



J M Goldson

community preservation
+ planning

TOWN OF SALISBURY

Housing Production Plan

2018-2022

PREPARED FOR:

Town of Salisbury
Neil J. Harrington, Town Manager
5 Beach Road
Salisbury, MA 01952

PREPARED BY:

Merrimack Valley Planning Commission
with assistance by JM Goldson community preservation + planning

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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.

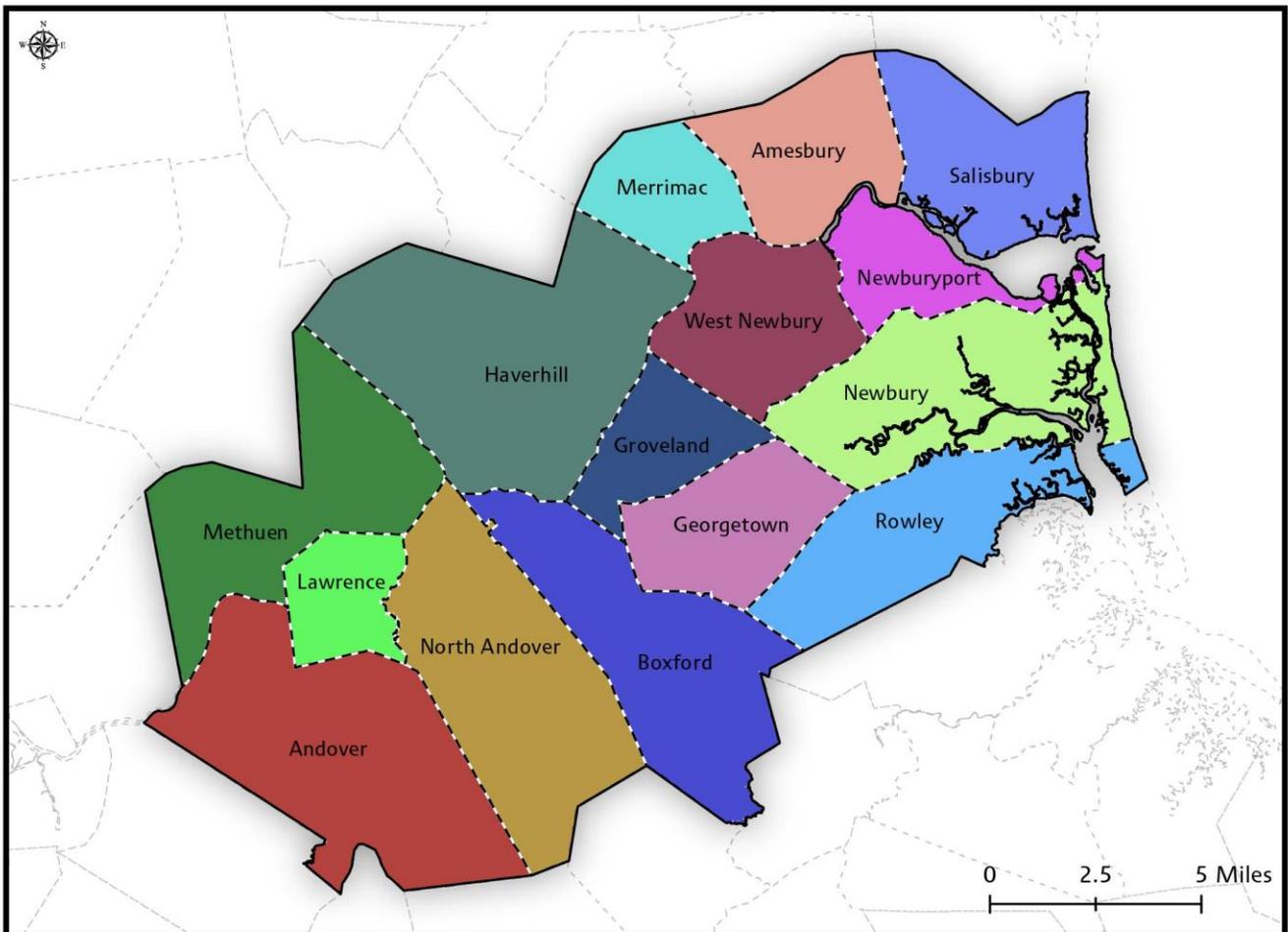
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the 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

Salisbury 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 Salisbury. MVPC worked with Salisbury 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 Salisbury. 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 Salisbury's housing accomplishments.

PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the Salisbury 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 Salisbury'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 Salisbury in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops; the first workshop was held in June 2017 to understand local housing needs, and the second workshop was held in November 2017 to identify potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Salisbury can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** MVPC worked alongside Town Planner Lisa Pearson 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 Salisbury is located 40 miles north of Boston in the northeast corner of the Merrimack Valley. It is bordered on the north by New Hampshire, on the east by the Atlantic Ocean, on the south by the Merrimack River and the City of Newburyport and on the west by the City of Amesbury. Over the last 15-20 years, Salisbury has seen a large increase in development, with an average of 64 residential units per year permitted. Given its relative proximity to Boston and southern NH, with easy access to I-495 and I-95, Salisbury and its neighbors have emerged as hot real estate areas, especially in areas close to Salisbury Beach.

The demographics in Salisbury have also been growing and changing. Salisbury's households are growing at a faster rate than many of the Merrimack Valley Region's communities. Population projections indicate a possible increase in population in future years. According to the UMass Donahue Institute, Salisbury's population is anticipated to increase by just over 1,260 people between 2010 and 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average of 2.5 persons per household, this level of population growth could generate a need for just over 500 new units. If average household size continued to decline, thereby increasing household formation, it would generate more demand for new units.

The composition of Salisbury's households creates new and different demands on the type of housing to accommodate local need. The number of households with children under 18 years old decreased almost 17 percent from 1,025 households in 2000, to about 851 in 2015. In the same period, single-person households increased almost 15 percent from 819 households in 2000 to about 1,030 households in 2015. The age composition of Salisbury's population is anticipated to change with a substantially greater percentage of people 65 years and old (an increase from 17 percent to 34 percent) and smaller percentage of adults age 20 to 34 years (from 19 to 12 percent) and adults age 35 to 64 years (decrease from 45 percent to 37 percent). Projections indicate a slight increase in children under 5 years, bringing the percentage of this cohort closer to the 2000 percentage of 6 percent.

Salisbury's estimated median household income per the 2015 ACS is \$69,500, which is lower than the average of the median income for the fifteen Merrimack Valley communities (\$75,532).

The median sales price in Salisbury in 2016 is \$300,000. While single family prices have not recovered since the peak in 2005/2006, the condominium prices in Town have surpassed that, and are above the median sales price for a single-family home at \$302,850. While these median sales prices are on par with the average for the Merrimack Valley region, Salisbury has an affordability gap of \$26,000—households making the median household income can afford to buy a home up to \$274,000, while the median sales price for a single-family home in 2016 was \$300,000. This is one of the smallest gaps in the Merrimack Valley, but still poses a challenge for new families or seniors looking to downsize into a smaller home.

With these changing demographics comes the need to evaluate how to accommodate the future housing needs of Salisbury's citizens. The next section will discuss this further.

Chapter 2: Demographic Profile

Key Findings

- Salisbury is growing – in overall population and even more so in number of households. Salisbury’s households are growing at a faster rate than many of the region’s communities, and this creates a more significant demand for housing units. Population projections indicate a possible increase in population in future years, which could further increase the need for more housing units.
- The composition of Salisbury’s households has changed with fewer households with children and more single-person households between 2000 and 2015. The age composition of Salisbury’s population is projected to change with a substantially greater number of older adults (age 65 year and over).
- The region is becoming more racially diverse, but less so in Salisbury. A greater diversity of housing stock in Salisbury 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.
- Salisbury’s population has comparable disability rates to the region across all age ranges, including an estimated 29 percent (about 443) of older adults age 65 years and over with disabilities. Persons with disabilities, whether physical, mental or emotional, can have special housing needs including accessible units and supportive services.
- About 28 percent of Salisbury’s family households with children under age 18 are single-parent households, mostly female-headed households. Single-parent households are more likely to struggle with housing costs.
- Salisbury’s households have slightly lower median income than households in the region, with renters having lower income than owners, as is typical. Poverty rates in Salisbury are slightly lower than the region, with an estimated 10 percent of the population living in households below the federal poverty thresholds.
- About 73 percent of Salisbury’s households own and 27 percent rent their home, which is a lower percentage of renter households than in the region overall.

Population and Household Trends

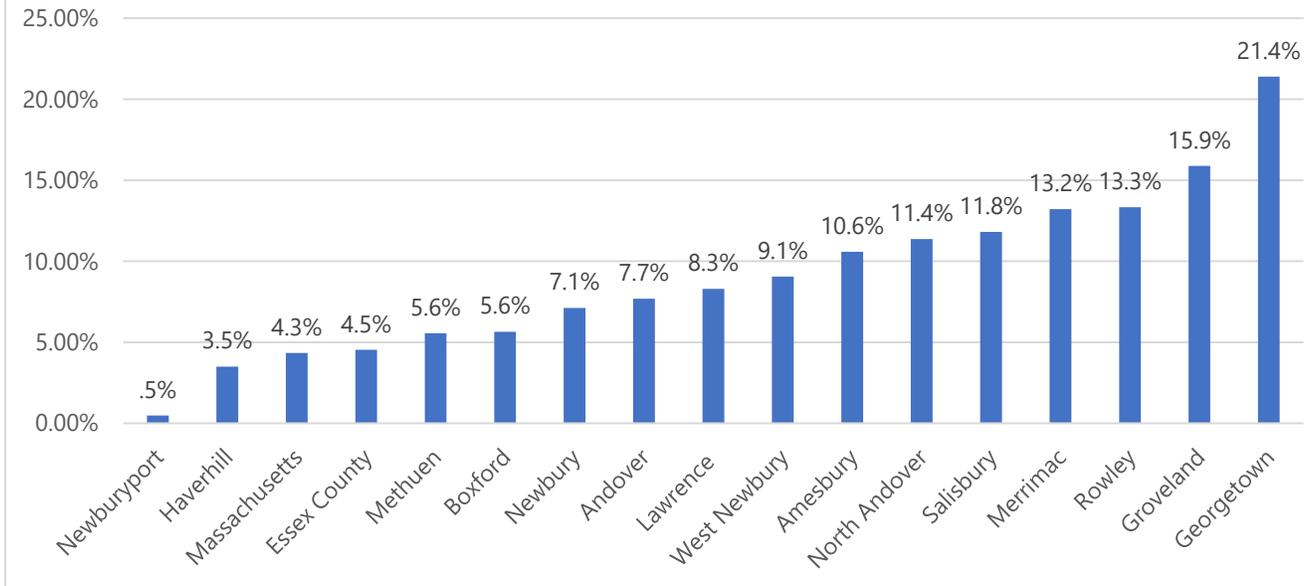
POPULATION AND HOUSEHOLD CHANGE

Salisbury’s estimated population per the 2015 American Community Survey (ACS) is 8,672 people – a growth of just under 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 in the same period.

The number of households in Salisbury grew close to 12 percent, which is slightly higher than population growth in the same period due to the decrease in average household size from 2.53 persons per household to an estimated 2.50 persons per household.

Household Growth 2000-2015

Source: US Decennial Census 2000; 2011-2015 American Community Survey



Average family size in Salisbury also decreased slightly from 3.1 persons per household in 2000 to about 3.07 persons per household in 2015. A trend of decreasing household size is counter to trends in the state and county, according to the US Decennial Census and the ACS estimates. As household sizes decrease, the number of households grow at a faster rate than the population, thus adding to the demand for housing units. The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size increased just under 1 percent in the county and state from 2.53 pph in the state and 2.59 pph in the county in 2000 to an estimated 2.53 pph in the state and 2.59 in the county in 2015.

The composition of Salisbury's households has also changed. The number of households with children under 18 years old decreased almost 17 percent from 1,025 households in 2000 to about 851 in 2015. In the same period, single-person households increased almost 15 percent from 819 households in 2000 to about 1,030 households in 2015. These local changes are a more dramatic reflection of state and county trends. 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.

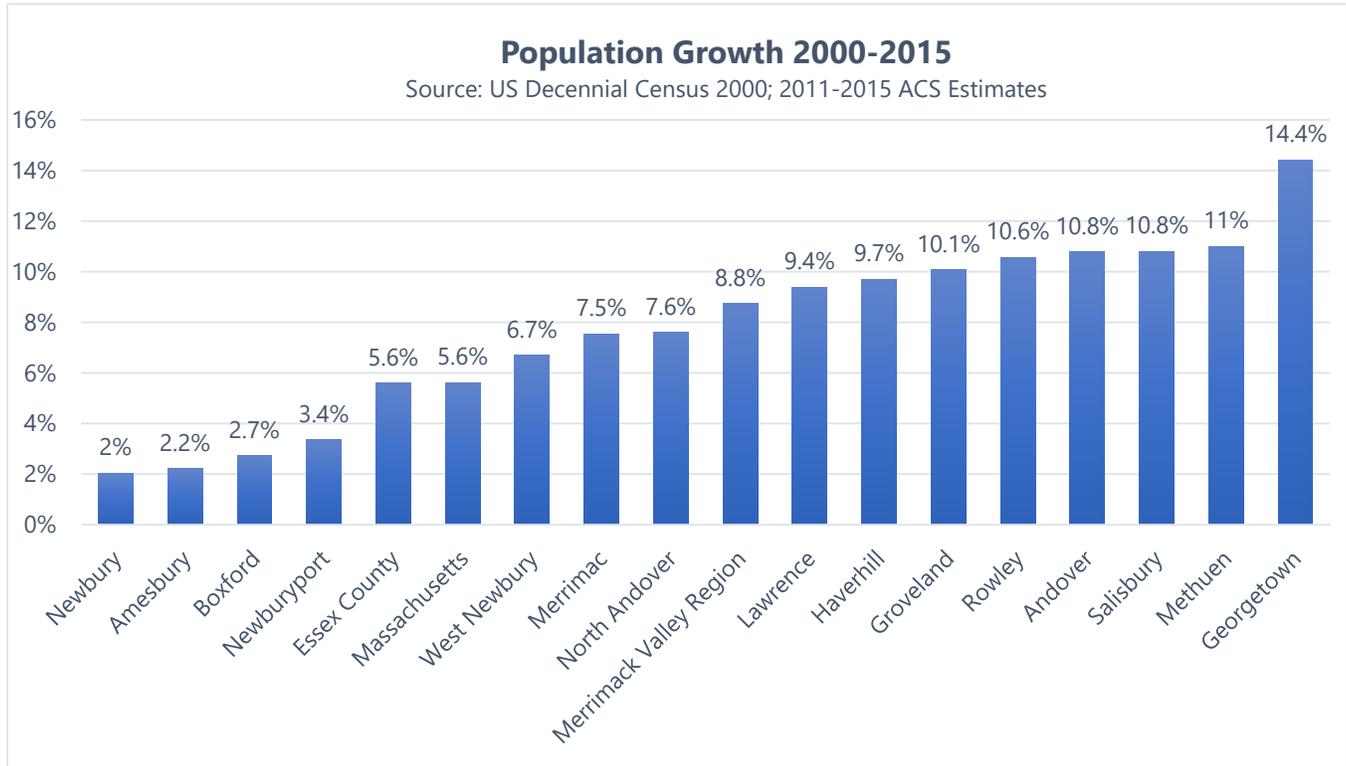
Change in Salisbury Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	7,827	8,283	8,672	10.80%
Households	3,082	3,441	3,446	11.81%
Households with individuals under 18 years	1,025	914	851	-16.98%
Single Person Households	819	1,030	941	14.90%
Average Household Size	2.53	2.39	2.5	-1.19%
Average Family Size	3.1	2.98	3.07	-0.97%

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. Salisbury's estimated population growth in this period was 10.8 percent – the third highest estimated growth rate in the region.

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

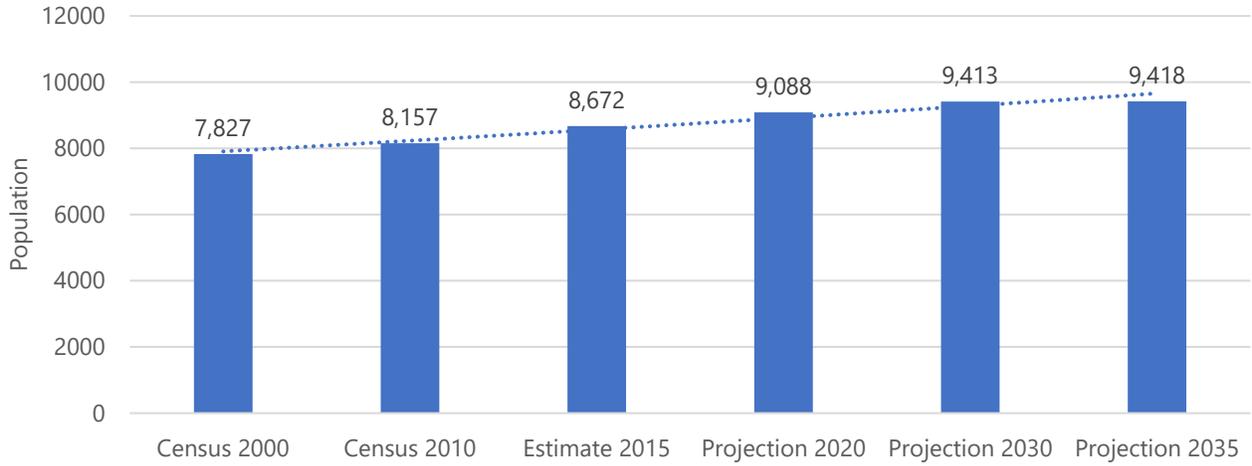


UMass Donahue Institute population projections indicate a continued increase in Salisbury's population by just over 1,260 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average household size of 2.5, this level of population growth could generate a need for just over 500 new units. If average household size continues to decline, thereby increasing household formation, it would generate more demand for new units. However, it is important to remember that many factors affect population change cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.¹

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.

Salisbury Population Growth

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

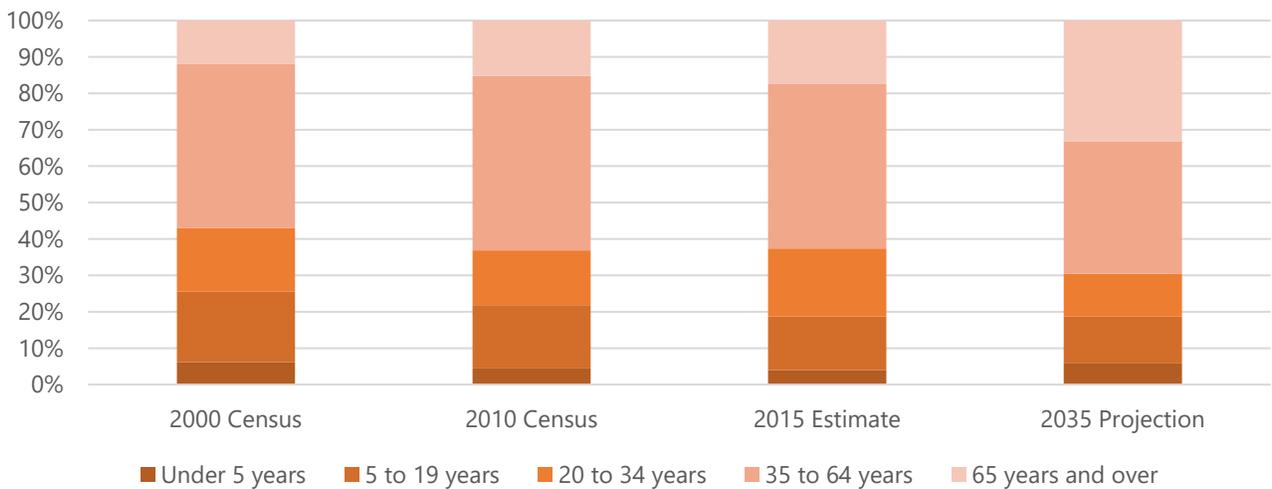


AGE

Per the UMass Donahue projections, the age composition of Salisbury’s population is anticipated to change with a 153 percent increase in the number of older adults (age 65 year and over) and smaller percentages of school age children, adults age 20 to 34 years, and adults age 35 to 64 years. Projections indicate a 57 percent increase in children under 5 years, bringing the percentage of this cohort closer to the 2000 percentage. The median age in Salisbury was estimated to be 45.9 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.

Salisbury Age Distribution Projections

Source: UMass Donahue Age/Sex Details 2013; U.S. Decennial Census 2000 and 2010; 2011-2015 ACS



RACE AND ETHNICITY

Per the 2015 ACS, Salisbury's population continues to racially identify primarily as white alone, with an estimated 96 percent, a slight decrease from 2000 when 98 percent of the population identified as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000. The region is becoming more racially diverse, while Salisbury remains primarily white.

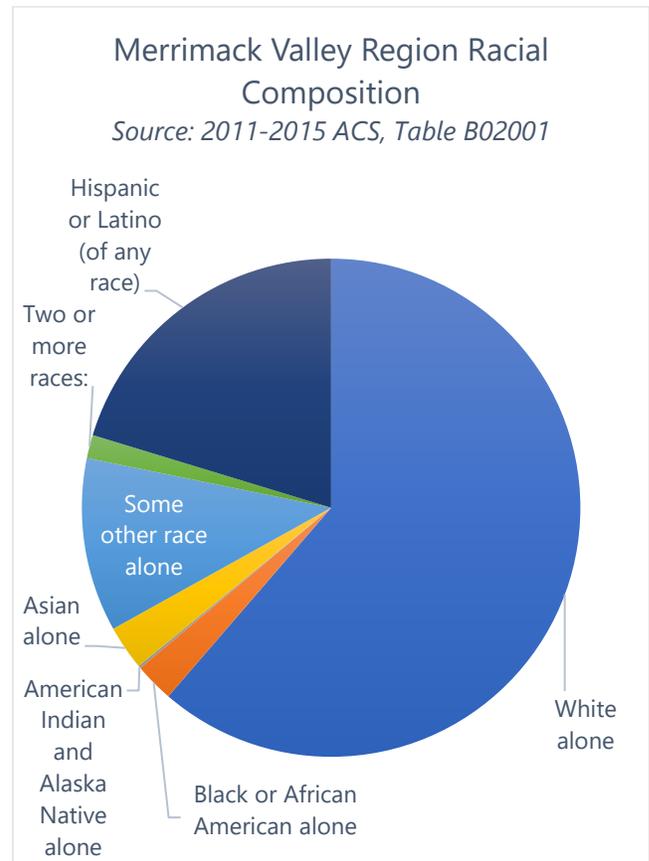
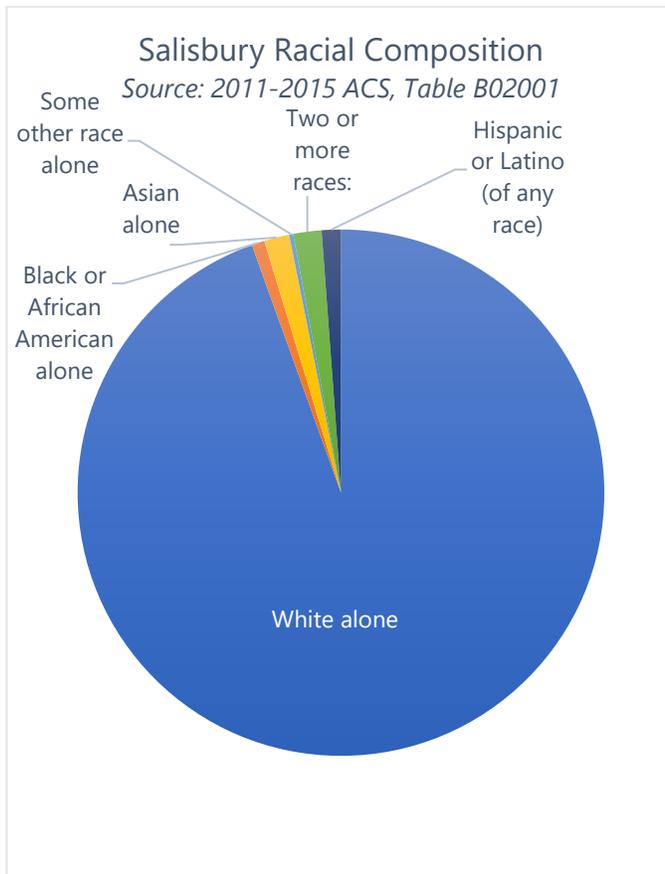
In Salisbury, per the 2015 ACS, about 1 percent of the population identifies as Black/African American alone, zero American Indian/Alaska Native alone, 2 percent Asian alone, less than 1 percent some other race, and 2 percent as two or more races. Regionally, about 3 percent of the population identifies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

The most significant racial/ethnic difference between Salisbury's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino - About 1 percent of Salisbury'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.

Salisbury Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
Total Population	7,827	100%	8,283	100%	8,672	100%
White alone	7,635	98%	7,978	96%	8,293	96%
Black or African American alone	32	0.4%	38	0.5%	69	1%
American Indian and Alaska Native alone	24	0.3%	19	0.2%	0	0%
Asian alone	27	0.3%	98	1%	136	2%
Some other race alone	20	0.3%	30	0.4%	22	0.3%
Two or more races:	82	1%	119	1%	152	2%
Hispanic or Latino (of any race)	92	1%	128	2%	103	1%

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



DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.² Salisbury's estimated disability rate (12 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 Salisbury (5 percent) is comparable to the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability in Salisbury (10 percent) is slightly higher than the estimated 9 percent of population in this age cohort in the region, county, and state.

Salisbury's estimated percentage of people 65 years and over who are disabled was 29 percent, whereas about 33 percent of the region, county, and state seniors are disabled.

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 Type Definitions

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

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

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

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

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

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

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

Source: American Community Survey Subject Definitions

Disability by Age, 2015

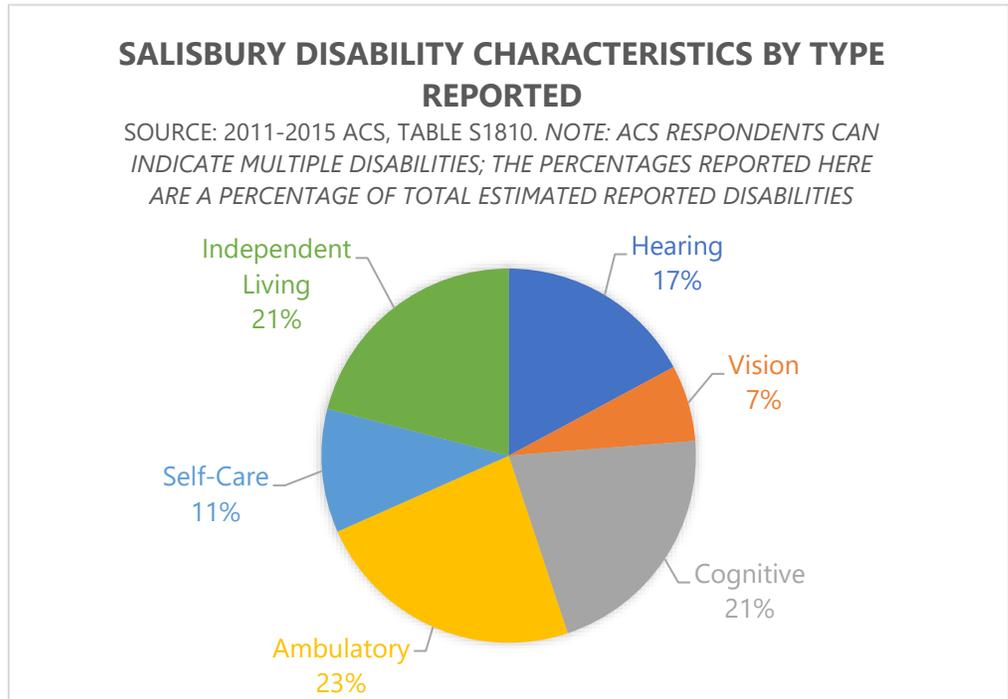
	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	8,648	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	1,068	12%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	1,441	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	75	5%	3,694	5%	7,789	6%	63,543	5%
18-64 years	5,693	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	550	10%	20,377	9%	44,374	9%	383,623	9%
65 years and over	1,514	100%	44,026	100%	111,964	100%	947,022	100%
With disability	443	29%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

Of the estimated disabilities in Salisbury, the most reported was ambulatory (23 percent of reported disabilities). Independent living and cognitive disabilities were each about 21 percent of total estimated reported disabilities.

GEOGRAPHIC MOBILITY

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



About 86 percent of Salisbury's total population lived in the same home the year prior to the survey, which is a lower 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 (64 percent of population that had moved; 9 percent of total population) moved to Salisbury from another community in Essex County. This comparable with mobility characteristics of the region, county, and state. The most noticeable difference in Salisbury's mobility characteristics is that a smaller estimated percentage of households moved from Massachusetts to Salisbury (1 percent) and a greater estimated percentage of households moved from a different state (4 percent) compared with the region, county, and state.

Geographic Mobility, 2015

	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	8,611	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	7,405	86%	301,390	89%	666,437	88%	5,779,219	87%
Same County	766	9%	24,315	7%	56,670	8%	477,731	7%
Same State	60	1%	5,547	7%	15,112	2%	179,149	3%
Different State	336	4%	5,646	2%	11,334	2%	139,338	2%
Abroad	43	1%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Source: 2011-2015 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, Salisbury has about 3,446 total households, with 62 percent family households. About 34 percent of family households have children under age 18.

About 28 percent of family households with children are single-parent households in Salisbury, which is lower than the region (34 percent), but higher than the county (19 percent) and state (17 percent).

About 27 percent of households are single-person households and about 41 percent of single-person households in Salisbury are age 65 plus. This is comparable to percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone.

Household Types, 2015

Household Type	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	3,446	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	2,152	62%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	723	34%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	43	6%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	157	22%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	1,203	35%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	1,294	38%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	941	27%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	389	41%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 73 percent of Salisbury households own and 27 percent rent their home. Salisbury 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	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	2,524	73%	79,885	63%	181,293	63%	1,583,667	62%
Rent	922	27%	46,072	37%	106,619	37%	966,054	38%
Total	3,446	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

Salisbury's estimates indicate more households with one or two people than in 2000 and the Town experienced a decline in larger households with four-plus people.

Per the 2015 ACS, most households in Salisbury consist of either one-person (27 percent) or two-persons (35 percent). The percentage of two-person households has increased about 3 percentage points since 2000 whereas the number of four-plus-person households decreased about 4 percentage points in the same period.

Household Size, 2015

Size	2000		2010		2015	
	number	%	number	%	est.	%
1-person	819	27%	1,132	33%	941	27%
2-person	979	32%	1,108	32%	1,196	35%
3-person	549	18%	549	16%	606	18%
4+-person	735	24%	663	19%	703	20%
Total	3,082	100%	3,452	100%	3,446	100%

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

HOUSEHOLD INCOME

Income Distribution

Salisbury's households are estimated to have slightly lower incomes than households in the region, county, and state.

Roughly 31 percent of Salisbury households have income of \$100,000 or more and about 41 percent have income less than \$50,000, per the 2015 ACS. About 33 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

Household Income Distribution, 2015

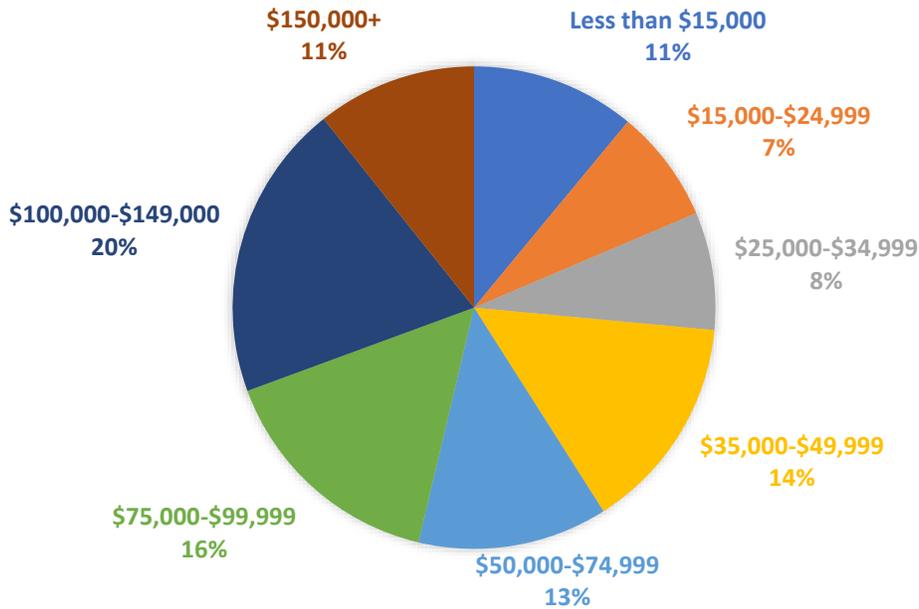
Income	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	379	11%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	262	8%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	272	8%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	500	15%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	438	13%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	541	16%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	686	20%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	369	11%	23,074	18%	49,883	17%	433,337	17%
Total	3,446	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001



SALISBURY HOUSEHOLD INCOME DISTRIBUTION

SOURCE: 2011-2015 ACS, TABLE B19001



Median Income

Salisbury's estimated median household income per the 2015 ACS is \$69,500, which is less than the average of the median income for the 15 Merrimack Valley communities (\$75,532), but comparable to the county (\$69,068) and state (\$68,563).

Median Income, 2015

	Salisbury	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$69,500	\$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 and owners in Salisbury have significantly lower income than owners, as seen at the community, regional, county, and state level. In Salisbury, estimated median renter income was \$32,218 per the 2015 ACS and estimated median owner income was \$83,235.

Median Income by Tenure, 2015

Tenure	Salisbury	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$83,235	\$104,451	\$95,660	\$92,207
Renter Occupied	\$32,218	\$34,997	\$35,254	\$37,780

Source: 2011-2015 ACS Estimates, Table B25119.

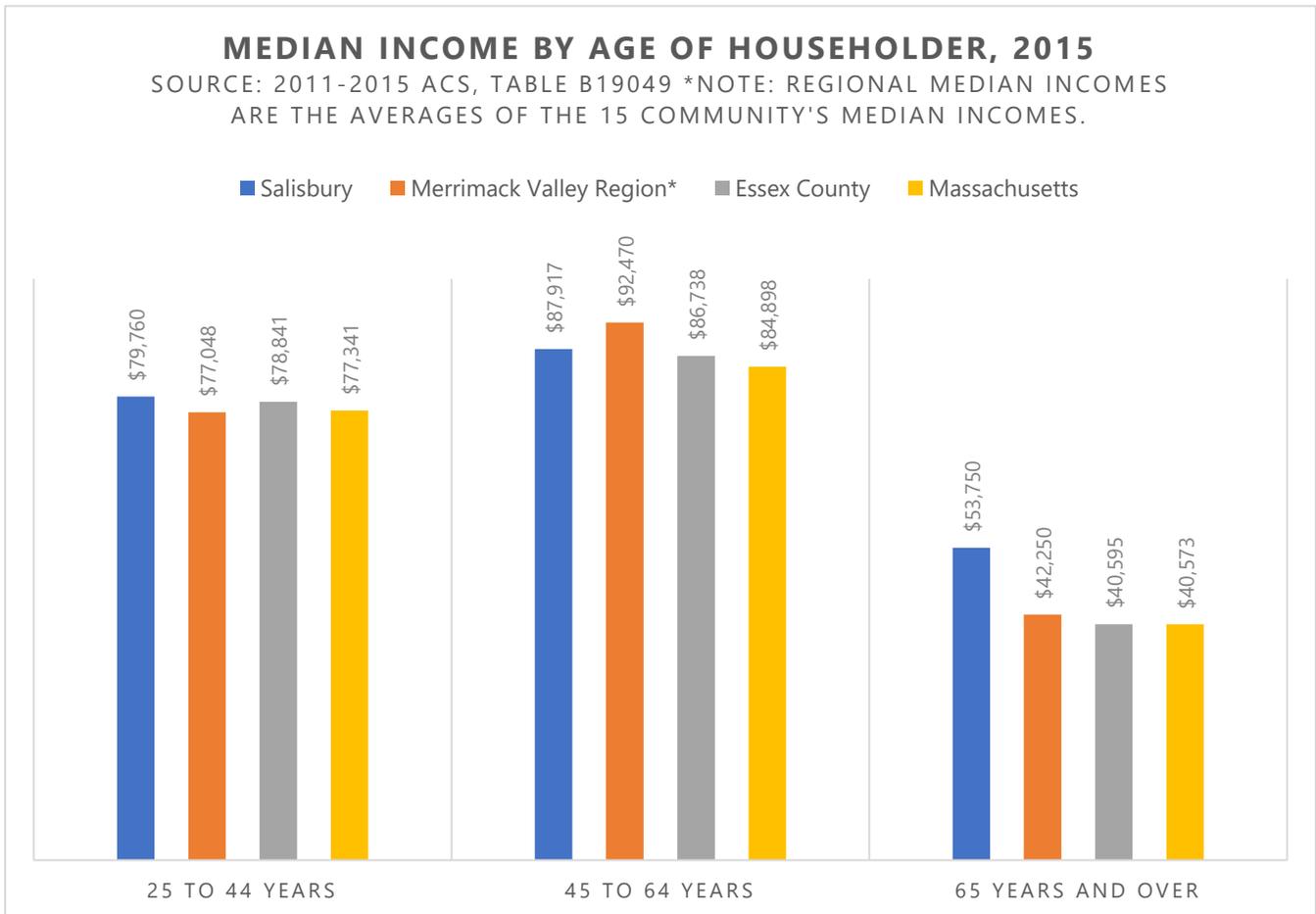
*Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the 2011-2015 ACS.

Income Distribution by Age of Householder

Per the 2015 ACS, households with householders age 45 to 64 years have the highest estimated median in Salisbury (\$87,917) – this is higher than median incomes for this age cohort in the county (\$86,738) and state (\$84,898), but lower than the average of median incomes of this cohort for the 15 towns in the region (\$106,878).

Households with householders age 25 to 44 years also have lower estimated median incomes in Salisbury when compared with the region, but higher than county and state. Seniors age 65 years and over higher median income than in the region, county, and state.

Households with senior householders (age 65 years and over) have less median income than younger cohorts with an estimated median income of \$53,750 in Salisbury.



POVERTY

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

Salisbury has a slightly lower estimated poverty rate per the 2015 ACS than the region, county, or state, with about 10 percent of the total population living in households below the federal poverty thresholds, as compared to the county and the state.

The table below includes every individual in families that have total income less than the family's poverty threshold. In Salisbury, close to 15 percent of the population living in households below the federal poverty thresholds are children under 18 years. In addition, 42% of the population living in households that are in poverty is between the ages of 35-64 years old. This is higher than the region, county and state.

Federal Poverty Thresholds

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

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

Source: 2016 Federal Poverty Thresholds

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

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	16	2%	3,953	9%	8,119	10%	61,483	8%
5-17 years	106	13%	10,373	25%	19,400	23%	147,458	20%
18-34 years	264	32%	9,157	22%	19,157	22%	218,761	29%
35-64 years	350	42%	14,023	33%	27,877	33%	233,736	31%
65 years and over	90	11%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	826	10%	42,241	13%	85,417	11%	748,905	12%
Total Population	8,620	100%	338,637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table B17001

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

Homelessness Characteristics

POINT IN TIME COUNTS

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

determined that in 2017, there were 224 people in emergency shelters, 87 people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.⁴

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

Homelessness Count in the North Shore, 2015-2017

	2015		2016		2017	
	<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.

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

Economic Characteristics

Roughly 36 percent of Salisbury's total labor force is employed in the industries of management, business, science and arts. About 23 percent is employed in sales or office occupations, and about 18 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

Economic Sectors, 2015

Industry	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	1,611	36%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	801	18%	29,739	17%	70,286	18%	602,742	18%
Sales and office	1,014	23%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	537	12%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	510	11%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	4,473	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Salisbury was 3.5 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 53 percent of Salisbury households have less than 30-minute travel time to work. This is lower than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 15 percent of Salisbury households commute over an hour, which is a little higher than in the region, county, and state.

Travel Time to Work, 2015

Travel Time	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	985	24%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	1,173	29%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	879	21%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	452	11%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	608	15%	20,539	13%	48,720	14%	371,904	12%
Total	4,097	100%	158,982	100%	356,241	100%	3,194,998	100%

Source: 2011-2015 ACS Estimates, Table B08303

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 90 percent of Salisbury'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 19 percent of the population have a Bachelor's degree and not a graduate or professional degree – this is lower than the region (22 percent), county (22

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

percent) and state (23 percent). About 10 percent of Salisbury’s population has a graduate or professional degree – this is lower than the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	6,278	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	211	3%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	430	7%	13,017	6%	27,055	5%	251,050	5%
High school graduate	1,932	31%	58,210	25%	136,786	26%	1,169,375	25%
Some college	1,193	19%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	683	11%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	1,224	19%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	605	10%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	5,650	90%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	1,821	29%	85,290	37%	198,749	38%	1,890,309	41%

Source: 2011-2015 ACS Estimates, Table S1501



Chapter 3: Local Housing Conditions

Key Findings

- Salisbury has about 4,533 housing units, with only about 76 percent occupied year-round and about 826 seasonal units. Salisbury's rental vacancy rates are estimated to be moderately low, indicating some housing demand for rental housing that exceeds supply.
- Roughly 73 percent of Salisbury's occupied housing units were owner occupied and 27 percent renter occupied, which is a lower proportion of renter housing than in the region overall.
- About 63 percent of Salisbury's housing units were built prior to 1979 – homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements. This proportion of older housing units is lower than in the region overall.
- Salisbury has low residential taxes compared with other communities in the regions with an average single-family tax bill of \$4,081, second only to Lawrence's average single-family tax bill.
- Salisbury's residential building permit activity indicates construction of most consistently of single-family houses between 2000 and 2015 with some two-family and multi-family units constructed. A larger multi-family development was permitted in 2014, with 220 units.
- Salisbury has a higher proportion of older owners ages 65 to 74 years than in the region. Salisbury renters are also estimated to be slightly older than renters in the region.
- For-sale housing prices are relatively low in Salisbury compared with other communities in the region with a 2016 median sales price for all residential sales of \$300,000. Salisbury has an affordability gap of \$26,000, meaning a household making the median income could not afford a home at the 2016 median sales price.
- Salisbury's renters tend to have slightly lower incomes than renters in the region. A household making the estimated median renter income in Salisbury could afford a rent of about \$805 per month. Yet, none of the rental listing in July and August 2017 were below \$1,724 – more than double what a household with the median renter income in Salisbury could afford.
- About 39 percent of Salisbury's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 62 percent or 805 of low-income households in Salisbury are estimated to spend too much for housing costs. In Salisbury, a greater proportion of low-income renters are cost burdened than low-income owners.
- Of particular concern are the roughly 280 extremely-low-income (ELI), 125 very-low-income (VLI), and 40 low/moderate-income (LMI) renter households and 125 ELI, 150 VLI, and 95 LMI owner households that spend more than 30 percent of their gross income on housing costs.
- The estimated 290 extremely-low-income households spending more than half of their gross income on housing is a population that can be particularly vulnerable to housing instability and possible homelessness
- Housing cost burdened households in Salisbury are most likely to be composed of small families. Second most likely household type to cost burdened are other non-elderly, non-family households.
- Over 15 percent or 592 units of Salisbury's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that Salisbury has done a good job ensuring that at least 10 percent of the housing stock in Salisbury is deemed affordable. However, the Town still needs more rental assistance and affordable rental housing, especially units that are affordable to extremely-low-income and very-low-income households (with income at or below 50 percent AMI). This includes 3+ bedroom units that are appropriate for families, transitional housing, accessible housing, and housing with supportive services.

- In addition, Salisbury’s extent of cost burdened low/moderate-income homeowners and age of its housing stock indicates need for assistance with housing costs such as health and safety improvements and energy efficiency modifications.
- Low vacancy rates and projected population and household growth indicate a need for production of new housing units, especially rental units at a variety of income levels including units affordable to low/moderate and more deeply affordable, as described above, and market-rate rental units.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 4,533 housing units in Salisbury, with 3,446 year-round occupied units (76 percent) and an estimated 1,087 vacant units (24 percent of total housing units), with 826 of these (76 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Salisbury was 6.1 percent and ownership vacancy rate was 1.6 percent. These vacancy rates indicate a need for more year-round rental units. The county and state had lower vacancy rates for both owner and rental housing.

An estimated 73 percent of Salisbury’s total occupied housing units were owner occupied while 27 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Vacancy Rates

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

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

Occupancy, Vacancy, and Tenure, 2015

	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	4,533	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	3,446	76%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	2,524	73%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	922	27%	46,072	37%	106,619	37%	966,054	38%
Vacant	1,087	24%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	826	76%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	6.1	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	1.6	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DPo4

RESIDENTIAL PROPERTY CHARACTERISTICS

Salisbury's land is divided into 4,819 total parcels, including 3,357 parcels (70 percent) with residential uses. Most of the residential parcels in Salisbury consist of single-family properties (approximately 43 percent) and condominiums (18 percent).

Salisbury Residential Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	2,067	43%
Two- or More Family	342	7%
Condominiums	887	18%
Apartments	61	1%
Commercial Parcels	344	7%
Other non-residential uses	1,118	23%
Total	4,819	100%

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

About 53 percent of units in Salisbury are single, detached units, which is comparable to the region (51 percent), county (52 percent), and state (50 percent). About 28 percent of Salisbury's units are in multi-family (three or more units) buildings, which is similar to the region, county, and state.

Salisbury Units in Structure, 2017

Units in Structure	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	4,533	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	2,412	53%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	280	6%	10,856	8%	19,450	6%	145,650	10%
2	666	15%	12,787	10%	31,376	10%	292,932	10%
3 or 4	446	10%	14,721	11%	35,219	11%	308,861	7%
5 to 9	262	6%	7,349	6%	16,295	5%	164,745	2%
10 to 19	110	2%	6,295	5%	12,514	4%	120,407	5%
20 to 49	13	0.3%	5,271	4%	15,442	5%	122,166	11%
50 or more	36	1%	7,157	5%	18,063	6%	190,134	4%
Mobile home	308	7%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%

Source: 2011-2015 ACS Estimates, Table B25024

AGE OF HOUSING

Housing in Salisbury is generally newer than the region, county, and state, mostly constructed between 1970 and 2009. Per the 2015 ACS estimates, roughly 63 percent of Salisbury 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 requires the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates 16 percent of homes were built after 2000 in Salisbury compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 21 percent of existing housing units were constructed in Salisbury before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

Age of Housing, 2015*

	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	4,533	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	63	1%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	672	15%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	437	10%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	493	11%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	833	18%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	399	9%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	434	10%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	235	5%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	967	21%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

*Please note: the margin in of error for these time periods ranges between +/- 0.8 to 10.2. Direct comparisons should consider these margins of error,

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 Salisbury was \$1,315,585,336, and the average value of a single-family home was \$342,387, among the lowest in the region’s communities (only Lawrence, Haverhill, Methuen, and Amesbury have lower single-family average values than Salisbury).

Salisbury has the second lowest residential tax rate in the region at 11.92. The next highest tax rate is Newburyport at 13.45. The median tax rate in the region is 14.68. Salisbury’s average single-family tax bill is \$4,081 which is almost \$1,950 lower than the median of the regional community’s average single-family tax bills (\$6,027).



Tax Rates and Average Tax Bills, FY2017

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

Source: DOR Municipal Databank, FY17

Permitting Activity

Between 2000 and 2015, residential permit activity in Salisbury fluctuated year to year with an annual average of about 41 single-family units, three two-family units, two three or four family units, and 18 multi-family units. Salisbury's overall annual average was about 64 units over all permitted building types. Over this period, single-family permits experienced a peak in 2005 with 128 units permitted and a low of six in 2009.

Salisbury 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	23	24	33	22	112	128	98	25	13	6	20	10	14	45	57	32
Two-Family Units	0	2	8	12	2	4	2	2	0	2	0	0	0	0	8	2
Three- or Four-Family Units	0	0	0	8	0	6	0	6	0	0	3	0	3	0	0	0
Five+-Family Units	8	0	0	50	0	0	0	16	0	0	0	0	0	0	220	0
Total	31	26	41	92	114	138	100	49	13	8	23	10	17	45	285	34

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

*Please note: Permits issued does not directly translate to number of units actually constructed.

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

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

Owner by Year Moved into Unit, 2015

Year	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	38	2%	429	1%	843	0.5%	7,437	0.5%
2010-2014	277	11%	11,451	14%	24,118	13%	203,982	13%
2000-2009	888	35%	28,806	36%	62,567	35%	546,366	35%
1990-1999	608	24%	19,046	24%	41,879	23%	356,671	23%
1980-1989	376	15%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	337	13%	10,508	13%	29,464	16%	271,359	17%
Total	2,524	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner households in Salisbury are between the ages of 45 and 54 (26 percent) and 65 to 74 (24 percent) – this is different than larger trends where most of the owner households are between the ages of 35 and 59 including in the region (58 percent), county (54 percent), and state (53 percent).

Proportionally more owner householders are ages 65 to 74 in Salisbury (24 percent) than in the region (14 percent), county (16 percent), or state (16 percent).

Owner by Age of Householder, 2015

Age of Householder	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	2,501	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	175	7%	5,687	7%	12,501	7%	120,668	8%
35-44 years	298	12%	14,340	18%	29,565	16%	262,247	17%
45-54 years	650	26%	21,581	27%	45,865	25%	386,386	24%
55-59 years	249	10%	10,116	13%	22,635	13%	197,033	12%
60-64 years	332	13%	9,064	11%	20,879	12%	177,103	11%
65-74 years	592	24%	11,371	14%	28,059	16%	245,529	16%
75-84 years	135	5%	5,218	7%	14,517	8%	131,404	8%
85+ years	70	3%	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 Salisbury, about 38 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2015

Income	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
	2,524	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	50	2.0%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	16	0.6%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	95	3.8%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	68	2.7%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	49	1.9%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	149	5.9%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	376	14.9%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	332	13.2%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	430	17.0%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	645	25.6%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	314	12.4%	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 Salisbury, about 12 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 1 percent over \$1,000,000.

Owner-Occupied Units by Value, 2015

Home Value	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	71	2.8%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	78	3.1%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	124	4.9%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	94	3.7%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	844	33.4%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	975	38.6%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	314	12.4%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	24	1.0%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	2,524	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 Salisbury was \$326,250. The median sales price for a condo was only slightly lower, at \$325,000. The table below displays the median sales prices for residential units in Salisbury from 1997 to 2017. From 2011 to 2017, the median sales price for a single-family home increased by roughly 31 percent in Salisbury. The chart below displays, however, that median sales prices for single-family homes have not yet risen above the peak of \$335,000 that was reached in 2005.

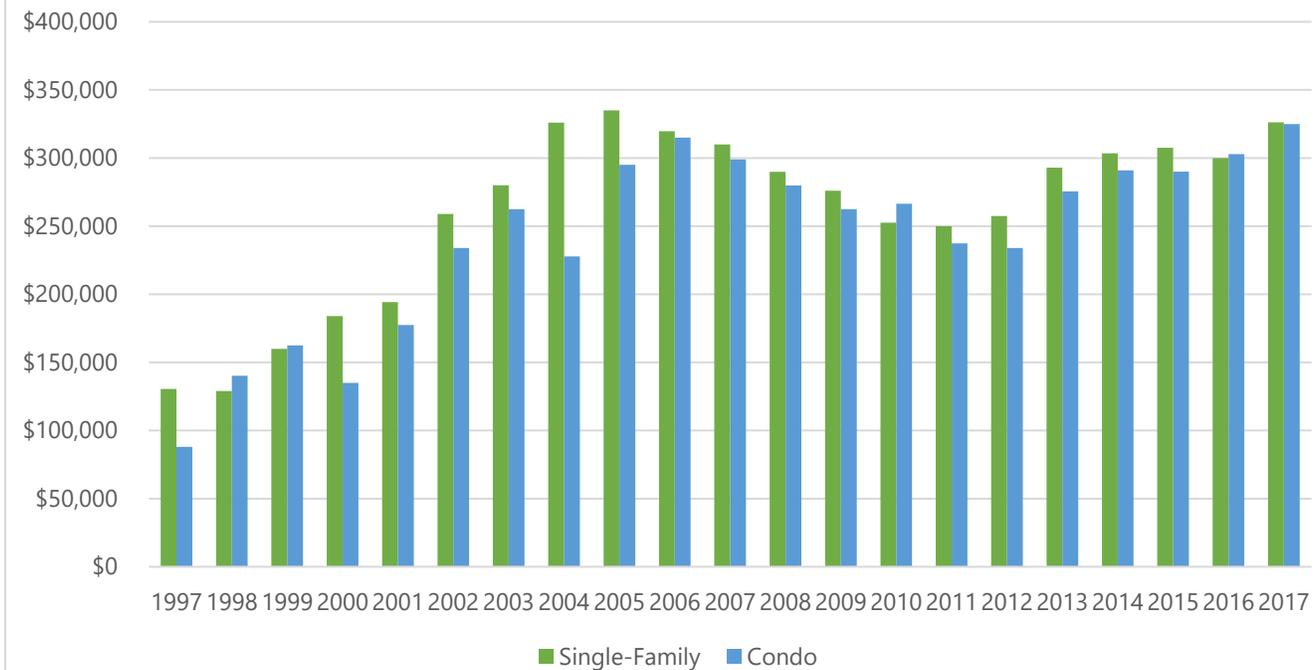
Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$130,500	\$88,000	\$120,000
1998	\$129,000	\$140,250	\$126,500
1999	\$160,000	\$162,500	\$159,450
2000	\$183,950	\$135,000	\$169,900
2001	\$194,250	\$177,500	\$186,950
2002	\$258,950	\$234,004	\$226,504
2003	\$280,000	\$262,500	\$285,450
2004	\$326,000	\$227,845	\$257,500
2005	\$335,000	\$295,000	\$328,750
2006	\$319,750	\$315,000	\$319,000
2007	\$310,000	\$299,000	\$295,000
2008	\$289,950	\$279,900	\$275,000
2009	\$276,000	\$262,450	\$270,450
2010	\$252,500	\$266,425	\$254,900
2011	\$250,000	\$237,400	\$242,000
2012	\$257,500	\$234,000	\$243,500
2013	\$293,000	\$275,500	\$248,000
2014	\$303,500	\$291,000	\$307,000
2015	\$307,500	\$290,000	\$290,000
2016	\$300,000	\$302,850	\$300,000
2017	\$326,250	\$325,000	\$305,000

Source: The Warren Group Town Stats, 2017

Median Sales Price 1997-2017

Source: The Warren Group



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Salisbury renter households (89 percent) moved into their current unit between 2000 and 2014. This is a comparable proportion of renter households in Salisbury moving in to their unit in this period to the region (88 percent), county (84 percent), and state (87 percent).

Renter by Year Moved into Unit, 2015

Year	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	32	3%	831	2%	2,057	2%	21,922	2%
2010-2014	500	54%	23,544	51%	53,482	50%	499,876	52%
2000-2009	327	35%	17,015	37%	36,618	34%	331,130	34%
1990-1999	23	2%	3,211	7%	8,407	8%	71,061	7%
1980-1989	20	2%	873	2%	2,388	2%	22,277	2%
1979 or earlier	20	2%	598	1%	1,667	2%	19,788	2%
Total	922	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. This is largely the case in Salisbury, however, most renter households in Salisbury (54 percent) are between the ages 35 and 54 years whereas proportionally more renter households

in the region (22 percent) are between 25 and 34 years, 23 percent in the county, and 28 percent in the state than in Salisbury (18 percent).

Salisbury renters are estimated to be slightly older than renters in the region, county and state.

Renter by Age of Householder, 2015

Age of Householder	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	875	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	160	18%	9,648	22%	22,861	23%	251,629	28%
35-44 years	224	26%	10,121	23%	20,887	21%	182,349	20%
45-54 years	241	28%	8,735	20%	19,632	19%	165,738	18%
55-59 years	106	12%	4,017	9%	9,431	9%	70,612	8%
60-64 years	19	2%	2,933	7%	7,464	7%	57,771	6%
65-74 years	92	11%	4,237	10%	9,710	10%	82,851	9%
75-84 years	33	4%	2,479	6%	6,727	7%	54,611	6%
85+ years	0	0%	1,633	4%	4,752	5%	35,286	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

In Salisbury, about 34 percent of households have estimated income above \$50,000 and about 39 percent less than \$25,000.

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

Renters by Household Income, 2015

	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Renter Occupied Units	922	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	32	3.5%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	109	11.8%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	76	8.2%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	51	5.5%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	95	10.3%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	123	13.3%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	124	13.4%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	105	11.4%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	112	12.1%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	41	4.4%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	54	5.9%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Source: 2011-2015 ACS Estimates, Table B25118

RENTAL HOUSING COSTS

A household making the median renter income in Salisbury could not afford the Fair Market Rent of 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 70 percent of renter households in Salisbury pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is equal to the region at 70 percent, and higher than Massachusetts, where 59 percent of renter households pay between \$500 and \$1,499. 14 percent of renter households in Salisbury pay less than \$500 in monthly gross rent, similar to the region and the state where 15 percent pay under \$500. This data does not include seasonal rental units.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of 41 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,372 for a one-bedroom apartment. To afford this monthly rent, a household must earn \$54,880 annually. However, in Salisbury, the median renter household income is about \$32,218 – a household with the median income could afford monthly rent (and utilities) cost of about \$805.

Renter Households by Gross Rent per Month, 2015

Gross Rent	Salisbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	122	14%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	282	32%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	333	38%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	77	9%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	26	3%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	35	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	875	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 39 percent of Salisbury households have incomes at or below 80 percent of the Area Median Income (AMI).⁶

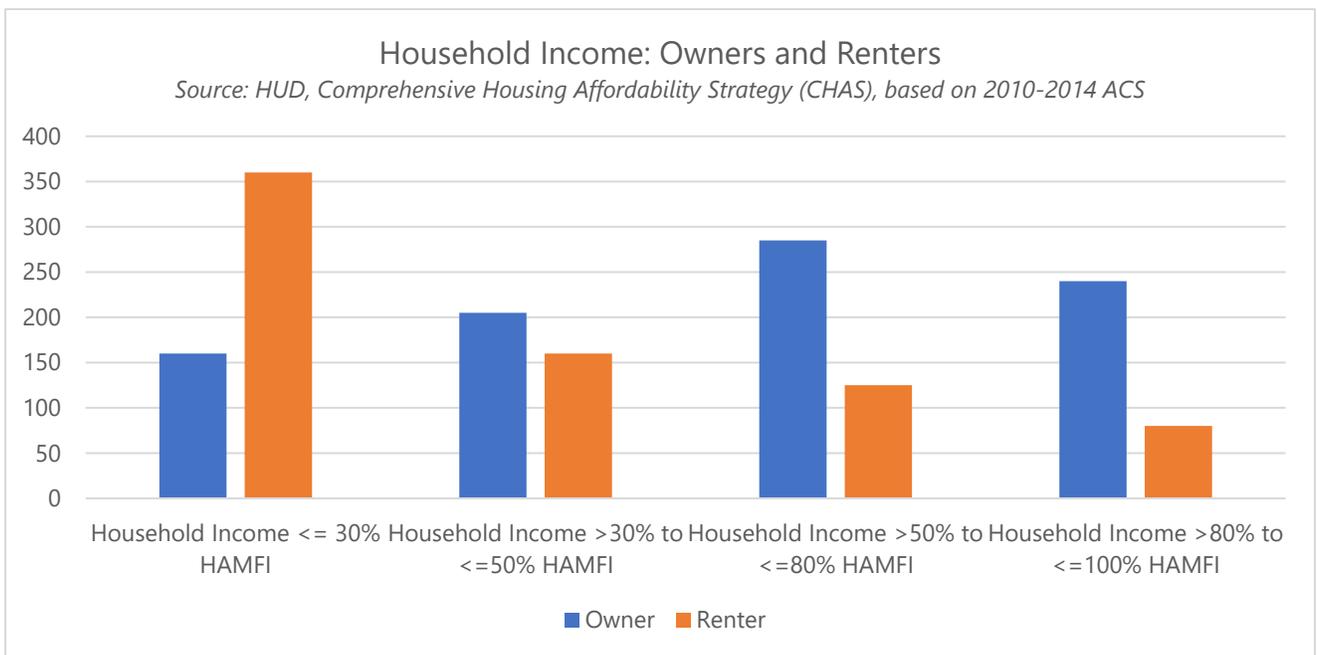
About 28 percent of owner households have incomes at or below 80 percent AMI, and about 67 percent of renter households have incomes at or below 80 percent AMI.

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

Household Income Distribution Overview, 2014

Income Distribution Overview	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	160	7%	360	38%	520	16%
Household Income >30% to <=50% HAMFI	205	9%	160	17%	365	11%
Household Income >50% to <=80% HAMFI	285	12%	125	13%	410	12%
Household Income >80% to <=100% HAMFI	240	10%	80	8%	320	10%
Household Income >100% HAMFI	1,445	62%	235	24%	1,680	51%
Total	2,335	100%	960	100%	3,295	100%

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



About 28 percent of total owner households and 47 percent of renter households in Salisbury pay more than 30 percent of their income towards housing.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	1,680	72%	490	51%	2,170	66%
Cost Burden >30% to <=50%	360	15%	230	24%	590	18%
Cost Burden >50%	285	12%	225	23%	510	15%
Cost Burden not available	15	1%	25	3%	40	1%
Total	2,340	100%	970	100%	3,310	100%

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

Of 1,295 households with incomes at or below 80 percent AMI in Salisbury, 805 (62 percent) are cost burdened.

Cost Burdened Renters and Owners in Salisbury 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	405	37%	290	57%	520	16%
Household Income >30% to <=50% HAMFI	270	25%	125	25%	365	11%
Household Income >50% to <=80% HAMFI	130	12%	45	9%	410	12%
Household Income >80% to <=100% HAMFI	110	10%	10	2%	320	10%
Household Income >100% HAMFI	175	16%	35	7%	1,680	51%
Total	1,090	100%	505	100%	3,295	100%

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

Of the estimated 645 low-income renter households in Salisbury, about 69 percent are cost burdened.

Cost Burdened Renters in Salisbury by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	280	62%	190	84%	360	38%
Household Income >30% to <=50% HAMFI	125	27%	35	16%	160	17%
Household Income >50% to <=80% HAMFI	40	9%	0	0%	125	13%
Household Income >80% to <=100% HAMFI	10	2%	0	0%	80	8%
Household Income >100% HAMFI	0	0%	0	0%	235	24%
Total	455	100%	225	100%	960	100%

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

About 650 owner households in Salisbury have low income and roughly 57 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Salisbury 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	19%	100	35%	160	7%
Household Income >30% to <=50% HAMFI	150	23%	95	33%	205	9%
Household Income >50% to <=80% HAMFI	95	15%	45	16%	285	12%
Household Income >80% to <=100% HAMFI	100	16%	10	4%	240	10%
Household Income >100% HAMFI	175	27%	35	12%	1,445	62%
Total	645	100%	285	100%	2,335	100%

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

Of all households in Salisbury, 1,077 (33 percent) are cost burdened. Most cost burdened households are small family households (43 percent) and other household types (non-elderly, non-family), which make up 24 percent of cost burdened households. Tables detailing cost burden by household type can be found in the appendices.

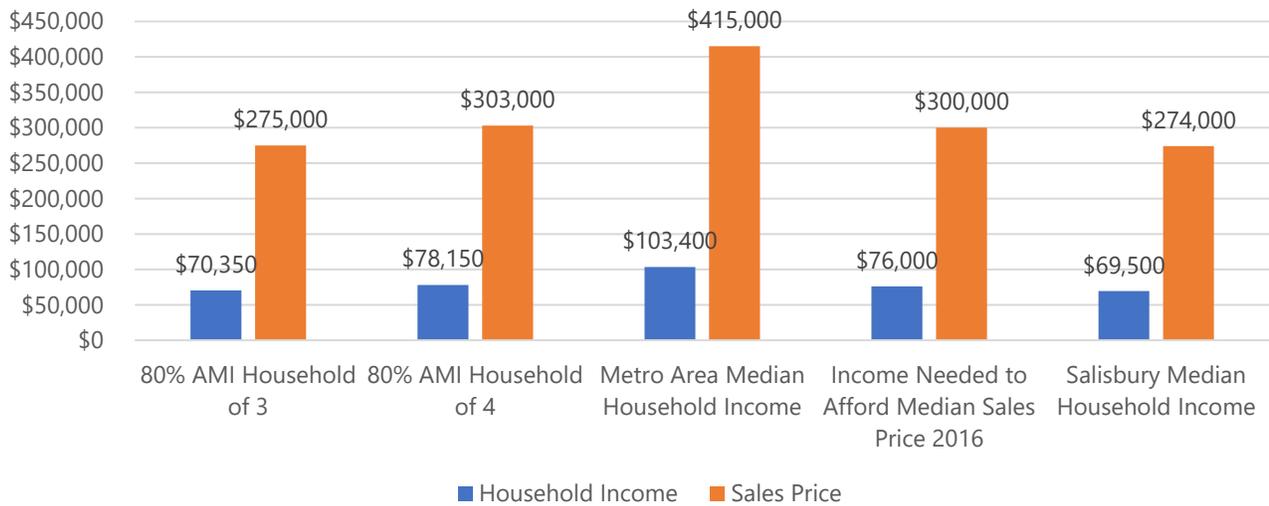
OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Salisbury with 80 percent AMI could afford to purchase a home up to \$303,000. The median sales price for a single-family home in Salisbury in 2016 was \$300,000, meaning a household would have to make \$76,000 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 \$415,000 in Salisbury, though at the Salisbury median household income of \$69,500, a household could afford a home only up to \$274,000.

Salisbury has an affordability gap of \$26,000—households making the median household income can afford to buy a home up to \$274,000, while the median sales price for a single-family home in 2016 was \$300,000.

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 592 units in Salisbury listed on the Subsidized Housing Inventory. 54 percent of these were rental units, and 46 percent were for ownership. About 15.41 percent of Salisbury's housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units:	3,842	100%
Affordable Units:	592	15.41%
Rental	318	54%
Mix	2	.03%
Ownership	272	46%

Source: DHCD Subsidized Housing Inventory, 2017

146 of the affordable units listed on Salisbury's SHI (43 percent) have perpetual affordability, including Great Meadows Village (80 rental units) and Bay Berry Point (30 rental units). 113 units listed have affordability that is set to expire between 2018 and 2029.

Chapter 4: Development Constraints Analysis

The Town of Salisbury is located in the northeast corner of Massachusetts in what is commonly known as the “North Shore.” It is bordered on the north by New Hampshire, on the east by the Atlantic Ocean, on the south by the Merrimack River and the City of Newburyport and on the west by the City of Amesbury. Renowned for its beaches, boating, fishing and summer entertainment, many of Salisbury’s residents work in local shops and businesses.

The Atlantic Ocean is one of the most important regional resources in Salisbury. Salisbury Beach State Reservation is the Commonwealth’s busiest vacation destination, with over 200,000 visitors annually to the four-mile beach and campground area.

Over the last several years, the North Shore area of the Commonwealth has seen a large increase in development. Communities such as Newburyport and Rowley have emerged as hot real estate markets. Salisbury, a mere forty miles north of Boston and twenty miles south of Portsmouth, with its access to I-495 and I-95, is also seeing the impact of increased development, especially in areas close to Salisbury Beach. The neighbor to the west, Amesbury, has also actively developed the area along I-95 and I-495, known as the Golden Triangle.

Salisbury is a small bedroom community, with many of the residents working outside of the Town’s borders. The dynamic of Salisbury changes during the summertime as it is a tourist area; with people visiting the State Reservation as well as numerous private campsites. The information below was taken from the *2014-2016 Salisbury Open Space and Recreation Plan* and the *2006 Salisbury Housing Production Plan*.

Environmental Constraints

WATERSHEDS-PROTECTION EFFORTS

Salisbury lays within the Merrimack River Watershed, the fourth largest watershed in New England. This watershed encompasses central and southern New Hampshire and northeast Massachusetts. It is formed by the confluence of the Pemigewasset River and the Winnepesaukee River. The watershed occupies 5,010 square miles, 203 communities in New Hampshire and Massachusetts and contains 17 subwatersheds. The subwatershed in Salisbury is the Powow River Subwatershed; the communities in Massachusetts that are part of this subwatershed include Merrimac, Amesbury and a small part of Salisbury. Powow River is dammed in several locations and is now a series of lakes and ponds connected by a river corridor. This subwatershed is blessed with high-level water quality.

Salisbury, along with Amesbury, Groveland, Merrimac, Newbury and Newburyport, are part of the Lower Basin of the Merrimack River. The State’s Merrimack River Watershed Team created the “Merrimack River 5-Year Watershed Action Plan 2002-2007”, in which the authors assessed various aspects of the Upper, Middle and Lower Basins, and arrived at goals and strategies. For the purposes of this Open Space Plan, we will only be concerned with the Lower Basin (Amesbury, Groveland, Merrimac, Newbury, Newburyport and Salisbury) as that is Salisbury’s location on the River. A Merrimack Watershed Team was assembled to consider goals and strategies for the protection of the watershed.

The teams decided upon five actionable goals, including:

1. Improved water quality in the mainstream and tributaries;
2. Sustainable water supply to support predicted future population increases;
3. Preventing future flooding in known flood-prone areas;
4. Managed growth that reduces sprawl and protects critical open space, habitats, and water resources; and
5. Improved recreational access and regional open space protection for all watershed residents.

SURFACE WATER

Salisbury is blessed with an array of interconnected upland and coastal streams and wetlands that serve important ecological functions and provide a variety of opportunities for recreational enjoyment. Among these are: the Merrimack River, the region's pre-eminent freshwater resource which forms the town's southern border and offers its citizens outstanding opportunities for motor boating, canoeing, fishing, wildlife observation, and scenic enjoyment; the Blackwater River, which courses through the northeast section of town south of Hampton Harbor in Seabrook, New Hampshire; Morrill Creek, Shad Creek, Allen Creek and Black Rock Creek, which together dissect large expanses of salt marsh on the southeastern end of town as they flow to the Merrimack River; Town Creek which runs south into the Merrimack River through the salt marsh near Mudnock and Bridge Roads; and Smallpox Brook and Meader Brook, which rise near the Rabbit Road – I-95 junction, merge, and flow easterly to the salt marsh north of Beach Road.

AQUIFER RECHARGE AREAS

In addition to the surface water resources, there are two highly permeable sand and gravel deposits (aquifers) in the northwest quadrant of the town which contain large volumes of groundwater. Three wells installed in these deposits provide the town's water public supply. The remainder of the town is essentially devoid of shallow water-bearing deposits and thus incapable of yielding additional supplies except in small, unreliable quantities. This scarcity of groundwater resources points to the need to protect the existing aquifers and their recharge areas from potentially harmful land use activities.

FLOOD HAZARD AREAS

The topography and elevation of Salisbury contribute to the fact that the coastal areas decrease and why it's prone to flooding. The Town is subject to flooding from both coastal and riverine sources that frequently impact several sections of town including residential, commercial and recreational areas.

Salisbury Beach experiences flooding on two fronts: waves from the Atlantic Ocean that erode and overtop dunes, inundating private property and roads, and salt marsh floods during coastal storms and high tides, wreaking havoc in the neighborhoods and on the roads that border the marsh.

WETLANDS

Salisbury is bordered on the east by the Atlantic Ocean and the South by the Merrimack River. This low-lying location bordering two large bodies of water means that the Town contains many connected water resource areas, including wetlands. Salisbury's Conservation Commission acts as stewards and has ownership of numerous open spaces that help protect these water resources, recognizing that wetlands play an important role in flood storage and filtering run-off, which helps reduce water table contamination and helps to reduce flood risk.

The 2014-2016 Salisbury Open Space Plan contains a table (Table 4-2) that outlines Great Marsh Coastal Wetlands that are potential restoration sites, to continue to protect and preserve wetland areas for flood storage and infiltration. These should be considered when potential housing developments come up for review.

Historic and Cultural Resources

On September 6, 1638, Secretary of the Massachusetts Bay Colony Simon Bradstreet received an agreement from Governor Winthrop and the General Court giving him and eleven other men the right to begin a plantation north of the Merrimack River. This land grant included the towns of Amesbury and Merrimac, Massachusetts as well as the New Hampshire towns of Seabrook, South Hampton, Newton, Hampstead, Plaistow and Kingston.

This town, bordered by the Merrimack River and the Atlantic Ocean, originally named Colchester, was incorporated as Salisbury in 1640. Salisbury grew over time, due to upland farms, salt marsh estuaries, boat building along the river, and its position on a major overland trade route to the north. When railroads were introduced, the line followed earlier routes from Newburyport north to Portsmouth, aided by a low, gentle landscape that generally lacks steep hillsides or rocky terrain. With railroads, growing wealth and leisure time, and an emerging middle class, Salisbury's unbroken sandy

beachfront beckoned to vacationers, establishing an economic engine that, even today, remains important and provides both image and identity to the Town.

In the 19th century, the oceanfront became an object of interest to people who were beginning to shed their earlier, close ties to the land. Tourism and recreation blossomed at the beach with the arrival of hotels, amusements and retailing, some of which continue to operate today.

The modern Salisbury is highly diverse geographically, encompassing sixteen square miles of farms, beach, marshlands and both residential and commercial space. The Great Marsh and estuaries of the Merrimack River make up the largest linked bodies of open land. The Town includes four distinctly different areas: Salisbury Beach, a barrier beach with miles of beautiful sandy Atlantic Ocean beaches and salt marshes surrounding dense residential and commercial beachfront development; Salisbury Plains, featuring farms and suburban homes set in fields and rolling woodlands; Salisbury Square, a colonial village center with churches, municipal buildings and village residences; and Ring's Island, once a colonial fishing village facing Newburyport on the Merrimack River and now supporting a neighborhood of restored antique homes and riverfront marine businesses.

Points of interest include:

- Salisbury Beach State Reservation, the Commonwealth's busiest state park, with over 200,000 visitors annually to the four-mile beach and campground;
- the Center Beach amusement area;
- the historical fishing village of Rings Island, childhood home of Edna St. Vincent Millay; and
- Salisbury Rail Trail Bike Path

Infrastructure Capacity

TRANSPORTATION

Salisbury benefits from its location at the junction of I-95 and I-495 as well as Routes 1 and 1A running through the Town, making access to New Hampshire, Maine and other parts of Massachusetts, including Boston, readily accessible.

Over the past 10 years, Salisbury has experienced an increase in public transportation opportunities, bringing passengers to locations such as Costello Transportation Center, Stop & Shop Plaza in Amesbury, Port Plaza, Market Basket Plaza, Anna Jacques Hospital, Heritage House, and the MBTA Commuter Rail Station in Newburyport.

The EZ Trans Curb to Curb transportation to Salisbury residents for shopping, visiting friends, running errands, going to and from medical appointments, or to and from work allows passengers to commute throughout the Merrimack Valley. This van service also accommodates wheelchairs.

The MBTA operates a commuter train to North Station in Boston from neighboring Newburyport. The train ride from Newburyport to North Station takes about one hour. The local station accommodates 814 parking spots and 22 bicycles. Having the commuter rail so close to Salisbury may encourage more residents to move to the Town, which is less expensive to the neighboring communities.

The Salisbury Council on Aging provides transportation to local appointments for seniors during limited times and days, with a 2-day notice required. Transportation through the Council on Aging are limited to within Salisbury, however, rides out of town are also available through a volunteer program called Northern Essex Elder Transport (NEET).

WASTEWATER

Salisbury's sewer system was designed to serve about 60% of the Town's potential users. Its main purpose was to reduce pollutant loads to a portion of the Great Marsh Area of Critical Environmental Concern (ACEC). The waste treatment facility currently operates at about 2/3 capacity during peak summertime flows. The remainder of the community depends

on septic systems for on-site wastewater disposal, limiting development due to the need for suitable soils and leaching field areas.

Septic failure can be costly to remedy and environmentally devastating. Limited depth to groundwater can also mandate the construction of mounded septic systems, which can be aesthetically unattractive. However, new advanced waste treatment solutions are on the market and are being investigated through the region and state.

WATER SUPPLY

There are approximately 400 private water wells in the Town, meaning that most of the community is on public water. In 2001, the Town bought the water company. The water supply is provided through four gravel-packed wells, which are permitted to pump 1.4 million gallons. The Town's water service has 3,500 accounts in Salisbury (one for each household and commercial businesses) and includes about 160 users in the Rings Island Water District. 95% of the Town has access to public water. Salisbury currently pumps about 850,000 gallons per day (gpd). Projections estimate that the 10-year increase is approximately 300,000 gpd, which would require a 5th well. This does not take into account the following considerations: the effects of long-term pumping on the existing aquifer; the average demand with the largest well out of service; and the peak summer demand, which can be more than double on the average summer day.

The Town utilizes water conservation practices, including restricted water use, when a threshold is met via a reading at the Parker River, and notify the Town through signage, reverse-911 calls, and media outlets. Leak detection plays an important role in water conservation as well.

SEWER

Sewer lines in Salisbury begin at the beach. This was done because of pollution that was occurring from septic systems and an existing inadequate sewerage system along the beach area. The sewerage of the beach, along with construction of the sewer treatment plant, was completed in the 1980s. Currently, the sections of the Town that are on public sewer include the entire beach, such as Broadway and North End Boulevard and land on the following roads: Beach Road, Mudnock Road, Elm Street, Bridge Road, Trout Lane, Forest Road, Allen Drive, Gerrish Road, Fanaras Drive, Rabbit Road, Lafayette Road north to School House Lane and Rings Island. The plan for the future is to only sewer the land that lays east of I-95 up to I-95; this includes Rabbit Road, the Lafayette Road corridor, Main Street, Pike Street, Fanaras Drive, Bayberry Lane, and Jak-Len Drive. The estimated time of completion for these projects will be in 2024.

Currently, 66% of homes in Salisbury are on public sewer. Also, 65% of the total parcels (homes, businesses, industry, etc.) in Salisbury have sewer available. 75% of the parcels that have sewer available are hooked up to public sewer. Potentially, 80% of the Town may be on sewer someday; if this happens, the Wastewater Treatment Plant would need to be upgraded to handle the increase. This could be a likely scenario with the amount of condominiums being built. Currently, the Wastewater Treatment Plant receives and processes 700,000 gallons of wastewater per day; the design capacity of the system is 1.3 million gallons per day.

Regulatory Barriers

In the early 2000s, the Massachusetts Executive Office of Environmental Affairs (EOEA) and the Merrimack Valley Planning Commission (MVPC) prepared a build-out analysis for Salisbury. The study revealed that the majority of Salisbury's land area is built out under current zoning or subject to environmental constraints, such as marshes and wetlands. The study estimated that most of Salisbury's potential future housing units under current zoning would be located in low-density residential zones, including the Plains, Lafayette Road area and Baker Road. These low-density districts and estuary areas are isolated from existing roads and contain some of Salisbury's finest natural landscapes.

In addition, just under half of the remaining projected residential build-out would occur in the medium-density residential districts, along secondary and neighborhood roads, such as Ferry Road, Baker Road, and in the Plains District. Only a small percentage of the potential residential development was identified in high-density residential beach area or in the Beach Commercial District. However, the build out analysis of these low-density and medium density districts did not consider the redevelopment potential of large parcels. This should be taken into consideration when understanding the full potential for housing development.

If Salisbury's future residential development were to follow the EOEA/MVPC build-out projections based on current zoning, the Town would lose its open, scenic and agricultural lands. In addition, most new development would be located outside of Salisbury's existing commercial centers, which would further stress the roadways due to increased vehicle trips.

Current zoning allows for a variety of dimensional requirements throughout the Town. In the main residential zones of town, R1, R2, and R3, the minimum lot sizes range from 2 acres to ¼ of an acre. In addition to the residential zones, there are several components of the zoning bylaw that influence housing development:

Flexible Resident Development: adopted in May 2005, this approach helps maintain open space and encourages more efficient and compact development that consumes less land for homes. Where there is a proposed residential subdivision of 5 acres or more in Zones R1, R2, C1, C2 and C4, the applicant must submit a special permit application to the Planning Board and indicate where at least 50 percent of the total land will be protected. In return for protecting open space, the developer receives a reduction of dimensional requirements and may also receive a density bonus.

Water Resource District: this is an overlay zone that includes the aquifers and recharge areas around Salisbury's drinking water supplies and is meant to preserve these areas and protect them from contamination.

The Village Center District: created in 2006, this district is intended to "encourage redevelopment and infill development in the Salisbury Square area in a manner that promotes compact building form, protects and enhances the value of land and buildings and provides for a variety of business and residential uses." It establishes dimensional and design standards that reinforce and enhance the traditional architecture styles and historic development patterns indicative of that district.

Lafayette-Main Commercial District: this district was created in 2015 to "encourage diverse, high-quality, and attractive commercial and mixed-use developments on Lafayette Road, Main Street, and Toll Road. Five nodes were developed within the district, replacing strip zoning, and allowing for different types of development where the location makes sense.

POTENTIAL HOUSING LOCATION CONSIDERATIONS IN SALISBURY

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

Potential Housing Development Locations and Environmental Considerations in Salisbury

Project Name/Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)	Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply)	Brownfield Present Y/N?
Site 57	Single Family	Conceptual	For Sale	Mobile to Permanent Housing		0	0	13.24	Water Supply	No
Site 58	Multi Family	Conceptual	For Sale	Town talking to housing trust/ECGB/Dev to build affordable housing. Owner wants to keep farm	Yes	10	10	7.37	Wetlands 100-Year Floodplain Rare Species	No
Site 59	Multi Family	Conceptual	For Sale	Condos/will pay inclusionary zoning fee/still in permitting	No	0	240	2.83	Wetlands 100-Year Floodplain	No
Site 60	Multi Family	Conceptual		Habitat (still in permitting only 5 units with 2 more in future)	Yes	5	5	1.28	100-Year Floodplain Rare Species	No
Site 61	Single Family	Building Permit		Some have building permits and some with occupancy	No	0	9	1.21	100-Year Floodplain	No
Site 62	Multi Family	Conceptual	For Sale	Mixed Use/ Multi Family/ no proposals for this yet	No	0	0	94.19	Wetlands Rare Species	No

Site 63			For Sale	Currently park-need legislature to remove. Town thinks it would be better as mixed use/commercial		0	0	3.46	NA	No
Site 64	Multi Family	Conceptual	For Sale	Motel (currently) - waiting for sewer to redevelop		0	0	3.06	Rare Species	No
Site 65	Single Family	Conceptual	For Sale	Land value is high but site has sewer and the potential of combining with o Seabrook RD	No	0	6	12.30	Wetlands Rare Species	No
Site 66	Multi Family	Conceptual	For Sale	Large lot may have 30-50 units for 40 b possible to combine with abutting lot as well		12	48	4.28	NA	No
Site 67	Multi Family	Conceptual	For Sale	Mixed Use/ Multi Family No proposals for this yet	Yes	0	0	184.34	Wetlands	Yes
Site 68	Multi Family	Permitted	For Sale	Affordable/apartments 30-50% median income	Yes	42	42	1.73	NA	No
Site 69	Two Family	Occupancy Permit	For Sale	Some are occupied/paying inclusionary zoning fees	No	0	8	38.67	Wetlands 100-Year Floodplain Rare Species	Yes
Site 70	Multi Family	Building Permit	For Sale	Condo (pay inclusionary no affordable on site)	No	0	5	0.63	Wetlands Rare Species	No

Town of Salisbury

Legend

- Town Boundary
- Housing Areas
- Identified Development Areas
- Water
- Permanently Protected Open Space

Transportation Feature

- Church
- City/Town Offices
- College
- Emergency Shelter
- Library
- Police Station
- Recreation
- School
- College
- Transit Hub

Bus Route

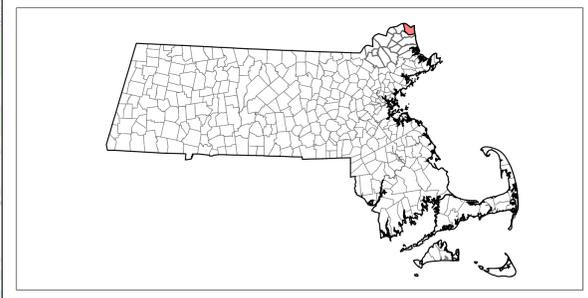
- Blue
- Green
- Purple
- Red
- Special Employment

Road

- Interstate
- Major Road
- Local Road

1 inch = 1,100 feet

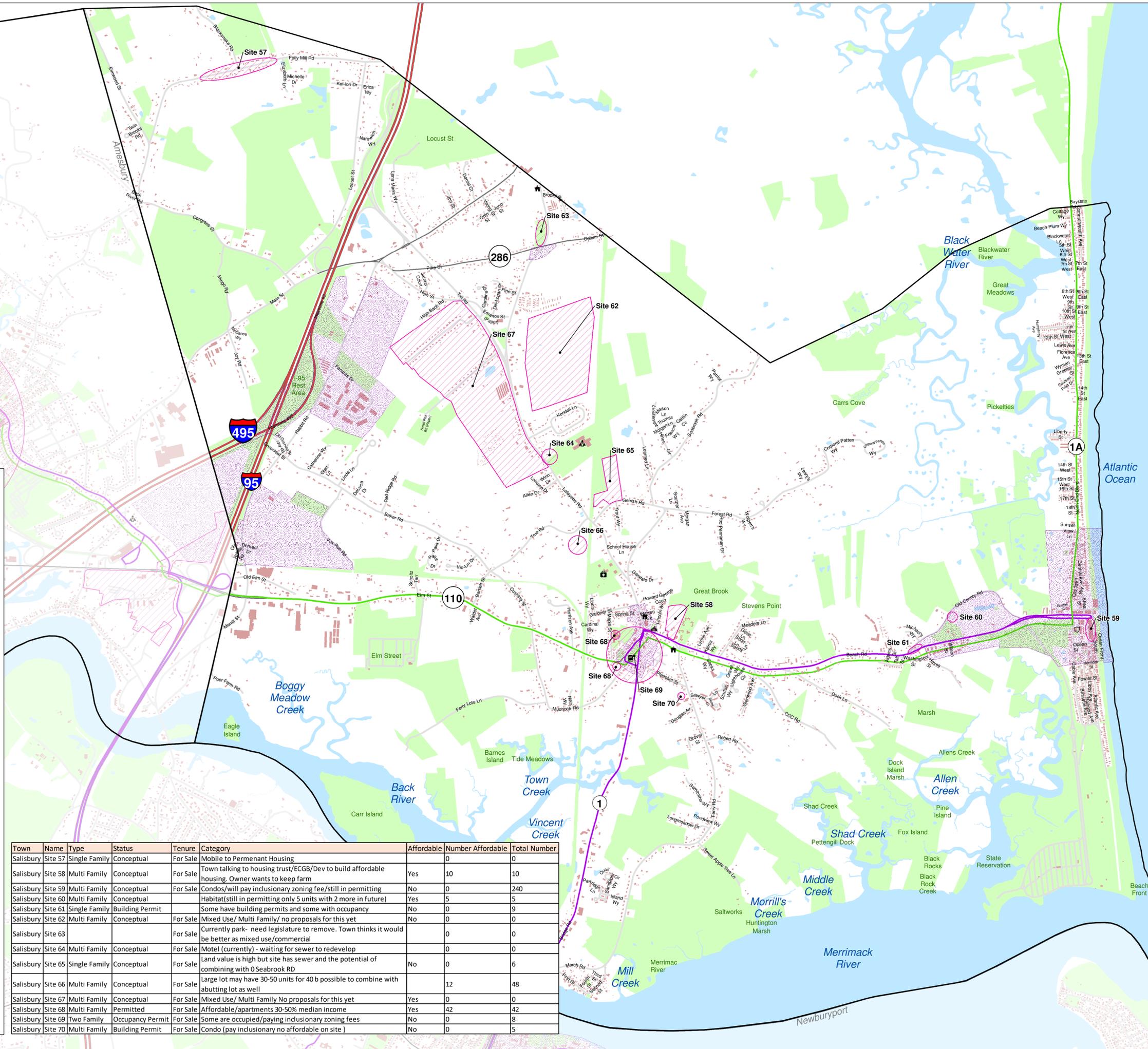
0 750 1,500 3,000 Feet



Merrimack Valley Planning Commission
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Town	Name	Type	Status	Tenure	Category	Affordable	Number Affordable	Total Number
Salisbury	Site 57	Single Family	Conceptual	For Sale	Mobile to Permanent Housing		0	0
Salisbury	Site 58	Multi Family	Conceptual	For Sale	Town talking to housing trust/ECGB/Dev to build affordable housing. Owner wants to keep farm	Yes	10	10
Salisbury	Site 59	Multi Family	Conceptual	For Sale	Condos/will pay inclusionary zoning fee/still in permitting	No	0	240
Salisbury	Site 60	Multi Family	Conceptual	For Sale	Habitat(still in permitting only 5 units with 2 more in future)	Yes	5	5
Salisbury	Site 61	Single Family	Building Permit	For Sale	Some have building permits and some with occupancy	No	0	9
Salisbury	Site 62	Multi Family	Conceptual	For Sale	Mixed Use/ Multi Family/ no proposals for this yet	No	0	0
Salisbury	Site 63			For Sale	Currently park- need legislature to remove. Town thinks it would be better as mixed use/commercial		0	0
Salisbury	Site 64	Multi Family	Conceptual	For Sale	Motel (currently) - waiting for sewer to redevelop		0	0
Salisbury	Site 65	Single Family	Conceptual	For Sale	Land value is high but site has sewer and the potential of combining with O Seabrook RD	No	0	6
Salisbury	Site 66	Multi Family	Conceptual	For Sale	Large lot may have 30-50 units for 40 b possible to combine with abutting lot as well		12	48
Salisbury	Site 67	Multi Family	Conceptual	For Sale	Mixed Use/ Multi Family No proposals for this yet	Yes	0	0
Salisbury	Site 68	Multi Family	Permitted	For Sale	Affordable/apartments 30-50% median income	Yes	42	42
Salisbury	Site 69	Two Family	Occupancy Permit	For Sale	Some are occupied/paying inclusionary zoning fees	No	0	8
Salisbury	Site 70	Multi Family	Building Permit	For Sale	Condo (pay inclusionary no affordable on site)	No	0	5



Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of Salisbury currently has 592 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 15.41% of the total year-round housing units as reported by the 2010 U.S Census and meets the 10% affordable housing goal as defined by DHCD. Therefore, the Town has an additional 208 housing units over the goal of 384 affordable units to achieve the 10% affordable housing goal.

Over the next five years, the goal is for Salisbury’s HPP to maintain "certification" through annual production of affordable housing units. Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to continue 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 one year. In order to produce 0.5% of its total units annually as SHI units, Salisbury will need to add an additional 19 SHI-eligible housing units each year. In order to produce 1.0% of its total units annually, the Town will have to create 38 SHI units annually. This will be an achievable task given the Town’s history of permitting housing units each year. Between 2000 and 2015, residential permit activity in Salisbury fluctuated between 8 and 285 permits, with an annual average of about 64 units per year. However, those units were primarily single-family homes, with an average of 2 two-family units, 1.5 three/four-family units, and 18 five-plus-family units permitted per year over the 15-year time period. In order to achieve certification and meet the needs of Salisbury’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 Salisbury is the result of that exercise, indicating potential housing development sites that could be suitable for additional new development. The table below outlines how the Town can maintain certification through two growth scenarios to achieve certification.

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		592	3,842	15.4%		592	3,842	15.4%
2018	19	611	3,861	15.8%	38	630	3,880	16.2%
2019	19	630	3,880	16.2%	38	668	3,918	17.0%
2020	19	649	3,899	16.6%	38	706	3,956	17.8%
2021	19	668	3,918	17.0%	38	744	3,994	18.6%
2022	19	687	3,937	17.4%	38	782	4,032	19.4%

* 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 Salisbury. 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. Utilize the Affordable Housing Trust Fund.

Salisbury created an Affordable Housing Trust Fund, which is expected to receive revenues through the Inclusionary Housing Bylaw. Salisbury should review its existing Town-owned assets to determine whether any surplus property can be used for affordable housing purposes. Also, if the Town chooses to adopt the Community Preservation Act (CPA), the CPA appropriations for community housing should be transferred to the Affordable Housing Trust Fund so that Salisbury has one revenue fund. There are at least two advantages to this

arrangement: accounting and reporting simplicity and oversight by a single board with a commitment to affordable housing.

- 2. Partner with for- and non-profit developers to create affordable housing on privately owned sites.**
Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to having access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience.
- 3. Achieve 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>. As of April 2018, the Town has applied to become designated as a Housing Choice Community.
- 4. Consider Amendments to the Inclusionary Housing Bylaw.**
The purpose of an inclusionary housing bylaw is to provide for the development of affordable housing in compliance with MGL c. 40B, § 20-23. The goal is that affordable housing units created by the bylaw will qualify as a Subsidized Housing Inventory (SHI) under Chapter 40B and the regulations and guidelines of the Massachusetts Department of Housing and Community Development (DHCD). Under the existing bylaw in Salisbury, all types of residential developments of three or more units must comply with the inclusionary housing requirement. This provision treats single family and multi-family developers the same and, while it appears equitable, it may impose a more onerous burden on single-family developers than multi-family developers because of differences in land costs. Further, the bylaw allows developers to pay a very low fee in lieu of producing affordable units. The low fee could unduly encourage both single-family and multi-family developers to pay the fee instead of producing affordable units and could also reduce the effectiveness of the Town's Affordable Housing Trust Fund. As the bylaw is implemented, these issues are being assessed to determine if amending it would be advisable. The Town is considering amending the bylaw to require that units be built at 50% and 60% area median income (AMI), instead of setting the bar at 80% (AMI).
- 5. 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.
- 6. Conduct ongoing community education.**
In order to successfully create affordable housing, it is important to remove one of the biggest obstacles – lack of community support. 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>.

7. 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 one or more developers and a local government in an effort to create affordable housing that aligns with community 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>.

8. Provide support for elderly to age in place.

In the community workshop 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. In Salisbury, this strategy includes increasing the Community Development Block Grant funding that helps senior residents make essential upgrades to their units so they can stay in their homes. This funding is matched by the Affordable Housing Trust.

9. 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/>.

10. 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.

11. Develop trainings for board/committee members to learn more about affordable housing processes/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.

12. Continue to Assess the Senior Work Off Program.

The Senior Work Off Program gives 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 Town administers the program, keeps

track of hours worked and credits the resident for each hour worked, which currently doesn't exceed the minimum wage. Salisbury is considering raising the minimum amount credited to the residents to offset increasing housing costs.

13. 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*.

14. Advocate for modifying local preference requirements at the state level.

The current local preference process through DHCD is a complicated/onerous process. In addition, there is a strict definition for how to apply a local preference policy. Although some local preferences may in fact be justifiable based on the community's needs as outlined in the HPP, DHCD does not approve local preferences for which there is not a legitimate nexus to local need, such as preferences for relatives of local residents, former residents and persons who have been residents for a certain period. These two factors make it challenging to apply local preference criteria that meets the needs of Salisbury's residents that are eligible for subsidized housing units.

PRODUCTION

1. Encourage multi-family housing outside of the Beach Commercial District.

The Town should consider allowing multi-family development in and adjacent to Salisbury Square, in buildings that are designed with traditional village-style architecture. In this setting, multi-family units could be permitted through conversions, infill, intensification of use and/or mixed-use development. After rezoning Salisbury Square, the Town should also consider rezoning other commercial areas to allow additional multi-family housing, subject to development plan review and architectural guidelines.

2. 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.

3. 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>.

4. **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.
5. **Investigate models that address creation of starter homes that are “right-sized”.**
Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? Here are some questions to consider when determining the “right-size”:
 - **Lifestyle.** Do residents need space to work from home, entertain, engage in hobbies?
 - **Family.** Is there room for children or parents moving in with their grown children?
 - **Future goals.** Are residents staying for long periods in the community? Or is the population transient?
6. **Explore and utilize 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.
7. **Follow Sustainable Design Standards to create/remodel housing units.**
Sustainable Design Standards help to create more energy efficient, low-carbon solutions for housing that reduces the costs to renting or owning a home. There are several methods that can be used, including (but not limited to) Passive House design, EnergyStar and GreenGlobes.
8. **Investigate and research funding opportunities to expand the inventory of units managed by the Housing Authority.**
There is currently an 8-year waiting list for units owned by the Salisbury Housing Authority. Given the moratorium on State funding to support development of new units, the Housing Authority, in partnership with local and regional partners should explore alternative funding sources to create new units.

PRESERVATION

1. **Encourage deeper income targeting to meet local needs.**
Salisbury needs effective ways to leverage lower-cost homeownership and rental units in comprehensive permit developments and projects developed under the Inclusionary Housing Zoning Bylaw. During the comprehensive permit process, local officials should determine acceptable trade-offs for reducing the price of affordable rental units (i.e. additional density or a higher floor area ratio, an expedited review process, or a commitment of funds from the Town’s Affordable Housing Trust Fund). The Town should also consider offering tax incentives, such as a modified form of Tax Increment Financing (TIF) or a reduced property tax assessment for developers who agree to rent units to very-low-income families.
2. **Consider converting abandoned structures into affordable housing, as appropriate.**
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 structures for housing.

3. Continue the Housing Rehabilitation Program.

Salisbury’s Community Development Block Grant (CDBG)-funded Housing Rehabilitation Program has been well received in the community and it should be continued. The program not only benefits Salisbury’s lower-income households but also creates an opportunity to increase the Town’s Chapter 40B Subsidized Housing Inventory.

4. Build capacity to manage Chapter 40B.

Communities with successful Chapter 40B experience have three attributes: a unified commitment to affordable housing, project review criteria that are consistently and fairly applied, and a willingness to work with developers. Salisbury would benefit from establishing a clear, realistic comprehensive permit policy to coordinate efforts by the Affordable Housing Trust, Board of Appeals and other officials with a role in Chapter 40B review. Toward that end, the Affordable Housing Trust should enlist assistance from developers, lenders with affordable housing experience and area non-profits to draft a set of project review standards and trade-offs, circulate the draft to Town officials, sponsor an all-boards meeting to build consensus, and revise the draft to meet Salisbury’s needs. In addition, the Board of Selectmen and Planning Board should consider adopting a joint policy statement on affordable housing. Thereafter, the policy statement and review standards should be integrated into a single document that Salisbury can provide to prospective comprehensive permit developers and use as a guide when reviewing Project Eligibility Applications to MassHousing, MassDevelopment or DHCD.

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

In order to maintain the existing stock of subsidized housing units, it is important to build capacity to manage Chapter 40B requirements. One method of doing this is to develop and utilize a system to track when the units expire, if they are not protected in perpetuity. MVPC is including this strategy in the Regional Housing Plan and encourages communities to identify ways to track these units on an on-going basis.

6. 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 detract 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.

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

Similar to the abandoned buildings strategy and the Spaulding School renovation, 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			
Utilize Affordable Housing Trust Fund	1 year and then ongoing	Affordable Housing Trust	Yes, Housing Trust Fund

Partner with for- and non-profit developers to create affordable housing	Ongoing	Affordable Housing Trust, Planning Board	No
Achieve designation as a Housing Choice Community	1 year	Planner	No
Consider Amendments to Inclusionary Housing Bylaw	1 year	Planner, Planning Board, Zoning Board, Board of Selectmen	No if using sample ordinance and use local counsel
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Planner, Affordable Housing Trust, Board of Selectmen, MVPC	Yes Housing Choice Program
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Affordable Housing Trust	No
Provide support services for elderly to age in place	Ongoing	Senior Center, Council on Aging	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Affordable Housing Trust, Council on Aging	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Affordable Housing Trust, Council on Aging	No
Develop trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, Affordable Housing Trust, MVPC	No, but could use Housing Choice Initiative funding to support a training
Continue to Assess the Senior Work Off Program	Ongoing	Planner, Affordable Housing Trust, MVPC, Council on Aging	Yes CPA
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	Planner, MVPC, Council on Aging	No
Advocate for modifying local preference requirements at the state level	1-2 years	Town Administrator, Board of Selectmen, State Representative	No
Production			
Encourage multi-family housing outside of the Beach Commercial District	Ongoing	Planner, Affordable Housing Trust, Zoning Board, Planning Board	No
Encourage development of housing that is affordable to both low- and moderate- income households	Ongoing	Planner, Affordable Housing Trust	No

Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	<i>Ongoing</i>	Planner, Engineer, Council on Aging, Northeast Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority	Yes MassWorks, DHCD
Inventory publicly-owned land to determine suitability and availability for developing affordable housing	1-2 years	Planner, Affordable Housing Trust, Board of Selectmen, Housing Trust	No
Investigate models that address creation of starter homes that are "right-sized"	1 year	Planner, Affordable Housing Trust	No
Explore and utilize innovative septic systems to create affordable housing	1 year	Planner, MVPC	No
Follow Sustainable Design Standards to create/remodel housing units	Ongoing	Planner, Planning Board, Affordable Housing Trust	No
Expand the inventory of units managed by the Housing Authority	2 years	Planner, Affordable Housing Trust, Housing Authority	Yes, Housing Trust Fund
Preservation			
Encourage deeper income targeting to meet local needs	Ongoing	Affordable Housing Trust, Housing Authority	No
Continue the Housing Rehabilitation Program	Ongoing	Planner, Affordable Housing Trust, Housing Authority	Yes, Housing Trust Fund, Housing Choice Program
Build capacity to manage Chapter 40B	1-2 years	Planner, Affordable Housing Trust, Board of Selectmen, Planning Board, Zoning Board	Yes, Housing Choice Program
Consider converting abandoned structures into affordable housing, as appropriate	Ongoing	Board of Selectmen, Affordable Housing Trust	Yes U.S. HUD
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	Planner, MVPC	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Planner, Affordable Housing Trust, Zoning Board, Board of Selectmen	Yes DHCD
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Affordable Housing Trust, Board of Selectmen	Yes U.S. HUD

Appendix A

HUD Income Limits FY2017

Salisbury 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/datasets/incomelimits.

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
Salisbury 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

Salisbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2716	Great Meadows Village	23 Beach Road	Rental	80	Perp	No	DHCD
2717	Bay Berry Point	Beach Road	Rental	30	3/06/2042	No	DHCD RHS
4003	Windgate at Salisbury Condominiums	135 Beach Road	Ownership	18	perp	Yes	DHCD FHLBB
4004	Salisbury Woods	125 Bridge Road	Ownership	17	perp	Yes	FHLBB
4444	DDS Group Homes	Confidential	Rental	13	N/A	No	DDS
4602	DMH Group Homes	Confidential	Rental	0	N/A	No	DMH
5635	The Village at Sawyer Farms	off Ferry Road	Ownership	13	perp	Yes	FHLBB
5636	Beach Road Estates	111 Beach Road	Ownership	7	perp	Yes	MassHousing
5637	Salisbury HOR Program	Mudnock Road	Ownership	1	06/09/18	No	DHCD
5638	Salisbury HOR Program	Lafayette Road	Ownership	1	08/11/18	No	DHCD
5639	Salisbury HOR Program	Joy Road	Mix	2	10/17/18	No	DHCD
5640	Salisbury HOR Program	Toll Road	Ownership	1	11/03/18	No	DHCD
5641	Salisbury HOR Program	Lafayette Road	Ownership	1	11/05/18	No	DHCD DHCD
5642	Salisbury HOR Program	Lafayette Road	Ownership	1	11/17/18	No	DHCD
5643	Salisbury HOR Program	Adams Street	Ownership	1	12/24/18	No	DHCD
5644	Salisbury HOR Program	Pike Street	Ownership	1	02/02/19	No	DHCD

12/8/2017

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Salisbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
5645	Salisbury HOR Program	Mudnock Road	Ownership	1	02/04/19	No	DHCD
5646	Salisbury HOR Program	Garfield Street	Ownership	1	02/25/19	No	DHCD
5647	Salisbury HOR Program	Sandy Lane	Ownership	1	03/09/19	No	DHCD
5648	Salisbury HOR Program	Maple Street	Ownership	1	03/29/19	No	DHCD
5649	Salisbury HOR Program	Lynne Avenue	Ownership	1	04/12/19	No	DHCD
5650	Salisbury HOR Program	Lafayette Road	Ownership	1	04/26/19	No	DHCD
5652	Salisbury HOR Program	Brooks Road	Ownership	1	06/14/19	No	DHCD
6664	Beach Road	Beach Road	Ownership	2	2103	No	DHCD
7748	Salisbury HOR Program	Atlantic Avenue	Ownership	1	8/13/2019	No	DHCD
7749	Salisbury HOR Program	Lafayette Rd	Ownership	1	10/7/2019	No	DHCD
7750	Salisbury HOR Program	Pike Street	Ownership	1	8/24/2019	No	DHCD
7751	Salisbury HOR Program	Ferry Road	Ownership	1	8/17/2019	No	DHCD
7752	Salisbury HOR Program	Lincoldn Ave	Ownership	1	11/12/2019	No	DHCD
7753	Salisbury HOR Program	Lafayette Rd	Ownership	1	8/10/2019	NO	DHCD
7755	Salisbury HOR program	Rabbit Rd	Ownership	1	2/1/2020	NO	DHCD DHCD
7756	Salisbury HOR Program	Pike Street	Ownership	1	7/25/2020	NO	DHCD
7757	Salisbury HOR Program	Bayberry Ln	Ownership	1	6/7/2020	NO	DHCD DHCD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Salisbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
7758	Salisbury HOR Program	Beach Rd	Ownership	1	1/9/2021	NO	DHCD
7759	Salisbury HOR Program	North End Blvd	Ownership	2	10/15/2020	NO	DHCD
7760	Salisbury HOR Program	Jak-Len Drive	Ownership	1	1/11/2021	NO	DHCD
7761	Salisbury HOR Program	Jak-Len Drive	Ownership	1	12/29/2020	NO	DHCD
7762	Salisbury HOR Program	Odin St	Ownership	1	12/30/2020	NO	DHCD
7763	Salisbury HOR Program	Robert Rd	Ownership	1	1/13/2021	NO	DHCD
7764	Salisbury HOR Program	Sweet Apple Tree Ln	Ownership	1	4/12/2021	NO	DHCD
7765	Salisbury HOR Program	Cushing St	Ownership	1	4/12/2021	NO	DHCD
7766	Salisbury HOR Program	Folly Mill Rd	Ownership	1	4/18/2021	NO	DHCD
7767	Salisbury HOR Program	Railroad Ave	Ownership	1	4/27/2021	NO	CDBG DHCD DHCD
7768	Salisbury HOR Program	Bartlett St	Ownership	1	2/3/2021	NO	DHCD
7769	Salisbury HOR Program	Brissette Ave	Ownership	1	5/25/2021	NO	DHCD
7770	Heritage Park	Lafayette Rd	Ownership	23	8/23/2019	NO	DHCD
7800	Northpointe Village	Seabrook Rd	Ownership	12	perp	YES	MassHousing Finance Agency
8558	Link House Inc.	197 Elm St	Rental	38	2046	NO	DHCD DHCD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Salisbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
8558	Link House Inc.	197 Elm St	Rental	38	2046	NO	HUD
9047	Beach Road	54 Beach Road	Ownership	7	Perp	YES	DHCD
9165	Salisbury HOR Program	School House Lane	Ownership	1	2023	NO	DHCD
9166	Salisbury HOR Program	Beach Road	Ownership	1	2023	NO	HUD
9167	Salisbury HOR Program	Del Logan Drive	Ownership	1	2023	NO	DHCD
9168	Salisbury HOR Program	Dock Lane	Ownership	1	2023	NO	DHCD
9170	Salisbury HOR Program	Lafayette Rd	Ownership	1	2023	NO	DHCD
9171	Salisbury HOR Program	Ferry Rd	Ownership	1	2023	NO	DHCD
9172	Salisbury HOR Program	Ferry Road	Ownership	1	2023	NO	DHCD
9173	Salisbury HOR Program	Mudnock Road	Ownership	1	2023	NO	DHCD
9175	Salisbury HOR Program	Beach Road	Rental	1	2023	NO	DHCD
9176	Salisbury HOR Program	Gerrish Road	Ownership	1	2023	NO	DHCD
9177	Salisbury HOR Program	Jak Len Drive	Ownership	1	2023	NO	DHCD
9178	Salisbury HOR Program	Lafayette Road	Ownership	1	2023	NO	DHCD
9179	Salisbury HOR Program	Dock Lane	Ownership	1	2023	NO	DHCD
9457	Salisbury HOR Program	Toll Rd	Ownership	1	2025	NO	DHCD
9458	Salisbury HOR Program	Main St	Ownership	1	2025	NO	DHCD
9459	Salisbury HOR Program	Garfield St	Ownership	1	2025	NO	DHCD
9460	Salisbury HOR Program	Collins St	Ownership	1	2025	NO	DHCD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Salisbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9461	Salisbury HOR Program	Collins St	Ownership	1	2025	NO	DHCD
9463	Salisbury HOR Program	Lafayette St	Ownership	1	2025	NO	DHCD
9464	Salisbury HOR Program	16th Street	Ownership	1	2025	NO	DHCD
9465	Salisbury HOR Program	Rabbit Rd	Ownership	1	2025	NO	DHCD
9466	Salisbury HOR Program	No. End St	Ownership	1	2025	NO	DHCD
9467	Salisbury HOR Program	Gerrish Rd	Ownership	1	2025	NO	DHCD
9468	Salisbury HOR Program	Lafayette St	Ownership	1	2025	NO	DHCD
9469	Salisbury HOR Program	Lafayette St	Ownership	1	2025	NO	DHCD
9470	Salisbury HOR Program	Main St	Ownership	1	2026	NO	DHCD
9471	Salisbury HOR Program	Glenwood St	Ownership	1	2025	NO	DHCD
9472	Salisbury HOR Program	Mudnoc	Ownership	1	2025	NO	DHCD
9473	Salisbury HOR Program	Denrael Dr	Ownership	1	2026	NO	DHCD
9687	Salisbury HOR Program	True Rd	Ownership	1	2027	NO	DHCD
9688	Salisbury HOR Program	Lafayette Rd	Ownership	1	2027	NO	DHCD
9689	Salisbury HOR Program	Lafayette Rd	Ownership	1	2028	NO	DHCD
9690	Salisbury HOR Program	Cable Ave	Ownership	1	2027	NO	DHCD
9691	Salisbury HOR Program	Folly Mill Rd	Ownership	1	2026	NO	DHCD
9692	Salisbury HOR Program	Lafayette Rd	Ownership	1	2027	NO	DHCD
9693	Salisbury HOR Program	Lafayette Rd	Ownership	1	2026	NO	DHCD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Salisbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9694	Salisbury HOR Program	Lafayette Rd	Ownership	1	2028	NO	DHCD
9696	Salisbury HOR Program	Lafayette Rd	Ownership	1	2028	NO	DHCD
9697	Salisbury HOR Program	Rabbit Rd	Ownership	1	2028	NO	DHCD
9698	Salisbury HOR Program	Garfield St	Ownership	1	2028	NO	DHCD
9699	Salisbury HOR Program	Main St	Ownership	1	2028	NO	DHCD
9700	Salisbury HOR Program	Hayes St	Ownership	1	2028	NO	DHCD
9701	Salisbury HOR Program	Elm St	Ownership	1	2028	NO	DHCD
9702	Salisbury HOR Program	Schoolhouse Ln	Ownership	1	2028	NO	DHCD
9703	Salisbury HOR Program	Ferry Rd	Ownership	1	2028	NO	DHCD
9704	Salisbury HOR Program	Forest Rd	Ownership	1	2029	NO	DHCD
10143	The Residences at Salisbury Square	18 Maple Street	Rental	26	2067	YES	DHCD
10148	Tidewater	191 Beach Road	Rental	210	Perp	NO	DHCD
10150	Salisbury HOR Program	Bridge Rd	Ownership	1	2029	NO	DHCD
10153	Salisbury HOR Program	Spring St	Ownership	1	2029	NO	DHCD
10154	Salisbury HOR Program	Elm St	Ownership	1	2029	NO	DHCD
10155	Salisbury HOR Program	Lafayette St	Ownership	1	2030		DHCD
10156	Salisbury HOR Program	Lions Way	Ownership	1	2030	NO	DHCD
10157	Sailsbury HOR Program	Taft Street	Ownership	1	2030	NO	DHCD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Salisbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
10158	Salisbury HOR Program	James Court	Ownership	1	2030	NO	DHCD
10159	Salisbury HOR Program	Pike Street	Ownership	1	2031	NO	DHCD
10160	Salisbury HOR Program	17th St W	Ownership	1	2031	NO	DHCD
10161	Salisbury HOR Program	Mudnock Rd	Ownership	1	2031	NO	DHCD
10162	Salisbury HOR Program	Lafayette Rd	Ownership	1	2031	NO	DHCD
10163	Salisbury HOR Program	Lafayette Rd	Ownership	1	2031	NO	DHCD
Salisbury Totals				592	Census 2010 Year Round Housing Units		3,842
					Percent Subsidized		15.41%

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

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

Age	Salisbury		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	152	32%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	51	11%	1,755	13%	4,348	15%	55,572	18%
35-44 years	58	12%	1,899	14%	3,312	11%	28,476	9%
45-54 years	76	16%	2,440	18%	5,252	18%	43,985	14%
55-64 years	81	17%	2,238	17%	5,616	19%	50,784	16%
65-74 years	38	8%	1,638	12%	3,749	13%	28,876	9%
75+ years	14	3%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	470	5%	1,3268	4%	29,898	4%	316,775	5%
Total Population	8,620	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 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	14	3%	100	24%	10	2%	110	27%	175	43%	409	79%	520
>30% and <=50% AMI	54	21%	155	59%	0	0%	18	7%	35	13%	262	72%	365
>50% and <=80% AMI	14	11%	50	39%	0	0%	34	27%	30	23%	128	31%	410
>80% and <=100% AMI	15	14%	75	69%	4	4%	0	0%	15	14%	109	34%	320
Income >100% AMI	85	50%	80	47%	0	0%	0	0%	4	2%	169	10%	1,680
Total Cost Burdened	182	17%	460	43%	14	1%	162	15%	259	24%	1077	33%	3,295

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	4	1%	75	26%	0	0%	50	18%	155	55%	284	79%	360
>30% and <=50% AMI	14	12%	85	72%	0	0%	4	3%	15	13%	118	74%	160
>50% and <=80% AMI	0	0%	20	59%	0	0%	4	12%	10	29%	34	27%	125
>80% and <=100% AMI	0	0%	10	100%	0	0%	0	0%	0	0%	10	13%	80
Income >100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	235
Total Cost Burdened	18	4%	190	43%	0	0%	58	13%	180	40%	446	46%	960

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	10	8%	25	20%	10	8%	60	48%	20	16%	125	78%	160
>30% and <=50% AMI	40	28%	70	49%	0	0%	14	10%	20	14%	144	70%	205
>50% and <=80% AMI	14	15%	30	32%	0	0%	30	32%	20	21%	94	33%	285
>80% and <=100% AMI	15	15%	65	66%	4	4%	0	0%	15	15%	99	41%	240
Income >100% AMI	85	50%	80	47%	0	0%	0	0%	4	2%	169	12%	1,445
Total Cost Burdened	164	26%	270	43%	14	2%	104	16%	79	13%	631	27%	2,335

Appendix H

coUrbanize Comments from the Town of Salisbury

Creator	Category	Comments
Karen Reed	Where do we need more housing, and what kinds of housing should there be?	Salisbury Beach, a small village by the ocean, needs affordable housing for senior citizens. Salt air and a walkable community promote good health.
coUrbanizer via Text	Salisbury idea	Affordable housing units
coUrbanizer via Text	Salisbury idea	Affordable rents
Karen Reed	Salisbury idea	Salisbury Beach needs Affordable Housing for seniors

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. Table 4 includes the complete point structure assigned to each criteria described below.

The rationale behind each affordable housing criteria include:

1. Lot size

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

2. Ownership and type of use

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

3. Public transit access

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

4. Proximity to services

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

5. Units on lot

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

6. Underutilization

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

7. Zoning

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

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