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TOWN OF ROWLEY

Housing Production Plan

2018-2022

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Acronyms

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

Key Definitions

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

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

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

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

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

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

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

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

- Extremely Low Income (ELI) – HUD bases the ELI income threshold on the FY2014 Consolidated Appropriations Act, which defines ELI as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50 percent very low-income limit.

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

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

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

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

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

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

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

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

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

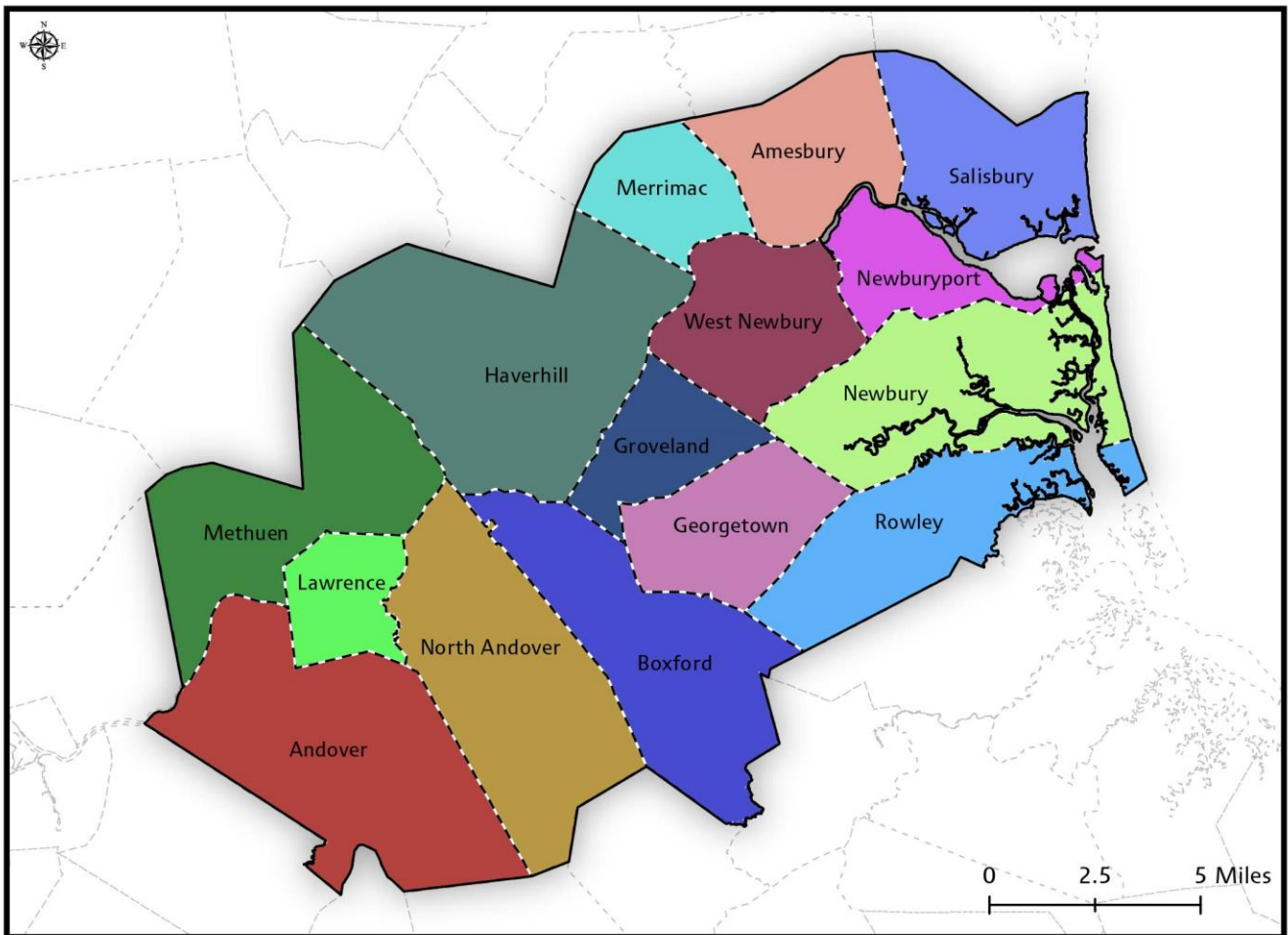
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the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

Merrimack Valley Region

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

Amesbury
Andover
Boxford
Georgetown
Groveland
Haverhill
Lawrence
Merrimac

Methuen
Newbury
Newburyport
North Andover
Rowley
Salisbury
West Newbury



Chapter 1: Introduction

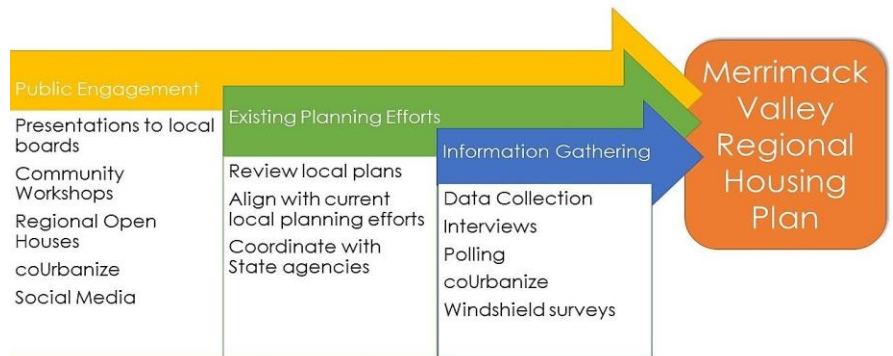
Background and Purpose

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

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

PLAN METHODOLOGY

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



- 1) Public Engagement:** MVPC worked with the Town to facilitate in-person and virtual opportunities to engage stakeholders in Rowley in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops; the first workshop was held in July 2017 to understand local housing needs, and the second workshop was held in December 2017 to identify potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Rowley can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** MVPC worked alongside Town Planner Kirk Baker and local stakeholders to ensure that the HPP goals and strategies were consistent with existing planning efforts, including the existing Master Plan and Open Space and Recreation Plan. The Environmental Considerations, Strategies and Action Plan Sections reflect that effort.
- 3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2010-2014 and 2011-2015 American Community Surveys (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United

States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. The Plan also uses data from a variety of other available sources including: The Warren Group; Massachusetts Departments of Education and Transportation; DHCD; and UMass Donahue Institute.

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

Community Overview and Findings

The Town of Rowley is approximately 19 square miles in area and is located 32 miles north of Boston. Its bordering communities include Ipswich to the south, Boxford to the southwest, Georgetown to the west, and Newbury to the north. The Mill River and Mud Creek form the Town's northern boundary. The Atlantic Ocean comprises the Town's eastern border and the Rowley River its southeastern border. To the east is the Parker River National Wildlife Refuge and Plum Island. Rowley has emerged as a bedroom community for residents who work in Boston and the inner suburbs. Available developable land and excellent highway and commuter rail access to Boston have attracted substantial residential development over the past two decades.

Between 2000 and 2015, Rowley's population grew by 10.6%, one of the highest rates in the region. During this time, households grew by 13%, which is higher than population growth due to a decrease in average household size. The population is anticipated to increase from 6,081 to 6,415 people by the year 2030, and then decline slightly.

The age composition of Rowley's population is projected to change with a 221 percent increase in the number of older adults (age 65 year and over) over the next 20 years, growing from about 12 percent of the total population in 2015 to almost 34 percent of the population in 2035. The projections also indicate shrinking numbers of school age children, adults age 20 to 34 years, and adults age 35 to 64 years. The median age in Rowley was estimated to be 44.9 years in 2015, which is higher than the county's median age of 40.6 years and the state's median age of 39.3 years. The growing elderly population has been predicted for many years as the "baby boomers" age. Communities can assist this generation by helping them age in place and remain in their community. This is a trend expressed by residents in Rowley at community housing workshops throughout 2017.

Rowley's single-family home prices are moderately high compared to the region at a median sales price in 2017 of \$460,000. Rowley home prices peaked in 2006 with a median price of nearly \$486,000 and the Town, like other communities, has not rebounded to those prices.

Renters often make up a younger segment of the population, but in Rowley, renters tend to be older. Fifty-five percent of renters in Rowley are age 60 and over. This is substantially higher than the age of renters in the region (27 percent), county (29 percent), and state (25 percent).

With changing demographics and trends comes the need to evaluate how to accommodate these households and the housing preferences they may have. The next section focuses on the current and projected future needs of Rowley residents.

Chapter 2: Demographic Profile

Key Findings

- The number of households in Rowley grew over 13 percent from 2000 to 2015, which is higher than population growth due to the decrease in average household size. Projections indicate a continued growth in the coming years and a potential need for increased housing units overall.
- The composition of Rowley's households has changed. The number of households with children decreased slightly and single-person households increased substantially. The growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses in the community.
- The region is becoming more racially diverse, but less so in Rowley. A greater diversity of housing stock in Rowley may help to boost racial and ethnic diversity. Because racial and ethnic minorities generally have less wealth and lower income than white, non-Hispanic/Latino populations and multi-family and rental units can provide less expensive housing options, communities with lower stock of these types of units often also have less racial and ethnic population diversity.
- Rowley's population overall has comparable disability rates to the region. However, Rowley has a higher proportion of its older population reporting disabilities than in the region. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- Rowley's households have higher median income than households in the region, with renters having lower income than owners, but higher than in the region. Rowley owners have slightly lower median incomes than in the region. Older adults age 65 and over tend to have lower incomes in Rowley than in the region.
- About 84 percent of Rowley's households own and 16 percent rent their home, which is a much higher estimated percentage of owner households than in the region overall (63 percent).

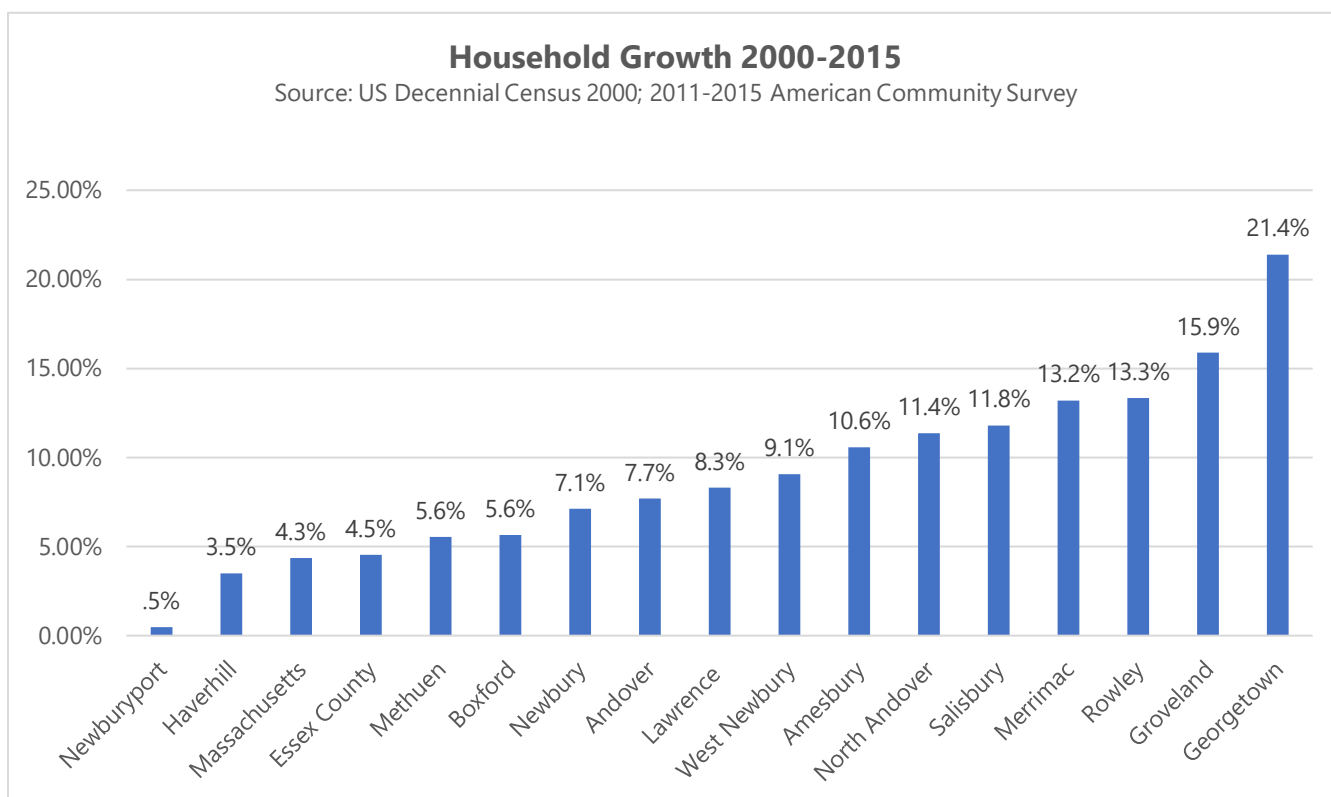


Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

Rowley's estimated population per the 2015 American Community Survey (ACS) is 6,081 people – a growth of almost 11 percent from 2000. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent between 2000 and 2015. The estimated population of the region increased 8.75 percent in the same period.

The number of households in Rowley grew over 13 percent from 2000 to 2015, which is higher than population growth due to the decrease in average household size from 2.77 persons per household to an estimated 2.71 persons per household.



Average family size in Rowley decreased from 3.23 persons per household in 2000 to about 3.14 persons per household in 2015. A trend of decreasing household size is counter to trends in the state and county, per the US Decennial Census and the ACS estimates. As household sizes decrease, the number of households grow at a faster rate than the population, thus adding to the demand for housing units. The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size increased just under 1 percent in the county and state from 2.53 pph in the state and 2.59 pph in the county in 2000 to an estimated 2.53 pph in the state and 2.59 in the county in 2015.

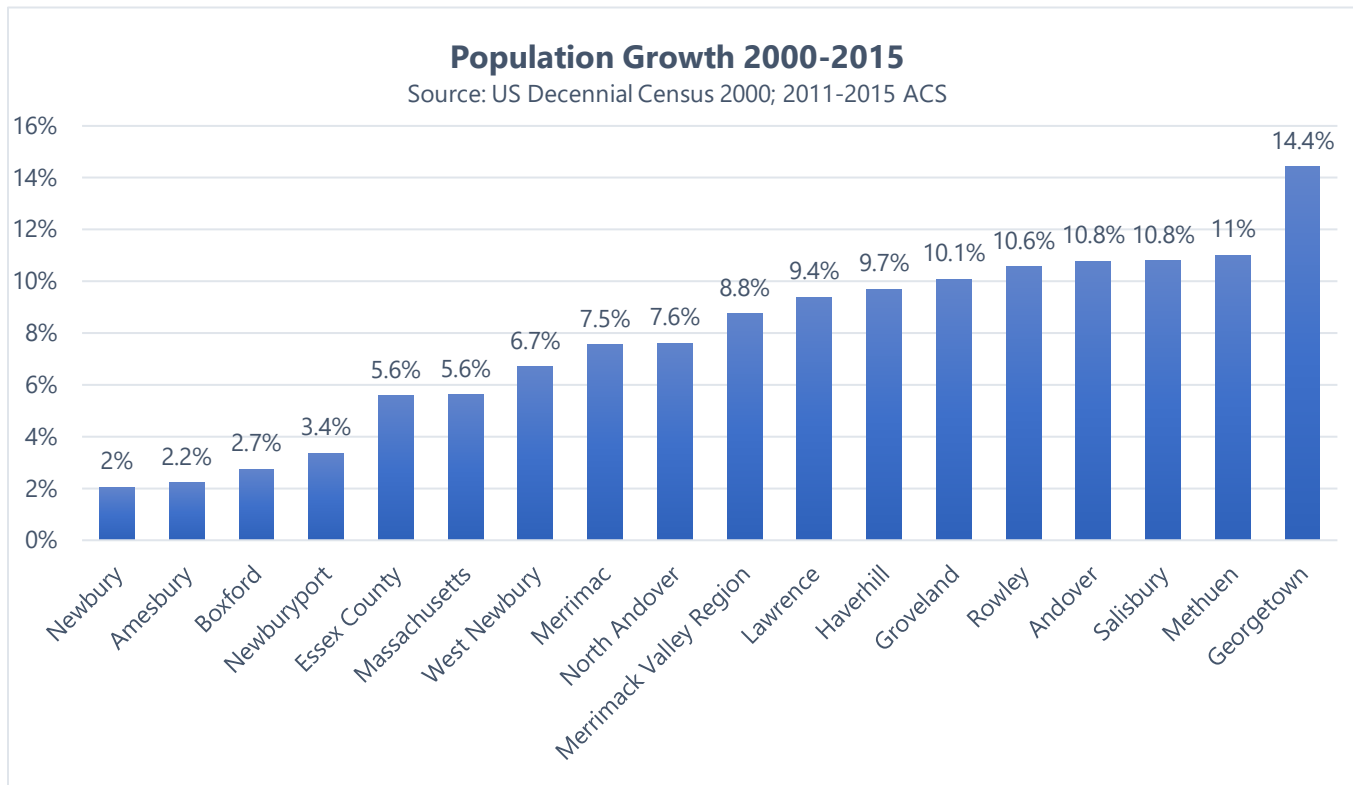
In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.

Change in Rowley Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	5,500	5,856	6,081	10.56%
Households	1,958	2,155	2,219	13.33%
Households with individuals under 18 years	792	779	801	1.14%
Single Person Households	393	401	477	21.37%
Average Household Size	2.77	2.69	2.71	-2.17%
Average Family Size	3.23	3.1	3.14	-2.79%
Source: US Decennial Census 2000, 2010, 2011-2015 ACS Estimates, S1101, DP-1				

All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with average growth rate of 8.75 percent and median growth rate of 9.38 percent. Rowley's estimated population growth in this period was among the highest in the region at about 10.56 percent.

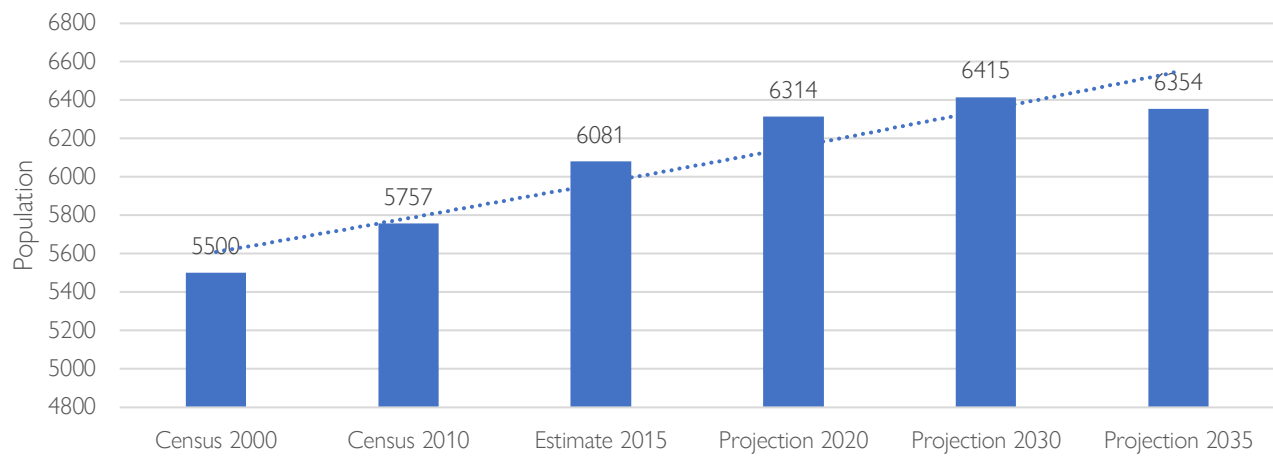
The state and county have lower estimated population growth rates than the region – both at about 5.6 percent.



UMass Donahue Institute population projections indicate a continued increase in Rowley's population by just under 600 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average household size of 2.71, this level of population growth could generate a need for roughly 220 new units. If average household size continues to decline, thereby increasing household formation, it would generate more demand for new units. However, it is important to remember that many factors affect population change

Rowley Population Growth

Source: U.S. Decennial Census 2000 and 2010; UMASS Donahue Institute Age Sex Details, 2013; 2011-2015 ACS, S0101

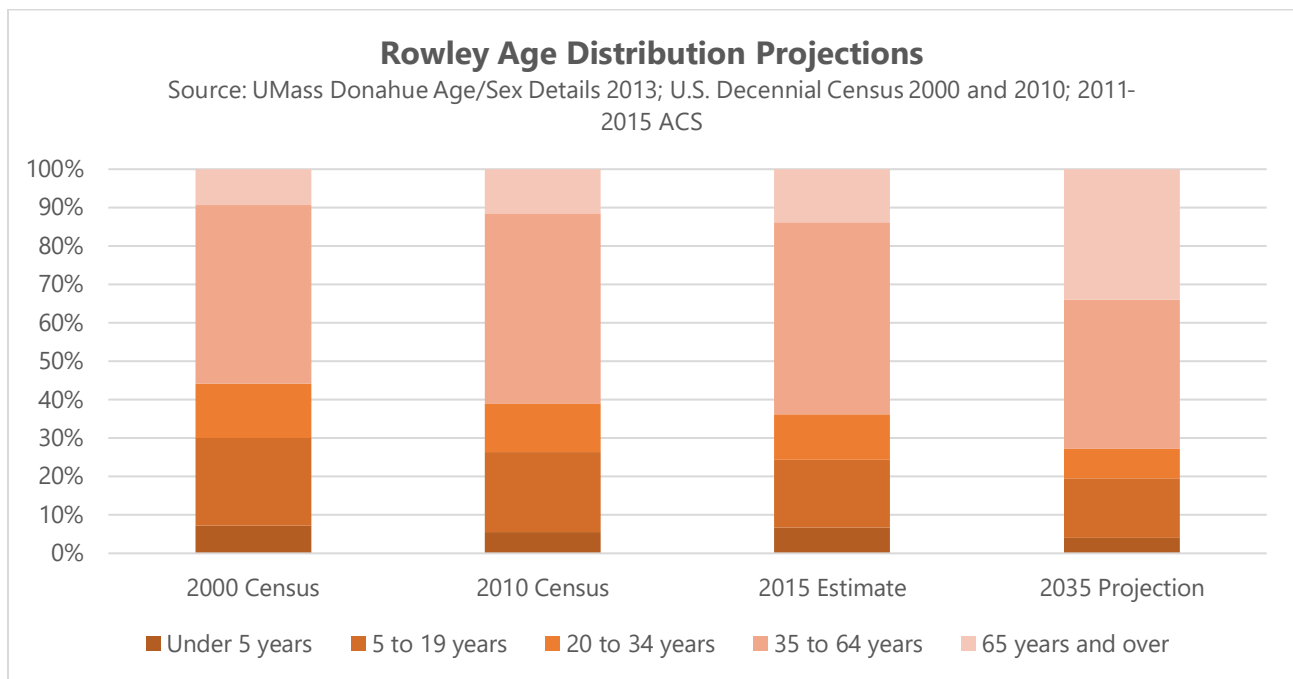


cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.¹

AGE

Per the UMass Donahue projections, the age composition of Rowley's population is anticipated to change with a 221 percent increase in the number of older adults (age 65 year and over) – growing from about 12 percent of the total population in 2015 to almost 34 percent of the population in 2035. The projections also indicate shrinking percentages of school age children, adults age 20 to 34 years, and adults age 35 to 64 years. The median age in Rowley was estimated to be 44.9 years in 2015, according to the 2011-2015 ACS, which is higher than the county's median age of 40.6 years and the state's median age of 39.3 years.

¹ UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. http://pep.donahue-institute.org/downloads/2015/new/UMDI_LongTermPopulationProjectionsReport_2015%2004%2029.pdf, accessed 8/4/17.



RACE AND ETHNICITY

Per the 2015 ACS estimates, Rowley's population continues to racially identify primarily as white alone, with just under 98 percent, a slight decrease from 2000 when just over 99 percent of the population identified as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000.

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

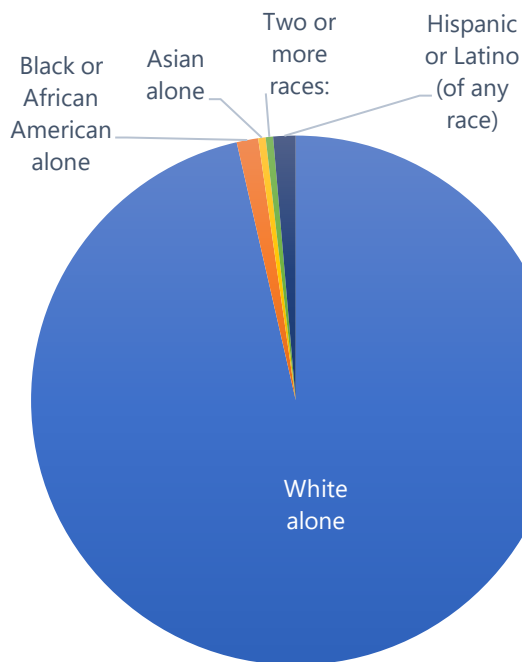
The most significant racial/ethnic difference between Rowley's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino – Just under 1 percent of Rowley's population (of any race) per the 2015 ACS identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region's population identifies as having Hispanic/Latino ethnicity, with the City of Lawrence having the greatest proportion (76 percent) of total population identifying as having Hispanic/Latino ethnicity.

Rowley Racial and Ethnic Characteristics, 2000-2015

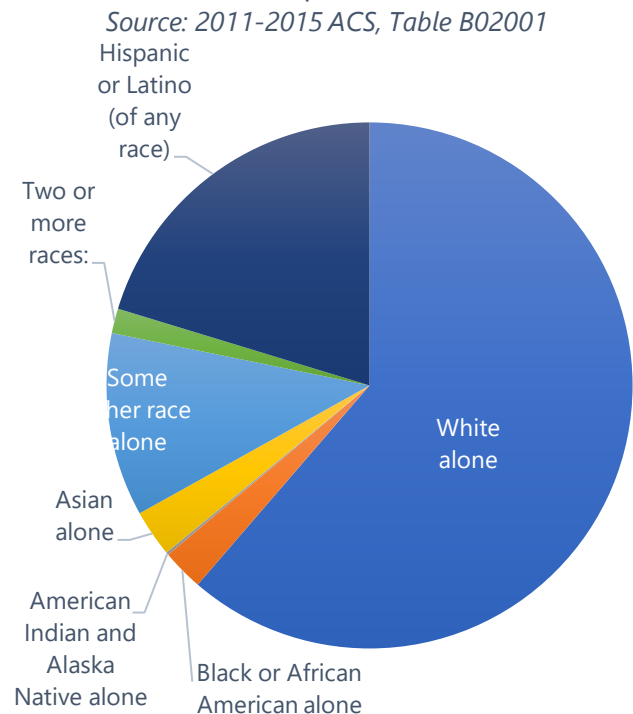
	2000		2010		2015	
	<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
Total Population	5,500	100%	5,856	100%	6,081	100%
White alone	5,478	99.6%	5,705	97.4%	5,944	97.7%
Black or African American alone	13	0.2%	17	0.3%	81	1.3%
American Indian and Alaska Native alone	14	0.3%	1	0.0%	0	0.0%
Asian alone	25	0.5%	60	1.0%	28	0.5%
Some other race alone	15	0.3%	22	0.4%	0	0.0%
Two or more races	22	0.4%	47	0.8%	28	0.5%
Hispanic or Latino (of any race)	47	0.9%	59	1.0%	84	1.4%

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

Rowley Racial Composition
Source: 2011-2015 ACS, Table B02001



Merrimack Valley Region Racial Composition
Source: 2011-2015 ACS, Table B02001



DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.² Rowley's estimated disability rate (11 percent of total non-institutionalized population)³ is comparable to the region (11 percent), county (12 percent), and state (12 percent). The estimated percentage of children under 18 years with a disability in Rowley (4 percent) is slightly lower than the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability is slightly lower in Rowley (7 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

Rowley has a greater estimated proportion of older adults with disabilities. About 40 percent of the population age 65 years and over in Rowley have disabilities, compared to about 33 percent of the region, county, and state. This indicates a need for housing options in Rowley for people with disabilities, especially older adults, which may become a more pronounced need as the older adult population increases over the coming decades.

Disability Type Definitions

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

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

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

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

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

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

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

Source: American Community Survey Subject Definitions

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

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

Disability by Age, 2015

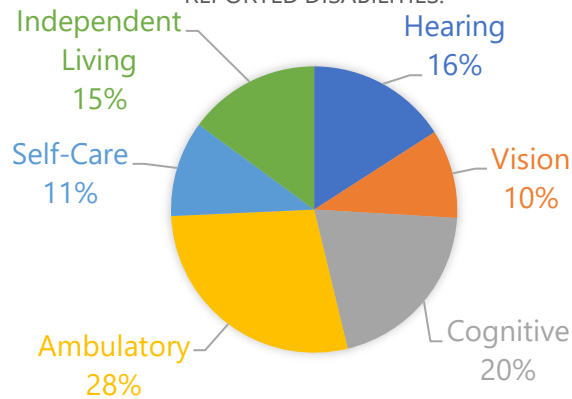
	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	6,029	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	654	11%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	1,431	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	64	4%	3,694	5%	7,789	6%	63,543	5%
18-64 years	3,812	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	276	7%	20,377	9%	44,374	9%	383,623	9%
65 years and over	786	100%	44,026	100%	111,964	100%	947,022	100%
With disability	314	40%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

Of the estimated disabilities in Rowley, the most reported was ambulatory (28 percent of reported disabilities). Cognitive disabilities were about 20 percent of total estimated reported disabilities, followed by hearing and independent living at about 16 and 15 percent, respectively.

ROWLEY DISABILITY CHARACTERISTICS BY TYPE REPORTED

SOURCE: 2011-2015 ACS, TABLE S1810. NOTE: ACS RESPONDENTS CAN INDICATE MULTIPLE DISABILITIES; THE PERCENTAGES REPORTED HERE ARE A PERCENTAGE OF TOTAL ESTIMATED REPORTED DISABILITIES.



GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population's level of geographic mobility typically varies by economic status, family status, and age — older adults tend to move less than younger adults and owners tend to move less than renters. Rowley has a large proportion of households that own their home and has an aging population, both of which contribute to low geographic mobility rates. This also indicates that that less homes are available for new occupants and, therefore, tightens the housing market.

Per the 2015 ACS, about 95 percent of Rowley's total population lived in the same home the year prior to the survey, which is a greater percentage than in the region (89 percent), county (88 percent) and state (87 percent).

Of the population that had moved in the prior year, most (58 percent of population that had moved; 3 percent of total population) moved to Rowley from another community in Essex County. This is comparable with mobility characteristics of the region, county, and state.

Geographic Mobility, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	5,926	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	5,642	95%	301,390	89%	666,437	88%	5,779,219	87%
Same County	166	3%	24,315	7%	56,670	8%	477,731	7%
Same State	30	0.5%	5,547	7%	15,112	2%	179,149	3%
Different State	89	2%	5,646	2%	11,334	2%	139,338	2%
Abroad	-	0%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Source: 2011-2015 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, Rowley has about 2,219 total households, with 76 percent family households. About 41 percent of family households have children under age 18.

About 2 percent of family households with children are single-parent households in Rowley, which is significantly lower than the region (34 percent), county (19 percent), and state (17 percent).

About 21 percent of households are single-person households and about 51 percent of single-person households in Rowley are age 65 plus. This is higher than percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone. Married couples without children make up about 39 percent of households in Rowley, which is higher than the region, county, and state.

Household Types, 2015

Household Type	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	2,219	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	1,678	76%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	691	41%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	0	0%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	14	2%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	862	39%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	541	24%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	477	21%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	244	51%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 84 percent of Rowley households own and 16 percent rent their home. Rowley has a higher estimated percentage of owner households than the region (63 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

Tenure Type	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	1,860	84%	79,885	63%	181,293	63%	1,583,667	62%
Rent	359	16%	46,072	37%	106,619	37%	966,054	38%
Total	2,219	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

While the estimated total number of households grew over 13 percent in Rowley between 2000 and 2015, the composition of households by size changed with only slight growth of one-person households, no growth of two-person households, and significant growth (about 54 percent) of three-person households. There was an estimated 11 percent decline in larger households with four-plus-people between 2000 and 2015.

Per the 2015 ACS, most households in Rowley consist of either two-person (30 percent) or four-plus-persons (25 percent). About 21 percent of households are one-person households and 24 percent are two-person households per the 2015 ACS.

Household Size, 2015

Size	2000		2010		2015	
	number	%	number	%	est.	%
1-person	393	20%	432	20%	477	21%
2-person	595	30%	851	39%	657	30%
3-person	345	18%	268	12%	530	24%
4+-person	625	32%	631	29%	555	25%
Total	1,958	100%	2,182	100%	2,219	100%

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

HOUSEHOLD INCOME

Income Distribution

Rowley's households are estimated to have significantly higher incomes than households in the region, county, and state — about 45 percent of Rowley's households have income of \$100,000 or more.

About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. Only about 26 percent of households in Rowley have income less than \$50,000, per the 2015 ACS, whereas about 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

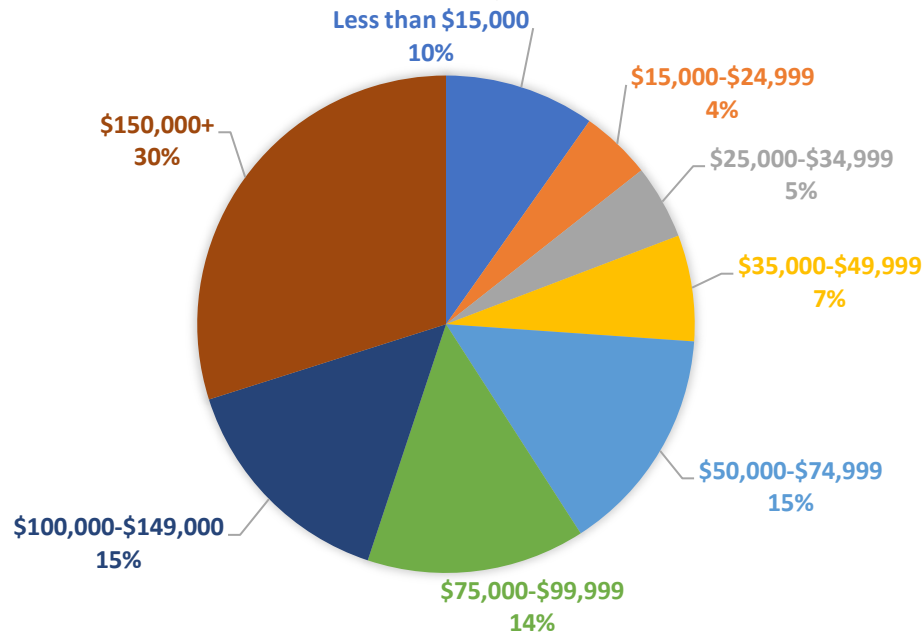
Household Income Distribution, 2015

Income	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	217	10%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	102	4%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	107	5%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	153	7%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	328	15%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	315	14%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	333	15%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	663	30%	23,074	18%	49,883	17%	433,337	17%
Total	2,219	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001

ROWLEY HOUSEHOLD INCOME DISTRIBUTION

SOURCE: 2011-2015 ACS, TABLE B19001



Median Income

Rowley's estimated median household income per the 2015 ACS is \$86,820, which is higher than the weighted mean of the median income for the 15 Merrimack Valley communities (\$75,532), and higher than the county (\$69,068) or state (\$68,563).

Median Income, 2015

	Rowley	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$86,820	\$75,532	\$69,068	\$68,563

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

Median Income by Tenure

Renters tend to have lower income than owners, as seen in Rowley and at the regional, county, and state level. In Rowley, estimated median renter income was \$48,125 and median owner income was \$101,389.

Median Income by Tenure, 2015

Tenure	Rowley	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$101,389	\$104,451	\$95,660	\$92,207
Renter Occupied	\$48,125	\$34,997	\$35,254	\$37,780

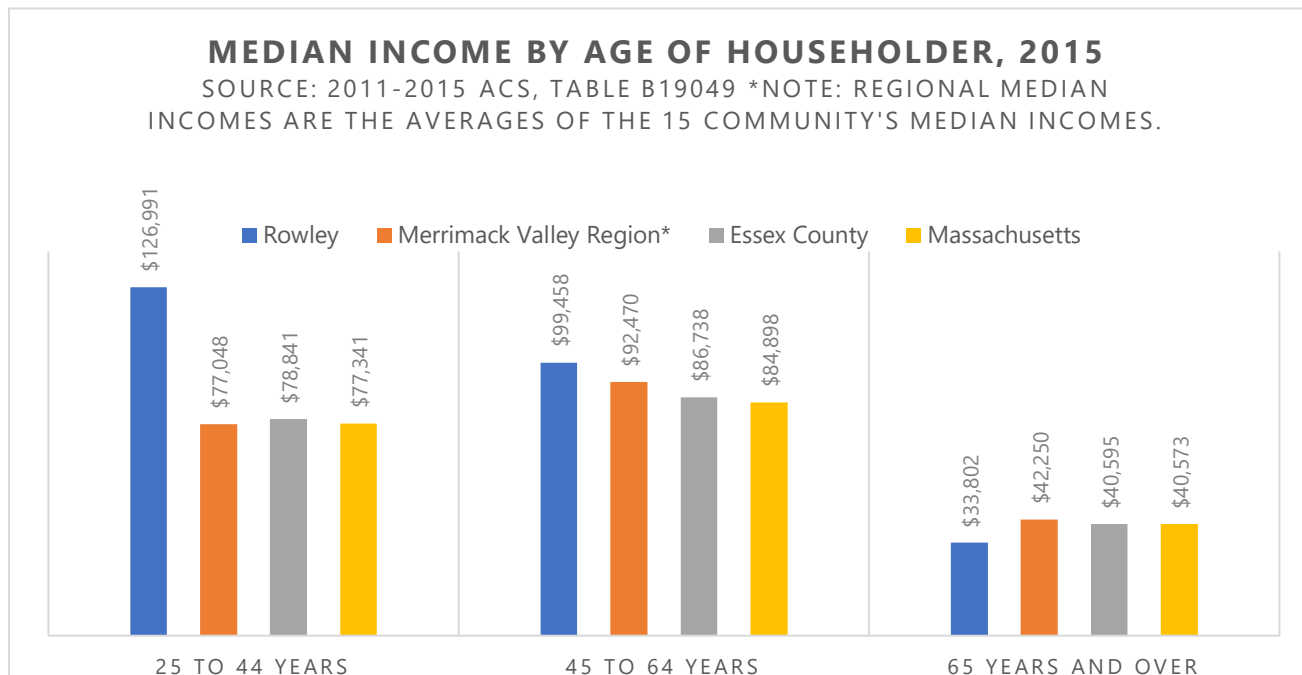
Source: 2011-2015 ACS Estimates, Table B25119.
 *Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the 2011-2015 ACS.

Income Distribution by Age of Householder

Per the 2015 ACS, households with householders age 25 to 44 years have the highest estimated median income in Rowley (\$126,991) – this is higher than median incomes for this age cohort in the county (\$78,841) and state (\$77,341), as well as higher than the weighted mean of median incomes of this cohort for the 15 towns in the region (\$77,048)

Households with householders age 45 to 64 as well as 65 years and over have lower estimated median incomes in Rowley when compared with the region, county, and state.

Households with senior householders (age 65 years and over) have much smaller median income than younger cohorts with an estimated median income of \$33,802 in Rowley. This age cohort in Rowley also has a lower median income than in the region.



POVERTY

Individuals are considered poor if the resources they share with others in the household are not enough to meet basic needs. Rowley has a much lower estimated poverty rate per the 2015 ACS than the region, county, or state, with only about 5 percent of the total population living in households below the federal poverty thresholds, as compared to the county and the state.

Close to 26 percent of the population estimated to be living in households below the federal poverty thresholds in Rowley are children under 18 years. Almost 30 percent of older adults age 65 years and over are estimated to be living in households below the poverty thresholds.

Federal Poverty Thresholds

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

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

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

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	19	6.3%	3,953	9%	8,119	10%	61,483	8%
5-17 years	59	19.5%	10,373	25%	19,400	23%	147,458	20%
18-34 years	19	6.3%	9,157	22%	19,157	22%	218,761	29%
35-64 years	118	39.1%	14,023	33%	27,877	33%	233,736	31%
65 years and over	87	28.8%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	302	5.0%	42,241	13%	85,417	11%	748,905	12%
Total Population	5,985	100%	338,637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table B17001

In the appendix, there is an additional table that shows the population living below the poverty thresholds by smaller age categories than the above table.

Homelessness Characteristics

POINT IN TIME COUNTS

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

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

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

Homelessness Count in the North Shore, 2015-2017

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

DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

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

Economic Characteristics

Roughly 50 percent of Rowley's total labor force is employed in the industries of management, business, science, and arts. About 21 percent is employed in sales or office occupations, and about 12 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

Economic Sectors, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
Industry	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	1,597	50%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	373	12%	29,739	17%	70,286	18%	602,742	18%
Sales and office	659	21%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	332	10%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	215	7%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	3,176	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Rowley was 3.0 percent, which is lower than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2016.⁵

Per the 2015 estimates, about 45 percent of Rowley households have less than 30-minute travel time to work. This is lower than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 25 percent of Rowley households commute over an hour, which is significantly higher than in the region, county, and state.

Travel Time to Work, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
Travel Time	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	747	26%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	560	19%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	683	23%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	201	7%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	722	25%	20,539	13%	48,720	14%	371,904	12%
Total	2,913	100%	158,982	100%	356,241	100%	3,194,998	100%

Source: 2011-2015 ACS Estimates, Table B08303

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

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 96 percent of Rowley's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (89.8). About 23 percent of the population have a Bachelor's degree and not a graduate or professional degree – this is comparable to the region (22 percent), county (22 percent) and state (23 percent). About 15 percent of Rowley's population has a graduate or professional degree – this is comparable to the region (14 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Population 25 years and over	4,422	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	16	0.4%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	185	4%	13,017	6%	27,055	5%	251,050	5%
High school graduate	1,441	33%	58,210	25%	136,786	26%	1,169,375	25%
Some college	744	17%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	380	9%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	996	23%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	660	15%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	4,245	96%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	1,636	37%	85,290	37%	198,749	38%	1,890,309	41%
<i>Source: 2011-2015 ACS Estimates, Table S1501</i>								

Chapter 3: Local Housing Conditions

Key Findings

- Rowley has about 2,246 housing units, with about 99 percent occupied year-round. Rowley's vacancy rates are estimated to be zero, indicating a housing demand that exceeds supply. A high margin of error for ownership and rental vacancy rate indicates inconclusive data regarding vacancy rates.
- Roughly 84 percent of Rowley's occupied housing units were owner occupied and 16 percent renter occupied, which is a significantly lower proportion of renter housing than in the region.
- Rowley's housing stock is generally newer than housing in the region, with about 55 percent of housing units in built prior to 1979. However, homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements.
- Rowley's residential building permit activity indicates construction of primarily of single-family houses with some two-family and some three/four-family housing between 2000 and 2015.
- For-sale housing prices are moderately high compared with other communities in the region with a 2016 median sales price for all residential sales of \$415,000. Rowley has an affordability gap of \$104,000 – a household making the median income could not afford the median sales price for a single-family home in 2016 of \$440,000.
- Rowley renters tend to have higher incomes than renters in the region and tend to pay more for rent than in the region.
- Renter households are typically younger than owner households, however Rowley has a much higher estimated proportion of older renters age 60 and above than in the region.
- About 31 percent of Rowley's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 46 percent of low-income households in Rowley are estimated to spend more than 30 percent of their gross income for housing costs.
- Housing cost burdened households in Rowley are most likely to be composed of small families. Second most likely household type to cost burdened are elderly non-family households, many of which likely live alone.
- Only 4 percent or 94 units of Rowley's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that Rowley needs more affordable rental housing, but also that housing is needed at all price points including market-rate rental housing, more affordable starter homes for first-time homebuyers, housing for low/moderate income and middle-income households including rental and ownership units, as well as accessible housing and housing with supportive services.
- The low vacancy rates, high rental prices, and potential increase of population and households in the coming years indicates that Rowley's housing needs may be best addressed through a combination of new housing production of ownership and rental units as well as redevelopment and/or conversion of single-family homes to alternative housing types such as congregate living with supportive services, small-scale multi-family units, and cottage-style or other models for smaller, affordable starter homes.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 2,246 housing units in Rowley, with 2,219 year-round occupied units (99 percent) and an estimated 27 vacant units (1 percent of total housing units), with 12 of these (44 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Rowley was 0 percent and ownership vacancy rate was 0 percent. These vacancy rates indicate a need for more housing units, both rental and ownership. The county and state had higher in vacancy rates for both owner and rental housing.

An estimated 84 percent of Rowley's total occupied housing units were owner occupied while 16 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Vacancy Rates

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

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

Occupancy, Vacancy, and Tenure, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	2,246	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	2,219	99%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	1,860	84%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	359	16%	46,072	37%	106,619	37%	966,054	38%
Vacant	27	1%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	12	44%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	0.0	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	0.0	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Rowley's land is divided into 2,611 total parcels, with 1,972 parcels (76 percent) with residential uses. Most of the parcels in Rowley consists of single-family properties (approximately 63 percent), followed by condominiums at 10 percent.

Rowley Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	1,653	63%
Two- or More Family	51	2%
Condominiums	254	10%
Apartments	14	0.54%
Commercial Parcels	94	4%
Other non- residential uses	545	21%
Total	2,611	100%
<i>Source: DOR Municipal Databank, Parcel Counts by Usage Code 2017</i>		

About 77 percent of units in Rowley are single, detached, units, which is higher than the region (51 percent), county (52 percent), and state (50 percent). About 15 percent of Rowley's units are in multi-family (three or more units) buildings, which is lower than the region, county, and state.

Rowley Units in Structure, 2017

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
Units in Structure	est.	%	est.	%	est.	%	est.	%
Total	2,246	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	1,719	77%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	142	6%	10,856	8%	19,450	6%	145,650	10%
2	57	3%	12,787	10%	31,376	10%	292,932	10%
3 or 4	62	3%	14,721	11%	35,219	11%	308,861	7%
5 to 9	133	6%	7,349	6%	16,295	5%	164,745	2%
10 to 19	133	6%	6,295	5%	12,514	4%	120,407	5%
20 to 49	0	0%	5,271	4%	15,442	5%	122,166	11%
50 or more	0	0%	7,157	5%	18,063	6%	190,134	4%
Mobile home	0	0%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%
<i>Source: 2011-2015 ACS Estimates, Table B25024</i>								

AGE OF HOUSING

Housing in Rowley is generally newer than housing in the region, county, and state. Per the 2015 ACS estimates, roughly 20 percent of existing housing units were constructed in Rowley before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state. Roughly 55 percent of Rowley's homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates 14 percent of homes were built after 2000 in Rowley compared to roughly 8 percent in the region and county and 9 percent in the state.

Age of Housing, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	2,246	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	72	3%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	251	11%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	375	17%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	321	14%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	207	9%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	134	6%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	403	18%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	25	1%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	458	20%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

TRENDS IN RESIDENTIAL PROPERTY VALUES

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

In FY17, the total assessed value of all residential parcels in Rowley was \$855,096,485, and the average value of a single-family home was \$426,237. Rowley has among the lowest residential tax rates in the region at \$14.14. The median tax rate in the region is \$14.68. The next highest tax rate is North Andover at \$14.28. Rowley's average single-family tax bill is \$6,027, which is the median of the region.

Tax Rates and Average Tax Bills, FY2017

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

Source: DOR Municipal Databank, FY17

Permitting Activity

Between 2000 and 2015, residential permit activity in Rowley fluctuated year to year with an annual average of about 20 single-family units. In this period, Rowley also permitted six two-family units, 18 three or four family units, and no multi-family units. Rowley's overall annual average was about 22 units over all permitted building types. Over this period, single-family permits experienced a peak in 2004 with 66 units permitted. Since 2000, single-family permits have fluctuated and reached a low of three in 2015.

Rowley Residential Building Permit Activity, 2000-2015

Permits Issued	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Single-Family	10	9	18	36	66	31	10	5	15	9	5	8	11	54	28	3
Two-Family Units	0	0	0	0	2	2	0	0	2	0	0	0	0	0	0	0
Three- or Four-Family Units	0	0	0	12	0	3	0	0	6	0	0	0	0	0	0	0
Five+ Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	10	9	18	48	68	36	10	5	23	9	5	8	11	54	28	3

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

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Rowley owner households (59 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent). However, more owners moved in before 1980 in Rowley (18 percent) than in the region (13 percent), county (16 percent), and state (17 percent) and less before 1980.

Owner by Year Moved into Unit, 2015

Year	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	13	1%	429	1%	843	0.5%	7,437	0.5%
2010-2014	219	12%	11,451	14%	24,118	13%	203,982	13%
2000-2009	695	37%	28,806	36%	62,567	35%	546,366	35%
1990-1999	418	22%	19,046	24%	41,879	23%	356,671	23%
1980-1989	172	9%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	343	18%	10,508	13%	29,464	16%	271,359	17%
Total	1,860	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in Rowley (66 percent) are between the ages of 35 and 59 – this is higher proportionally than in the region (58 percent), county (54 percent), and state (53 percent).

Rowley has less estimated owner householders ages 65 to 74 (9 percent) than the region (14 percent), county (16 percent), and state (16 percent).

Owner by Age of Householder, 2015

Age of Householder	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	1,860	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	112	6%	5,687	7%	12,501	7%	120,668	8%
35-44 years	310	17%	14,340	18%	29,565	16%	262,247	17%
45-54 years	545	29%	21,581	27%	45,865	25%	386,386	24%
55-59 years	364	20%	10,116	13%	22,635	13%	197,033	12%
60-64 years	187	10%	9,064	11%	20,879	12%	177,103	11%
65-74 years	161	9%	11,371	14%	28,059	16%	245,529	16%
75-84 years	181	10%	5,218	7%	14,517	8%	131,404	8%
85+ years	0	0%	2,220	3%	6,826	4%	58,368	4%
Source: 2011-2015 ACS Estimates, Table B25007								

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

In Rowley, about 51 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2016

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	1,860	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	63	3.4%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	0	0.0%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	39	2.1%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	0	0.0%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	74	4.0%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	81	4.4%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	111	6.0%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	281	15.1%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	271	14.6%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	333	17.9%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	607	32.6%	21,655	27.1%	46,079	25.3%	382,358	24.1%
Source: 2011-2015 ACS Estimates, Table B25118								

OWNER-OCCUPIED HOUSING VALUES

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

In Rowley, less than 24 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and none over \$1,000,000.

Owner-Occupied Units by Value, 2015

Home Value	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	58	3.1%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	0	0.0%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	76	4.1%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	82	4.4%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	258	13.9%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	940	50.5%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	446	24.0%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	0	0.0%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	1,860	100%	79,885	100%	181,293	100%	1,583,667	100%

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

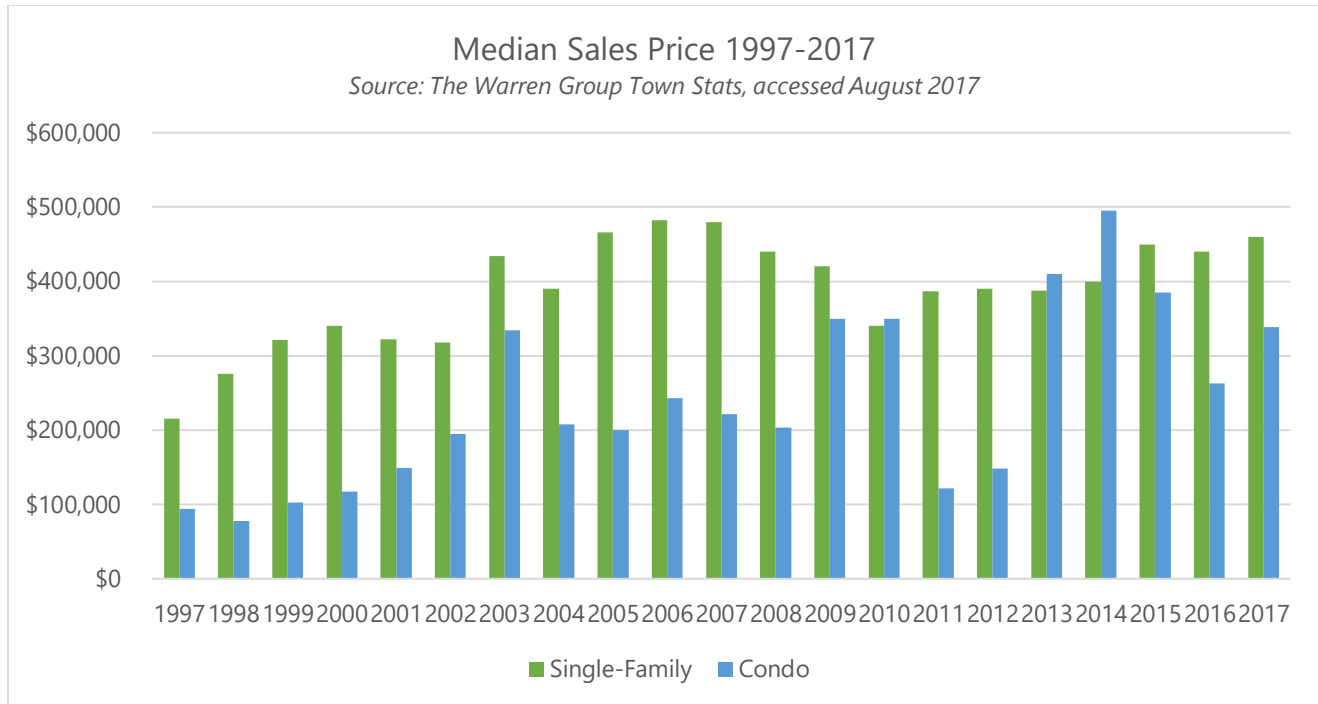
For-Sale Market

In 2017, the median sales price for a single-family home in Rowley was \$460,000. The median sales price for a condo was \$338,750. Condominium prices vary due to the relatively low number of condo units sold per year, compared to the number of single-family units. From 2010 to 2017, the median sales price for a single-family home increased by roughly 35 percent in Rowley. The chart below displays, however, that median sales prices for single-family homes have not yet risen above the peak of \$466,250 that was reached in 2005.

Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$215,000	\$94,000	\$199,450
1998	\$275,800	\$78,000	\$249,450
1999	\$321,054	\$102,950	\$289,900
2000	\$340,000	\$117,000	\$304,500
2001	\$322,000	\$149,000	\$287,000
2002	\$318,000	\$195,000	\$304,000
2003	\$434,000	\$333,837	\$400,000
2004	\$389,900	\$208,000	\$357,041
2005	\$466,250	\$199,900	\$397,000
2006	\$481,895	\$243,125	\$465,000
2007	\$479,500	\$221,000	\$413,500
2008	\$440,000	\$203,152	\$350,000
2009	\$420,000	\$349,900	\$349,950
2010	\$340,000	\$349,900	\$349,900
2011	\$386,750	\$121,950	\$385,000
2012	\$390,000	\$148,500	\$345,000
2013	\$387,900	\$409,950	\$386,450
2014	\$399,975	\$494,900	\$448,860
2015	\$449,900	\$385,000	\$435,000
2016	\$440,000	\$262,505	\$415,000
2017	\$460,000	\$338,750	\$460,000

Source: The Warren Group Town Stats, 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Rowley renter households (77 percent) moved into their current unit between 2000 and 2014. This is lower proportionally than the region (88 percent), county (84 percent), and state (87 percent).

Rowley has proportionally more estimated renters who moved into their units in the 1990s (20 percent) than in the region (7 percent), county (8 percent), and state (7 percent).

Renter by Year Moved into Unit, 2015

Year	Rowley		Merrimack Valley		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	0	0%	831	2%	2,057	2%	21,922	2%
2010-2014	146	41%	23,544	51%	53,482	50%	499,876	52%
2000-2009	128	36%	17,015	37%	36,618	34%	331,130	34%
1990-1999	72	20%	3,211	7%	8,407	8%	71,061	7%
1980-1989	13	4%	873	2%	2,388	2%	22,277	2%
1979 or earlier	0	0%	598	1%	1,667	2%	19,788	2%
Total	359	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households, however this is not the case in Rowley. Most renter householders in Rowley (55 percent) are estimated to be age 60 and over.

This is substantially higher than estimated renters in this age range than in the region (27 percent), county (29 percent), and state (25 percent).

Renter by Age of Householder, 2015

Age of Householder	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	359	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	45	13%	9,648	22%	22,861	23%	251,629	28%
35-44 years	0	0%	10,121	23%	20,887	21%	182,349	20%
45-54 years	88	25%	8,735	20%	19,632	19%	165,738	18%
55-59 years	30	8%	4,017	9%	9,431	9%	70,612	8%
60-64 years	41	11%	2,933	7%	7,464	7%	57,771	6%
65-74 years	71	20%	4,237	10%	9,710	10%	82,851	9%
75-84 years	42	12%	2,479	6%	6,727	7%	54,611	6%
85+ years	42	12%	1,633	4%	4,752	5%	35,286	4%
Source: 2011-2015 ACS Estimates, Table B25007								

Per the 2015 ACS estimates, about 34 percent of renter households in the region have incomes above \$50,000 and about 39 percent have incomes less than \$25,000. In the county, about 38 percent of renter households have incomes below \$25,000 and about 36 percent above \$50,000. In the state about 36 percent of renter household incomes are below \$25,000, and about 40 percent above \$50,000.

In Rowley, about 41 percent of households have estimated income above \$50,000 and about 40 percent less than \$25,000.

Renters by Household Income, 2015

	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units:	359	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	59	16.4%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	0	0.0%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	57	15.9%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	28	7.8%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	0	0.0%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	25	7.0%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	42	11.7%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	48	13.4%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	44	12.3%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	0	0.0%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	56	15.6%	1,412	3.1%	3,804	3.6%	50,979	5.3%
Source: ACS 2011-2015, Table B25118								

RENTAL HOUSING COSTS

A household making the estimated median renter household income in Rowley could not afford the Fair Market Rent in the metropolitan area.

Wages Needed to afford Fair Market Rent in Massachusetts

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

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

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

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

About 28 percent of renter households in Rowley pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is significantly lower than the region at 70 percent, and lower than Massachusetts, where 59 percent of renter households pay between \$500 and \$1,499. 28 percent of renter households in Rowley pay less than \$500 in monthly gross rent, while in the region and the state 15 percent pay under \$500. About 35 percent of renter households in Rowley pay between \$1,500 and \$1,999 in monthly gross rent.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of 41 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,372 for a one-bedroom apartment. To afford this monthly rent, a household must earn \$54,880 annually. However, in Rowley, the median renter household income is about \$48,125 – a household with the median income could afford monthly rent (and utilities) cost of about \$1,200.

Renter Households by Gross Rent per Month 2015

Gross Rent	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	100	28%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	73	20%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	30	8%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	126	35%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	15	4%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	15	4%	381	1%	973	1%	20,885	2%
\$3,000 or more	0	0%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	359	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates; Table B25063.

Housing Affordability

HOUSING COST BURDEN

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

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

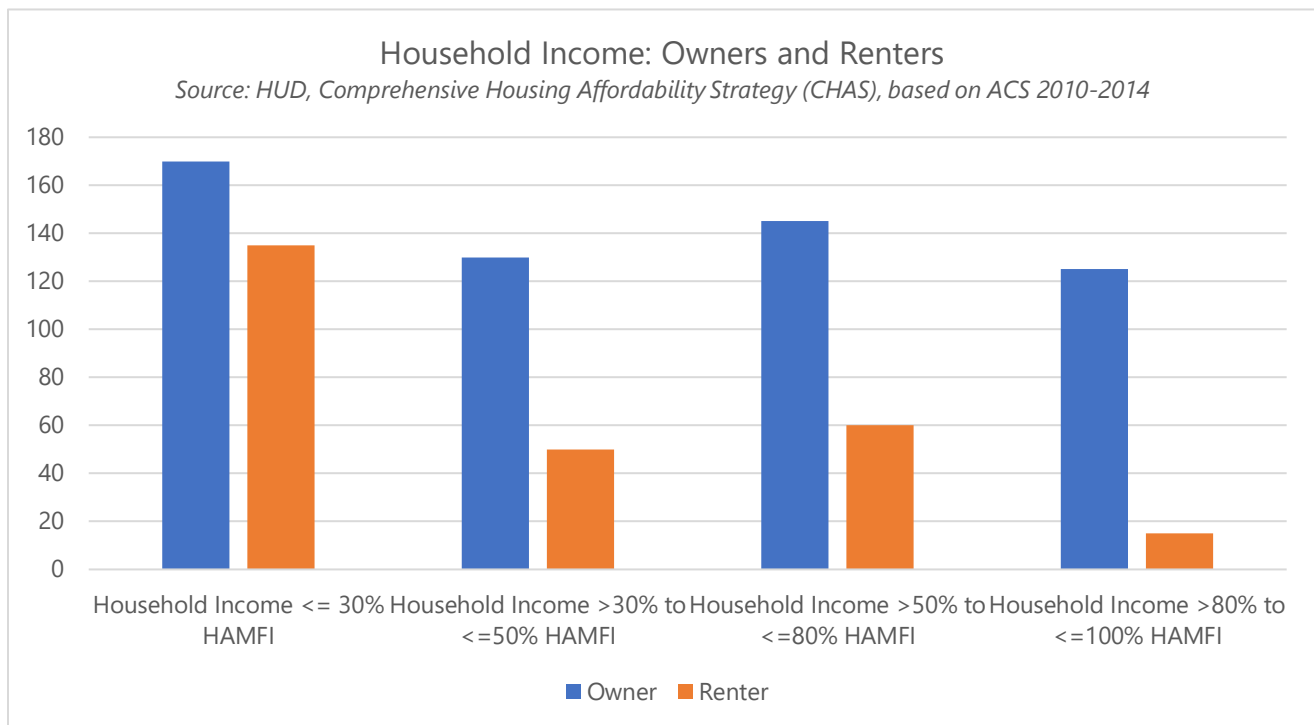
The 2014 ACS estimates indicated that about 31 percent of Rowley households have incomes at or below 80 percent of the Area Median Income (AMI).⁶

About 24 percent of owner households have incomes at or below 80 percent AMI, and about 68 percent of renter households have incomes at or below 80 percent AMI.

Household Income Distribution Overview, 2014

Income Distribution Overview	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	170	9%	135	38%	305	14%
Household Income >30% to <=50% HAMFI	130	7%	50	14%	180	8%
Household Income >50% to <=80% HAMFI	145	8%	60	17%	205	9%
Household Income >80% to <=100% HAMFI	125	7%	15	4%	140	6%
Household Income >100% HAMFI	1,275	69%	100	28%	1,375	63%
Total	1845	100%	360	100%	2200	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

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



About 29 percent of total owner households and 50 percent of renter households in Rowley pay more than 30 percent of their income towards housing.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	1,255	68%	165	46%	1,420	64%
Cost Burden >30% to <=50%	340	18%	75	21%	415	19%
Cost Burden >50%	205	11%	105	29%	310	14%
Cost Burden not available	45	2%	15	4%	60	3%
Total	1,845	100%	360	100%	2,205	100%

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

Of 690 households with incomes at or below 80 percent AMI in Rowley, 320 (46 percent) are cost burdened.

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

Income by Cost Burden (owners and renters)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	215	34%	215	69%	305	14%
Household Income >30% to <=50% HAMFI	10	2%	40	13%	180	8%
Household Income >50% to <=80% HAMFI	95	15%	15	5%	205	9%
Household Income >80% to <=100% HAMFI	90	14%	15	5%	135	6%
Household Income >100% HAMFI	230	36%	25	8%	1,375	63%
Total	640	100%	310	100%	2,200	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of the estimated 245 low-income renter households in Rowley, about 69 percent are cost burdened.

Cost Burdened Renters in Rowley by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	90	50%	90	86%	135	38%
Household Income >30% to <=50% HAMFI	40	22%	15	14%	50	14%
Household Income >50% to <=80% HAMFI	40	22%	0	0%	60	17%
Household Income >80% to <=100% HAMFI	0	0%	0	0%	15	4%
Household Income >100% HAMFI	10	6%	0	0%	100	28%
Total	180	100%	105	100%	360	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

About 445 owner households in Rowley have low income and roughly 54 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Rowley by Income Range, 2014

Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	125	23%	125	61%	170	9%
Household Income >30% to <=50% HAMFI	65	12%	25	12%	130	7%
Household Income >50% to <=80% HAMFI	50	9%	15	7%	145	8%
Household Income >80% to <=100% HAMFI	90	17%	15	7%	125	7%
Household Income >100% HAMFI	215	39%	25	12%	1,275	69%
Total	545	100%	205	100%	1,845	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of 690 households with incomes at or below 80 percent AMI in Rowley in 2014, 419 (61 percent) are cost burdened.

Of all households in Rowley, 739 (34 percent) are cost burdened. Most cost burdened households are small family households (54 percent) and elderly non-family households (18 percent). Elderly households make up 28 percent of cost burdened households and large family households make up 9 percent. Tables detailing cost burden by household type can be found in the appendices.

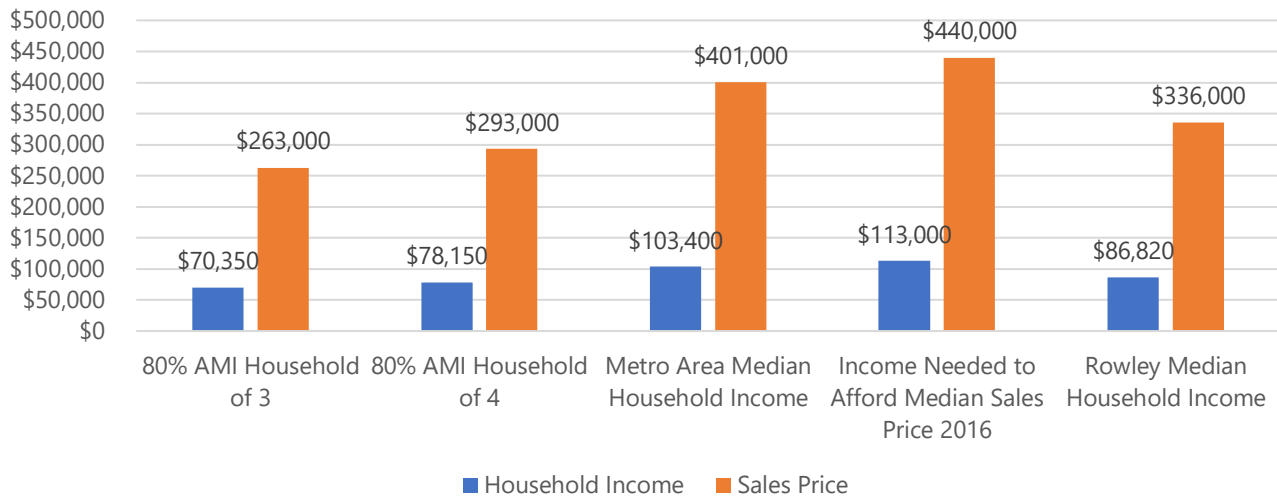
OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Rowley with 80 percent AMI could afford to purchase a home up to \$293,000. The median sales price for a single-family home in Rowley in 2016 was \$440,000, meaning a household would have to make \$113,000 per year to afford a home at the median sales price. At the Boston-Cambridge-Quincy HMFA median household income of \$103,400, a household could afford a home up to \$401,000 in Rowley, though at the Rowley median household income of \$86,820, a household could afford a home only up to \$336,000.

Rowley has an affordability gap of \$104,000—households making the median household income can afford to buy a home up to \$336,000, while the median sales price for a single-family home in 2016 was \$440,000.

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

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



RENTAL AFFORDABILITY BY INCOME

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

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

Rent Affordable to Two-Person Households by Income Limit 2017

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

AFFORDABLE UNITS

As of December 2017, there were 94 units in Rowley listed on the Subsidized Housing Inventory. 83 percent of these were rental units, and 17 percent were for ownership. About 4.22 percent of Rowley's housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units	2,226	100%
Affordable Units	94	4.22%
Rental	78	83%
Ownership	16	17%
<i>Source: DHCD Subsidized Housing Inventory, 2017</i>		

Seventy affordable units listed on Rowley's SHI (74 percent) have perpetual affordability, including 10 ownership units in The Village at West Ox Pasture. Twenty-four rental units at Mill River have affordability expiring in 2043.

Chapter 4: Housing Development Considerations

In 2014, the Town of Rowley updated their Open Space and Recreation Plan. This plan includes environmental, infrastructure and development considerations that have been incorporated into this plan. Much of the content in this Chapter was taken from the Open Space and Recreation Plan.

Environmental Constraints

SURFACE WATER

Rowley is blessed with a diverse array of interconnected streams, ponds, and wetlands that serve important ecological functions and offer a variety of opportunities for recreational enjoyment. Foremost among these are:

- Mill River, which rises from a series of wetlands in the northwest corner of Town and flows northeasterly to the Parker River above the Town's northern border;
- Upper and Lower Mill Ponds, two elongate impoundments created by a broadening of the Mill River channel;
- Wilson Pond;
- Great Swamp Brook, a southeastern flowing tributary of Mill River;
- Bachelder and Ox Pasture Brooks, which emerge from wetlands in the central part of Town and flow northerly to Mill River;
- Mud Creek;
- Rowley River, a tidal waterway that serves as the Town's southeastern boundary and provides important shellfish habitat; and
- Plum Island Sound, a broad estuary on the Town's eastern edge fed by the Parker and Rowley Rivers

Several areas in Town, where old roads cross floodplains associated with streams, are subject to chronic flooding due to heavy rains. Rowley is riddled with floodplain areas, many designated as Zone A on maps produced by the Federal Emergency Management Agency. In addition, the eastern side of Plum Island is classified as Zone V2 as it directly faces the Atlantic Ocean.

GROUND WATER RESOURCES

Rowley also has important groundwater aquifers, which are the Town's sole supply of drinking water. Aquifers are generally found in sand and gravel deposits where pores in the soil allow water to collect. Groundwater enters the aquifer through sand and gravel soils, wetland, and surface water bodies, and slowly percolates through the ground in a down-gradient direction. To date, four of these sources have been developed for municipal use, of which three remain active.

The Water Department received state certification of the Zone II areas for each well field. The Zone II designation formally establishes the aquifer recharge areas for the wells, and, in conjunction with the Municipal Water Supply Protection District, limits the types of uses allowed within the aquifer recharge area.

CHRONIC FLOODING

Several areas in Town are subject to chronic flooding due to heavy rains. These include: Wethersfield Street at Bachelder Brook, Hillside Street at Great Swamp Brook, Route 133 at Cedarwood Lane, and several areas on the west side of Town south of Route 133, including Leslie Road and Newbury Road. These old roads, built across floodplains associated with streams, were constructed at existing grade, and therefore can be under water during flood times. There are two aspects to flooding - water volume which needs storage; and rate of runoff. Volume is addressed by the Wetlands Protection Act and Planning Board regulations. New roads now are required to be raised above the floodplain, with culverts sized to

allow the stream to pass. When floodplain areas are filled for roads, driveways, grading or building, an equal volume of flood storage space must be excavated as compensation.

Historic and Cultural Resources

Rowley has two historic districts listed by the Massachusetts Historical Commission - the historic Town Center area and the Glen Mills area (which includes the oldest fulling mill and oldest stone arch bridge in America). There are over 180 historic structures and sites in Town, of which several are listed in the National Register of Historic Places as designated by the National Park Service. Of particular note is the Platt-Bradstreet House, constructed in 1677. This structure serves as the headquarters for the Rowley Historical Commission.

Infrastructure Capacity

TRANSPORTATION

Rowley's roadway system is characterized by a system of north-south and east-west highways. Route 1 bisects the community in a north-south direction, and provides direct access to Boston and Portsmouth, NH. Route 1A provides north-south access directly through Rowley Town Center. Route 133 provides east-west access through Town, and directly connects to Interstate 95 just over the Georgetown line. Much of Rowley's recent growth can be attributed to this convenient access to I-95. Because of increased traffic on Route 133 in Rowley in recent years, the State widened and upgraded this road in 1997.

In 1999, the Massachusetts Bay Transportation Authority reinstated commuter rail service between Rowley and North Station in Boston. The commuter rail station is located on Railroad Avenue. The station has parking to accommodate 290 vehicles. The train service helps Rowley residents who commute to jobs in Boston, but it is clear that it has also increased development pressures in Town.

Fixed-route bus service to surrounding communities is not available in Rowley. Commuter service to Boston is provided by a private carrier. Transportation services for elderly and handicapped residents are available by reservation through the Council on Aging.

Town Landing, located on Warehouse Lane, provides access to the Rowley River, Plum Island Sound, and the Atlantic Ocean for Rowley boaters. Currently, the Landing does not provide sufficient space for parking trailers; consequently, boaters have been using conservation land located adjacent to the Landing as a boat trailer parking area. Perley's Marina offers boat-mooring facilities for recreational boaters. There are 55 slips and 3 moorings at this marina, and demand routinely exceeds supply by close to fifty percent.

WATER SUPPLY SYSTEM

Rowley's municipal water department supplies over 1,700 customers, or approximately 90 percent of the Town. The remaining 10 percent of the population is serviced by private wells. The water for municipal wells and private wells originates in the same aquifer. Approximately 85 percent of the public water service connections are for residential customers, ten percent are for commercial businesses, and the remaining five percent are for industrial uses. The water system was constructed in 1948, and the delivery system currently consists of approximately 40 miles of water lines. Generally, the delivery system is in good condition.

Water currently is supplied by three active wells, Well #2, Well #3, and Well Field #5. Well #5 was developed in the Pingree Farm Road area. This well should enable the Town to satisfy near-term additional demand from new, approved and expected single-family development. However, demand is expected to further increase due to redevelopment and expansion of the commercial districts along Routes 1 and 133, and the continued conversion of undeveloped land to residential housing. The existing water supply is considered inadequate to meet Rowley's long-term needs. The Town Water Department and its engineering firm will have to develop alternative water management strategies and search for new water sources to ensure that the Town can continue to meet its drinking water needs in the future.

In addition, water storage capacity is an issue. Currently, the Town has only 65 percent of the recommended water storage capacity. Additional storage capacity is needed for peak demand periods and to ensure an adequate supply for fire suppression. To address this, the Town reserved four acres of the Hunsley Hills land for a future water tower. As additional open space is acquired, areas that have been identified as potential well and storage tank sites should be considered a priority.

SEWER SERVICE

Rowley has no municipal sewer system and no plans to construct one. All homes and businesses are served by on-site septic systems maintained by the property owners, and septage is transported by local haulers to disposal facilities in other towns. The Massachusetts Department of Environmental Protection regulations require that all new septic systems meet Title 5 requirements. In addition, when property owners complete remodeling projects that affect a septic system, and when property ownership is transferred, the septic regulations require that the system be brought into compliance with Title 5. To a certain extent, Title 5 requirements help control the location and amount of new development.

Some towns in the Commonwealth have been forced to construct municipal sewer systems due to the number of failing septic systems. Currently, Rowley does not face this issue, but problems such as the multiple failing septic systems on School Street could someday result in forced sewerage. If the Town did install a sewer system, many parcels that are undevelopable because they don't meet Title 5 requirements could become developable. Therefore, the Town should be sure to take advantage of opportunities such as shared and innovative systems that will allow landowners to bring their systems into compliance, so that mandatory sewerage and the associated increase in development can be avoided.

Regulatory Barriers

Rowley's development patterns can be traced back to the Town's founding in 1639. At that time, Rowley encompassed a much larger land area, including what today are the towns of Boxford, Georgetown, Groveland, Bradford and part of Middleton. Agriculture was the primary industry in the Town and large farms dominated the landscape.

Rowley's 1963 Master Plan reported that due to wetlands and other land characteristics, only fifteen percent of the Town was buildable. However, with recent technological advances in construction practices, and revisions to Title 5 requirements, many areas previously unsuitable for residential and/or commercial development are now buildable. Accordingly, Rowley has experienced a substantial amount of development within areas that were unbuildable as recently as thirty years ago.

LAND USE AND DEVELOPMENT

Land use and development in Rowley is governed by the Protective Zoning Bylaw, first adopted in March of 1960 and last revised in May of 2003. The Bylaw identifies seven land use districts:

1. **Central District:** Encompasses the historic village area of the Town and provides for business, semi-public, and government uses normally found in a Town Center.
2. **Residential District:** Encompass the more established, residential areas surrounding the Town Center.
3. **Outlying District:** Areas of low-density residential, recreation, conservation, agricultural, and similar uses compatible with a rural area.
4. **Coastal Conservation District:** Areas of low-density residential, recreation, conservation, agricultural, and similar uses compatible with a salt marsh ecosystem and adjacent upland.
5. **Retail District:** Areas for retail business which provide goods and services primarily for consumers arriving by automobile.
6. **Business/Light Industry District:** Areas for office and professional buildings and for assembly and light manufacturing uses consistent with the Town's suburban character.

- 7. Floodplain District:** Includes (1) all areas below the elevation of fifteen feet above the mean sea level, based on USGS Maps, bordering salt water or salt marsh, or adjacent to the Parker River, the Mill River, the Rowley River, and the Mud Creek; (2) all areas below the elevation of ten feet above the line following the lowest part of the stream bed or within 100 feet of the following: the lowest part of the stream bed of a named brook, stream or river or the high water line of a pond or lake as shown on USGS Map of Georgetown, Ipswich, Newburyport East and Newburyport West Sections; and (3) all areas within the restrictive line established by Mass. DNR for enforcement of Chapter 131 of the General Laws. The district overlays other land use districts in these areas.
- 8. Municipal Water Protection District:** An overlay district superimposed on all lands in the Town of Rowley lying within the watersheds of groundwater aquifers which are now or may in the future provide public water supply. Its purpose is (1) to promote the health, safety and general welfare of the community by ensuring an adequate quality and quantity of drinking water for the residents, institutions, and businesses of the Town of Rowley; (2) to preserve and protect existing and potential sources of drinking water supplies; (3) to conserve the natural resources of the Town of Rowley; and (4) to prevent temporary and permanent contamination of the environment.

Cluster Development and Open Space Residential Development Bylaws

Rowley's Cluster Development Bylaw has evolved significantly over time. The first Cluster Development Bylaw was adopted in 1988 "for the purpose of promoting the more efficient use of land in harmony with its natural features; increasing residential amenity, municipal economy and environmental protection in the Town...by conserving space, preserving scenic areas, views, streams and other community assets, preserving the character of neighborhoods, promoting efficiency of street and utility layout; lessening storm runoff, erosion and sedimentation normally associated with more conventional type of residential development; retaining natural drainage courses and wetlands; and in general promoting the health, safety, convenience and welfare of residential areas and the Town as a whole."

The bylaw was revised and renamed Open Space Residential Development (OSRD) Bylaw in May of 1999. The updated bylaw made the conventional subdivision plan optional, at the Planning Board's discretion. It also offered the possibility that an increased number of dwellings could be approved in exchange for amenities that would benefit the town and its residents (i.e. open space including trails with public access), to be created and paid for by the developer.

The OSRD Bylaw was rewritten again in 2002, to make it more attractive to developers. This new version was modeled after the guidelines set forth in the Green Neighborhoods Initiative. As of October 2002, one OSRD project had been submitted for review, and was subsequently approved by the Planning Board under the revised Bylaw.

Other Bylaw Adaptations and Changes

In November 2002, the Single-Family Dwelling Limitation Bylaw was amended in three places: The number of single family dwellings permitted in a twelve-month period was reduced from six to four, on lots created from land that was contiguous and held in common ownership at any time on or after the effective date of the reduction. A new section was added allowing ten dwellings in OSRD developments to be permitted per twelve-month period, in order to encourage the use of the OSRD. The amendment also made the Bylaw permanent, eliminating the 10-year limitation clause.

The Multi-Family Bylaw was rewritten and approved in May of 2003, to provide a viable alternative to Comprehensive Permits in the Central and Residential Districts. The Plan also suggests that the Town use the Community Preservation Fund to improve and rehabilitate existing low-cost housing.

Development Impact

The rapid pace of development in Rowley cannot help but have negative impacts on the Town's open space and recreational resources. These impacts include:

- Increased surface runoff and non-point source pollution problems;

- Increased demand on the Town's already strained recreational facilities;
- Disappearance of the Town's open space resources, including agricultural uses, forests, trails and fields;
- Increasing demand on the Town's already strained water supply;
- Destruction of the Town's scenic character, as features such as stone walls and hillsides are demolished for new development; and
- Increased demand on all services, including fire protection, infrastructure and schools.

These are important impacts to keep in mind for development of new housing. Potential changes to the zoning to plan for new housing should be made responsibly, while keeping in mind community character and the needs of Rowley's residents.

POTENTIAL HOUSING LOCATION CONSIDERATIONS IN ROWLEY

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

Potential Housing Development Locations and Environmental Constraints in Rowley

Project Name/Location	Tenure	Category	Affordable (Yes or No)	Number Affordable	Total	Development Area (Acres)	Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply)	Potential Vernal Pool Present (Y/N)
599 Main St Property	Unknown	Elderly Housing	Unknown	0	0	40.43	Water Supply Wetlands Rare Species	Yes
Boxford Common	Unknown	Elderly/ Handicapped Housing 100% MAI	Unknown	0	0	75.43	Water Supply Wetlands 100-Year Floodplain Rare Species	Yes
Chadwick Dresser	Unknown	Unspecified Residential	Unknown	0	0	32.29	Wetlands 100-Year Floodplain Rare Species	No
Kelsey Condos	Unknown	Condos	Unknown	0	0	2.38	NA	No
Melvin Property	Unknown	Elderly Housing	Unknown	0	0	27.71	Wetlands	Yes
PEA Films	Unknown	Elderly Housing	Unknown	0	0	133.57	Water Supply Wetlands Rare Species	Yes
Price Property	For Sale	Elderly Housing Market Rate	Unknown	0	0	82.57	Water Supply Wetlands 100-Year Floodplain Rare Species	No
Williams Property	Unknown	Unspecified Residential	Unknown	0	0	17.03	Water Supply Wetlands 100-Year Floodplain Rare Species	No

Town of Rowley

Legend

Town Boundary

Housing Areas

Identified Development Areas

Water

Permanently Protected Open Space

Transportation Feature

Church

City/Town Offices

College

Emergency Shelter

Library

Police Station

Recreation

School

College

Transit Hub

Bus Route

Blue

Green

Purple

Red

Road

Interstate

Major Road

Local Road

1 inch = 1,250 feet

0

900

1,800

3,600

Feet

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Town	Name	Type	Status	Tenure	Category	Affordable	Number Affordable	Total Number
Rowley	Pingree Farms	Multi Family	Permitted	For Sale	Multi Family	Yes	23	23
Rowley	Marion Way 40B (Still Under Review ZBA)	Two Family	Conceptual	For Sale	Multi Family	Yes	5	20
Rowley	164 - 172 Main Street Rowley Downtown Mixed	Single Family	Permitted	For Sale	1 Family Condo Unit	Yes	1	1
Rowley	Heritage Way	Two Family	Permitted	For Sale	Multi Family	Yes	2	2

Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of Rowley currently has 94 subsidized housing units listed on the Department of Housing and Community Development's (DHCD) Subsidized Housing Inventory (SHI) as of December 2017. This number represents 4.22% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the Town is 129 housing units shy of the 10% affordable housing goal as defined by DHCD.

Over the next five years, the goal is for Rowley's HPP to become "certified." Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to be certified by DHCD for one year if the Town develops 0.5% of their overall goal in a year's time, or for two years if they develop 1.0% of the target units in a year's time. In order to produce 0.5% of its total units annually as SHI units, Rowley will need to add an additional 11 SHI-eligible housing units each year. In order to produce 1.0% of its total units annually, the Town will have to produce 22 SHI units annually. This will be a challenging, but achievable, task given the number of housing units likely to be permitted each year. Between 2000 and 2015, residential permit activity in Rowley fluctuated between 3 and 68 permits, with an annual average of about 21 units per year. Those units were primarily single-family homes, but included six 2-family units and 21 three- or four-unit complexes permitted over that time period. In order to achieve certification and meet the needs of Rowley's population today and tomorrow, units of all types must continue to be considered for development. The Town identified some potential locations for housing of all types as part of the development of this HPP. The enclosed map of Rowley is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development. The table below outlines how the Town can achieve certification through two growth scenarios.

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

Year	0.5% Increase				1.0% Increase			
	Additional Units – 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers		94	2,226	4.2%		94	2,226	4.2%
2018	11	105	2,237	4.7%	22	116	2,248	5.2%
2019	11	116	2,248	5.2%	22	138	2,270	6.1%
2020	11	127	2,259	5.6%	22	160	2,292	7.0%
2021	11	138	2,270	6.1%	22	182	2,314	7.9%
2022	11	149	2,281	6.5%	22	204	2,336	8.7%

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

Although the growth schedule above will help Rowley achieve certification (or Safe Harbor), it will not assist the Town in reaching the goal of developing 10% units on their Subsidized Housing Inventory. To achieve 10% affordable units, the Town must produce an average of 29 units per year until 2022. The chart below outlines the potential progress that can be made to achieving a 10% goal by 2022.

Housing Production Growth Schedule to Achieve 10%

Year	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
Current Numbers	94		2,226	4.2%
2018	123	29	2,255	5.5%
2019	152	29	2,284	6.7%
2020	181	29	2,313	7.8%
2021	210	29	2,342	9.0%
2022	239	29	2,371	10.1%

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

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

Additionally, once certification has been achieved—within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant (developer), with a copy to DHCD, that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met (HPP Certification), and the factual basis for that position (an example would be a DHCD HPP certification letter), including any necessary supportive documentation.

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

Strategies

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

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

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

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

PLANNING AND POLICIES

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

Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to have access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience.

2. **Investigate opportunities to amend the Accessory In-Law Apartment Bylaw.**

In order to create additional affordable housing options for seniors or for younger families seeking more economic independence, Rowley should consider amending the current Accessory In-Law Apartment Bylaw to allow non-family members to occupy the units.

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

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

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

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

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

5. **Conduct ongoing community education.**

The goal of this campaign in Rowley would be to convey to the public the need for diverse types of housing that appeal to difference levels of income. In order to successfully create affordable housing, it is important to remove one of the biggest obstacles – lack of community support. In many communities, the term “affordable housing” conjures up negative connotations and evokes “not-in-my-backyard” sentiments. However, community education that focuses on why affordable housing is important, including the economic benefits and a focus on the profile of those who would benefit, will help remove that barrier to creating affordable units and help to create a richer, well-rounded and healthy community. There are a variety of successful educational campaigns, and one of the most successful is to put a “face” to affordable housing. The Citizens’ Housing and

Planning Association (CHAPA) created a document called *The Faces of 40B* which can serve as a template for communities in creating their own education programs: <https://www.chapa.org/sites/default/files/Facesof40B.pdf>.

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

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

7. Provide support for elderly to age in place.

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

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

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

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

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

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

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

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

In 2009, the Massachusetts Legislature created the Senior Citizen Property Tax Work-Off Abatement Program. The tax work-off abatement provision allows any community in Massachusetts to establish a program giving

homeowners aged 60 or older the opportunity to volunteer their time to the city or town in exchange for a reduction in property tax of up to \$1,000. The city or town administers the program, keeping track of hours worked and crediting for each hour worked an amount not to exceed the minimum wage. Regulations for the program vary from community to community. This program is usually administered by the local council or aging, senior center, or assessor.

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

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

PRODUCTION

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

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

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

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

3. Inventory publicly-owned land to determine suitability and availability for developing affordable housing.

One way to reduce the costs associated with developing affordable housing is to utilize publicly-owned land. By creating an inventory of land, a community can work collaboratively to develop criteria that narrows down which properties are most suitable for housing development. Criteria can include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc.

4. Investigate models that address creation of homes that are “right-sized”.

Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? This strategy would help to create starter homes that meet the needs of young families, micro-homes or granny pods for seniors, or tiny houses. Here are some questions to consider when determining how to construct that housing as “right-sized”:

- **Lifestyle.** Do residents need space to work from home, entertain, engage in hobbies?

- **Family.** Is there room for children or parents moving in with their grown children?

- **Future goals.** Are residents staying for long periods in the community? Or is the population transient?

5. Investigate new and innovative septic systems to create affordable housing.

Many communities do not have access to public water and sewer. In order to create more affordable housing, especially at the density that makes economic sense, more innovative solutions to wastewater treatment need to be explored and implemented. Several communities in the Merrimack Valley are researching septic system designs that will allow for affordable housing to be developed in areas like town centers or near schools and services.

6. Seek to build housing close to services.

Whether it is a single-family home or apartment complex, constructing homes closer to retail, transportation, schools, municipal services and other amenities reduces vehicles trips and increases quality of life for residents. This could include allowing mixed-use and multi-family housing in commercial districts. The mapping exercise conducted as part of this HPP identified some areas in Town that can help to co-locate housing near these services to create a more livable Rowley.

PRESERVATION

1. Investigate amendments to the zoning bylaw to encourage the adaptive reuse of existing residential and commercial buildings.

Similar to federally-initiated government programs such as the McKinney-Vento Homeless Assistance Act and Base Realignment and Closure Act, local governments can adopt programs that convert empty or underutilized properties to affordable housing. Converting existing structures can save money and be a great revitalization tool. As with the strategy above to use public land for affordable housing, it is important to develop criteria for assessing suitability to reuse these structure for housing.

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

In addition to ensuring that units remain affordable long-term, monitoring the expiration of SHI units will help to maintain the existing stock of subsidized housing units. MVPC is including this strategy in the Regional Housing Plan, and encourages communities to identify ways to track these units on an on-going basis.

3. Investigate new ways to convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.

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

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

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

Action Plan

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

Housing Strategies			
Strategies	Time to Complete (months/years)	Strategy Champion(s) (Board, committee, person, etc.)	Funding Needed? Y/N and Source
Planning and Policies			
Partner with for- and non-profit developers to create affordable housing	Ongoing	Housing Committee, Planning Board, Board of Selectmen	No
Investigate opportunities to amend the Accessory In-Law Apartment Bylaw	2 years	Planner, Planning Board, ZBA	No
Seek designation as a Housing Choice Community	1 year	Housing Committee	No
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Housing Committee, Board of Selectmen, MVPC	Yes Housing Choice Program
Conduct ongoing educational campaign	Ongoing	Housing Committee	Yes, Housing Choice Initiative
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Housing Committee	No
Provide support services for elderly to age in place	Ongoing	Senior Center, Council on Aging	No
Participate in the MA Healthy Aging Collaborative’s Age-Friendly Communities Program	6 months – 1 year	Housing Committee, Council on Aging	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Community Housing Trust, Council on Aging	No
Develop trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, Housing Committee, MVPC	No, but could use Housing Choice Initiative funding to support a training
Create a fund that offsets the tax increase for seniors in both single-family homes and condos	2 years	Housing Committee, MVPC, Council on Aging	Yes CPA
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	MVPC, Council on Aging	No

Production			
Encourage development of housing that is affordable to both low- and moderate- income households	Ongoing	Housing Committee	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	<i>Ongoing</i>	Engineer, Council on Aging, Northeast Independent Living Program, Elder Services of Merrimack Valley, Housing Authority	Yes MassWorks, DHCD
Inventory publicly-owned land to determine suitability and availability for developing affordable housing	1-2 years	Housing Committee, Board of Selectmen	No
Investigate models that address creation of starter homes that are "right-sized"	1 year	Planner, Housing Committee	No
Investigate new and innovative septic systems to create affordable housing	1 year	Planner, MVPC	No
Seek to build housing close to services	Ongoing	Planner, Planning Board, Housing Committee	No
Preservation			
Investigate amendments to the zoning bylaw to encourage the adaptive reuse of existing residential and commercial buildings	Ongoing	Board of Selectmen, Housing Committee	Yes U.S. HUD
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	Planner, MVPC, Housing Committee	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Housing Committee, Zoning Board, Board of Selectmen	Yes DHCD
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Board of Selectmen	Yes U.S. HUD

Appendix A

HUD Income Limits FY2017

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

FY 2017 Income Limits Summary

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

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

Definitions

- 1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").
- 2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

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

Bedroom Mix Policy

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



Appendix D

Comprehensive Permit Denial and Appeal Procedures

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

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

Appendix E

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Rowley

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2664	n/a	Plantation Dr.	Rental	42	Perp	No	DHCD
2665	n/a	Depot Way	Rental	12	Perp	Yes	DHCD
2666	Mill River	277 Haverhill Street	Rental	24	6/01/2043	Yes	RHS
4439	DDS Group Homes	confidential	Rental	0	N/A	No	DDS
8577	The Village at West Ox Pasture	Spencer Knowles Rd and Arthur Gordon Dr	Ownership	10	perp	YES	FHLBB
9439	Woodside Condominiums	870 Haverhill Street	Ownership	4	Perp	NO	DHCD
9769	Rowley Village Green	Heritage Drive	Ownership	2	Perp	NO	DHCD
Rowley Totals				94	Census 2010 Year Round Housing Units		2,226
					Percent Subsidized		4.22%

Appendix F

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

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

Age	Rowley		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
15 years	0	0%	11	0.1%	51	0.2%	1,672	0.5%
16-17 years	0	0%	154	1%	338	1%	3,736	1%
18-24 years	19	10%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	0	0%	1,755	13%	4,348	15%	55,572	18%
35-44 years	14	8%	1,899	14%	3,312	11%	28,476	9%
45-54 years	66	35%	2,440	18%	5,252	18%	43,985	14%
55-64 years	0	0%	2,238	17%	5,616	19%	50,784	16%
65-74 years	57	31%	1,638	12%	3,749	13%	28,876	9%
75+ years	30	16%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	186	3%	1,3268	4%	29,898	4%	316,775	5%
Total Population	5,985	100%	33,8637	100%	747,718	100%	6,471,313	100%
Source: 2011-2015 ACS Estimates, Table S1701								

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

Appendix G

Cost Burdened Renters and Owners by Household Type

Cost Burdened Renters and Owners

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 years or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	0	0%	75	34%	15	7%	105	48%	25	11%	220	72%	305
>30% and <=50% AMI	40	37%	19	17%	10	9%	15	14%	25	23%	109	61%	180
>50% and <=80% AMI	0	0%	60	67%	15	17%	15	17%	0	0%	90	44%	205
>80% and <=100% AMI	0	0%	75	83%	0	0%	0	0%	15	17%	90	64%	140
Income >100% AMI	35	15%	170	74%	25	11%	0	0%	0	0%	230	17%	1,375
Total Cost Burdened	75	10%	399	54%	65	9%	135	18%	65	9%	739	34%	2,205

Cost Burdened Renter Households

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	0	0%	20	21%	0	0%	60	63%	15	16%	95	70%	135
>30% and <=50% AMI	10	26%	19	49%	10	26%	0	0%	0	0%	39	78%	50
>50% and <=80% AMI	0	0%	40	100%	0	0%	0	0%	0	0%	40	67%	60
>80% and <=100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	15
Income >100% AMI	0	0%	10	100%	0	0%	0	0%	0	0%	10	10%	100
Total Cost Burdened	10	5%	89	48%	10	5%	60	33%	15	8%	184	51%	360

Cost Burdened Owner Households

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	0	0%	55	44%	15	12%	45	36%	10	8%	125	74%	170
>30% and <=50% AMI	30	43%	0	0%	0	0%	15	21%	25	36%	70	54%	130
>50% and <=80% AMI	0	0%	20	40%	15	30%	15	30%	0	0%	50	34%	145
>80% and <=100% AMI	0	0%	75	83%	0	0%	0	0%	15	17%	90	72%	125
Income >100% AMI	35	16%	160	73%	25	11%	0	0%	0	0%	220	17%	1,275
Total Cost Burdened	65	12%	310	56%	55	10%	75	14%	50	9%	555	30%	1,845

Appendix H

coUrbanize Comments from the Town of Rowley

Creator	Category	Comments
coUrbanizer via Text	Rowley idea	affordable Condos, apartments, townhouses for Rowley
Nerissa Wallen	Where do we need more housing, and what kinds of housing should there be?	Rowley needs more small affordable housing units for seniors. I sit on the building committee for the elementary school renovation that went to vote in May 2017, and I heard from a lot of seniors in our community who wanted to support the renovation but
Sara Bourque	Re: Where do we need more housing, and what kinds of housing should there be?	Totally agree Nerissa! But, I also think we need small homes (Cottages) - like starter homes on smaller pieces of land clustered together close to the downtown. To encourage young families to move to Rowley. Or help those older folks that need to downsize
coUrbanizer via Text	Rowley idea	Affordable housing for 62+ age group.
Nerissa Wallen	Re: Where do we need more housing, and what kinds of housing should there be?	Hi Sarah, agreed! In the meeting, I mentioned an affordable housing development (not sure if it was senior specifically) in Tewksbury - it was all small lots, small single-story ranches with farmers porches. I didn't know anyone who lived there.

Appendix I

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

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

The rationale behind each affordable housing criteria include:

1. Lot size

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

2. Ownership and type of use

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

3. Public transit access

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

4. Proximity to services

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

5. Units on lot

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

6. Underutilization

Underutilized parcels present opportunities for infill, mixed use, and affordable housing development. The status of underutilization can be represented by multiple factors, such as type of use and related zoning district, floor area ratio

(FAR), vacancy, and the building-land ratio value. These factors are grouped into three categories and assigned 6 or 3 points accordingly.

7. Zoning

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

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