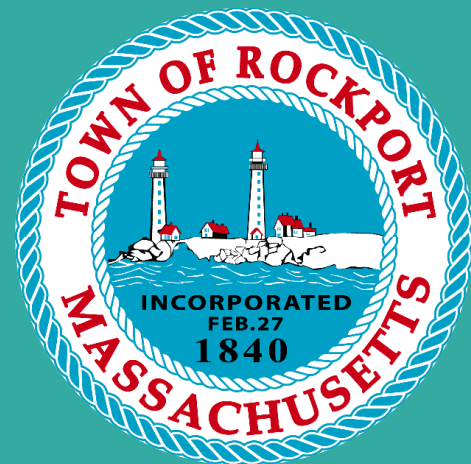


Table of Contents

Introduction	4
Affordable Housing Actions In Place.....	6
Executive Summary	7
Summary of Demographic and Housing Characteristics.....	8
Population	8
Income	8
Housing Stock, Sales, and Prices	9
Section 1: Comprehensive Housing Needs Assessment	11
A. Demographic Analysis.....	11
1. Total and Projected Populations.....	11
2. Household Types	12
3. School Enrollment and Projections	15
4. Race and Ethnicity:	16
5. Residents with Disabilities.....	17
6. Income Analysis.....	18
Housing Stock Analysis.....	22
1. Housing Units and Types	22
2. Housing Tenure	22
3. Age of Housing Stock.....	23
4. Housing Market Conditions	24
Housing Affordability Analysis	27
1. Cost Burden.....	27
2. Home Ownership Affordability – Gap Analysis	28
3. Rent	30
6. M.G.L. Chapter 40B Subsidized Housing Inventory	32
5. Existing Subsidized Housing Stock	34
Section 2: Zoning and Affordable Housing Efforts	37

A. Affordable Housing Efforts.....	37
B. Zoning Efforts	37
Compliance with MBTA Communities Legislation	37
Housing Balance By-Law.....	38
Challenges and Constraints to the Development of Affordable Housing	39
B. Infrastructure	53
Section 3: Affordable Housing Goals & Strategies	62
Housing Goals and Strategies	62
1. Development and Regulatory	62
2. Funding and Resources.....	63
3. Partnerships, Education and Leadership	63
Housing Strategies	64
Reaching and Maintaining 10%	64
Section 4: Development & Regulatory Strategies	66
Development and Regulatory Strategies	66
Section 5: Funding and Resource Strategies	70
Section 6: Leadership, Partnership & Education Strategies	77
Interagency Policy	81
Interagency Agreement	81
Regarding Housing Opportunities for Families with Children.....	81
Background	81
Definitions	81
Agreements.....	82

Introduction

A Housing Production Plan (HPP), defined in regulations at 760 CMR 56.03 and administered by the Executive Office of Housing and Livable Communities (EOHLC), is a proactive strategy for planning and developing affordable housing. The HPP identifies the housing needs of a community and the goals and strategies it will use to identify and achieve or maintain the 10% Subsidized Housing Inventory (SHI) threshold mandated by M.G.L. Chapter 40B. The Town's status relating to this 10% threshold is documented on the SHI, also administered by EOHLC.

The HPP Program enables municipalities to develop a strategy to meet their affordable housing needs in a manner consistent with the MGL Chapter 40B statute, produce housing units in accordance with that plan, and demonstrate progress towards their affordable housing production. By taking a proactive approach in the adoption of a HPP, cities and towns are much more likely to achieve both their affordable housing and community planning goals.

HPPs give communities that are under the 10% threshold of Chapter 40B but are making steady progress in producing affordable housing on an annual basis more control over comprehensive permit applications for a specified period of time. HPPs give communities over the 10% threshold a framework to maintain the statutory minima in accordance with local needs and community goals.

The Town of Rockport places significant importance on planning for affordable housing development through the HPP process. This is the Town of Rockport's first Housing Production Plan, drafted in accordance with 760 CMR 56.03(4).

Housing Production Plans can create a safe harbor for a community. When a municipality has a certified plan, decisions on comprehensive permit applications by the Zoning Board of Appeals (ZBA) to deny or approve with conditions will be deemed "consistent with local needs" under MGL Chapter 40B.

As of June 2023, Rockport has achieved a 3.79% SHI threshold. As summarized below, a municipality may request that the EOHLC certify its compliance with an approved HPP if it has created the required number of SHI Eligible Housing units in a calendar year.

HPPs are certified by the following process, as identified in the regulations:

- Prepare the HPP: In accordance with the regulations, write the plan, including a public process, and have the plan adopted by the Select Board and the Planning Board
- EOHLC Approval: Submit HPP to EOHLC for approval.
- Certify the HPP: Communities may seek EOHLC certification of the HPP (safe harbor), if in a calendar year, affordable units (AFU's) are created as follows:

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- One-year Safe Harbor: – Create at least 0.5% of the total number of housing units in Rockport (18 units for Rockport)
 - Two-year safe harbor – Create at least 1.0% of the total number of housing units in Rockport (36 units for Rockport)
 - Renew the HPP: The term of the HPP is five years from approval.

The Town of Rockport’s Department of Public Works provided the Housing Plan with future planned housing, completed projects, census data and other demographic information as required by EOHL. EOHL regulates Housing Production Plans under 760 CMR 56.00, promulgated on February 22, 2008. HPPs are designed to create strategies to meet affordable housing needs that are consistent with Chapter 40B requirements. In order for the HPP to qualify for approval from EOHL, the plan must be comprised of three components: (1) Comprehensive Needs Assessment; (2) Affordable Housing Goals; and (3) Implementation Strategies.

- (1) Comprehensive Needs Assessment – an evaluation of a community’s demographics, housing stock, population trends, and housing needs. The assessment includes a review of the development capacity, as well as constraints, to ensure that current and future needs can be met.
- (2) Affordable Housing Goals – defined housing goals consistent with both community character and the local housing market. This section identifies strategies that can be used to produce the required number of annual housing units needed to obtain the 10% statutory minima and safe harbor certification from EOHL.
- (3) Implementation Strategies – recommendations and targeted areas for future development that will enable a community to reach the affordable housing goals. This may include identifying sites for development or redevelopment, investigating re-zoning options to encourage the production of affordable housing units, and establishing other tools such as regional collaborations that can foster the development of affordable housing.

When a community has reached a subsidized housing inventory of at least 10% they achieve safe harbor certification — “safe harbor” keeps a developer from appealing to the state regarding local permits. There are multiple ways for a municipality to be in “safe harbor” — one requires raising the community's subsidized housing inventory at a rate of 0.5% per year. Safe harbor grants a town the ability to deny a developer’s application for a 40B permit within 15 days of the opening of the local hearing for a comprehensive permit application. The Zoning Board of Appeals (ZBA) provides written notice to the applicant, with a copy to EOHL, 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 supporting documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to

the EOHLC, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. EOHLC then reviews the materials provided by both parties and issues a decision within 30 days of its receipt of all materials. The ZBA has 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, any failure of the EOHLC to issue a timely decision is deemed a determination in favor of the municipality. This procedure pauses the requirement to terminate the hearing within 180 days.

Rockport encourages the “Friendly 40B Process” in town. A “Friendly 40B” project is a project that has local support because of community engagement in the process and the contribution it can make to the community's need for more diverse housing options, and the contributions the developer agrees to make to local needs (infrastructure, public safety, land protection, etc.). Harborlight Community Development’s Granite Street Crossing is a good example of a friendly 40B project.

The alternative to a “Friendly 40B” is known as an “Unfriendly 40B”. An unfriendly 40B occurs if the town and developer cannot work cooperatively. In that case the developer can pursue relief through the state and by-pass local zoning. These types of developments can be very dense, may not preserve the character of the town or neighborhood, and may not comply with some zoning by-laws.

Affordable Housing Actions In Place

This housing production plan is the first for the Town of Rockport. Due to rising housing costs and a lack of housing options for residents earning the median income, the town decided it was time to be proactive and plan for housing production and increase the stock of affordable housing affordable to households at different income levels.

In 2002, Rockport was one of the first municipalities to adopt the Community Preservation Act (CPA). The CPA is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. CPA also helps strengthen the state and local economies by expanding housing opportunities and construction jobs for the Commonwealth's workforce, and by supporting the tourism industry through preservation of the Commonwealth’s historic and natural resources.

Through the CPA, Rockport created a local Community Preservation Fund for open space protection, historic preservation, affordable housing, and outdoor recreation.

Community preservation monies are raised locally through the imposition of a surcharge of not more than 3% of the tax levy against real property.

The CPA statute also creates a statewide Community Preservation Trust Fund, administered by the Department of Revenue (DOR), which provides distributions each year to communities that have adopted CPA. Each CPA community creates a local Community Preservation Committee (CPC) upon adoption of the Act, and this five-to-nine-member board makes recommendations on CPA projects to the community's legislative body.

In 2017, Rockport Town Meeting established a Municipal Affordable Housing Trust in accordance with the Commonwealth of Massachusetts housing trust statute (M.G.L. c.44 section 55C), which establishes the formal purpose of these trusts, which is: ... to provide for the creation and preservation of affordable housing in municipalities for the benefit of low- and moderate-income households.

The Trust was seated by Select Board vote in 2023 and is governed by a Board of Trustees in accordance with General Laws Chapter 44, Section 55C ("Section 55C"), as revised from time to time, and the authority granted by Town Meeting.

Executive Summary

The Town of Rockport is approximately 17.5 square miles in size and contains 11,200 acres of land. However, only 6.99 square miles is land, and 10.5 square miles, or 60.14%, is water. Rockport lies at the far eastern end of Cape Ann and is surrounded on three sides by water. Rockport borders Gloucester to its west and has three islands, Straitsmouth Island, Thacher Island, and Milk Island lie off the coast of Rockport and are part of the town.

The Town of Rockport continues to be a desirable place to live and work. Today Rockport is primarily a suburban residential and tourist town, but it is still home to a population of lobstermen and artists. Its rocky beaches and seaside parks are a favorite place for summer tourists from the Greater Boston Area and Rhode Island among other places.

The town's shore is mostly rocky to the north of Land's End, but is somewhat less so south of there, as three of the town's six beaches are on this 1-1/4-mile stretch of shoreline. Rockport Harbor, near the center of town, provides deep water in which boats may dock and provides ocean access to the fishing community, as does Pigeon Cove Harbor, to the north of town.

Rockport's proximity to Boston has added to its attractiveness. The Town is working to shape housing and economic policies and growth that complements the character of the community. The HPP identifies tools for Rockport to use that will encourage the development of affordable housing while maintaining the distinct town character.

Summary of Demographic and Housing Characteristics

The following summarizes the notable findings from the need's assessment section of the HPP.

The Bottom Line:

Rockport has experienced a fluctuation in population since 2000 and its population is projected to continue to fluctuate through 2040, with slight increases projected for 2050. In particular, the 25–59-year-old age cohort is expected to grow the most by 2050. The number of residents aged 35-75+ will comprise 69.3% of the total population by 2050. Rockport's median income has risen significantly; however, 43% of the population is considered low-income.

Housing cost burdened is an indicator that a household may be unable to afford other critical and nondiscretionary costs such as health and childcare, food, and transportation. Locally, a total of

- 36.6% of Renters at or below 30% Average Median Income (AMI) are cost burdened.
- 33.5% of Renters between 30% and 50% AMI are severely cost burdened.
- 17% of Owners at or below 30% AMI are cost burdened.
- 5.7% of Owners between 30% and 50% AMI are severely cost burdened.
- 73% of all Rockport households are low-income households.

Population

- As of the 2020 US Census, the population of Rockport is 7,014, a decrease of 1.8% since 2010. In 2020, the largest age group of Rockport's populations was 60–74-year-olds (32.3% of total population). There is expected to be a minor increase across all age groups, except for the 20–24-year-old age cohort, over the next 30 years according to the Massachusetts Area Planning Council (MAPC) MetroFuture 2050 Update: population projections through 2050. It is projected that Rockport will have an overall population decrease of 14.2% between 2020 and 2030; a decrease of 24% between 2030 and 2040, and a decrease of 25.1% between 2040 and 2050. The total projected population decrease between 2020 and 2050 is 2%.
- The largest age cohort decrease is among the 20-24-year-old population (-13.6%), followed by those in the 60-74-year-old age bracket (-30%).
- The 2020 Census reveals that 8.5% of Rockport's households have children under 18 years, and 22.6% of households contain persons age 65+.
- The median age increased from 49.7 years in 2010 to 57.8 years in 2020.
- Racial make-up is predominantly white, at (93%) and the largest racial minority groups in Rockport are the Hispanic and two or more race populations each at 2% followed by the Asian, African American, and other races all at 1%.

Income

- According to the Department of Housing and Urban Development (HUD), Rockport's 2023 median household income is \$89,101; approximately a 42.4% increase from 2015, and

moderately lower than the Boston-Cambridge-Quincy Metro Area (\$149,300) and 26% lower than the state as a whole (\$120,400).

- An estimated 41.6% of Rockport households' incomes at or below 80% of AMI (Low/Moderate Income).
- 5.7% of Rockport's population falls below the poverty line (annual income below \$30,000 for a household of four based on 2023 federal poverty guidelines) with the largest age cohorts of residents under 18 and over 65 living in poverty. Rockport's poverty rate is much lower than that of Essex County (10.9%) and Massachusetts (10.4%).
- Of the 2,270 of Rockport households who own their homes, 49% are cost-burdened (spending over 30% of their income on housing), while 75.8% of Rockport's renters are cost-burdened. 73% of Rockport's low-income households are cost-burdened.

Housing Stock, Sales, and Prices

- 68.4% of Rockport's housing units are owner occupied, with 31.6% renter occupied.
- The Town's housing stock remains primarily single-family at 74% of total housing units. The remaining 26% is: 20% of units are in two- to four-family buildings, 8.5% of units in 5–19-unit buildings, and .7% of units in multi-family buildings with 20 or more units.
- Currently, 3.79% (135 units) of Rockport's total housing stock (3,565 units) is counted as affordable on the state's Subsidized Housing Inventory (SHI), which falls below the state's minimum affordability goal of 10% by 221 units.
- Rockport's 2023 median sale price of \$849,500 would require an annual income of approximately \$261,720 to not be considered cost-burdened, which is 175% higher than Rockport's median household income of \$149,300.
- The 2022 median price of single-family homes in Rockport was \$785,000. The 2022 median price of all homes, including condos, was \$660,000. After a dip in prices during the national recession in the mid-2000's, housing prices have almost doubled since 2016 and are now the highest they have ever been. Prices have increased by 65% since 2016.
- Based on the 2023 year to date median single-family sales price, Rockport's ownership affordability gap is \$374,500 for median income households, \$519,500 for low-income households, and \$664,500 for very-low-income households.
- Based on current median rents, rental units in Rockport are out of reach for low-income households. In addition, there are little to no rentals available.

SECTION 1: COMPREHENSIVE HOUSING NEEDS ASSESSMENT

Section 1: Comprehensive Housing Needs Assessment

The Housing Needs Assessment examines demographic and population data and trends from available sources such as the Census, regional planning agencies, media, etc., that illustrates the current demographic and housing characteristics for the Town of Rockport. Assessing needs will provide the framework for the development of housing production strategies to meet affordable housing goals.

A. Demographic Analysis

The purpose of analyzing demographics is to look at quantitative and qualitative trends and use the data for future planning. This section provides an overview of Rockport's demographics and how they have changed over time. As the demographics change in the future, the housing needs of the community can also change. The size and type of families as well as householder age and economic status all influence the needs of the community. The analysis of the Housing Needs Assessment will provide a guide to identify goals and strategies for this plan.

1. Total and Projected Populations

In the last ten years, the Town of Rockport has seen a 1.8% decrease in population but have had 3% increase in number of households. Over the next ten years, the population is expected to experience a slight decline before having a minor increase by 2030 as well as another increase in 2050.

The total number of households in Rockport has increased and is expected to experience only minor increases through 2030 and 2050. Similar to the national trend, Rockport's average household size has decreased in the past ten years. In 2000 the average household size was 2.20, in 2010 the average household size was 2.35, a slight increase over 2000. In 2020 the average household size was 2.12, the smallest it has been since 2000. Smaller household size is consistent with communities experiencing slow but steady growth.

Table 1: Total and Projected Populations: 2010-2050

Year	Population	% Change	Households	% Change
2010	7,144	baseline	3,196	baseline
2020*	7,014	-1.80%	3,319	3.85%
2030	7,613	8.50%	3,464	4.40%
2040	7,573	-0.53%	3,472	0.23%
2050	7,715	1.90%	3,528	1.61%
Year	Population	% Change	Households	% Change
2010	7,144	baseline	3,196	baseline
2020*	7,014	-1.80%	3,319	3.85%
2030	7,613	8.50%	3,464	4.40%
2040	7,573	-0.53%	3,472	0.23%
2050	7,715	1.90%	3,528	1.61%

Source: 2020 US Census and MAPC MetroFuture 2050 Update

**Based on American Community Survey 2021 survey*

2. Household Types

Key factors to consider when assessing housing needs are household size and the age composition of residents. Household size is a principal factor as it can help determine the demand for certain types of housing. Similarly, analyzing the age composition of a community over time can help develop trends for housing needs. For example, established families with children living at home have different housing needs than an empty nester and or someone who is over 65.

In 2020, a total of 2,366 family households existed in Rockport, with 65.6% family households, and 34.4% non-family households. The non-family households include single person households or persons living in the same household who are not related. The presence of a mix of family and non-family households indicates that there is likely a need for a variety of housing types that may not fit the traditional single-family home model. The data reflects 615 non-family households. This may suggest a need for affordability options for non-family households who may have special housing needs.

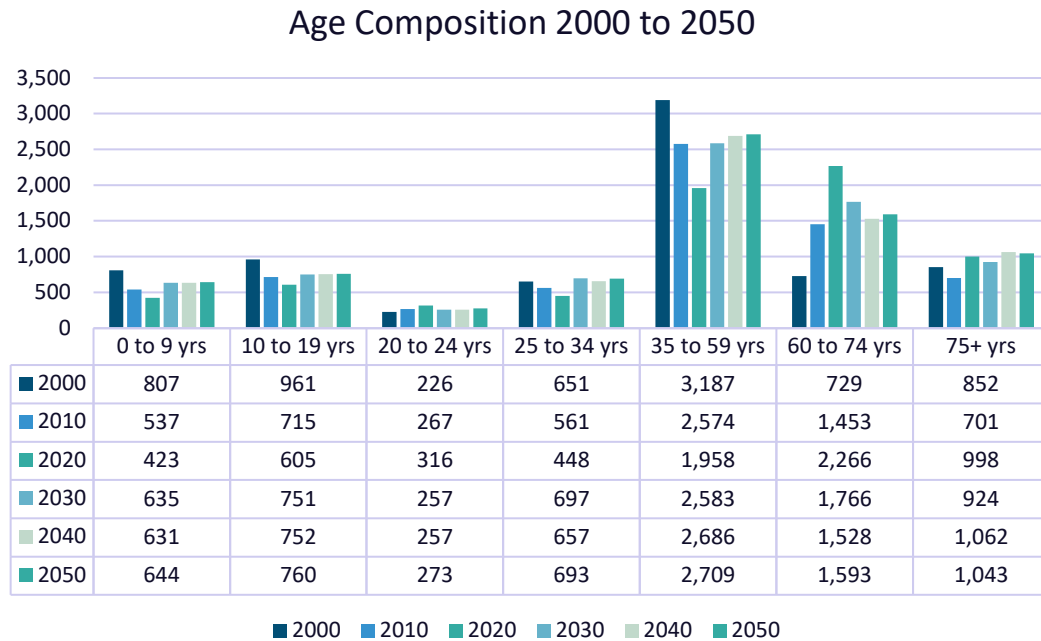
Table 2: Household Types: 2020

Household Type	2020	Percentage
Married Couple Household	1,574	47.10%
With own Children under 18 years	333	10.00%
Cohabiting Couple Household	183	5.50%
With own children under 18	33	0.10%
Male householder, no spouse/partner	511	15.30%
With own children under 18 years	26	0.80%
Female householder, no spouse/partner	1,072	32.00%
With own children under 18 years	74	2.20%
<i>Nonfamily households:</i>		
Householder living alone	817	25%
Householder 65 and over living alone	536	16.00%
Average household size	2.04	
Average family size	2.62	
Total Households	3,340	

Source: 2020 US Census

MetroFuture is a regional plan developed by the Metropolitan Area Planning Council (MAPC) that addresses future growth in the Boston metropolitan region until 2050. Figure 1 summarizes Rockport's age composition using census data from 2000, 2010, 2020 and includes MetroFuture projections until 2050. Table 3 illustrates this in more detail.

Figure 1: Age Composition of Residents, 2000 – 2050



Source: 2020 US Census and MAPC MetroFuture 2050 Update

Table 3: Current and Projected Age Distribution of Residents: 2000-2050

Age Cohorts	2000		2010			2020			2030			2040			2050			% Change from 2000 - 2050	% Change 2020-2050
	Number	%	Number	%	% Change	Number	%	% Change	Number	%	% Change	Number	%	% Change	Number	%	% Change		
0 to 9 years	807	10.90%	537	7.90%	-33.50%	423	6.00%	-21.30%	635	8.20%	50.00%	631	8.30%	-0.63%	644	8.30%	2.00%	-20.20%	52.20%
10 to 19 years	961	13.00%	715	10.50%	-25.60%	605	8.60%	-15.40%	751	9.80%	24.10%	752	9.90%	0.13%	760	9.80%	1.00%	-21.00%	25.60%
20 to 24 years	226	3.00%	267	3.90%	18.10%	316	4.50%	11.70%	257	3.00%	-18.70%	257	3.30%	0.00%	273	3.50%	6.20%	20.80%	-13.60%
25 to 34 years	651	8.80%	561	8.20%	-13.80%	448	6.40%	-3.00%	697	9.00%	55.60%	657	8.60%	-5.70%	693	8.90%	5.50%	6.50%	54.70%
35 to 59 years	3,187	43.00%	2,574	37.80%	-19.30%	1,958	28.00%	-24.70%	2,583	37.00%	32.00%	2,686	35.40%	4.00%	2,709	35.00%	0.85%	-15.00%	38.30%
60 to 74 years	729	9.80%	1,453	21.30%	99.30%	2,266	32.30%	49.70%	1,766	22.00%	-22.00%	1,528	20.00%	-13.50%	1,593	20.60%	4.20%	118.50%	-30.00%
75+ years	852	11.50%	701	10.00%	-17.70%	998	14.20%	30.70%	924	11.00%	-7.40%	1,062	14.00%	14.90%	1,043	13.50%	-1.80%	22.40%	4.50%
Total Population	7,413	100%	6,808	100%		7,014	100%		7,613	100.00%		7,573	100%		7,715	100%			

Source: 2020 US Census and MAPC MetroFuture 2050 Update

MAPC’s MetroFuture plan suggests that Rockport’s population will experience a minor increase in overall population within the next 20-30 years despite a slight decrease in 2040. However, it is anticipated that a notable change in the composition of the age groups will occur. Based on the MetroFuture projections, the youngest age groups are expected to grow by 2050; ages 0-9 (52.2%), and ages 10-19 (25.6%). The age groups from 20-24 is expected to decrease by (13.6%), and the 25–34-year-old age bracket will see a 54.7% increase over 2020 numbers by 2050. However, the 35-59 age group is expected to remain the largest age group in Rockport and is projected to comprise 35%

of the population in 2050, with the 60-75+ age group following close behind at approximately 34.1% of Rockport's population in 2050.

In 2020 the largest age cohort in Rockport was those aged 60-74 (32.3%). The next concentration of residents was the next age group; those aged 35-59 years (28%). People in this age group are likely to be in established family households with larger homes than the younger age groups. Residents aged 75+ years (14.2%) made up the third largest age cohort. The following age groups experienced a significant decline between 2010 and 2020: 35-59 (-24.7%) years; yet this group still makes up a good portion of the population, 0-9 years (-21%), and 10-19-year old's (-15.4%), and year old between 2010 and 2020. The elderly population also increased from 2010 to 2020. Persons aged 60-74 experienced a population increase of 49.7% and those aged 75+ increased by 30.7%.

The data show that the second largest age group in 2050 will be those aged 35-59 with an increase of 38.3% from 2000 to 2050. Even though the childhood age groups of 0-9 and 10-19 are expected to increase slightly by 2050, collectively they will make up 18.2% of the total population). Adults who will be aged 25-34 are expected to grow slowly after a dip in 2010 and 2020, by 2050 it is expected this age group will increase by 54% between 2020 and 2050.

By contrast, the elderly population (ages 75+) which currently comprises 14.2% of Rockport residents and is expected to decrease by 7.4% in the next ten years. When combined with the 60-74 age group (32.3%), the 60-75+ age group will consist of approximately 46.5% of Rockport's population.

This is not surprising, since this age group includes the "baby-boomer" population. It is important to be aware of this trend as this population tends to prefer smaller housing units with less upkeep. Elderly residents could have special housing needs such as nursing homes and assisted living facilities.

Adults aged 20 to 24 years and 25 to 34 years are expected to make up approximately 12% of the population in 2030. These age groups are more likely to make up younger families who will purchase a starter home that is smaller and more affordable. In the next twenty years, as the 35-59 age group moves into the next age group, the stock of larger traditional family homes (detached, single-family units) may become more available. This may allow the younger population to trade up or take advantage of the larger homes.

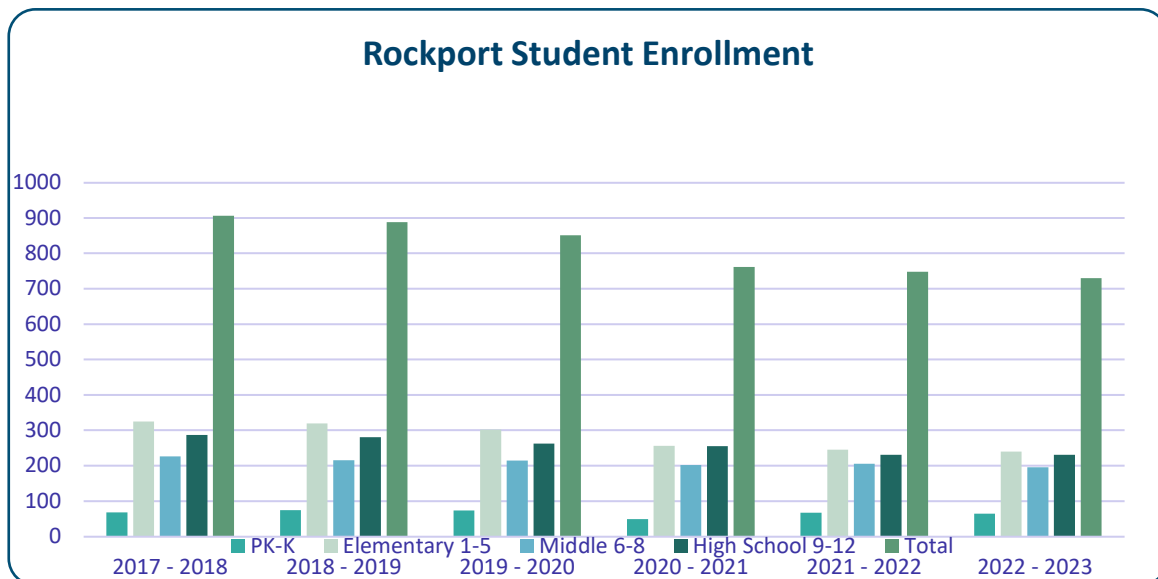
3. School Enrollment and Projections

Figure 2 illustrates public school enrollments from 2017 through 2023. Overall, Rockport school enrollment numbers have remained somewhat stable in recent years, over time there has been an overall decrease of 19.4% since 2017. Although total population projections predict slight increases

over the next 30 years in school aged children by the year 2050, this age group is expected to comprise 18.1% of the total population.

Figure 2: Rockport Student Enrollment

School Year	PK-K	Elementary 1-5	Middle 6-8	High School 9-12	Total
2017 - 2018	68	325	226	287	906
2018 - 2019	74	319	215	280	888
2019 - 2020	73	302	214	262	851
2020 - 2021	49	256	202	255	762
2021 - 2022	67	245	205	231	748
2022 - 2023	64	240	195	231	730
% Change 2017 vs 2023	-6%	-26.0%	-13.90%	-19.5%	-19.4

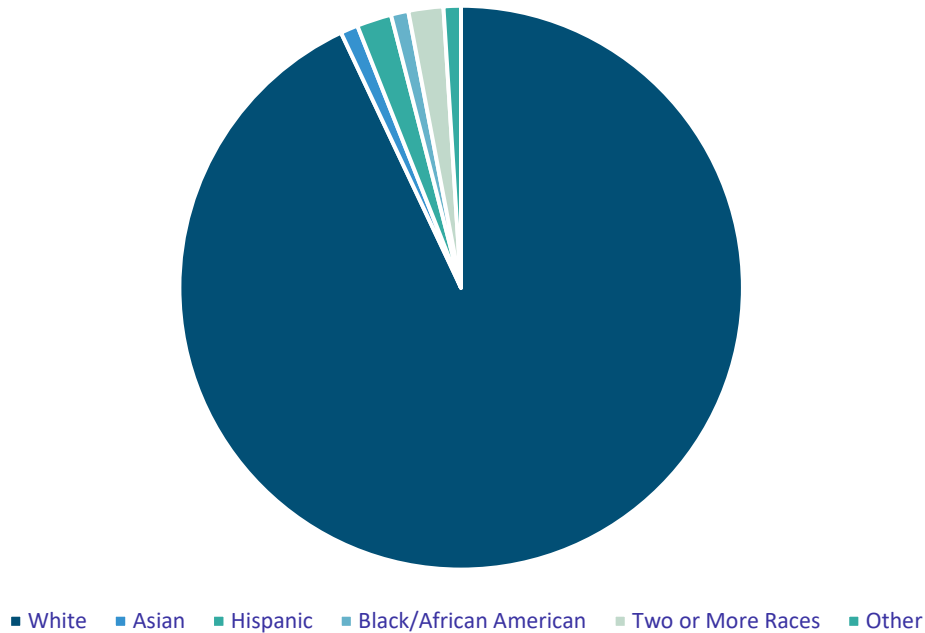


Source: [2021-22 Enrollment by Grade Report \(District\) \(mass.edu\)](https://mass.gov/2021-22-Enrollment-by-Grade-Report-District)

4. Race and Ethnicity:

- According to the 2020 U.S. Census, the majority of Rockport residents are white (93%) and the largest racial minority group in Rockport is the Hispanic and two or more races population (each at 2%) followed by the Asian, Black/African American, and other races each at 1%.
- 0% of the population are American Indian/Alaskan Native.

Racial Makeup



Source: 2020 Census: [Rockport town, Massachusetts - Census Bureau Search](#)

5. Residents with Disabilities

According to the 2020 decennial census, 869 people in Rockport reported living with a long duration condition or disability. Of those people, approximately 47% were aged 75 and older. The disabled population of those aged 75 and older have the highest rate of disability among all age cohorts at 47% of the disabled population and 6% of the total population of Rockport. As the population continues to age, it is assumed that the number of disabled individuals within this age group will also rise. Many disabled residents require special housing needs, including certain accommodations for housing design (physical accessibility) and reasonable access to goods and services. Consideration for these types of housing options is necessary, as the demand will continue to increase.

Table 5: Residents with Disabilities

Age	Number	% of Total Population	% of Disabled Population
0-5	0	0.00%	0.00%
5-17	43	0.60%	5.20%
18-34	56	0.80%	6.40%
35-64	158	2.30%	18.20%
65+	202	3.00%	23.00%
75+	410	6.00%	47.20%
Total Population of disabled Residents	869	12.70%	100.00%

Source: [Rockport MA Disabled population - Census Bureau Tables](#)

6. Income Analysis

1. Median Household Income

In 2020 Rockport's median household income of \$88,377 represented an increase of 33.4% from 2010. Median household income in Rockport is in the lowest third among adjacent neighboring communities and is well below the median for the Boston-Cambridge-Quincy Metro area, as well as the median for the Commonwealth of Massachusetts and the US. All the adjacent neighboring communities also experienced significant increases in household income from 2010.

Table 6: Median Household Income: 2010-2020

Town	2010	2015	2020	% Increase 2010-2020
Rockport	66,272	62,574	88,377	33.40%
Manchester by the Sea	105,000	95,243	178,250	69.8%
Gloucester	60,506	61,505	82,984	37.20%
Ipswich	63,379	58,673	111,701	76.20%
Essex	72,188	105,208	126,328	75.00%
Beverly	66,671	72,837	89,882	35.00%
Boston-Cambridge-Quincy MA Metro Area	62,700	98,500	140,200	55.30%
Massachusetts	50,502	87,300	89,026	76.30%
US	41,994	56,516	69,021	64.40%

Source: [FY 2023 Income Limits Documentation System -- Summary for Rockport town, Massachusetts \(huduser.gov\)](#), **2020 Data:** U.S. Census Bureau QuickFacts: United States, **2010 Data:** <https://www.census.gov/programs-surveys/acs.html>; **2015 Data:** DP03: SELECTED ... - Census Bureau TableData Profiles | American Community Survey | U.S. Census Bureau; 2015- 2019 American community survey data - Search (bing.com)
Federal Poverty Guidelines / Levels for 2023

Median Income of Senior Households

Although Rockport’s overall population has experienced a modest increase in income in the past 13 years and is earning in line with the surrounding communities (as displayed in Table 6 above), Rockport’s 65+ households are not doing nearly as well. Unfortunately, in 2020 we see that Rockport’s senior households have significantly lower incomes than households overall. As displayed in Table 7 below, Rockport senior households earn slightly more than the surrounding communities and just slightly more than Massachusetts and the country overall. In fact, households earning the median senior income of \$56,681 qualify for certain affordable housing based on the income limit guidelines described in Section 4 below, “Area Median Income.” This data makes clear that affordable housing for the senior population will be a significant need in the coming years, as demonstrated in Figure 1 and Table 3 above, and due to the limited income of this group.

Table 7: Median Income of 65+ Households: 2020

Town	2020
Rockport	56,681
Manchester by the Sea	127,426
Gloucester	60,563
Ipswich	52,813
Essex	47,500
Beverly	55,716
Massachusetts	52,973
USA	46,360

Source: 2020 Census

2. Income Distribution

Table 8 identifies and compares the distribution of Rockport household incomes from 2010 and 2020. In 2010, nearly half of all households (53%) earned less than the household median of \$91,800. In 2020, 43% of households earned less than the household median of \$88,377. Of the households earning over the median income in 2020, 40.8% of households earned more than \$100,000 in 2020. Rockport households earned much more in 2020. Approximately 22.4% earned more than \$150,000 which is well over the 2020 median income of \$88,377. Of those earning more than \$100,000 approximately 11.5% are earning more than \$200,000, a 126% increase from 2010. By 2020, the number of households in the highest income brackets have increased, with those making between

150,000 - \$199,999 increasing by 9.9% since 2010. However, there have been significant decreases in the lower income brackets (\$15,000-\$24,999, \$25,000-\$34,999, and \$35,000-\$49,999) between 2010 and 2020. Approximately 946 Rockport households (40% of all households) earned less than \$50,000 in 2020.

Table 8: Income Distribution: 2000, 2010, 2020

Income Category	2000		2010		2020		% Change 2000-2020
	# of Households	Percent	# of Households	Percent	# of Households	Percent	
Less than \$10,000	185	5.30%	126	4.20%	161	4.70%	-13.00%
\$10,000 to \$14,999	272	7.80%	162	5.40%	100	3.00%	-63.20%
\$15,000 to 24,999	510	14.70%	205	6.80%	153	4.50%	-70.00%
\$25,000 to \$34,999	216	6.20%	334	11.10%	231	6.80%	6.90%
\$35,000 to \$49,999	521	15.00%	206	6.80%	301	8.80%	-42.20%
\$50,000 to \$74,999	715	20.60%	515	17.20%	516	15.20%	-27.80%
\$75,000 to \$99,999	397	11.40%	296	9.80%	551	16.20%	38.80%
\$100,00 to \$149,999	389	11.20%	655	21.70%	629	18.40%	61.70%
\$150,000 to \$199,999	103	3.10%	335	11.20%	368	10.90%	257.30%
\$200,000 or more	164	4.70%	173	5.80%	392	11.50%	139.00%
Total Households	3,472	100.00%	3,007	100.00%	3,402	100.00%	

Source: 2020 Census Data: S2503: FINANCIAL CHARACTERISTICS - Census Bureau Table; Rockport, MA
 - Profile data - Census Reporter
 B19001: HOUSEHOLD INCOME IN THE ... - Census Bureau Table
 B19001: HOUSEHOLD INCOME IN THE ... - Census Bureau Table

3. Area Median Income

One way to determine the need for affordable housing is to evaluate the number of households that qualify as low/moderate income by the U.S. Department of Housing and Urban Development (HUD). The Area Median Income (AMI) is a number that is determined by the median family income of a Metropolitan Statistical Area (MSA) and thresholds established by HUD are a percentage of AMIs. Rockport is included in the Boston-Cambridge-Quincy Metropolitan Fair Market Rent (FMR) area.

FMRs are gross rent estimates that include the rent plus the cost of tenant-paid utilities¹. Section 8 of the United States Housing Act of 1937 authorizes housing assistance to lower income families and the cost of rental homes are restricted by the FMR thresholds established by HUD.

Typically, thresholds are 80%, 50% and 30% of AMI and vary depending on the household size. HUD defines low/moderate income as follows:

- “low income” - households earning below 80% of AMI;
- “very low income” – households earning below 50% of AMI;
- “extremely low income” - households earning lower than 30% of AMI.

Table 9: Income Limits by Household Size, Boston-Cambridge-Quincy, Rockport: 2023

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	\$149,300	Very Low (50%) Income Limits (\$) Click for More Detail	51,950	59,400	66,800	74,200	80,150	86,100	92,050	97,950
		Extremely Low Income Limits (\$)* Click for More Detail	31,150	35,600	40,050	44,500	48,100	51,650	55,200	58,750
		Low (80%) Income Limits (\$) Click for More Detail	82,950	94,800	106,650	118,450	127,950	137,450	146,900	156,400

Source: U.S. Department of Housing and Urban Development <http://www.huduser.org/portal/>

As shown in Table 9, the AMI for the Boston-Cambridge-Quincy FMR area, effective April 18, 2022, is \$149,300. Using this number, the income thresholds for various household sizes were determined. For a 3-person household, household incomes lower than \$40,050 are considered extremely low income, household incomes lower than \$66,800 are considered very low income, and household incomes lower than \$106,650 are considered low income. The Rockport income category data presented in Table 8 is not available by household size, but assuming a 3-person household, as of the 2018 ACS, there were probably about 1,200, or almost 35% of households, who were likely eligible for subsidized housing according to HUD.

Housing Stock Analysis

1. Housing Units and Types

The predominant housing type in Rockport continues to be single-family homes. In 2020, there were approximately 3,565 total housing units, 65.6% of which were 1-unit, detached homes (single-family homes). Only 0.6% of housing structures contained 20 or more units. The second most common housing type is multifamily (2-4 unit) homes, making up approximately 20% of Rockport's housing stock.

Table 10: Total Number of Housing Units by Structure: 2015 and 2020

Housing Units Per Structure	2015		2020	
	Number	Percent	Number	Percent
1, detached	2,712	64.5	2,106	65.9
1, attached	247	6.1	134	4.2
2 apartments	638	15.3	345	10.8
3 or 4 apartments	240	5.8	294	9.1
5 to 9 apartments	232	5.6	231	7.2
10 to 19 Apartments	27	0.2	40	1.3
20 Plus apartments	101	2.4	21	0.7
Mobile Homes	6	0.1	26	0.8
Total Number of Housing Units	4,203		3,197	

Source: 2020 US Census:

[DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)

2. Housing Tenure

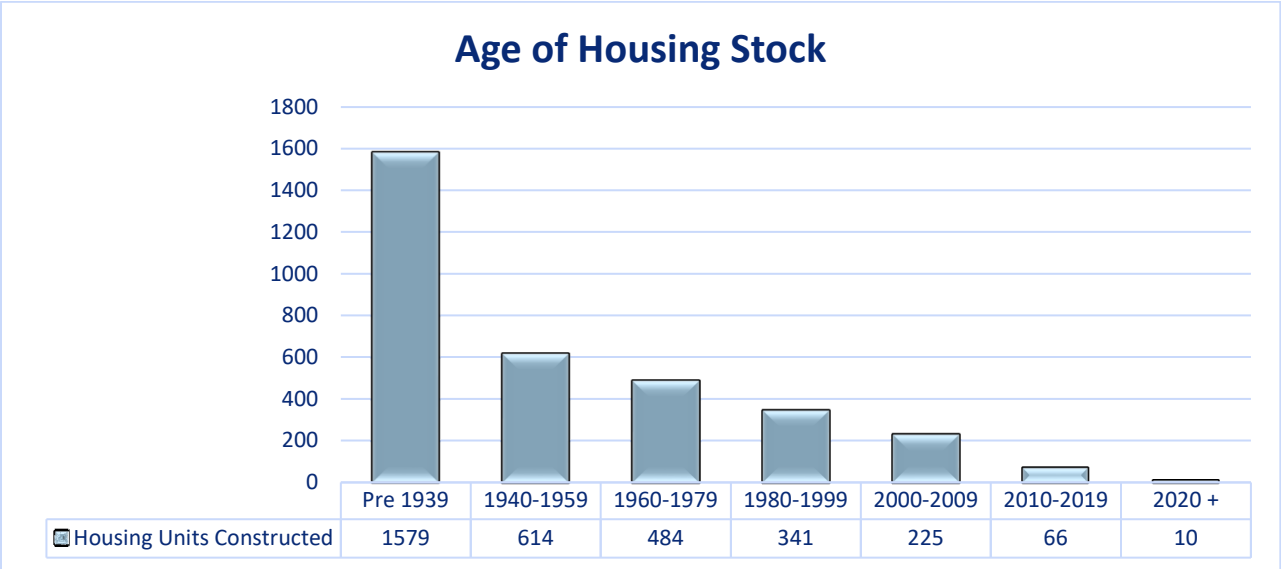
According to the 2020 US Census, there were a total of 3,565 occupied housing units, 68.4% of which were owner-occupied, and 31.6% of were renter occupied. By 2020, the percentage of owner-occupied housing units increased to 1.4% above the 2015 numbers, and the percentage of renter-occupied housing units have decreased overall by 0.2% to 29.1%. Section B of this HPP discusses household types and the prevalence of non-family households in Rockport. In particular, the American Communities Survey (ACS) and 2020 census data show that non-family households, specifically elderly, non-family households are growing in number. The data also show that non-family households are more likely to be renters, so these demographic changes could provide some of the reason for the recent increase in renter-occupied units. The demand for rental housing is likely

to continue increasing as the population continues aging, and this aging population is likely to include many who are looking to down-size or spend less on housing related costs.

3. Age of Housing Stock

Rockport has a large stock of older and historic homes. Over half (66%) of the housing units were constructed prior to 1960 and of that 47.5% were constructed prior to 1940. As these homes contribute to the town’s character, many of them are also in need of repairs and renovations. The production numbers have been on a steady decline since 1980. From 1980 to 2020 housing construction numbers have dropped dramatically, in 2020 only ten units of housing were produced.

Figure 3: Age of Housing Stock



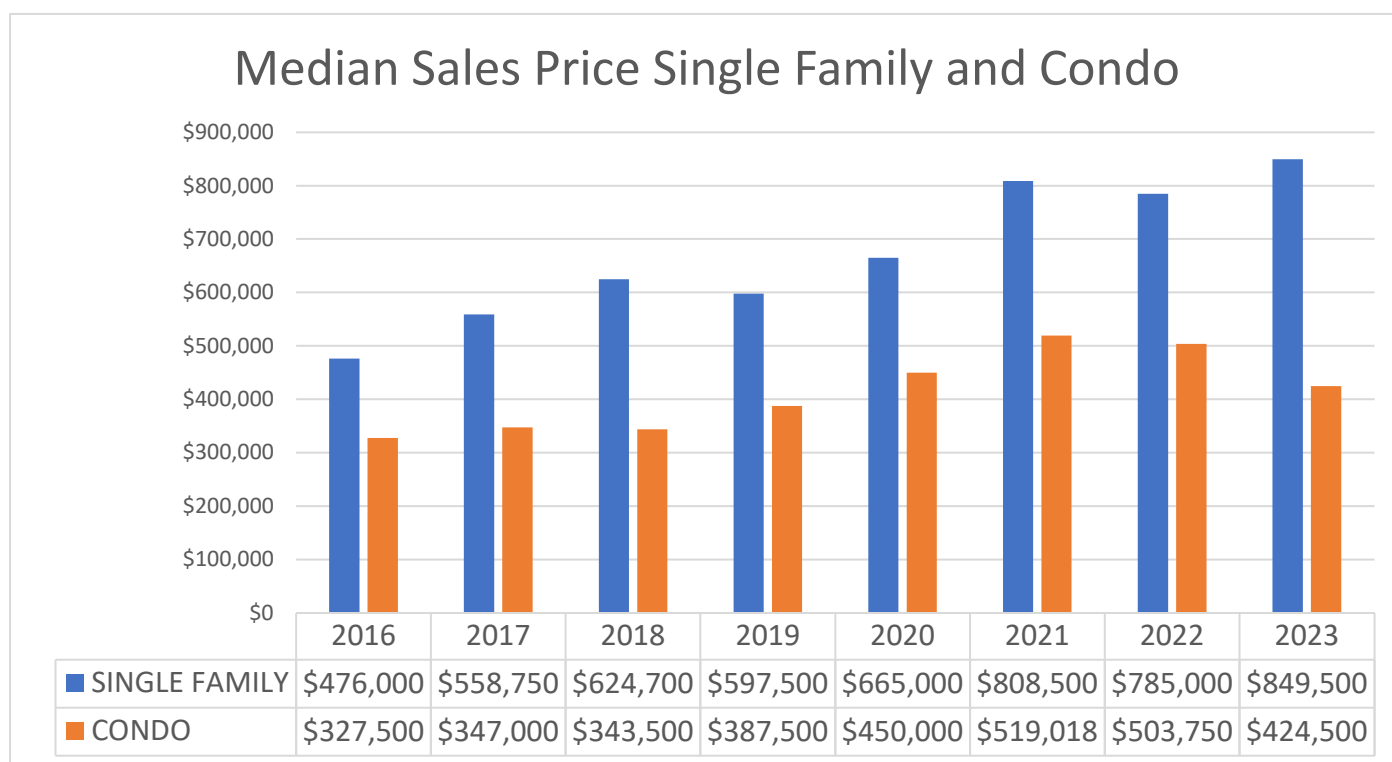
Source: 2020 US Census

4. Housing Market Conditions

a. Median Sales Prices – 2016-2023

Since 2016 Rockport has seen a steady rise in sales prices. Figure 4 indicates the median single-family home price in 2016 was \$476,000. In 2020 the median single-family sales price was \$665,000, in 2023 the median sales price had skyrocketed to \$849,500. This is an increase of 27.7% since 2020.

Condominium sales followed a slightly different pattern with a few years of lower prices followed by a fluctuation in prices beginning in 2018. In 2020 the median condominium sales price was \$450,000, with a peak in price in 2021 followed by another decline in 2023, the median sales price as of December 31, 2023, is \$424,500. Condominium sales decreased by 15% from 2020 to 2023.

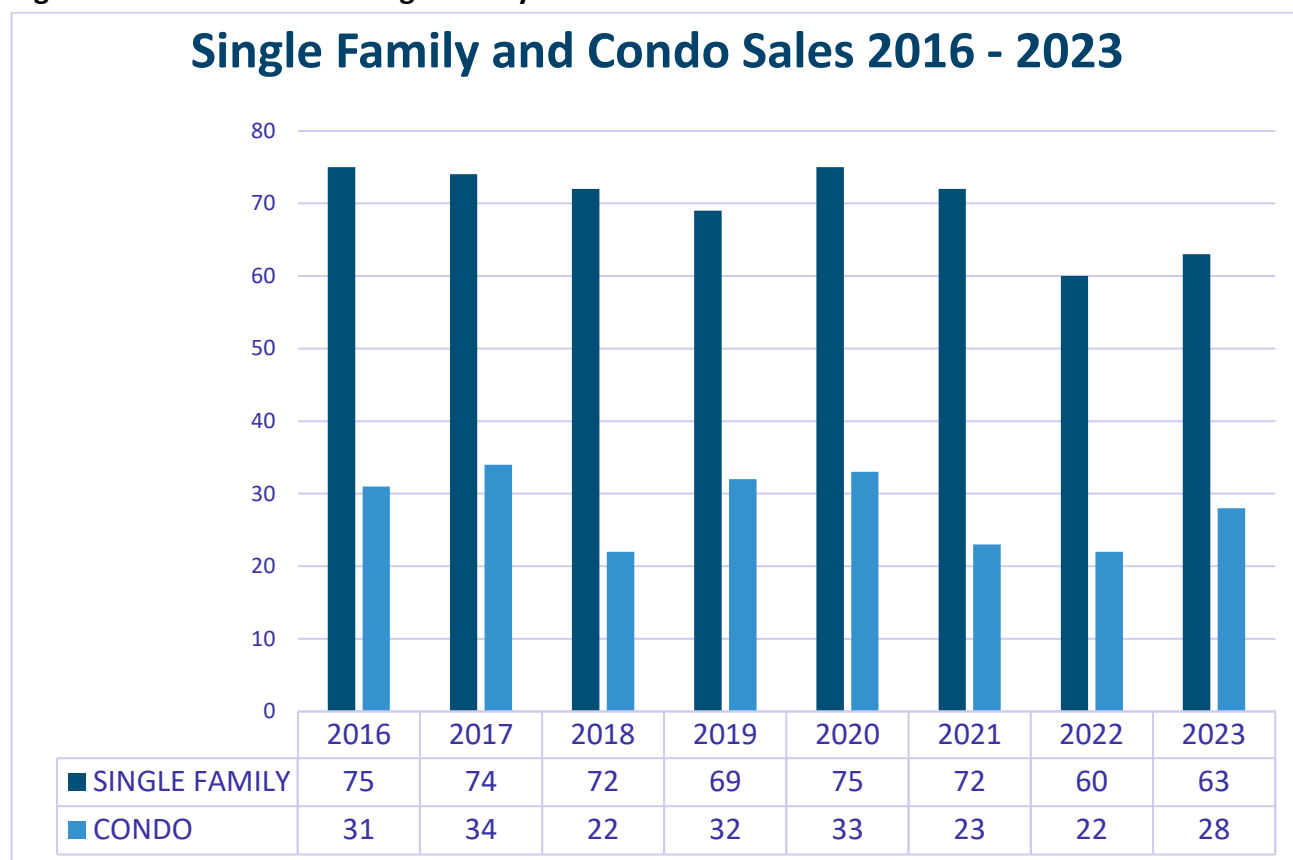


Source: Massachusetts Association of Realtors – As of 12/31/2023

b. Home Sales

As shown in Figure 5 below, Rockport home sale numbers of both single-family homes and condominiums have held steady from 2016 through 2020. Then, in 2021, the number of sales began to slightly decrease while interest rates began to increase; in 2021 there were 75 units sold, in 2022 there were only 60 homes sold; based on year-to-date numbers for 2023 there have been 63 homes sold. The number of condo sales continue to hover between 20 and 30 since 2016.

Figure 5: Total Number of Single-family Home and Condo Sales 2016-2023



Source: Massachusetts Association of Realtors - * As of 12/31/2023

c. Rental Prices

The cost of rental units is a key factor to consider when evaluating the housing market. In 2010 the median rent in Rockport was \$914, the second lowest of all the neighboring communities that abut Rockport. By 2020, median rent increased by 69% to \$1,545, the highest increase amongst neighboring communities. One likely reason for the substantial rent increase may be due to the increase in the population group more likely to rent, creating more demand for rental units. High home prices may also force more households to rent. This trend is seen in the neighboring communities as well. Ipswich had the second highest rent increase during the same period. All other

surrounding communities, with the exception of Essex, experienced substantial increases in median rent between 2010 and 2020.

Table 11: HUD Fair Market Rent and Median Rent 2010, 2015, 2020 for Rockport and Neighboring Communities

Final FY 2023 FMRs By Unit Bedrooms				
Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$2,025	\$2,198	\$2,635	\$3,207	\$3,540

Median Rent (\$)	2010	2015	2020	% Change, 2010 to 2020
Rockport	914	990	1,545	69.00%
Manchester by the Sea	1,091	1,339	1,390	27.4%
Gloucester	957	980	1,233	28.80%
Ipswich	820	1,055	1,237	51.00%
Essex	1,125	1,022	483	-57.00%
Beverly	1,028	1,102	1,308	27.20%

Source: 2020 US Census, [Rockport, Massachusetts 2020 ... - Census Bureau Tables](#)

Housing Affordability Analysis

1. Cost Burden

One way to evaluate housing affordability is to examine the ability of households to pay mortgage or rent as a percentage of annual income. Households who pay 30% or more of their annual income on housing costs are considered to be housing cost- burdened. Households who pay 50% or more of their income on housing costs are considered severely burdened. This analysis may help determine how “affordable” it is to live in a particular community.

The US Census Bureau prepares custom tabulations of American Community Survey (ACS) data that demonstrate the extent of housing problems and housing needs.

These data tabs are known as the Comprehensive Housing Affordability Strategy or (CHAS) data.

Tables 12 and 13 below uses CHAS data to show housing cost burden for renters and homeowners. Approximately 46.4% of owner-occupied households, and 31% of renter households, in Rockport are paying 30% or more of their annual household income on housing related costs. Therefore, a total of 1,380 of 3,365 households (38.7%) in Rockport may have difficulty paying their housing-related costs and are considered moderately to severely housing cost-burdened. However, through the community engagement process and update census data there are approximately 27% households in the Town of Rockport that are moderately to severely cost burdened.

Table 12: Monthly Housing Cost as a Percentage of Annual Household Income

	Households in Rockport	<= 30% of income spent on housing		>30% to <=50% of income spent on housing		>50% of income spent on housing	
		Number	Percent	Number	Percent	Number	Percent
Owners	2,270	1,055	46.40%	395	17.40%	180	8.00%
Renters	1,049	325	31.00%	245	23.00%	225	21.00%

Source: 2016-2020 CHAS data

CHAS data also show how rent burden impacts households at different income levels. Table 13 below shows a greater percentage of low-income households are housing cost-burdened than higher income households. 1,120 of 2,460 (45.5%) households who earn less than 80% AMI are housing cost-burdened. However, in comparison 240 of 2,460 (9.7%) households who earn more than 100% AMI are housing cost-burdened. This indicates a need for more housing in Rockport that is affordable to low-income households.

Table 13: Housing Cost Burden According to Income Level

Household Income Level	Spending >30% of income on housing Costs	Spending >50% of income on housing Costs	Total Households
<=30% AMI	320	250	380
>30% - <=50% AMI	240	135	380
>50% - <=80% AMI	250	20	360
>80% - <=100% AMI	105	0	260
>100% AMI	135	0	1,080

Source: 2016-2020 CHAS data

2. Home Ownership Affordability – Gap Analysis

Another way to measure the affordability of a community is to assess the affordability of home ownership. To do so, the income of the buyer must be evaluated against the sales price of the home. The gap between the sales price and the purchasing ability of a potential home buyer is called the “gap analysis.”

As mentioned, the median sales price of a single-family home in Rockport in 2023 is \$849,500. A household would have to earn approximately \$261,720 to afford such a home, using the assumptions from table 14 below, without being cost burdened. This income more than double Rockport’s median household income of \$88,377 for 2023, is lower than the area median income (Boston-Cambridge) of \$149,300 by over \$60,000. A household looking to purchase a condo would still need to earn approximately \$136,440, using the assumptions from table 14 below, to afford the 2023 median sales price of \$424,500.

A household earning the 2023 area median income of Rockport of \$149,300 can afford a single-family home priced at about \$475,000, using the assumptions from Table 14 below, resulting in an “affordability gap” of \$374,500. The gap widens for low-income households. A 3-person household earning 80% of AMI or \$106,650 can afford a home costing no more than \$330,000. A three-person household earning 50% of AMI at \$66,800 could afford a home costing no more than \$185,000. Table 15 shows the affordability gap in Rockport for households at different income levels. See assumptions under table 15.

Table 14: Gap Analysis – Single-Family Home

Income Level	Income	Affordable Purchase Price	Estimated Monthly Payment	Gap +/- from Median Sales Price	2023 Median Sales Price	Estimated Monthly Mortgage Payment for Median Priced Home
Rockport Median Income	\$88,377	\$275,000	\$2,338	\$574,500	\$849,500	\$6,543
Boston-Cambridge Median Income	\$149,300	\$475,000	\$3,753	\$374,500		
Low Income (80 AMI%) (3-person HH)	\$106,650	\$330,000	\$2,687	\$519,500		
Very Low Income (50 AMI%) (3-person HH)	\$66,800	\$185,000	\$1,662	\$664,500		

Affordable Purchase Price Calculation Assumptions

Interest Rate – 7.1%

Down payment – 5.0% down

Taxes - \$7,000, \$4,000, \$3,500, \$2,500 (tax estimates based on affordable purchase prices)

Includes PMI @ .5%

Insurance - \$2,400 year

*[4] *For illustrative purposes only, affordability can change dependent upon interest rate and debt to income ratio.*

Source for income limits: U.S. Department of Housing and Urban Development

<http://www.huduser.org/portal/> Median Sales price used from 2023 MAR data - \$849,500.

Housing affordability continues to be a major roadblock for market participants, even though mortgage rates but have leveled off compared to this time last year. Buyers are delaying home purchases in hopes rates will drop, while many sellers are holding off on listing their homes due to weakening buyer demand, unwilling to trade in their current lower rates for significantly higher borrowing costs on their next property. As a result, existing-home and pending home sales have continued to slow as we move into 2024.

With home sales down, nationwide housing inventory was at 3.6 months' supply heading into December 2023 up from 3.3 months from this time last year, according to the National Association of REALTORS®.

Although buyers have less options to choose from, home prices remain high, and fluctuating borrowing costs have caused monthly payments and housing prices to swing back and forth; buyers who purchased a median-priced home with a 5.5% mortgage rate pay about \$216 less a month for their mortgage than those who locked in a 6.5% rate. They save roughly \$442 a month compared with buyers with a 7.5% rate. (This assumes buyers put down 20% on a \$420,000 home.)

In 2023 high home prices and mortgage rates led to few homes going on the market and even fewer sales; buyers could not afford to buy; sellers could not afford to sell. Sales fell 19.1% from 2022 and about 33.5% from 2021, according to Realtor.com 2023 sales predictions and National Association of Realtors® data. (These sales numbers do not include new construction.) This year is on track to have the fewest existing-home sales since 1995.

Source: [MAR Statewide MMI 2023-11.pdf \(marealtor.com\)](#)
[Mortgage Rates Have Dropped Quickly: How Low Will They Go in 2024? \(realtor.com\)](#)

3. Rent

Another measure of housing affordability is whether local rent exceeds HUD-determined Fair Market Rents (FMR) established as guidelines for Section 8 voucher holders. HUD does not permit voucher holders to rent apartments above the FMR because HUD has determined the FMR to be a fair and reasonable price for the geographic area. Table 16 below identifies the FY23 FMRs for the Boston-Cambridge- Quincy, MA-NH HUD Metro FMR Area. As Table 11 above shows, the median rent paid by Rockport households in 2020 as reported by the Census was \$1,545, indicating that households are paying less than the FMR for the Boston-Cambridge-Quincy area (assuming a one-bedroom). However, the 2020 Census indicates that 49% of renters in Rockport were paying \$1,500 or more in monthly rent, of that number 20% of renters were paying more than \$2,000 in monthly rent.

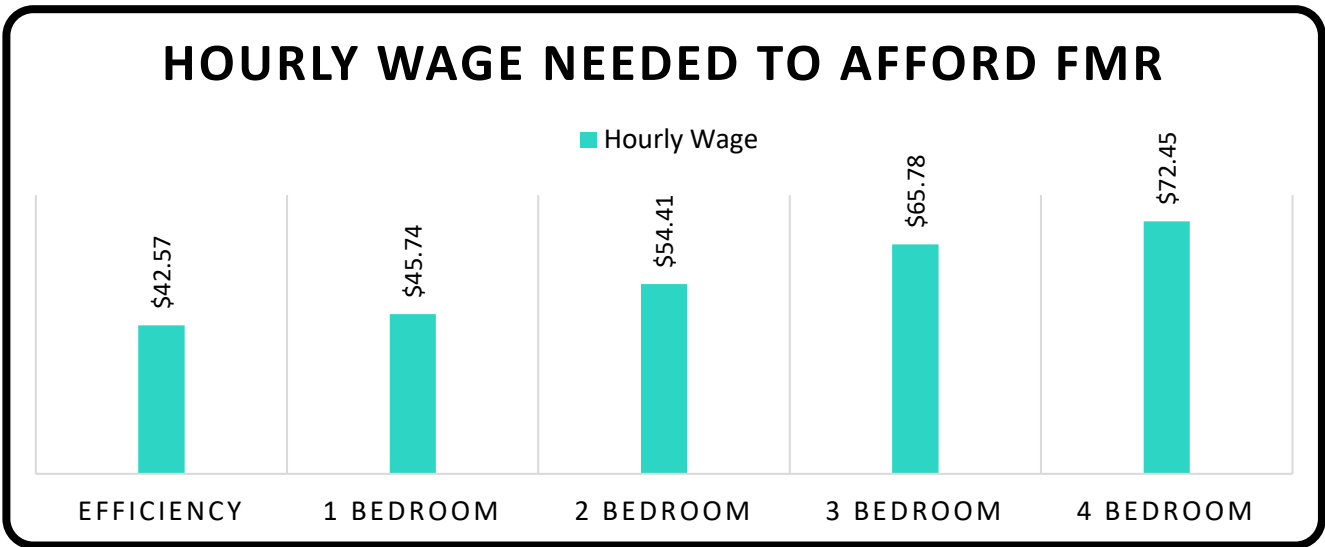
Through the town’s community engagement process the town conducted an analysis of what hourly wages someone would need to earn in order to afford the fair market rent in Rockport. The results of that analysis appear below in Table 16 A.

Table 16: Fair Market Rents, Boston-Cambridge Quincy, MA-NH HUD Metro Area

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent 2018	\$1,253	\$1,421	\$1,740	\$2,182	\$2,370
Fair Market Rent 2023	\$2,025	\$2,198	\$2,635	\$3,207	\$3,540
% Change 2018 vs. 2023	61.6%	54.7%	51.4%	47%	49.4%

Source: U.S. Department of Housing and Urban Development, <http://www.huduser.org/portal/>

Table 16A: Hourly Wage needed to afford FMR:



ACS data looks at all current renters, including some who may have been renting for a long time without a rent increase; they do not necessarily paint an accurate picture of the current rental market. An examination of rental listings on Zillow on March 18, 2024, gives a more accurate assessment. Based on these listings in Table 17 below, we can see that there are very few available rental housing units – there were 5 listings on Zillow on March 18, 2024

In addition, the median rents of homes currently listed are slightly higher than the median rent reported by ACS, and slightly higher than the HUD FMRs for 1, and 2, bedroom units.

Table 17 Rockport Units listed for rent on Zillow.com, 3/18/2024.

Bedroom size	Median Rent
Studio units (1 listing)	\$1,750
1-bedroom units (1 listing)	\$2,000
2-bedroom units (3 listings)	\$2,800

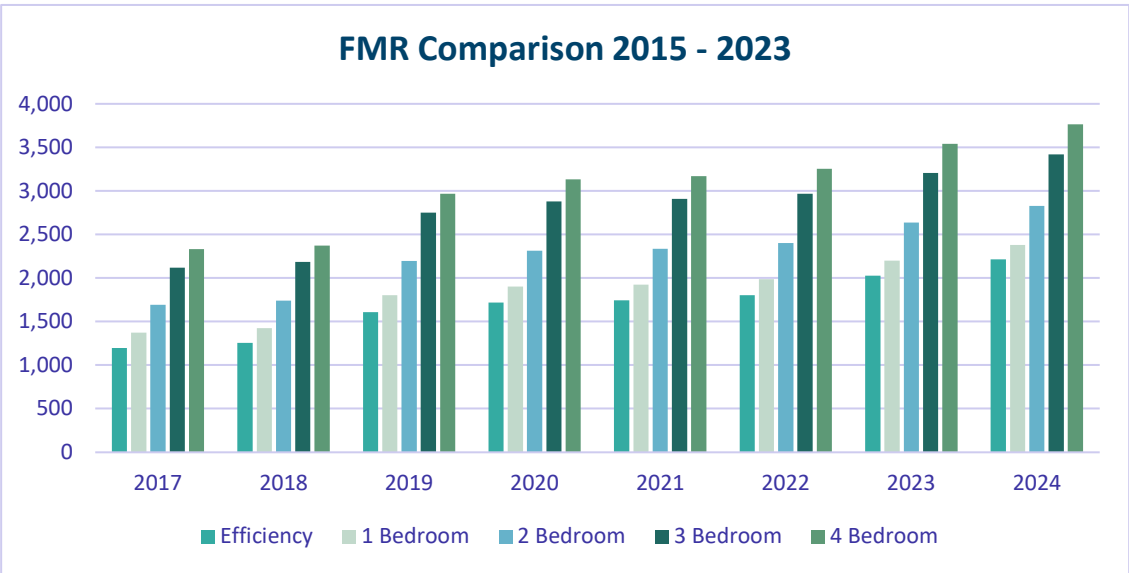
Source: Zillow.com, March 18, 2024

Rockport households would have to earn over \$113,172 to afford the two-bedroom 2023 FMR rent in Rockport according to HUD. However, using the current rental listings from Trulia.com, a household would have to earn at least \$90,000 to afford a one-bedroom at the median price. This means that a three-person low-income household earning \$100,700 would not even be able to afford a one-bedroom rental at the median price without cost burden.

In Figure 7 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market,

rising FMR's are unsurprising and point to the need for more rental housing at multiple price points. Although HUD determines a certain level of rent in an area to be fair, FMR's do not take into account household income, so even an apartment at the FMR is not necessarily affordable to people at all levels of income.

Figure 7: Fair Market Rent Comparison 2015-2023



Source:
[FY 2024 Fair Market Rent Documentation System — Calculation for Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area \(huduser.gov\)](#)

4. M.G.L. Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the EOHLC. Housing that meets these requirements, if approved by EOHLC, is added to the subsidized housing inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit to override local zoning and other restrictions if a community has less than 10% of its housing stock included on the SHI.

A municipality's SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of full-time year-round housing units according to the most recent decennial census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

Within the past few years, Rockport has made some progress with increasing the number of affordable units within the Town. According to the state’s Subsidized Housing Inventory (SHI), approximately 3.79% of year-round housing units in Rockport are included on the SHI as of June 2023. This percentage does not include the Granite Street units that are in the process of being added to the towns SHI count, the additions of these units will raise the SHI to 4.4%.

Table 18 illustrates the status of subsidized housing in Rockport from December 2020 to June 2023. However, the recently opened Granite Street Crossing property is in the process of being added to the Subsidized Housing Inventory (SHI) list.

Table 18: Rockport SHI Units

Time Period	Total SHI Units	Difference in Units from Previous Period	Percent Affordable
Dec-20	135	0	3.90%
Jun-23	135	0	3.8%

Recent Completed Affordable Housing Development in Rockport

Development Name	Developer	# SHI Units	Status of SHI Designation
Granite Street Crossing	Harborlight Community Partners	23	In Process

Table 19 compares the number of SHI units with neighboring communities that abut Rockport.

As identified in the table, Rockport has a percentage of affordable housing units that is lower than all but one neighboring community.

Table 19: Total Subsidized Housing Units for Rockport and Neighboring Communities

Community	Year Around Housing Units 2020	Total Subsidized Housing Units			Percent SHI Units	
		Dec-20	June 2023	Percent Change	Dec-20	June 2023
Rockport	3,565*	135	135	0%	3.90%	3.8%
Manchester	2,293	115	115	0%	5.1%	5.02%
Gloucester	13,896	1008	1043	3.47%	7.60%	7.51%
Ipswich	6,215	527	589	11.80%	9.20%	9.48%
Essex	11,549	40	40	0.00%	2.70%	2.58%
Beverly	17,754	1954	1,992	1.90%	11.80%	11.22%

Source: 2020 Census, and the Executive Office of Housing and Livable Communities, Chapter 40B Subsidized Housing Inventory (SHI) *This is the number of housing units being used by EOHLC to calculate SHI.

5. Existing Subsidized Housing Stock

Table 20 below identifies the existing subsidized housing units currently included on the SHI list (through June 2023). This information is regularly gathered and reported by the Executive Office of Housing and Livable Communities (EOHLC). The properties are listed by property type (not chronological).

Table 20: Rockport Subsidized Housing Inventory Properties

Development Name	SHI Units	Property Type	Subsidizing Agency	Zoning Permit	Affordability Period
13 Curtis Street	40	Rental	EOHLC	N	Perpetuity
Millbrook Park	40	Rental	EOHLC	N	Perpetuity
Kitefield Road	24	Rental	EOHLC	Y	Perpetuity
4 Broadway (Rockport School)	31	Rental	RHA	Y	2047

Key to Subsidizing Agency:

MHP – Massachusetts Housing Partnership

EOHLC/PHA: Executive Office of Livable Communities, Public Housing Authority

EOHLC/LIP: Executive Office of Livable Communities, Local Initiative Program

RHA: Rockport Housing Authority

EOHLC/40R: Executive Office of Livable Communities, 40R DDS: Department of Developmental Services

FHLBB: Federal Home Loan Bank of Boston

HUD: Federal Housing and Urban Development Public Housing Authority

SECTION 2: ZONING AND AFFORDABLE HOUSING EFFORTS

Section 2: Zoning and Affordable Housing Efforts

A. Affordable Housing Efforts

Rockport is in the process of creating a proactive planning-based strategy in an effort to increase the supply of affordable housing to increase the number of affordable units in Town. Rockport understands that it will take time to meet the 10% minimum statutory requirement. The Town has made strides towards meeting that goal through adopting zoning changes and utilizing current planning best practices. This is the Town's first HPP, which is designed to create a roadmap to follow as the Town works towards meeting its affordable housing goals.

In 2021, Rockport approved a transit-oriented overlay district in the area surrounding the train station. This 12+ acre area is now zoned for mixed-use development. In addition, that same year, town meeting approved the creation of Accessory Dwelling Units (ADUs) in a number of zoning districts. By allowing ADUs, the town hopes to create smaller housing units.

B. Zoning Efforts

Compliance with MBTA Communities Legislation

MBTA Communities legislation is the requirement codified as Section 3A of Massachusetts General Law (MGL) Ch. 40A. The law requires designated MBTA Communities to have at least one zoning district of reasonable size in which multi-family housing is permitted as of right and meets other criteria set forth in the statute, including but not limited to: a minimum gross density of 15 units per acre, locations not more than 0.5 miles from a MBTA station, no age restrictions and zoning suitable for families with children.

On August 10, 2022, EOHLC issued the final guidelines to determine if an MBTA Community is in compliance with the Section 3A language. In total, 177 MBTA Communities are subject to the new requirements. More information and resources are available at <https://www.mass.gov/info-details/multi-family-zoning-requirement-for-mbta-communities>.

Rockport is designated as a Commuter Rail Community. Based on its designation (and other local factors) the Town must zone to allow the Unit Capacity of 657 multi-family units across a Reasonable District Size of 32 acres of area. It also requires that 40% of the Unit Capacity and District Area be located within 0.5 miles of the local Rockport Train Depot (262 units and 12.8 acres respectively).

There are potentially many paths to compliance with the legislation, but new zoning adoption or amendment of existing zoning districts will be needed, that much is certain. At a special town meeting on April 29, the town approved the proposed MBTA Communities' zoning changes, which it

will submit for review by the Attorney General. Rockport has until December 31, 2024, for the Attorney General to approve the changes in order to comply with the requirements or it may face impacts to funding as described in Section 3A.

Over the past year, the town has been engaging its leaders and community as a whole to determine a method of compliance that addresses and meets the local need without dramatically changing the existing character of the community. The Planning Board sought and received a state grant from Mass Housing Partnership (MHP) to hire Boehler Consulting, who provided technical assistance in developing the proposed MBTA zoning area.

Housing Balance By-Law

A number of years ago, the town established a Housing Balance by-law. This by-law assures that any new residential developments being granted special consideration under the zoning by-law will, at a minimum, meet its own share of providing for the diversity and balance of housing in Rockport. The following should be complied with by all housing developments of six or more residential units authorized by special permits.

1. At least 10% of the housing units should be affordable to households having annual incomes that do not exceed the maximum levels for low- and moderate – income housing as established by the Executive Office of Housing and Livable Communities, and as may be revised from time to time.
2. An alternative effort approved by the board of appeals shall be made, determined by that authority to make not less contribution than the above toward meeting the goal of economically balanced development.
3. Continuing affordability shall be assured for at least 30 years through means enforced by the town. Applicants shall be required to submit income information sufficient to prove to the local housing trust, housing authority or other agency as established by the town that the Applicant's or Applicant's Family's annual income level does not exceed the maximum levels for low- or moderate- income as established by EOHLC, and as may be revised from time to time.
4. The board of appeals, upon its approval of units as being affordable, shall notify EOHLC, of that action together with plans, and shall seek reflection of those units in EOHLC's determination of housing needs under MGL c.40B.

The Planning Board is scheduled to review and update this by-law to bring it up to current standards and present the updated by-law for approval at fall 2024 Town Meeting.

Economic Development Actions

The town does not currently have an economic development strategy. However, the town is in the process of examining the potential to create a mixed-use overlay district in the downtown area to retain local small businesses and provide a mix of housing opportunities for residents.

Challenges and Constraints to the Development of Affordable Housing

a. Existing Housing Allowances

The Rockport Zoning Map illustrates residential uses taken from the Rockport Zoning Bylaw effective as of August 2023. The tables below identify which types of residential and business uses are allowed in each zoning district.

Table 21: Uses for Residential Districts

Type	Full Name	Short Name
Residential	Single-Residential AA	SRAA*1
Residential	Single Residential Districts	SR
Residential	Residential A Districts	RA
Residential	Residential Districts	R
Residential	Semi-Residential Districts	SMR
General	General Districts	G
Downtown	Downtown District	D*2

Table 22: Area and Dimensions Regulations

B. SCHEDULE OF AREA AND DIMENSIONS – ACCESSORY BUILDINGS OR STRUCTURES *2

Zone	SRAA Single Res. AA*	SR Single Res.	RA Residential A	R Residential	SMR Semi- Residential	G General	D Downtown ***
Minimum Lot Dimensions							
Area square feet- 1 family	40,000	20,000	12,000	10,000	10,000	7,500	5,000
Area square feet- Two family	40,000	20,000	20,000	15,000	15,000	7,500	7,500
Area square feet – other uses***	40,000	20,000	20,000	15,000	15,000	7,500 (10,000 (5))	7,500
Frontage on street Or way	150	75	75	50	50	50	30
Minimum Required Yard Dimensions/Setbacks (1,7) ****							
Front Yard (2)	20	20	20	20	20	15	10 (2A)
Side Yard	15	15	15	10	10	10	10
Rear Yard	15	15	15	10	10	10	10
Max. Bldg. Height (3)							
Stories	2.5	2.5	2.5	2.5	2.5	2.5	2.5
Feet	30	30	30	30	30	30	30
Coverage (8) **							
Bldg Coverage % of square feet	10%	15%	20%	25%	25%	50%	50%
Accessory Buildings or Structures (4) (5) (amended ATM 4/9/2012)							
Min. Bldg.	15	15	15	15	15	10	10

Source: Town of Rockport Zoning By-Law, Areas, and Dimensions Section - Version 8/30/2023

Although Rockport is primarily zoned for single family homes, the table above outlines zoning districts and required lot sizes/dimensions, that allow for other forms of residential development such as apartments or multi-unit homes. Additional zoning overlay districts such as TOVOD and MBTA Communities allow for multi-family and in the near future mixed-use development.

The table below outlines what is allowed by right in each residential zoning district.

Table 23: Principal Permitted Uses and Structures

PRINCIPAL PERMITTED USES AND STRUCTURES				ZONING DISTRICT		
Principal Permitted Uses and Structures						
Uses	Zoning Districts					
	SRAA &SR	RA	R	SM R	G	D
I. Residential						
A. One family detached dwelling (limited to one single family dwelling unit per lot)	Y	Y	Y	Y	Y	Y
B. The conversion of a dwelling that existed prior to July 14, 1951 (the date of the adoption of the Single Residential District) into a two-family dwelling, provided that the lot for the dwelling contains not less than the square feet of land area required in the Schedule of Area & Dimensions in Part IV. B.	Y	Y	Y	Y	Y	Y
C. The conversion of a dwelling into a two-family dwelling provided that the lot for the dwelling contains not less than the square feet of land area required in the Schedule of Area and Dimensions in Part IV. B	N	Y	Y	Y	Y	Y
D. The construction of a two-family dwelling provided that the lot for the dwelling contains not less than the square feet of land area required in the Schedule of Area and Dimensions in Part IV. B	N	SP	Y	Y	Y	Y
E. One accessory dwelling unit per lot.	N	Y	Y	Y	Y	Y
F. The conversion of any existing dwelling into a two-family or a multiple dwelling with not more than (4) dwelling units, or an inn, provided that the size of the building shall not be increased by more than (10%) of the area which was originally used for habitation.; or act on anything relative thereto.	N	N	SP	SP	SP	SP
G. New town houses and other multiple dwellings, not to exceed four dwelling units in any one structure, provided that there is a minimum of ten thousand (10,000) square feet of land area for each dwelling unit.(Amended ATM 4/9/2012)	N	N	N	SP	SP	SP
H. The conversion or new construction of a mixed use building with no more than 4 residential units in the building	N	N	N	N	N	Y

Principal Permitted Uses and Structures						
Uses	Zoning Districts					
	SRAA &SR	RA	R	SM R	G	D
denomination, or by a nonprofit educational corporation.						
B. Churches and buildings for religious purposes.	Y	Y	Y	Y	Y	Y
C. Private clubhouse, meeting halls and lodge rooms to be used by fraternal or other organizations.	N	N	N	N	N	SP
D. The use of land for the primary purpose of agriculture, horticulture or floriculture.	Y	Y	Y	Y	Y	N
III. Governmental and Public Service Uses						
A. Transportation services, including railroad stations, bus passenger stations, bus terminals	N	N	N	N	N	SP
IV. Retail Business and Consumer Service Uses						
A. The office of a doctor or dentist or the member of a recognized profession residing on the premises, providing there is no display or advertising except for a sign of not more than three square feet.	Y	Y	Y	Y	Y	SP
B. Art studio, provided it does not cause noise, undue commotion or traffic which is detrimental to a residential neighborhood.	Y	Y	Y	Y	Y	Y
C. The taking of boarders or the leasing of rooms by the person or persons residing on the premises, provided that there is no sign or display to advertise such use.	SP	SP	Y	Y	Y	Y
D. Guest houses, provided that there is no sign or display to advertise such use, except that one sign of not more than three square feet may be used.	N	N	Y	Y	Y	Y
E. Galleries or studios for the instruction, practice and recital of musical instruments, voice, drama & dance provided that such work is not detrimental to the neighborhood because of noise or vibrations..	N	N	SP	Y	Y	Y
F. Greenhouses and nurseries. A greenhouse or nursery may also sell products and items usually associated therewith.	N	N	SP	Y	Y	N
G. Stores, salesrooms, or showrooms for the conduct of a retail business, such as clothing and antiques, excluding, however, the display or sale of motor vehicles	N	N	N	Y	Y	Y
H. Personal service retail shops, such as a barber, hairdresser, photographic studios, professional offices or agencies, collection stations for laundry or dry cleaning	N	N	N	Y	Y	Y
I. Shops for custom work such as by a dressmaker, furrier, interior decorator, milliner, or tailor.	N	N	N	Y	Y	Y

Principal Permitted Uses and Structures						
Uses	Zoning Districts					
	SRAA &SR	RA	R	SM R	G	D
J. Shops for custom work, such as a shop for a cabinet maker, job printer, repair of household appliances or furnishings, shoemaker, blacksmith, upholsterer or woodworker, provided that such work is not detrimental to the neighborhood because of noise, odors or vibrations.	N	N	N	Y	Y	SP
K. Any of the following service establishments dealing directly with the consumer: Repair shops for motor vehicles (provided that all work is performed within a building), service stations, and similar services that cannot be performed entirely indoors.	N	N	N	SP	Y	SP
L. Retail display and sale of motor vehicles.	N	N	N	SP	N	N
M. Craft shops such as frame shops, artists' studios, shops fabricating wearing apparel or accessories.	N	N	N	N	Y	Y
N. Business or professional offices or agencies, banks or other financial institutions.	N	N	N	N	Y	Y
O. Food service establishments that sell over a counter, such as bakeries, coffee shops, ice cream shop..	N	N	Y	Y	Y	Y
P. Restaurants or other eating places serving food only to persons seated at tables or counters provided no mechanical or live entertainment is regularly furnished	N	N	N	N	Y	Y
Q. Funeral Homes.	N	N	N	SP	Y	N
R. Indoor theatres.	N	N	N	N	SP	Y
S. Non-medical Marijuana Establishments Marijuana Establishments	N	N	N	N	N	N
V. Commercial and Industrial Uses						
A. Lumber and fuel establishments	N	N	N	SP	Y	N
B. Industrial buildings, including processing, fabricating, and assembly plants and manufacturing operations, provided they do not cause noise, odors, undue commotion or traffic which is detrimental to the neighborhood. The use of any land or building for the operation of the industry known as fish dehydration, fish processing or the manufacture of byproducts, so-called, from fish or fish waste, or the storage of such products is not permitted.	N	N	N	SP	Y	N
C. Parking lots for commercial vehicles	N	N	N	N	SP	N
D. Industrial buildings, including processing, fabricating and assembly plants and manufacturing operations.	N	N	N	N	SP	N
E. Wholesale business establishments	N	N	N	N	SP	N
F. Research laboratories	N	N	N	N	SP	N
G. Contractor storage and repair facilities	N	N	N	SP	SP	N

Principal Permitted Uses and Structures						
Uses	Zoning Districts					
	SRAA &SR	RA	R	SM R	G	D
H. Boatyards on lots of greater than 10,000sf, in buildings approved by the Fire and Building Inspectors or in open air yards, providing that such lots have one waterfront boundary and that vessels, floats, and lifts, or cranes shall not be stored in the setbacks as specified in Table IV.B.	N	N	N	N	SP	N
I. Boat yards on lots of less than 10,000sf or lacking waterfront boundaries	N	N	N	N	SP	N
J. New construction or manufacture of vessels, or parts thereof, or other marine structures of wood, metal, and plastic impregnated laminates in buildings or in open air yards	N	N	N	N	SP	N
VI. Permitted Accessory Uses and Structures						
A. Gainful home occupation (including a reasonable display of goods) provided that there is no advertising sign except for a small announcement sign having an area of not more than three square feet, and further provided that such occupation shall be carried on only by the person residing upon the premises.	Y	Y	Y	Y	Y	Y
B. The occupation of a member of a recognized profession, trade, or service residing on the premises, and conducting the occupation primarily off the premises, providing there is no display or advertising except for a sign of not more than three square feet, and that occupation does not cause noise, undue commotion or traffic which is detrimental to a residential neighborhood and there are no more than 2 vehicles (business related) on the premises at any time.	Y	Y	Y	Y	Y	Y
C. Accessory uses normally associated with a one-family detached dwelling, provided that such accessory uses are not detrimental to a residential neighborhood.	Y	Y	Y	Y	NA	Y
D. Accessory uses normally associated with the permitted use allowed on each lot, provided that such accessory uses are not detrimental to a residential neighborhood	N	Y	Y	Y	NA	SP
E. Such light manufacturing as is incidental to and usual in connection with any permitted uses on the same premises, provided that such light manufacturing is not detrimental to the neighborhood because of noise, odors or vibration.	N	N	N	N	Y	N
F. Such storage of materials, equipment and merchandise as is incidental to and usual in	N	N	N	N	Y	N

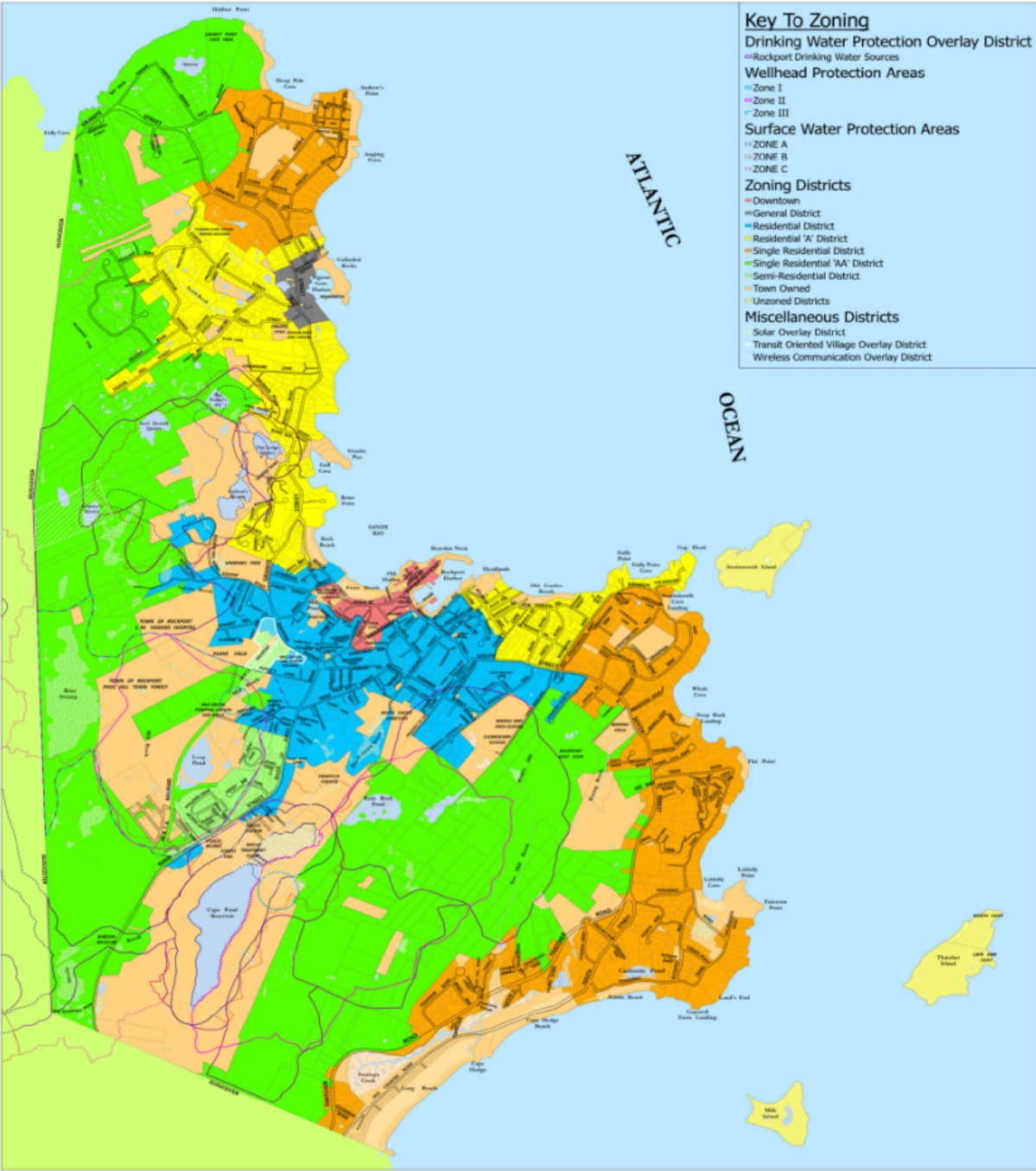
In addition to the base zoning districts, Rockport has multiple overlay districts. Table 24 is a comprehensive list of all the zoning districts, including overlays, and the Town of Rockport Zoning Map.

Table 24: Town of Rockport Zoning and Overlay Districts

Type	Full Name	Short Name
Downtown	Downtown	D-Town
General	General Districts	G
Residential	Semi-Residential District	SRD
Residential	Town	Town
Residential	Un-zoned	Un-zoned
Overlay	Wireless Communication Facility Overlay District	WCFOD
Overlay	Coastal Flood Plan District	CFPD
Overlay	Large Scale Ground Mounted Solar Photovoltaic Installations	LSGMSPGI
Overlay	Drinking Water Protection Overlay District	DWPOD
Overlay	Wellhead Protection Areas	WPA
Overlay	Surface Water Protection Area	SWPA
Overlay	Transit Oriented Village Overlay District	TODVOD

The following tables outline what is permitted in each zoning district within town.

Town of Rockport Zoning Map



b. Development Capacity and Constraints

Residential development is constrained by many factors including availability of land, land use regulations, natural resources such as wetlands and threatened and endangered species, and limitations on infrastructure capacity. In order to evaluate the potential development capacity, the availability of land must be evaluated against potential development constraints.

Available Land

The Town of Rockport is approximately 17.5 square miles in size and contains 11,200 acres of land. However, only 6.99 square miles is land, and 10.5 square miles, or 60.14%, is water. Rockport lies at the far eastern end of Cape Ann and is surrounded on three sides by water. Rockport borders Gloucester to its west and has three islands, Straitsmouth Island, Thacher Island, and Milk Island lie off the coast of Rockport and are part of the town.

The Town of Rockport continues to be a desirable place to live and work. Today Rockport is primarily a suburban residential and tourist town, but it is still home to a population of anglers and artists. Its rocky beaches and seaside parks are a favorite place for summer tourists from the Greater Boston Area and Rhode Island among other places.

The town's shore is mostly rocky to the north of Land's End, but is somewhat less so south of there, as three of the town's six beaches are on this 1-1/4-mile stretch of shoreline. Rockport Harbor and Old Harbor, both near the center of town, provide deeper water in which boats may dock and provide ocean access to the fishing community, as does Pigeon Cove Harbor, to the north of town.

The town's highest point is atop Pool Hill, which is surrounded by town forest. The town's other protected areas include Halibut Point State Park & Reservation, the Thacher Island National Wildlife Refuge, and the Knight Wildlife Reservation on Milk Island, as well as a smaller area just south of Halibut Point run by the Massachusetts Audubon Society. In addition, 40+ acres in Pigeon Cove comprise the conservation land called Woodland Acres. In addition, the 67-acre Halibut Point State Park sits within the town's boundaries.

With the town being 60.14% water significantly lowers the area of buildable land the town can use to develop new housing.

Using a GIS analysis, it was estimated that 761 acres (17.7%) of land in Rockport is undeveloped or Chapter 61 Land. 36.8% or approximately 280 acres of the land in Rockport is considered wetlands. This results in a varied number of buildable lots based on the minimum lot size as there are different requirements in different residential zoning districts. However, this build-out is for undeveloped land and does not take into account previously developed land that could be subdivided to yield more homes.

As identified above, Rockport has several overlay districts. Overlay districts are zoning districts which may be placed over the underlying districts. The provisions for the overlay district may be more stringent or flexible based on the purpose of the particular overlay. The overlay districts are outlined in Table 24 above. These zones relate to housing development and the provision of affordable housing in Rockport. Some of the overlays allow for other forms of development, increased density in development, and may have requirements for affordable housing.

In the most recent update to the Town's Zoning By-Laws dated August 30, 2023, the Town established the following By-Laws in an effort to increase the number of affordable housing units in Town:

Transit Oriented Village Overlay District

The primary purposes of the Transit Oriented Village Overlay District (TOVOD) is to:

- Coordinate development and redevelopment according to plans collaboratively developed with community members from the Town of Rockport.
- Facilitate the development of a traditional walkable village around the Rockport commuter rail station area, to promote neighborly activity, respect the Town's existing built form, and honor historic development patterns inherent in New England villages.
- Provide a range of housing types, unit sizes, and price points to accommodate diverse household sizes, income levels, and stages of life.
- Enhance pedestrian connectivity both with the TOVOD and to surrounding districts; Preserve and enhance the availability and design of the town's public realm and civic spaces.
- Allow for a range of business activity that supports the local interests in providing for every day needs of the town's year-round residents; and
- Create vehicular parking requirements consistent with best practices for suburban station areas.

At a special town meeting on April 29, the town updated its TOVOD bylaw to allow multi-family housing by right; this area now falls within the Chapter 3A zoning changes required by law.

Accessory Dwelling Units (ADU's)

In 2022 the Town amended its Accessory Dwelling Unit By-Laws to streamline the process of developing ADU's in Town. The amendment to the Zoning By-Laws restricts the use of ADU's for short term rental units. In Rockport under the Accessory Dwelling Unit By-Law units must be rented with a minimum of a six-month lease.

Natural Resource Limitations

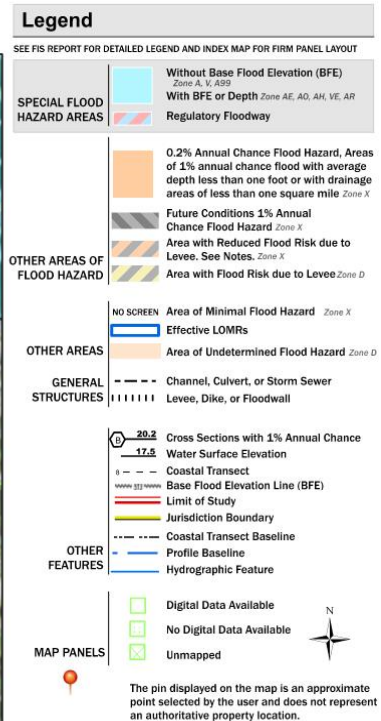
Wetlands and other natural resources such as endangered species habitats can place constraints on development. The town is made up of several different wetland areas, including wetlands in the vicinity of Saw Mill Brook and Mill Brook. The primary waterbodies are the Rockport Harbor (MA93-57), Quarry Reservoir (MA93053), Rum Rock Lake (MA93064), and Cape Pond (MA93011). Two of these water bodies are impaired, according to the Final 2014 303(d) list of Impaired Waters. As mentioned above, many lots are considered unbuildable due to the presence of some of these resources. A little over one-third of the land in Rockport is considered wetland or within the jurisdictional buffer zones of resource areas. Another 7.75% of land is within the 100-year flood zone. Rockport is located within the North Coastal watershed.

Flood Hazard

The Town of Rockport is a seaside town with areas along the coastline that are prone to flooding, especially during major weather events. There is also an area further inland that has a slight annual chance of flooding.

Flood Map

National Flood Hazard Layer FIRMette



This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 2/12/2024 at 11:05 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

Rare and Endangered Species

There are six areas in Rockport which contain rare or endangered species. These areas are protected under the Massachusetts Endangered Species Act and the Massachusetts Wetlands Protection Act. Any development within these areas is subject to review by the Massachusetts Natural Heritage and Endangered Species

Program (NHESP). The six areas of designation include two moderately sized, and one smaller tract of land, two in the center of town and one separate tracts of land along the south coast of town. There are two other small areas along the south coast, and one close to the western border of town that contain rare or endangered species habitats, for a total of six locations within the town.

Through consultation with the US Fish & Wildlife Service (USFWS), it was determined that the threatened species within Rockport are the northern long-eared bat, roseate tern, and the small whorled pogonia. The town will consult with USFWS to confirm that any proposed project will not impact the northern long-eared bat, roseate tern, small whorled pogonia, or any other endangered or threatened species that may be identified in the future.



Wetlands

The Town of Rockport is a seaside town with a high-water table. The town has multiple wetlands sites throughout town; wetlands make up 36.8% of the land area in Rockport. On the south side of town there are Estuarine and Marine Wetlands. There are three lakes within town, multiple freshwater forested/shrub wetlands, freshwater emergent wetlands, and freshwater ponds scattered throughout town. The abundance of wetlands and bodies of water prove to be impediments to development as conservation needs to be considered prior to development.



Town of Rockport Wetlands Map



November 16, 2023

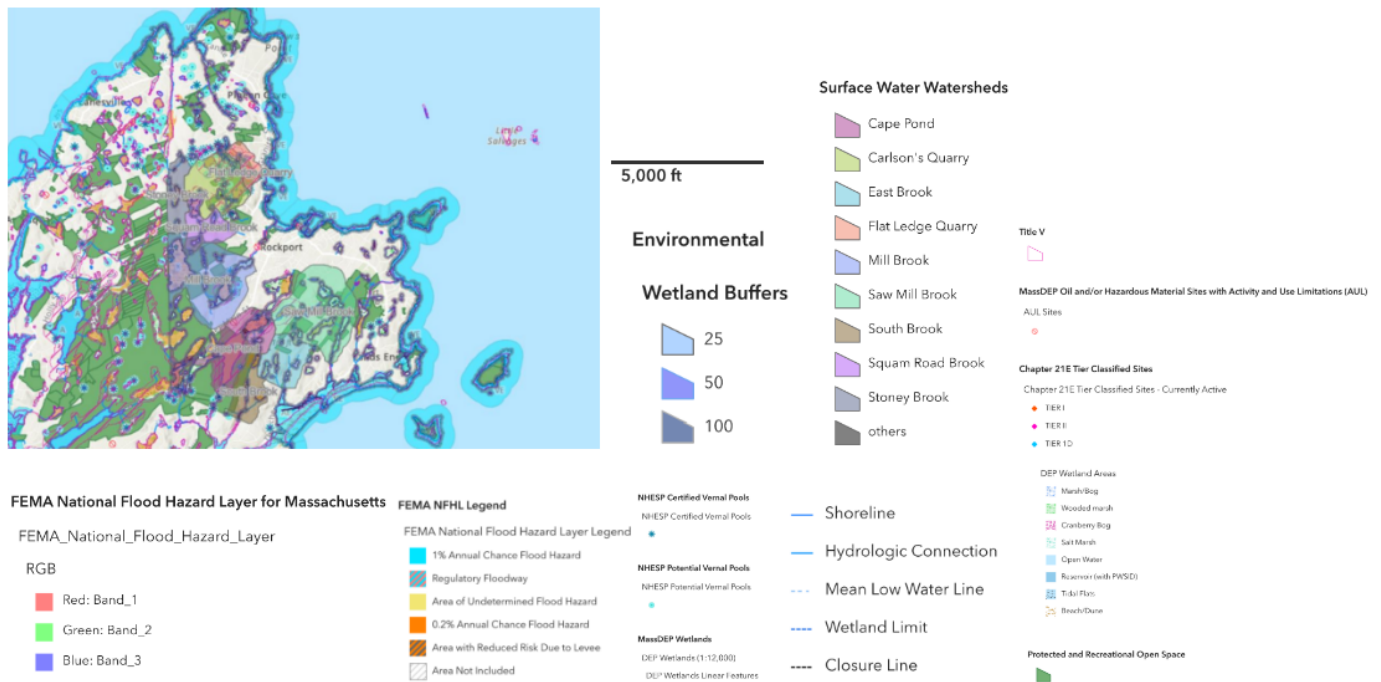
Wetlands

Estuarine and Marine Deepwater	Freshwater Emergent Wetland	Lake
Estuarine and Marine Wetland	Freshwater Forested/Shrub Wetland	Other
	Freshwater Pond	Riverine

This map is for general reference only. The US Fish and Wildlife Service is not responsible for the accuracy or currentness of the base data shown on this map. All wetlands related data should be used in accordance with the layer metadata found on the Wetlands Mapper web site.

National Wetlands Inventory (NWI)
This page was produced by the NWI mapper

Town of Rockport Wetlands Map



B. Infrastructure

Public Water

Rockport has approximately 50 miles of water main, and 95% of properties in town are connected to the public water system. Rockport's drinking water is drawn primarily from Cape Pond and Carlson's Quarry Reservoirs. On occasion additional sources are used to supplement both reservoirs, and when used are pumped directly into them to raise the water level for additional drinking water supply that can be drawn from these reservoirs. Cape Pond Reservoir drinking water is processed through a sand filter in the Rapid Sand Filtration Plant (RSF Plant). Carlson's Quarry water supply is processed through the Town's newer water filtration plant in the Dissolved Air Flootation Plant (DAF Plant). The two plants are located adjacent to each other and are typically operated simultaneously to produce sufficient quantities of filtered water that can be pumped into the water distribution system, providing most homes and businesses within the town with high-quality drinking water.

Water System Capacity in Gallons

N/A	Maximum Capacity (Gallons)	Current Volume (Gallons) (September 10, 2023)	Last Week's Volume (Gallons)	Change in Volume Since 1 Week (Gallons)	Volume This Week Last Year (Gallons)	Change in Volume Since This Week Last Year (Gallons)
Cape Pond	110,000,000	89,170,000	87,840,000	Plus 1,330,000	53,470,000	Plus 35,700,000
Carlson's Quarry	85,000,000	80,450,000	76,950,000	Plus 3,500,000	59,460,000	Plus 20,990,000
Total System	195,000,000	169,620,000	164,790,000	Plus 4,830,000	112,930,000	Plus 56,690,000

Water System Capacity Percentages

Water System	Current Level (September 10, 2023)	Level 1 Week Ago	Level 1 Year Ago (September 11, 2022)	Current Storage Capacity (Days)	Storage Capacity 1 Year Ago (Days)
Cape Pond Reservoir (110 Million Gallons Max)	81.07%	79.85%	48.61%	N/A	N/A
Carlson's Quarry (85 Million Gallons Max)	94.65%	90.53%	69.95%	N/A	N/A
Total Reservoir System	86.9%	84.5%	57.91%	273 at .61 Million Gallons Per Day (MGD)	182 at .62 Million Gallons Per Day (MGD)
Water Use Restrictions	No	No	Yes	N/A	N/A

Rockport's water conservation program consists of tips on the town's website on how to conserve water at home. The Town also offers a rain barrel program which allows residents to collect rainwater and use it to water gardens or other outdoor water usage.

All water purchased from the Town is metered at the supply mains through meters owned by the Town of Rockport. Residential and Commercial meter reading is modern and efficient, the Town uses an AMR and AMI reading system which is a combination of drive by monthly readings and cellular daily readings. Water rate changes are established by the DPW Commissioners, based on recommendations from staff.

Rockport's water distribution system is maintained on a GIS mapping and database system. The operation of the water system is overseen by the Department of Public Works, and is on an enterprise basis, through which the full costs of operations are borne by the water users, and not paid for by local property taxes.

Public Sewer

The sewer system is owned and operated by the Town and serves approximately 82% of all properties within the Town. While 8% of individual properties throughout the Town are not yet connected to available public sewer, the major unsewered areas are: in the south end of Rockport beyond South Street at the intersection of Country Club Road but it does not include the Long Beach cottages, the northern tip of Rockport beyond Worcester Place on Granite Street and also most of the homes on Andrews Hollow. There are additional areas in town where the un-sewered clusters are more spread out, those areas are: upper Main Street beyond Wildon Heights, Hodgkins Road and Great Hill Lane area, Applecart Rd and Parsdis Circle, Squam Rd, and Squam Hill Rd area, as well as Hillside Road off of Stockholm Ave.

The town's sewer system consists of 50 miles of sewer main, 11 wastewater pump or lift stations, and approximately 2,935 local service connections.

The Wastewater Plant for the Town has an approved NPDES permit allowing the plant to discharge 800,000 gallons of wastewater per day on a rolling monthly average. The Plant was built in 1976, upgraded in 1985, and upgraded again in 2004. It is a fine bubble extended aeration system which discharges the treated water off the coast near Bearskin Neck. There are eleven (11) pump stations that pump the wastewater to the plant on Pleasant Street. The existing sewer collection system was constructed starting in the 1940's and 1950's. The oldest parts of the system, located in the Town Center, were built with vitrified clay (VC) ranging in diameter from 6 to 8-inches. A major expansion took place in the Pigeon Cove area in the late 1970's and included 8 to 18-inch diameter asbestos cement (AC) pipe. The Town continued expanding the system in the early 1980's with cement lined ductile iron (CLDI) pipe used throughout the Town for new pipe and replacement of some of the older sewer sections. Most recently all sewer repairs and additions have been constructed using polyvinyl chloride (PVC) pipe. All current infrastructure associated with the sewer collection system is included below:

Infrastructure	
Sewer Main	153,000 Linear Feet
Pressure Main	26,000 Linear Feet
Sewer Manholes	1,070
Sewer Services	2,315

The Sewer Treatment Division is responsible for the treatment of wastewater from the Town's sanitary sewer collection system. The Rockport DPW Water and Sewer Division is in charge of the maintenance of the sanitary sewer collection system as well as providing Dig Safe support as needed. This responsibility includes the wastewater treatment plant, pump stations, and all equipment and infrastructure such as main pipes and utility holes.

The Town's GIS Division maintains an up-to-date infrastructure database that includes pipes, utility holes, and pump stations. The GIS Program Manager provides maps, data, and spatial analysis to the Town's departments, boards, and committees. In addition, GIS maps and data are available to the public through the use of the Town's online interactive mapping tool.

The Town made the following upgrades to the Wastewater Treatment Plant since 2015:

- Grit pump replacement (2015)
- Repairs to the fine bubble diffusers in the aeration tank (2015)
- Installation of replacement odor control biofilters (2015)
- Phase II of fine bubble diffuser improvements (2016)
- Removed fuel oil underground storage tank (UST) at Dock Square (2016)
- Improved energy efficiency of odor control systems at headworks (2016)
- Completed aerobic and anaerobic blower control optimization (2016)

The town has engaged an engineering consultant to evaluate both the Wastewater Treatment Plants and sewer pump stations and issue recommendations on capital improvement needs. Once reports are finalized a priority report will be created and the town will utilize grant funds to conduct and complete this project.

Stormwater System

Rockport has a comprehensive Erosion and Sediment Control Program. A construction site runoff control bylaw was approved and accepted that addresses erosion and sedimentation control on construction sites of 20,000 square feet or larger. This bylaw has been implemented and enforced by the conservation commission, requiring construction operators to implement a sedimentation and erosion control program as needed.

Rockport is located in the North Coastal Watershed the bodies of water that contribute to the watershed are: Annisquam River, Forest River, Danvers River, Saugus River, and the Pines River.

All stormwater is collected through a series of approximately 3,400 catch basins, 80 miles of piped system, numerous open water bodies and 450 outfalls. The GIS mapping of the stormwater system was updated in 2016.

Following the authorization of the MS4 permit program by the EPA in 2003, the Town established a stormwater enterprise in 2006 to fund the additional operation and maintenance of the stormwater system mandated by the MS4 permit. The enterprise funding is apportioned based on the extent of impervious area within the parcel.

Through the policies established under the Town's MS4 permit program, all new developments are required to install and maintain stormwater management systems. Each system must include a long-term operation and maintenance plan which includes annual reporting to the Town.

In September 2023, the town updated by-law (8C) which applies to flows entering the MS4 protection area under MS4 permit program legislation.

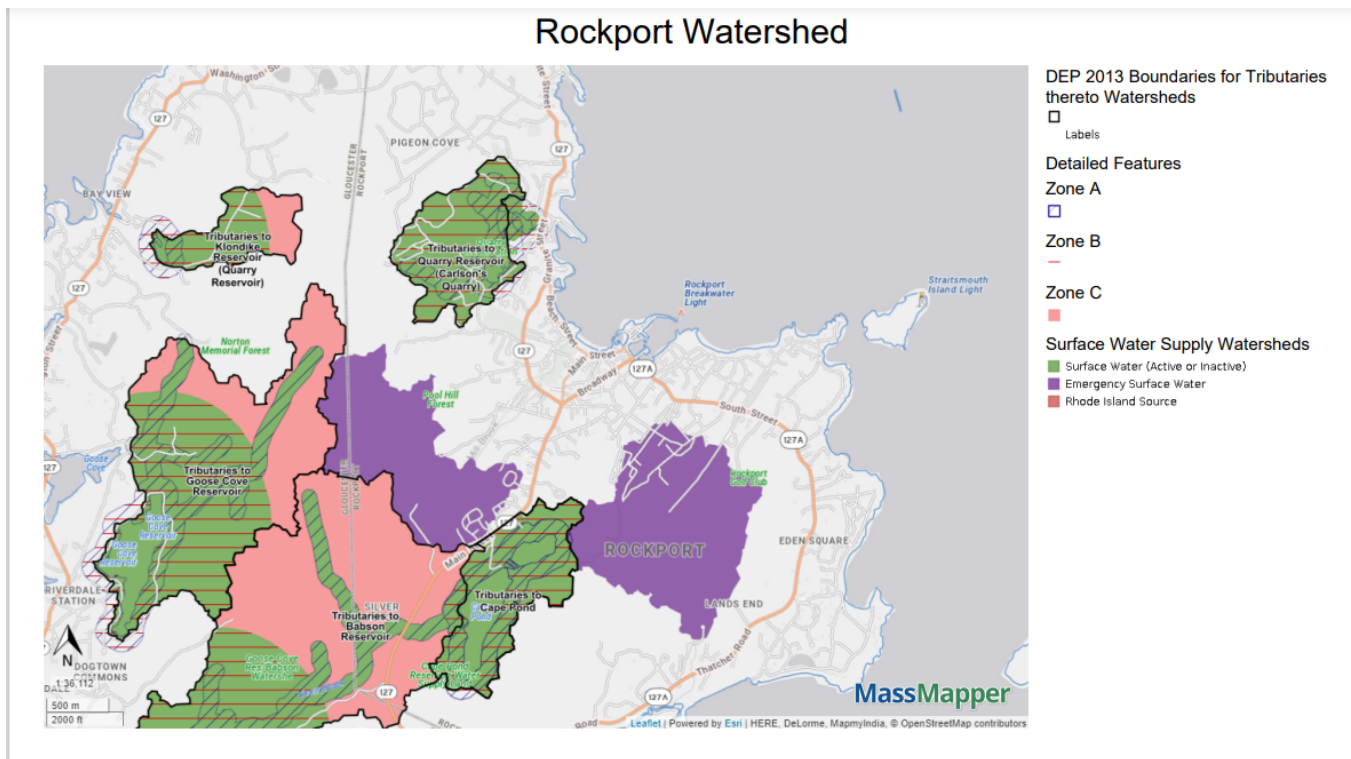
This by-law was adopted under the authority granted by the Home Rule Amendment of the Massachusetts Constitution and the Home Rule Procedures Act, and pursuant to the regulations of the Federal Clean Water Act found at 40 CFR 122.34 and the Phase II ruling from the Environmental Protection Agency found in the December 8, 1999 Federal Register.

The DPW Commissioners are responsible for administration, implementation, and enforcement of this by-law 8C. Any powers granted to, or duties imposed upon the DPW Commissioners may be delegated in writing by the DPW Commissioners, to their employees and authorized agents.

The DPW Commissioners may promulgate rules and regulations to effect purposes of this by-law. Failure by the DPW Commissioners to promulgate such rules and regulations shall not have the effect of suspending or invalidating this by-law 8C.

The recent update to by-law 8C includes provisions around Prohibited Activities, illicit discharges and connections, exemptions, emergency suspensions, notification of spills, storm water management permitting, administration, storm water utility, and enforcement. The full set of updated by-laws can be found at: [ZONING BY-LAW \(rockportma.gov\)](https://rockportma.gov/zoning-by-law)

Rockport Watershed Map



Roadway Network

There are no highways within the town but two state routes, Route 127 and Route 127A, pass through. Route 127 passes from north to south, entering inland from Gloucester, passing over Great Hill before following the sea from Back Harbor to Halibut Point and then back. Route 127A follows the southern coast, looping around Land's End, Gap Head, and the downtown area before reaching its northern terminus at Route 127.

Principal highways located within the boundaries of Rockport include Route 127, known locally as Granite Street, Main Street and Eastern Avenue which runs north to south, and Route 127A, known locally as Mt Pleasant Street, South Street, and Thatcher Road which runs from northeast to south. There are approximately 1.8 miles of state-maintained roadways within town.

Rockport contains approximately 32.9 miles of streets and roads; however, the Town only maintains approximately 30 miles. The remainder of roadways not maintained by the Town are state-owned or privately-owned roadways.

Rockport's roadway system consists of 32.9 miles of public roadways, 23 miles of unaccepted/Private roadways, and 2.8 miles of state roadways.

Commuter Rail

Rockport is served by the Massachusetts Bay Transportation Authority (MBTA) Commuter Rail system. Rockport is served by the MBTA Commuter Rail Newburyport-Rockport Line and has been designated as an MBTA Community per MA GL part 1, title VII, chapter 40A.

The current MBTA schedule for the Newburyport-Rockport line features 29 commuter rail trains each weekday inbound to North Station in downtown Boston. A total of six commuter trains travel outbound to Rockport each weekday from North Station and of those six continue on to the final destination of Rockport.

The Rockport train station is located at the edge of the most populated area of Town. There is a mix of MBTA/Town parking available at the Rockport station.

The most current ridership data available is contained in the MBTA “Blue Book” dated Spring, 2018. The 2018 Blue Book statistics show a typical weekday station boarding (inbound) at Newburyport/Rockport station as of Spring 2018 was 166 commuters. The average boarding count for 2018 for Newburyport/Rockport Station (outbound) was 165. According to the “Blue Book” the ridership has remained stable during the 2012-2018 time period. It is expected that the next “Blue Book” will capture data showing changes during and post pandemic and rising fuel prices.

Bus Service

Rockport is part of the Cape Ann Transportation Authority (CATA), a regional transportation authority. CATA provides bus service which serves mostly western Rockport and neighboring Gloucester. There are eight routes serving the area with a ninth route that operates on Saturdays only.

Electrical – National Grid

The Town of Rockport is provided electrical service by National Grid. National Grid plc is a British [multinational](#) electricity and gas utility company headquartered in London, England. Its principal activities are in the United Kingdom, where it owns and operates electricity and natural gas transmission networks, and in the [Northeastern United States](#), where as well as operating transmission networks, the company produces and supplies electricity and gas, providing both to customers in [New York](#) and [Massachusetts](#). National Grid plc is one of the largest investor-owned utility companies in the world.

National Grid offers a variety of energy conservation programs and rebates such as Home Energy Assessments, Electric Heating and Cooling, Electric Water Heating, Appliances and Electronics, EV Programs and Rebates, and Energy Alternatives. National Grid also offers the Mass Save Program

which is transforming the way Massachusetts residents and businesses use energy - creating a better, more sustainable future.

Rockport and Manchest by the Sea are currently in the process of selecting a vendor to support community electricity aggregation, which will allow residents to select this vendor as an alternative to National Grid. We expect this service to be up and running in 2026.

Infrastructure Capacity for Planned Production

Rockport's overall infrastructure contains limited capacity and capital facilities for existing build out and anticipated future development.

The town is working with a consultant to gauge the infrastructure needs and shortfalls. Occasionally rain induced ground water levels rise quickly during large storms and outflows into the sewer system pipes, utility holes, and through homeowner sump pumps connected to the sewer system illegally. The town is working with a consultant who is currently assessing this issue and creating a plan to manage inflow and infiltration.

The town also periodically reviews and assesses its ten-year capital plan to ensure that infrastructure will be maintained and sustained for projected growth. The town expects to continue the policy and practice of requiring mitigation from developers, financial or otherwise, for the impacts of their proposed projects, including infrastructure improvements. Therefore, as needs are identified through staff level and consultant review of individual permitting applications, the town expects to require conditions for approval adequate improvements and upgrades to systems, resources, and capacity to allow for development under this HPP, while protecting and enhancing natural, cultural, and historical assets.

Conservation Efforts

The Healey-Driscoll Administration has recently awarded \$31.5 million in climate resiliency funding to communities in Massachusetts. This funding aims to enhance climate resilience by supporting planning and implementing priority actions to adapt to climate change.

The town has received a Municipal Vulnerability Preparedness Program Action Grant (MVP) from the state. The town plans to use these funds to identify, assess and prioritize nature-based solutions through a robust, community-driven public engagement process that centers Environmental Justice Populations as well as other Priority Populations. A variety of multi-modal educational and public engagement events, materials and tools will be employed and will include translation into community-relevant languages.

SECTION 3: AFFORDABLE HOUSING GOALS & STRATEGIES

Section 3: Affordable Housing Goals & Strategies

The housing goals and strategies included in this section are aimed primarily at creating more housing choice and affordable housing in Rockport. The goals and their related strategies also support the Town's ability to achieve other interrelated community goals, including goals for economic development as well as protecting quality of life and community character.

Housing Goals and Strategies

Through public meeting with Rockport officials and residents, and review of current Rockport related documents, analyzing the current housing situation in Rockport, and in discussing housing issues with town citizens and officials, the Town has identified three priority areas to establish overarching goals that are the most appropriate and most realistic for the community. Each of the three priority areas includes a series of strategies to help achieve the vision. The goals and strategies are listed immediately below and discussed in more detail on the following pages.

1. Development and Regulatory

Goals

1. Increase, diversify and promote a mix of housing options in Rockport for low- to middle-income households.
2. Create and maintain housing that is available and accessible to aging and disabled populations. Support housing development needs for most vulnerable residents.
3. Proactively plan for and manage the integration of housing growth to mitigate impacts and enhance the existing residential character of the Town.
4. Provide equitable access to housing opportunities, public spaces, green spaces, and healthy/safe environments.

Strategies

1. Consider zoning amendments to allow all new housing to require a minimum one-year lease in order to limit the future development of any additional short-term rentals.
2. Continue to provide necessary support for 40R, 40B/comprehensive and Local permit applications.
3. Preserve existing affordable housing stock to ensure they remain affordable and qualify for SHI.
4. Preserve/protect/enhance existing parks, open space and conservation land for long-term accessibility and use by residents. Require open space, trails and/or path connection (sidewalk, bike path, trails, transit-oriented improvements) in new residential, multi-family and mixed-use developments.

2. Funding and Resources

Goals

1. Support vulnerable, low- and middle-income populations through programming and services.
2. Ensure appropriate maintenance and upkeep of existing affordable housing stock. Continue to look for opportunities to increase affordable units within existing properties.
3. Ensure equitable access to financial/support services and programming.

Strategies

1. Strategize use of the Municipal Affordable Housing Trust Fund (AHTF) and look to increase revenue sources dedicated to the Rockport AHTF
2. Explore creation of a first-time homebuyer program
3. Seek sources to create a local aging in place program.
4. Consider implementing short-term rental registration Fees to help support affordable housing needs.
5. Develop strategy for locally initiated development of affordable housing.
6. Continue to catalog, prioritize, and target tax-foreclosed, and surplus public properties with development potential.
7. Consider tax incentives for inclusion of deeply (i.e., 50% AMI) affordable housing units.
8. Plan for cases of emergency housing needs.

3. Partnerships, Education and Leadership

Goals

1. Initiate and strengthen local and regional relationships. Work in cooperation and collaborate with community partners/organizations to promote enhanced understanding of housing needs and support for creation of housing development.
2. Partner with Community Housing Development Organizations (CHDO's) and developers to raise awareness about available affordable housing opportunities, programs, and housing related services.
3. Ensure access, support, outreach, and inclusion to social and vulnerable populations across the Town and region.

Strategies

1. Seek proposals from private developers or property owners to upgrade developments or units in return for long-term affordability restrictions.
2. Work in cooperation with community partners to promote enhanced public understanding of housing needs and creation of affordable housing opportunities.
3. Continue public engagement and education on regional/local housing needs.

Housing Strategies

This section includes deeper descriptions of the strategies listed above, all of which are intended to assist the Town of Rockport in meeting its affordable housing goals above.

Reaching and Maintaining 10%

The Housing Production Plan guidelines require that the HPP set an annual goal for housing production, pursuant to which there is an increase in the municipality's number of SHI eligible housing units by at least 0.50% of its total units during every calendar year included in the HPP, until the overall percentage exceeds the 10% statutory minimum. The Town of Rockport is committed to raising its SHI eligible housing units to surpass the 10% statutory minimum by adding at least 0.5% (18 units) annually. For a two-year safe harbor, Rockport aims to create at least 1.0% (36 units) of its total housing units. Rockport is open to encouraging the filing of comprehensive permit applications and issuing Request for Proposals for SHI Eligible Housing. The Town has identified possible development sites listed below:

Municipality Owned Sites:

0 Granite St (Parcel 1-5) 7.07 acres
0 Granite St (Parcel 11-9) 14.15 acres

Comprehensive Permit Sites:

Granite Street Crossing
Rockport Housing Authority
MBTA Transit Zone 3A

There should be a direct link between the setting of these goals and the results of the needs assessment. The numerical goal should be based on the total year-round number of housing units. The total year-round housing units is the total number of units for the community in the latest U.S. Census including any changes due to demolition or new construction.

The following table projects the Town of Rockport SHI. Note that the unit counts for projects on the first three lines are forecast. The denominator of year-round housing units will be updated by the census and then reported by EOHLC in 2023. These projections are not included in this update but will be included in the future updates.

SHI Projects Constructed – 5 years	FY20	FY21	FY22	FY23
Granite Street Crossing				23
SHI Units Created	0	0	0	23
Cumulative SHI Units	135	135	135	158*
Year-Round Units (2010 Census)	3,565	3,565	3,565	3,565
SHI %	3.90	3.8	3.8	4.4
10% Requirement	356	356	356	356
+/- 10%	(6.10)	(6.21)	(6.21)	(5.6)

**number will be 158 once the 23 units at Granite Street are approved by EOHLC*

SECTION 4: DEVELOPMENT & REGULATORY STRATEGIES

Section 4: Development & Regulatory Strategies

Development and Regulatory Strategies

Regulatory strategies refer to recommendations that entail amendments to local zoning bylaws or other local development regulations to help encourage development of more housing options including affordable housing.

Strategy 1: Consider zoning amendments to allow Accessory Dwelling Units (ADU's) by-right and/or propose restrictions on the Short-Term Rental of such units

Section C of the Rockport Zoning Bylaw provides the terms and limitations on the establishment of Accessory Apartments across Rockport. Rockport adopted the ADU bylaw in 2011 (revised 2012, 2018, 2022, pending 2024) and has continued to promote the development of such units to offer a means of increasing housing options without adverse impacts on community character. Rockport allows for both attached and detached accessory apartments on single-family dwellings. Section C includes 'performance standards' each ADU is subject to, including maximum square footage, number of occupants allowed a requirement that the homeowner reside in the principal dwelling or ADU, and more. Since 2017, the Town has permitted three Accessory Apartments and currently has one pending unit that is currently before the planning board.

While ADUs within (attached) principal dwellings that require no increase in Gross Floor Area are allowed by right, many other variants require a Special Permit process through the Rockport Zoning Board of Appeals. Accessory apartments that require new Gross Floor Area, or those within existing accessory buildings, trigger the Special Permit process. During many of the public hearings for such it has been noted by applicants (generally homeowners and/or their designers) that the process is time consuming and delays contracting the work. Many ADU's are originally proposed to support small family needs and the public has asked to make the process less cumbersome. However, it is important to note that the public hearing/special permit process allows for the notice of such uses and for discussion/education on concerns such as use as short-term rentals, parking needs, design, etc. It also allows for the conditioning of approvals as needed.

The Town may consider reviewing the bylaw for potential improvements for local homeowners.

Strategy 2: Continue to provide necessary support for 40B/Comprehensive and Local Permit applications.

The Town has had very few development proposals in recent years that would help to create a more diverse housing stock including affordable and mixed-income units. The Town is willing to provide technical and political support for appropriate projects that further the Town's housing and economic development goals. These projects could be developments in 40B Comprehensive Permit

applications, or local permit applications. Currently the Town has zero units awaiting permitting or under construction.

Strategy 3: Preserve existing affordable housing stock to ensure they remain affordable and qualify for SHI.

The town will begin to explore partnership opportunities with the Rockport Housing Authority to create and preserve public housing units.

The Rockport Housing Authority (RHA) was established in 1963 and has been developing and operating housing for low-income elderly/disabled persons, families, and people with special needs throughout the Town of Rockport. The Authority owns and manages public housing units for both families and seniors.

The RHA operates 80 units of housing at one location. The RHA unit count consists of 80 units located at Millbrook Park. The Rockport Housing Authority also manages 24 units at the Kitefield Road development.

In addition to exploring the development potential of the Housing Authority's existing property, the Town plans to work collaboratively with the Housing Authority to identify other properties for possible expansion of the public housing inventory—possibly through the development or redevelopment of tax-foreclosed, foreclosed, and/or surplus public properties, as described above.

Strategy 4: Preserve/protect/enhance existing parks, open space and conservation land for long-term accessibility and use by residents. Require open space, trails and/or path connection (sidewalk, bike path, trails, transit-oriented improvements) in new residential, multi-family and mixed-use developments.

The Town recently adopted an updated Open Space and Recreation Plan in 2019, which includes a series of recommendations for the preservation, acquisition and/or development of open space. And while the plan covers open space and recreation in a broader sense across the entire Town, it also includes the recommendation for connecting open space to new development(s).

Rockport's 2019 Open Space and Recreation Plan is intended to be a blueprint for improvement on current efforts to enhance quality of life for all Rockport residents. It considers both active and passive recreational needs as well as residents with disabilities, emphasizing expanded accessibility. Action items from the 2009 Open Space and Recreation Plan were integrated with results of the 2017 survey to determine current priorities.

The Open Space 2017 Survey responses were extremely consistent with priorities articulated in past reports. Residents' major areas of concern led to the overarching primary goals as Rockport envisions the future:

- Protection of Water Resources
- Protection of open space and natural resources for recreational use, especially wooded areas, and shoreline lands
- Meet recreational needs of all the Town's residents with emphasis on those with disabilities

Open space may be considered public or private; may be green space or urban space to allow for uses such as outdoor dining; or may include sidewalk and path connections to heavily utilized areas nearby. It should also be noted that private amenity space such as balconies, courtyards and shared terraces are a desirable 'open to the air' use in urban developments.

Rockport has adopted an Open Space Preservation by law. This bylaw focuses on preserving open space when developing new neighborhoods. Under this bylaw, 60% of the land in a new neighborhood development must remain open. While houses may be clustered together more closely, this approach ensures that more land is preserved, benefiting water conservation and waste removal efficiency.

Rockport promotes the use of raingardens, as well as other strategies to reduce impact on the environment, these practices are encouraged but not explicitly required.

SECTION 5: FUNDING AND RESOURCE STRATEGIES

Section 5: Funding and Resource Strategies

Local initiative strategies refer to recommendations that the town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature – they deal with allocation of town resources including staff time, funding, and property.

Strategy 1: Strategize use of Affordable Housing Trust Fund (AHTF) and look to increase revenue sources dedicated to AHTF.

The Rockport Affordable Housing Trust Fund (RAFHT) was established by vote at Town Meeting in 2017 in response to the need to increase housing options for low- and moderate-income households. The vision of the Rockport Affordable Housing Trust Fund is to provide for, but is not limited to, the creation, preservation, rehabilitation, and conversion of housing to provide opportunities in Affordable housing. The RAFHT is committed to the vision that a diverse economic and demographic mix of year-round residents is critical to the well-being of our town.

The Commonwealth of Massachusetts housing trust statute (M.G.L. c.44 section 55C) establishes the formal purpose of trusts, which is: To provide for the creation and preservation of affordable housing in municipalities for the benefit of low and moderate-income households.

At its April 2017 Annual Town Meeting, Rockport adopted this statute and created the Affordable Housing Trust Fund by-law.

The Rockport Affordable Housing Trust operates with the purpose of which shall be to provide for the preservation and creation of affordable housing in the Town of Rockport for the benefit of low and moderate-income households and for the funding of community housing as defined in and in accordance with the provisions of Massachusetts General Laws, Chapter 44B ("Chapter 44B"). The Trust shall be governed by a Board of Trustees in accordance with General Laws Chapter 44, Section 55C ("Section 55C"), as revised from time to time, and the authority granted by Town Meeting.

Secure funding for the AHTF

Adoption of an Inclusionary Zoning bylaw with provisions for cash payments in lieu of units can provide a source of revenue for the AHTF, in addition to other potential sources. The Rockport AHTF has not had any contributions to date. The town will be allocating fund from their American Rescue Plan funding to the affordable housing trust fund. No Town-generated funds have been allocated to the AHTF.

The town will also explore diverting short term rental fees into the AHTF and/or a portion of the state rooms sales tax revenue allotted to the town.

Collaboration with Community Partners

The AHTF funds can be leveraged by working in collaboration with community partners including non-profit housing organizations to create and preserve affordable housing. The AHTF funds could support a first-time homebuyer program (see below), locally- initiated developments, or other local initiative strategies.

Strategy 2: Explore Creation of a First-Time Homebuyer Program

AHTF funds can be used to support the programmatic and administration costs of homeownership assistance programs, which assist low- to moderate-income households to purchase a home. The programs can be designed in a variety of ways including the following three examples:

1. **Down Payment Assistance:** Down payment assistance programs provide financial support to assist with down payment and closing costs. This assistance is provided in the form of deferred payment loans with recapture provisions. However, this type of program does not create units that would count on the state's Subsidized Housing Inventory because the subsidy provided is modest and would not create a deed-restricted unit—therefore, Rockport would benefit from considering alternative models, as described below.
2. **Purchase/Rehab Model:** In this model, the sponsoring entity, such as the AHTF or a non-profit organization, acquires property, rehabilitates it as necessary, and sells it to a qualified buyer for an affordable price with a deed restriction to secure ongoing affordability. It is important to determine an acceptable level of rehabilitation for the subject properties which stays within the program's budget and does not place unreasonable repair costs on the new homebuyer. These units may be eligible for inclusion on the state's Subsidized Housing Inventory.
3. **Subsidy Model:** In this model, the sponsoring entity, such as the AHTF or a non-profit organization (Community Housing Development Organization or CHDO), qualifies potential buyers, who then locate a market rate home to purchase with the help of a subsidy from the sponsoring entity which buys-down the cost of the mortgage to an affordable price. A permanent deed restriction is then executed for the property to secure ongoing affordability. It is critical to set program parameters, including maximum subsidy per unit, maximum property acquisition cost, and minimum property condition/rehabilitation needs with quality standards, at the start of the process to ensure the sustainability of the program. These units may also be eligible for inclusion on the state's Subsidized Housing Inventory.

In all of these homeowner assistance models, the sponsoring entity must create a transparent, fair, and affirmative process to market the program and select qualified buyers to ensure compliance with federal Fair Housing laws and the Massachusetts Anti- Discrimination Act.

For the units to count on the state's Subsidized Housing Inventory, the program guidelines and marketing plan must meet with the requirements of the Executive Office of Housing and Livable

Communities (EOHLC) under the state’s Local Action Unit program. Units must have a permanent deed restriction, be affirmatively and fairly-marketed, and comply with EOHLC’s resident selection criteria.

Strategy 3: Seeking sources to create a local aging-in-place program.

To help low-income seniors afford to stay in their home as they age, it can be helpful to fund small repairs and safety improvements including handicap accessibility improvements. The town could fund such a program. There are many models. It will be important to design a model program that has limited administrative needs, due to limited staff capacity.

As an example, the town of Agawam applied for \$85,000 in federal Community Development Funds to create the Agawam Aging in Place Program (AIP Program).⁹ The AIP Program would provide grants up to \$5,000 per qualified senior household to complete non-structural modifications to increase the health and safety of the occupants. To be eligible, owner occupants must be 65 years of age or older, meet HUD income guidelines for low/moderate- income persons, and have home safety needs that fall under the purview of the program.

Funding per unit would vary from a few hundred dollars to the maximum \$5,000 to support improvements to the health and safety of participants’ homes allowing seniors to remain living independently in their own homes. Specific improvements will include the installation of grab bars, door levers, slip resistant stair treads, dead-bolts, peep holes, smoke and/or carbon monoxide detectors, the cleaning of furnaces and chimneys or other similar work and activities.

Strategy 4: Consider implementing Short Term Rental Registration Fees to help support affordable housing needs.

Rockport is a seaside town that receives many travelers, particularly in summer months. This has created a Short-Term rental economy in Town. The town is exploring assessing fees on short-term rentals. Revenue from short-term rental fees would then go to a fund to build affordable housing. A short-term rental is defined as any room or unit that is rented for periods of thirty-one (31) consecutive days or less. It includes a room rented in your house, your primary residence or a second home.

There is an existing Massachusetts Short Term Rental Occupancy Tax program which applies to all short-term rentals, including those privately-owned individual units that are rented daily and weekly on hosting platforms like Airbnb, HomeAway, VRBO, Tripping.com, HomeToGo, etc.

The total tax can be calculated as a percent which can be divided up between state and local taxes, and AHTF funds. The tax is typically a percentage of the rental rate. Additional information is available at <https://www.mass.gov/service-details/room-occupancy-excise-tax>.

The town currently has 350 units registered as short-term rentals. The town does receive funds from the state rooms tax and would like to explore a potential annual registration fee on short-term rentals which would be used in part to fund the AHTF.

Affordable Housing Impact Fees

Affordable housing impact fees function like linkage fees but are assessed on market-rate or luxury residential development on the assumption that an influx of new residents will generate increased demand for services and, in turn, low-wage jobs to fulfill that demand. The revenue from affordable housing impact fees can then be used to help provide housing affordable to these workers.

Affordable housing impact fees may be assessed on a per-unit or per-square foot basis, typically with different rates for different housing types (single-family homes, townhomes or condominiums, rental apartments). The affordable housing impact fees and linkage fees can apply to all residential or commercial development, or only to certain development types.

For example, fees on residential development may be limited to homeownership units and not assessed on rentals. (Below-market developments are commonly exempt from affordable housing impact fees.)

- Municipalities can establish a minimum size threshold (e.g., 10,000 square feet for commercial developments or fifteen units for residential projects) for new projects subject to the fee.
- Communities can choose to provide more targeted exemptions from fee liability, including the exclusion of certain types of space or certain neighborhoods.

Communities that assess affordable housing impact fees often deposit fee revenue in a new or existing affordable housing trust fund. In this case, the guidelines that govern trust fund allocations will determine eligible activities and how the proceeds are used. Depending on local goals, communities may also wish to establish other guidelines for how fee revenue is spent. Linkage fees are intended to help mitigate the mismatch between where people work and where they can afford to live, so local jurisdictions may require the revenue to be spent within a certain distance from the commercial development, or in areas with frequent public transit service.

Strategy 5: Continue to catalogue, prioritize, and target tax-title, properties with development potential

Tax-foreclosed, foreclosed, and underutilized surplus public properties can have negative impacts on neighborhoods and municipal finance. These properties can be developed or reused as affordable, mixed-income housing and/or mixed-use development and can present opportunities for neighborhood improvement.

The Town has been tracking such properties and should continue to do so to identify properties with development potential for town acquisition and/or or a cooperative effort with non-profit partners.

In addition, the Town may adopt a tax title disposition plan or policy that lays out a process for town officials, including the Treasurer, to work collaboratively to foster development/reuse for affordable housing of appropriate properties. Property acquired in tax title foreclosure can be disposed of under Chapter 60 by auction or under Chapter 30B when the tax title custodian transfers the property to another municipal agency (including an Affordable Housing Trust).

Such a property disposition through Chapter 30B can specify that the property be developed within a time frame and for a specific purpose, including affordable housing.

Public Property: The town does not have any public property that has been dedicated as surplus nor does it have any current plans for development as there is extremely limited land available. The town will explore housing options only related to tax title properties and land at this time.

Strategy 6: Consider tax incentives for inclusion of deeply (i.e., 50% AMI) affordable units.

The Town will explore what other communities in the region have done or existing programs that have been created to incentivize developers to include deeply affordable units as part of new or existing housing developments. The Town will engage other municipalities to inquire about best practices and to develop the framework for a plan for Rockport. The Town could offer an array of incentives and would like to start by exploring an Affordable Housing Tax Rate.

Affordable Housing Tax Rate

The Town could also explore a special affordable housing tax rate where affordable housing properties would be taxed at a set percentage of the project's gross rental income from the previous year, a stabilization mechanism that paves the way for long-term affordability.

Strategy 7: Plan for cases of emergency housing needs.

Recently there have been upticks in the need for emergency housing in Rockport. Through these emergencies the Town recognized how scarce emergency housing resources and units are. In those situations, the Town was able to mobilize quickly and rally up a team of partners to assist affected residents. The Town would like to create a more permanent Emergency Housing Task Force that would provide residents who have been displaced in emergency situations i.e., fire, flood, utility malfunctions that would render their unit uninhabitable with temporary housing and support services. The Town will engage community partners such as local lenders, and other community groups to set aside funds and locations to assist individuals who have lost their housing due to disaster.

The town has an emergency housing assistance program that is run by Action Inc., a local nonprofit that serves residents of Gloucester, Essex, Ipswich, Manchester-by-the-Sea, and Rockport, Massachusetts. Rockport provides funds annually to Action Inc. in order for them to provide rental assistance and other short-term housing support to struggling residents.

SECTION 6: LEADERSHIP, PARTNERSHIP & EDUCATION STRATEGIES

Section 6: Leadership, Partnership & Education Strategies

Strategy 1: Seek proposals from private developers or property owners to upgrade developments or units in return for long-term affordability restrictions.

The Town may issue an RFP open to developers and property owners to provide incentives in exchange for long-term affordability on units. The Town can explore ways to provide funding or a tax incentive to developers and property owners in order to guarantee long term affordability. The owner or developer would sign a recorded document upon receipt of funding or a tax incentive that would enforce the affordability restriction and the period of affordability on such units.

Strategy 2: Work in cooperation with community partners to promote enhanced public understanding of housing needs and creation of affordable housing opportunities

The Town, working with community partners, will create a plan to expand community outreach and education efforts by initiating a public awareness campaign to build and maintain support for local affordable housing initiatives. In addition, the Town should solicit the assistance of other local organizations to help with this effort, bringing together the Rockport Community Land Trust, the Rockport Affordable Housing Trust Fund and the Rockport Affordable Housing Coalition, or other groups invested in issues related to affordable housing.

The Town could consult a variety of publications exploring a variety of concerns and debunking myths related to multifamily housing development and density. For example, the Massachusetts Housing Toolbox may provide ideas to help gain support and address fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions: <https://www.housingtoolbox.org/>

There are organizations working to create or preserve affordable housing and to provide needed services in Rockport and the region such as Harborlight Community Partners. The town supported the recent Harborlight development at Granite Street with an award of CPC funds. The Town should continue to have regular dialogue with other non-profit entities to promote the creation of affordable housing opportunities, possibly in combination with fostering local initiative projects, as described earlier in this section.

Rockport Affordable Housing Trust Fund

This is the municipal affordable housing trust fund. Seated by the Select Board in 2023, the RAHFT has moved quickly to get up to speed on the issue of affordable housing and submitted a request for

funding to the Community Preservation Committee. Once this HPP is approved, the RAHFT will hire a strategy consultant to help them set priorities and formulate an action plan to achieve their goals.

Rockport Affordable Housing Coalition

Rockport also has an Affordable Housing Coalition (RAHC). The RAHC is a pro-housing citizen's group that works to educate the community about affordable housing. The RAHC hosts public forums to educate residents about affordable housing and housing related topics. Topics include Demystifying definitions of affordable housing, Facts about housing in Rockport, Myths and barriers to affordable housing, water/sewer limitations and solutions, affordable housing organizations in Rockport, The journey to affordable housing. There is also a website (<https://rahc.us>) with easily accessible information provided in a variety of formats.

Rockport Community Land Trust (CLT)

Formed in early 2021, the Rockport CLT working group came together to address the urgent need for affordable housing in Rockport. The Rockport CLT working group has decided to focus on creating affordable housing options for families. This goal reflects the desire of members to ensure that the town remain a diverse, dynamic family- friendly community where all can thrive, including schoolteachers, police officers and town employees. Specifically, the Rockport CLT seeks to create an inventory of homes in Rockport that serve as sustainable, perpetual income-affordable residences for qualified first-time home buyers. More information is available at rockportclt.org.

Strategy 3: Continue public engagement and education on regional/local housing needs.

By expanding community outreach and education practices the Town can better help residents understand the regional housing need and how such impacts the local area. Initiating a public awareness campaign to build and maintain support for local affordable housing initiatives, whether locally initiated or private development, is recommended. By clearly articulating the unmet housing needs through infographics, brochures, online information, etc. support can be built. Improved outreach practices to vulnerable residents and geographies should be planned for and prepared. This may include specific working group meetings, language translation services and opportunities to partner with local and regional organizations should also be sought to help. For example, the Citizen's Housing and Planning Association (CHAPA) programs the Municipal Engagement Initiative (MEI) Lite Community Program to build support for affordable housing production across the State.

The Bottom Line: Rockport has grown since 2010, with increases in population, the number of households, and housing units. In particular, the growth of the 65+ population and is projected to continue through 2030, with a slight decline in 2040 and an increase again in 2050. Rockport's median income has risen significantly, a little less than 1/4 of the population is low-income, and 35% of households are housing cost-burdened. Much of Rockport's housing stock is out of reach for lower income households. There is a need for more affordable housing.

Public Engagement Strategy

- Ads posted in local newspapers that survey was open, including survey link and QR Codes
- Surveys were available on-line and on paper at various locations throughout Town from October 30, 2023 through December 11, 2023.
- Public Forums were held on:
 - February 8, 2024 – Hybrid session at Rockport Public Library
 - March 11, 2024 – Hybrid session at Rockport Public Library
 - April 23, 2024 – Zoom session Select Board review and approval
 - May 2, 2024 – Zoom session Planning Board review and approval

Income Limits (2023)

Published Annually by Housing and Urban Development (HUD)

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Boston- Cambridge- Quincy, MA-NH HUD Metro FMR Area	\$149,300	Very Low (50%) Income Limits (\$) Click for More Detail	51,950	59,400	66,800	74,200	80,150	86,100	92,050	97,950
		Extremely Low Income Limits (\$)* Click for More Detail	31,150	35,600	40,050	44,500	48,100	51,650	55,200	58,750
		Low (80%) Income Limits (\$) Click for More Detail	82,950	94,800	106,650	118,450	127,950	137,450	146,900	156,400

NOTE: **Rockport town** is part of the **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**, so all information presented here applies to all of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

Sources:

- 2020 Federal Census (Census)
- 2015-2019 American Community Survey (ACS)
- 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) Data Massachusetts Association of Realtors
- Town of Rockport website
- Metropolitan Area Planning Council (MAPC) Demographic Profiles
- Zillow, Zillow.com
- HUD.gov – HUD Exchange

Key to Abbreviations:

- AMI: Area Median Income set by the Federal Department of Housing and Urban Development
- EOHLC: Executive Office of Housing and Livable Communities
- SHI: MA Subsidized Housing Inventory
- BOS = Board of Selectmen

Interagency 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 Executive Office of Housing and Livable Communities. ("EOHLC"), 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 EOHLC 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"). EOHLC, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies."

Background

- A. EOHLC'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, EOHLC, 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:
 - a. 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
 - b. 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.