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community preservation
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TOWN OF BOXFORD

Housing Production Plan

2018-2022

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Acronyms

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

Key Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

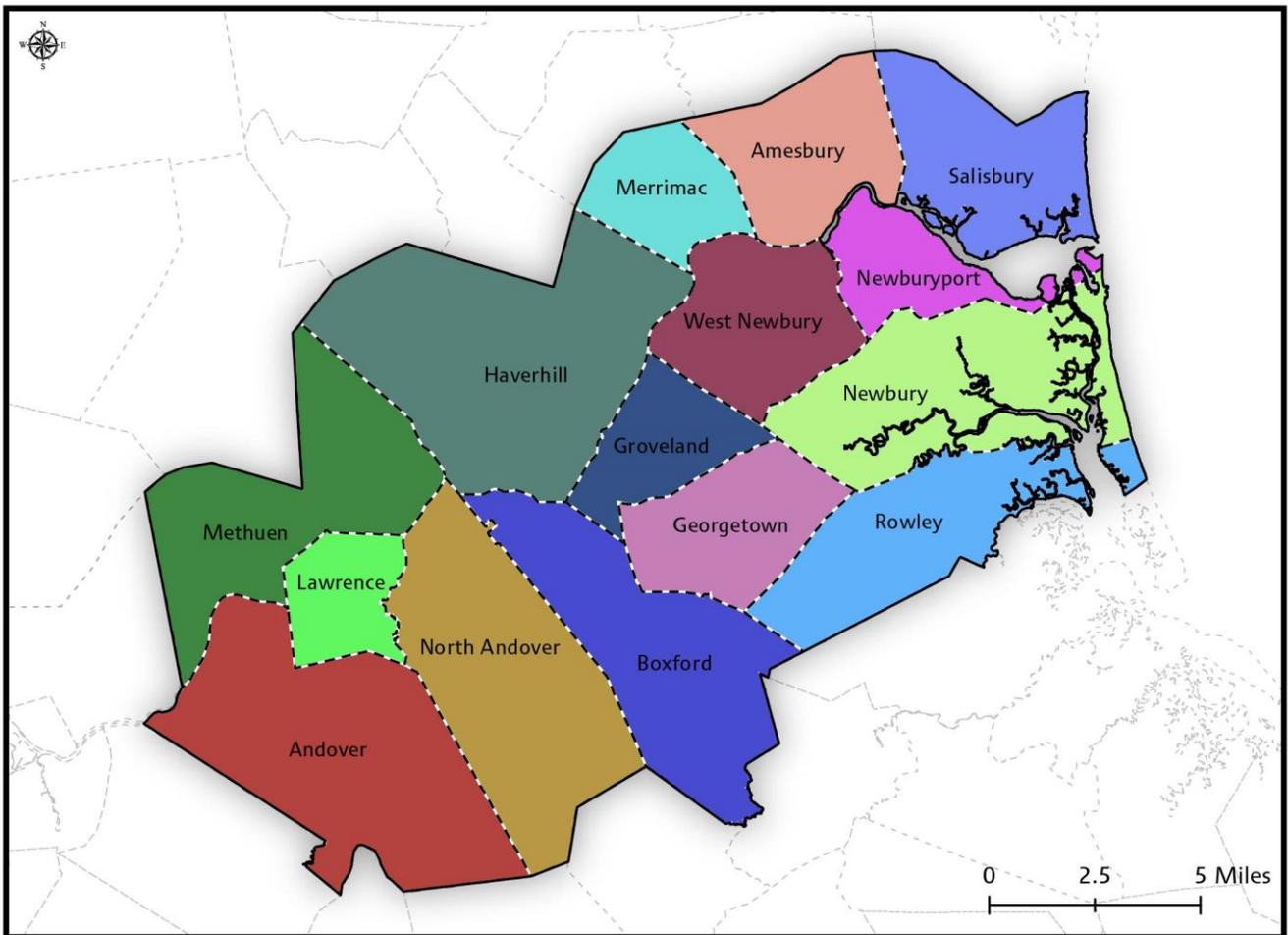
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the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

Merrimack Valley Region

Boxford 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 Boxford. MVPC worked with the town 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 Boxford 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 Boxford. 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 Boxford’s housing accomplishments.

PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the Boxford Housing Production Plan consisting of: 1) Public Engagement; 2) Aligning with Existing Planning Efforts; and 3) Information Gathering. Each of these steps helped to ensure that Boxford’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 Boxford in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops: the first workshop was held in August 2017 to understand local housing needs, and the second workshop held in November 2017 identified potential housing locations and strategies to meet housing needs. In addition, meetings with the Housing Partnership Committee, Planning Board and Board of Selectmen were held in April, May and June. 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 Boxford can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** MVPC reviewed existing plans that the town has developed to ensure that this HPP aligned with any current local planning efforts. Plans consulted include: Town of Boxford Community Housing Plan, 2004; Aging in Boxford: Planning for an ‘active and involved’ future; Open Space and Recreation Plan; and the 2007 Master Plan.
- 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

Boxford is a rural, almost exclusively residential community of just over 8,000 residents. The residents of Boxford are among the most affluent in the region. Boxford comprises about 24 square miles and is bounded by the communities of North Andover, Middleton, Topsfield, Ipswich, Rowley, Georgetown, Groveland and Haverhill.

From 2000 to 2015, Boxford grew by only 2.8 percent, much smaller than the state and county, and the third lowest growth rate in the region. In turn, projections show a decline in population of about 670 people by 2035.

The median age in Boxford was estimated to be 45.3 years in 2015, according to the 2011-2015 ACS, which is higher than the county's median age of 40.6 and the state's median age of 39.3.

The composition of Boxford's households is also changing, with substantially less households with children and moderate growth of single-person households, many of which are adults over age 65 years. Projections anticipate a 120 percent increase in adults over age 65 and even less children (35 percent decrease in school age children) by 2035. The growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses in the community.

Roughly 98 percent of Boxford's occupied housing units were owner occupied and only 2 percent renter occupied, which is a significantly lower proportion of renter housing than in the region. For-sale housing prices are significantly more expensive than all communities in the region with a 2016 median sales price for all residential sales of \$606,500.

Only 1 percent, or 31 units, of Boxford's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that Boxford needs not only more affordable housing, but housing at all price points and affordable at a variety of income ranges. This includes market-rate rental housing, starter homes for first-time homebuyers, units for low/moderate income and middle-income households including rental and ownership units, and more accessible housing with supportive services.

Chapter 2: Demographic Profile

Key Findings

- Boxford's population is growing, but at a slower rate than the region overall. Projections indicate a population decline in the coming years and a potential need for decreased housing units overall.
- The composition of Boxford's households is also changing, with substantially less households with children and moderate growth of single-person households, many of which are older adults over age 65 years. Projections anticipate a greater percentage of older adults and even less children in the coming years. The growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses in the community.
- The region is becoming more racially diverse, but less so in Boxford. A greater diversity of housing stock in Boxford 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.
- Boxford's population has lower disability rates than the region, and while it is more common for older adults to have disabilities in general, Boxford has a lower proportion of its older population reporting disabilities than in the region. However, there is still an estimated 22 percent (about 289) 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.
- Boxford's households have a significantly higher median income than households in the region, and renters have lower income than owners, as is typical. Poverty rates in Boxford are significantly lower than in the region.
- About 98 percent of Boxford households own and only 2 percent rent their home, which is a much higher estimated percentage of owner households than in the region overall (63 percent).
- Boxford also has very low geographic mobility, which is common in communities with a lack of rental housing and an aging population. Low geographic mobility indicates that that less homes are available for new occupants and, therefore, tightens the housing market.

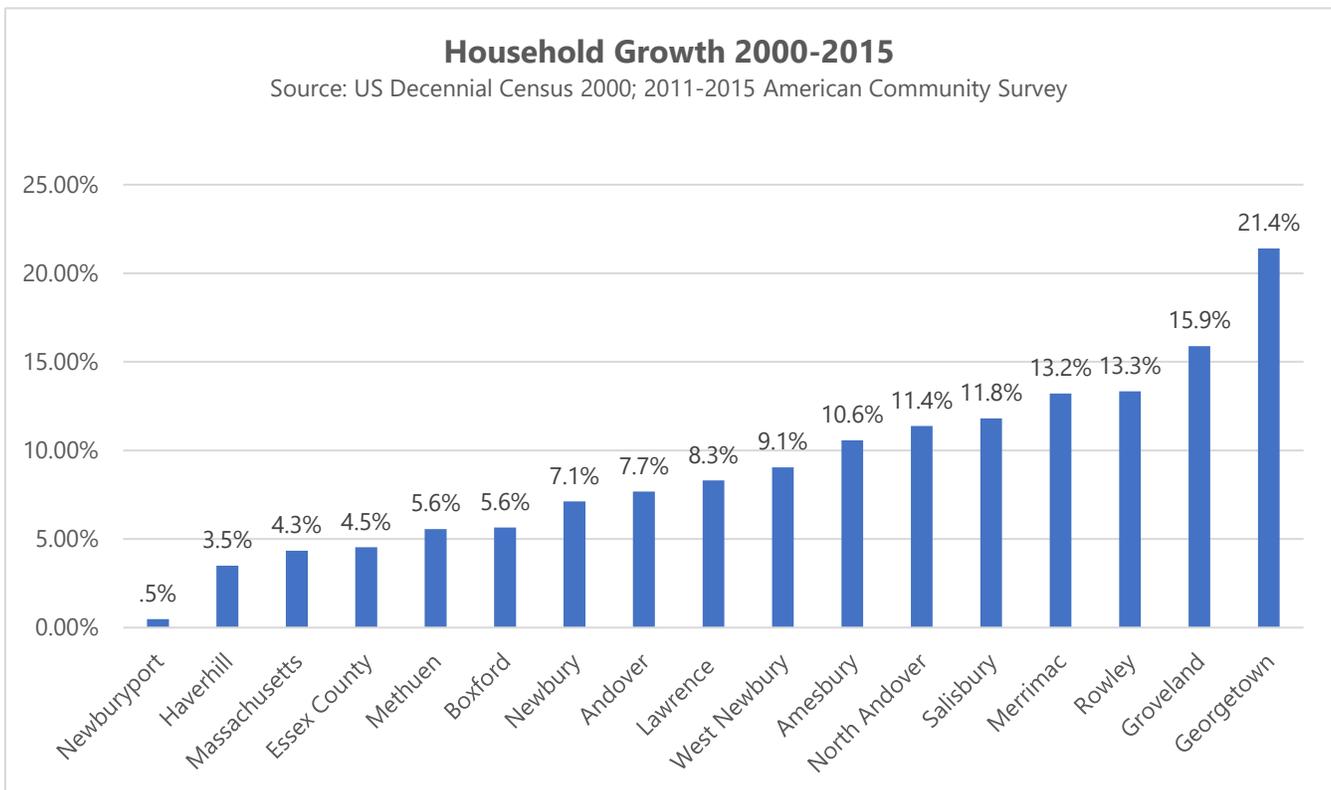
Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

Boxford's estimated population per the 2015 ACS is 8,138 people – a growth of about 2.8 percent from 2000. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent in the same period. The estimated population of the region increased 8.75 percent in the same period.

The number of households in Boxford grew 5.65 percent between 2000 and 2015 with average household size decreasing 2.6 percent from 3.08 persons per household (pph) in 2000 to an estimated 3.00 pph in 2015. Average family size decreased about 3.01 percent from 3.32 pph in 2000 to about 3.22 pph in 2015.

A trend of decreasing household size in Boxford is counter to trends in the state and county, per the US Decennial Census and the ACS estimates. 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 Boxford's households has changed. Single-person households increased somewhat and households with children significantly decreased in Boxford.

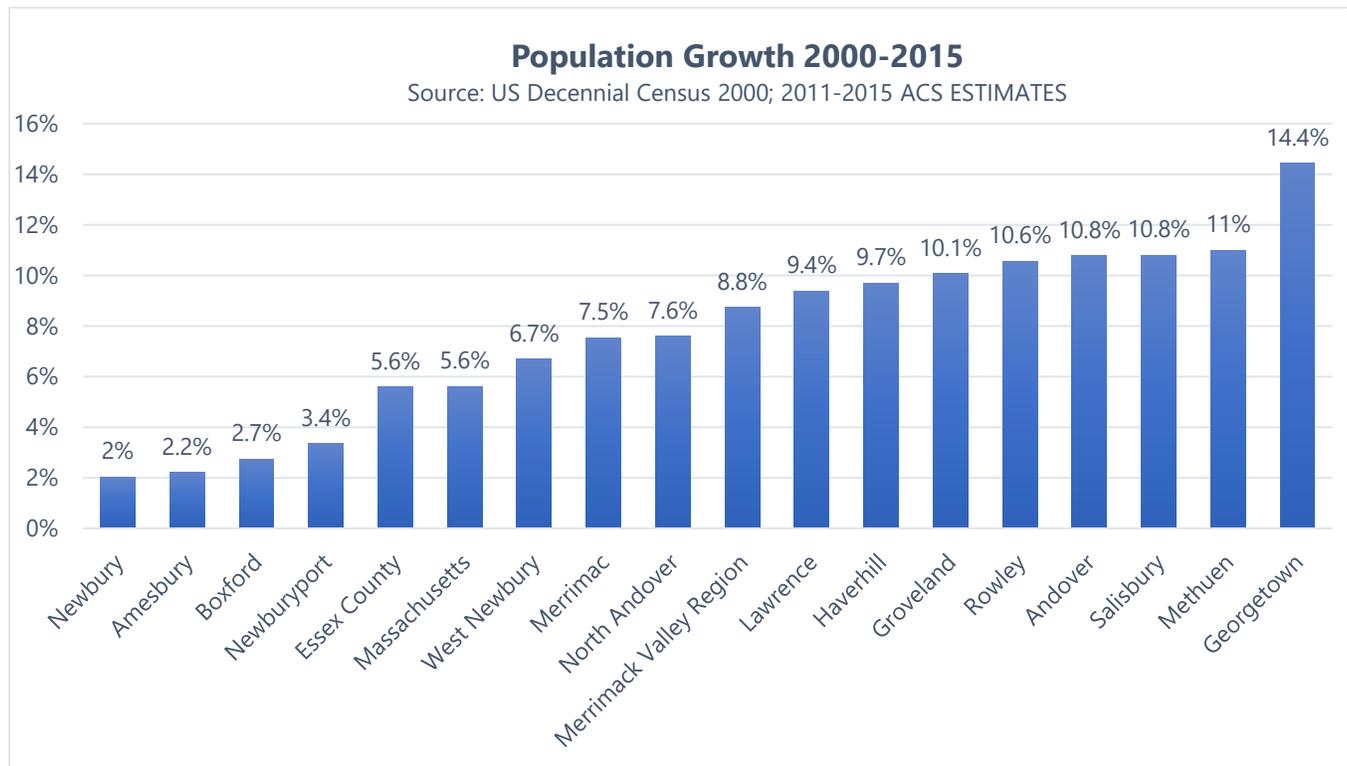
The estimated number of households with children under 18 years old decreased in Boxford from 1,276 households in 2000 to about 971 in 2015 – a decrease of about 24 percent. In the same period, single-person households increased from 248 households to about 260 households – an increase of just under 5 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.

Boxford Household Characteristics, 2000-2015

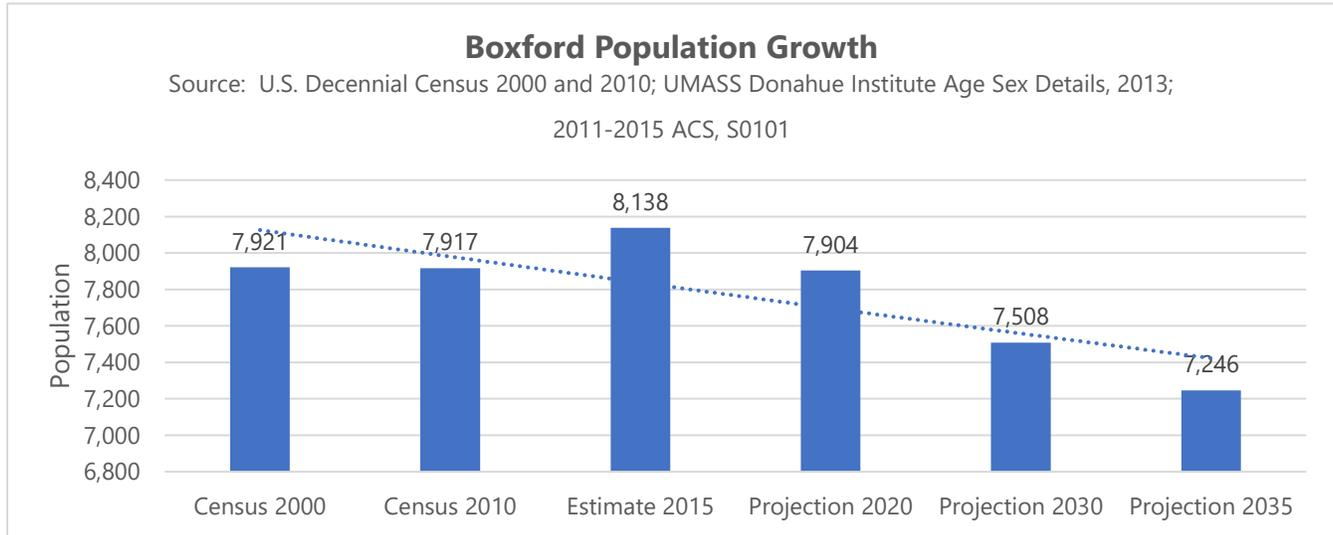
	2000	2010	2015	% Change from 2000-2015
Population	7,921	7,965	8,138	2.74%
Households	2,568	2,688	2,713	5.65%
Households with individuals under 18 years	1,276	1,154	971	-23.90%
Single Person Households	248	307	260	4.84%
Average Household Size	3.08	2.96	3.00	-2.60%
Average Family Size	3.32	3.23	3.22	-3.01%

Source: US Decennial Census 2000 and 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 median growth rate of 9.38 percent. Boxford's estimated population growth in this period was 2.74 percent - the third lowest estimated growth rate in the region.



UMass Donahue Institute population projections indicate a decline in Boxford population by just over 670 people from 2010 to 2035. However, if average household size continues to decline, the effect of the population decrease on housing demand may be minimized. For example, if household size continues to decline at similar rate as estimated between 2000 and 2015, by 2035 the average household size would be about 2.9 persons per household, which would generate about 2,500 households in 2035, about 210 less than the 2015 estimated number of households. 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



AGE

Per the UMass Donahue projections, the age composition of Boxford’s population is anticipated to change with a 120 percent increase in the number of older adults (age 65 year and over), a 35 percent decrease in the number of school age children, and a 44 percent decrease in the number of adults age 20 to 34 years. The median age in Boxford was estimated to be 45.3 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.



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.

Boxford 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, Boxford’s population continues to racially identify primarily as white alone, with an estimated 96 percent, a slight decrease from 2000 when 97 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, but less so in Boxford. Boxford has a small but growing Asian population – increasing from 1 percent of the total population in 2000 to about 3 percent in 2015.

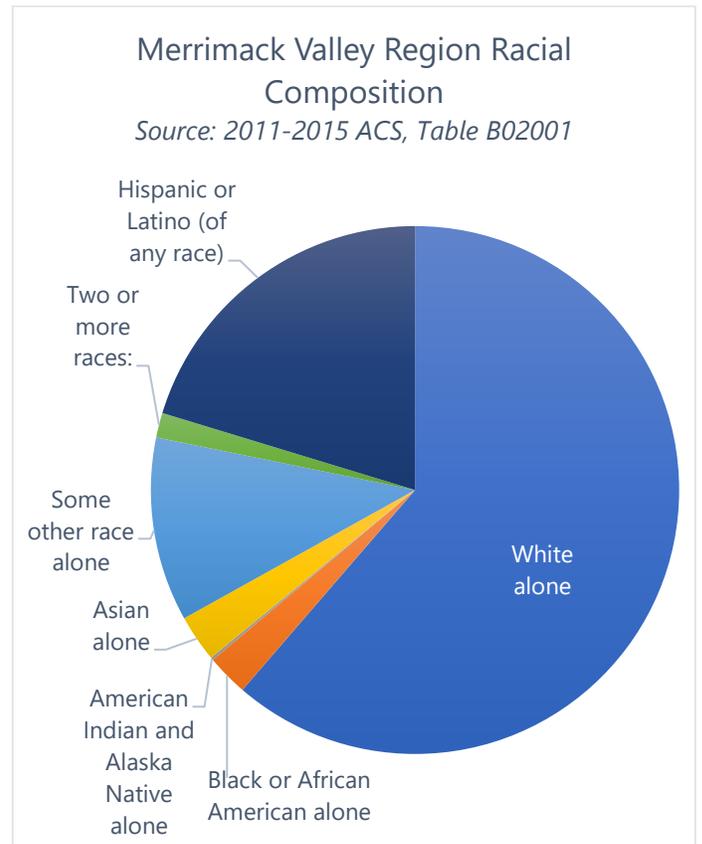
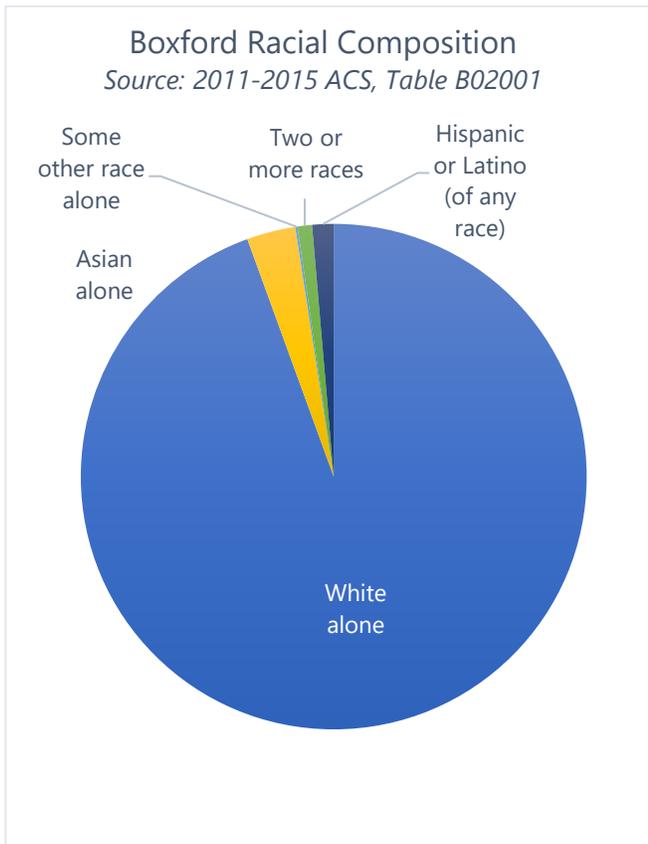
In Boxford, per the 2015 ACS, none of the population identifies as Black/African American or American Indian/Alaska Native. About 3 percent identify as, and 1 percent as two or more races. Regionally, about 3 percent of the population identifies a Black/African American, less than 1 percent American Indian/Alaska Native, 4 percent Asian, and 2 percent two or more races.

A significant racial/ethnic difference between Boxford’s population and the region’s is the percentage of the population identifying ethnically as Hispanic or Latino. About 1 percent of Boxford’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.

Boxford Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	number	%	number	%	est.	%
Total Population	7,921	100%	7,965	100%	8,138	100%
White alone	7,713	97%	7,681	96%	7,793	96%
Black or African American alone	27	0.3%	41	1%	0	0%
American Indian and Alaska Native alone	9	0.1%	5	0.1%	0	0%
Asian alone	96	1%	123	2%	257	3%
Some other race alone	23	0.3%	21	0.3%	12	0.1%
Two or more races:	51	1%	94	1%	76	1%
Hispanic or Latino (of any race)	67	1%	145	2%	113	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 Boxford’s estimated disability rate (6 percent of total non-institutionalized population)³ is lower than the region (11 percent), county (12 percent) and state (12 percent). The estimated percentage of children under 18 years with a disability in Boxford (less than 1 percent) is lower than the region (5 percent), county (6 percent), and state (5

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>

percent). The estimated percentage of adults age 18 to 64 years with a disability is also lower in Boxford (3 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

Boxford's estimated disability rate is 22 percent for persons 65 years and over, whereas about 33 percent of the region, county, and state population in this age cohort have disabilities.

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

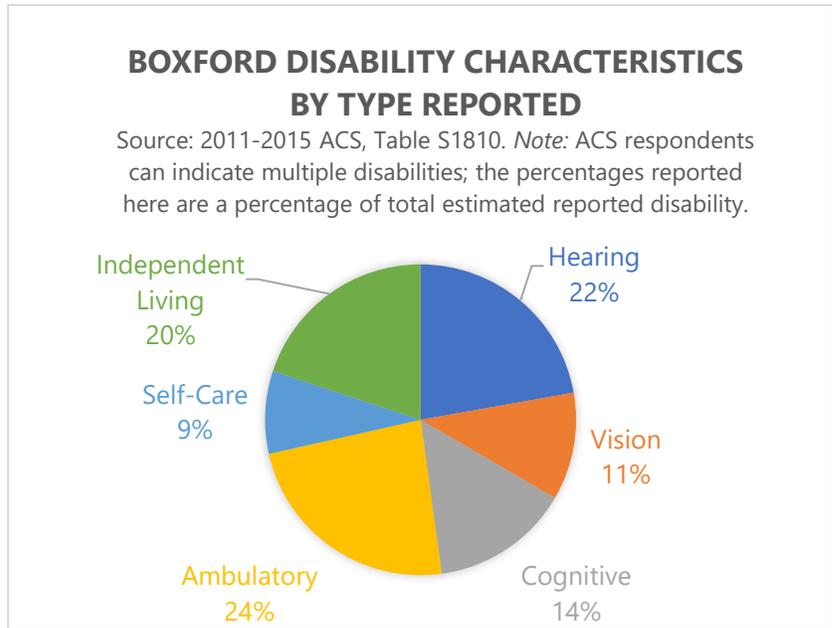
	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	8,138	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	468	6%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	1,975	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	11	0.6%	3694	5%	7,789	6%	63,543	5%
18-64 years	4,872	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	168	3%	20,377	9%	44,374	9%	383,623	9%
65 years and over	1,291	100%	44,026	100%	111,964	100%	947,022	100%
With disability	289	22%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

Of the estimated disabilities in Boxford, the most reported was ambulatory (24 percent of reported disabilities) and hearing (22 percent). Independent living was about 20 percent of total estimated reported disabilities and vision about 11 percent.

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. Boxford’s geographic mobility rate is significantly lower than the region, county, and state. Boxford has a large proportion of households that own their home and has an aging population, both of which contribute to low geographic mobility rates. Low geographic mobility indicates that that less homes are available for new occupants and, therefore, tightens the housing market.



Per the 2015 ACS, about 97 percent of Boxford’s total population lived in the same home the year prior to the survey, which is a greater percentage than in the region (89 percent), county (88 percent) and state (87 percent).

Of the population that had moved in the prior year, most (62 percent of population that had moved; 2 percent of total population) moved to Boxford from another community in Essex County and less than 1 percent moved from another community in Massachusetts.

Geographic Mobility, 2015

	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	8099	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	7824	97%	301,390	89%	666,437	88%	5,779,219	87%
Same County	170	2%	24,315	7%	56,670	8%	477,731	7%
Same State	49	0.6%	5,547	7%	15,112	2%	179,149	3%
Different State	40	0.5%	5,646	2%	11,334	2%	139,338	2%
Abroad	16	0.2%	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, Boxford has about 2,713 total households, with 86 percent family households. About 40 percent of family households have children under age 18. About 11 percent of family households with children are single-parent households in Boxford, which is lower than the region (34 percent), county (19 percent) and state (17 percent). Married couple households without children under age

18 make up 48 percent of Boxford's total households, which is significantly higher than the region (29 percent), county (29 percent) and state (28 percent).

About 10 percent of households are single-person households and about 67 percent of single-person households in Boxford are age 65 plus.

Household Types, 2015

Household Type	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	2,713	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	2,331	86%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	934	40%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	15	2%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	84	9%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	1,307	48%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	382	14%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	260	10%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	174	67%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 98 percent of Boxford households own and 2 percent rent their home. Boxford has a much higher estimated percentage of owner households than the region (63 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

Tenure Type	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	2,661	98%	79,885	63%	181,293	63%	1,583,667	62%
Rent	52	2%	46,072	37%	106,619	37%	966,054	38%
Total	2,713	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: ACS 2011-2015 Estimates, Table B25003

Household Size

Boxford's household size composition changed between 2000-2015 with a larger proportion of 2-person households and smaller proportion of 3-plus-person households. This trend is reflected in the change in average household size, which decreased about 2.6 percent from 3.08 persons per household (pph) in 2000 to an estimated 3.00 pph in 2015.

Per the 2015 ACS, most households in Boxford consist of either three-person (33 percent) or four-plus-persons (33 percent). The percentage of one-person households stayed about the same since 2000 at 10 percent and the percentage of two-person households increased about 6 percentage points in the same period.

Household Size, 2015

Size	2000		2010		2015	
	Number	%	Number	%	est.	%
1-person	248	10%	239	9%	260	10%
2-person	833	32%	823	33%	1,017	38%
3-person	457	18%	503	20%	534	20%
4+-person	1,030	40%	954	38%	901	33%
Total	2,568	100%	2,519	100%	2,712	100%

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

HOUSEHOLD INCOME DISTRIBUTION

Income Distribution

Boxford's households are estimated to have significantly higher incomes than households in the region, county, and state.

Roughly 71 percent of Boxford's households have income of \$100,000 or more and about 13 percent have income less than \$50,000, per the 2015 ACS. About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

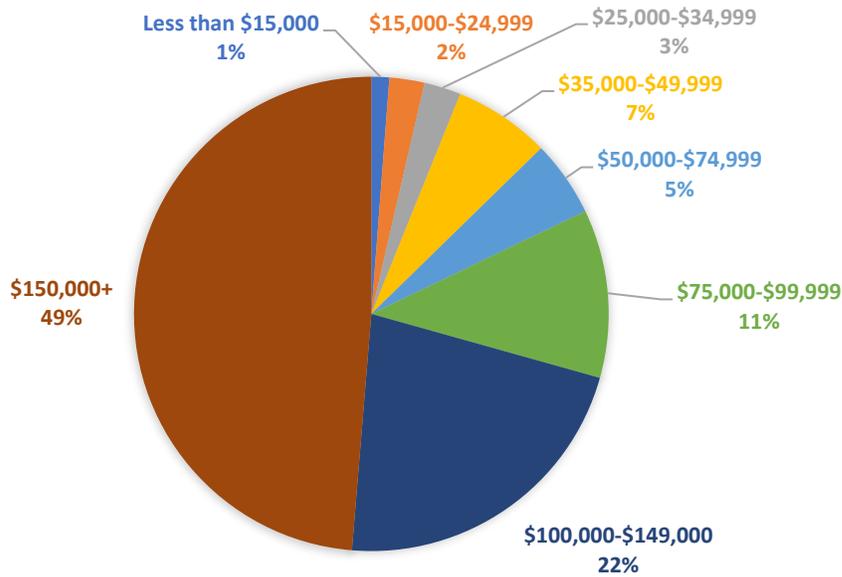
Household Income Distribution, 2015

Income	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	33	1%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	65	2%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	68	3%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	179	7%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	141	5%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	312	12%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	597	22%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	1,324	49%	23,074	18%	49,883	17%	433,337	17%
Total	2,713	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: ACS 2011-2015, Table B19001

HOUSEHOLD INCOME DISTRIBUTION

SOURCE: 2011-2015 ACS, TABLE B19001



Median Income

Boxford's estimated median household income per the 2015 ACS is \$140,268, which is significantly higher than the weighted mean of the median income for the 15 Merrimack Valley communities (\$75,532), and higher than the county (\$69,068) or state (\$68,563).

Median Income, 2015

	Boxford	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$140,268	\$75,532	\$69,068	\$68,563

Source: 2011-2015 ACS, 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 ACS 2011-2015.

Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In Boxford, estimated median renter income was \$39,545 per the 2015 ACS and estimated median owner income was \$142,875.

The median owner income is higher in Boxford than in the region, county, and state, however median renter income is lower than the region and only slightly higher than in the county and state.

Median Income by Tenure, 2015

Tenure	Boxford	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$142,875	\$104,451	\$95,660	\$92,207
Renter Occupied	\$39,545	\$34,997	\$35,254	\$37,780

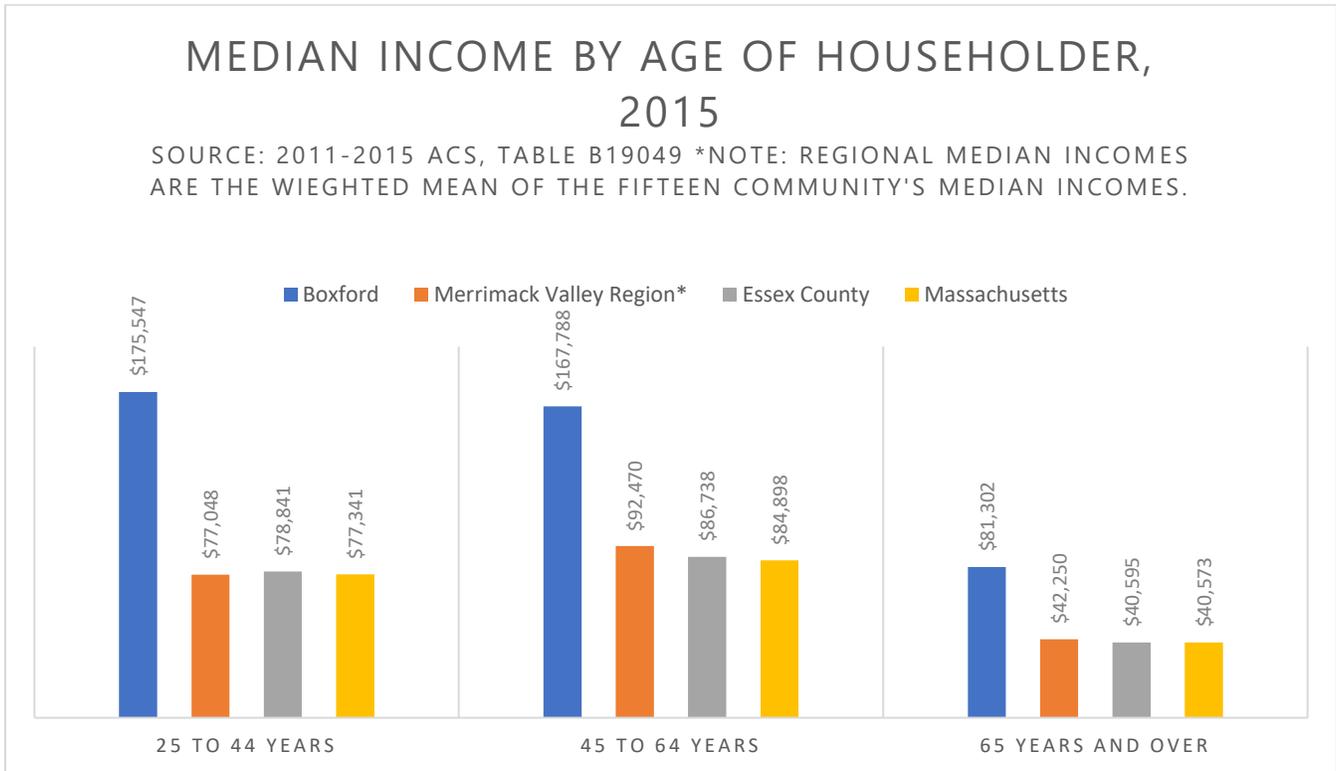
Source: 2011-2015 ACS Estimates, Table B25119.

*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 ACS 2011-2015.

Income Distribution by Age of Householder

In Boxford, households with householders in all three age categories (25 to 44 years; 45 to 65 years; and 65 years and over) have higher median incomes than the region, county, and state.

Per the 2015 ACS, households with householders age 25 to 44 years have the highest estimated median in Boxford (\$175,547) – this is higher than median incomes for this age cohort in the region (\$77,048), county (\$78,841), and state (\$77,341).



POVERTY

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

Boxford has a much lower estimated poverty rate than the region, county, or state, with roughly 3 percent of the total population living in households below the federal poverty thresholds, as compared to the county and the 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.

The table below includes every individual in families that have total income less than the family's poverty threshold. In Boxford, about 59 percent of the population living in households below the federal poverty thresholds are children under 18 years. Per the estimates, there were no people aged 65 or older that were in poverty in 2015. *Please note: the margins of error (MOE) for the Town of Boxford ACS data are high due to the size of the community. This generates a small sample size for analysis. For the poverty estimates, specifically 65 years and older, the MOE is +/-17.*

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	0	0%	3,953	9%	8,119	10%	61,483	8%
5-17 years	127	59%	10,373	25%	19,400	23%	147,458	20%
18-34 years	17	8%	9,157	22%	19,157	22%	218,761	29%
35-64 years	72	33%	14,023	33%	27,877	33%	233,736	31%
65 years and over	0	0%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	216	3%	42,241	13%	85,417	11%	748,905	12%
Total Population	8,138	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, conducted by the Balance of State Continuum of Care, 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%

Source: North Shore Continuum of Care HIC PIT

DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

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

⁴ Source: Lawrence Housing Inventory Count.

Economic Characteristics

Roughly 54 percent of Boxford’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 11 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	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	2,212	54%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	469	11%	29,739	17%	70,286	18%	602,742	18%
Sales and office	968	23%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	237	6%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	249	6%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	4,135	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Boxford was 2.4 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, only about 42 percent of Boxford 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 19 percent of Boxford households commute over an hour, which is higher than in the region, county, and state.

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

Travel Time to Work, 2015

Travel Time	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	572	16%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	961	26%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	799	22%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	639	17%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	712	19%	20,539	13%	48,720	14%	371,904	12%
Total	3,683	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 98 percent of Boxford’s population age 25 years and over are high school graduates or have higher education – this is significantly higher than the county (89 percent) and state (89.8). About 37 percent of the population have a Bachelor’s degree and not a graduate or professional degree – this is higher than the region (22 percent), county (22 percent) and state (23 percent). About 25 percent of Boxford’s population has a graduate or professional degree – this is higher than in the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	5,795	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	20	0.3%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	105	2%	13,017	6%	27,055	5%	251,050	5%
High school graduate	862	15%	58,210	25%	136,786	26%	1,169,375	25%
Some college	732	13%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	507	9%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	2,119	37%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	1,450	25%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	5,679	98%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	3,593	62%	85,290	37%	198,749	38%	1,890,309	41%

Source: 2011-2015 ACS Estimates, Table S1501

Chapter 3: Local Housing Conditions

Key Findings

- Boxford has about 2,730 housing units, with about 99 percent occupied year-round and a small amount (19 units) of seasonal units. Boxford's vacancy rates are estimated to be virtually zero percent and indicate a housing demand that exceeds supply. However, if projections indicating a declining population manifest in coming years, this may rectify the apparent supply/demand imbalance.
- Roughly 98 percent of Boxford's occupied housing units were owner occupied and only 2 percent were renter occupied, which is a significantly lower proportion of renter housing than in the region.
- About 57 percent of Boxford'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 significantly lower than in the region.
- Boxford has the highest average single-family tax bill in the region at \$9,911.
- Boxford's building permit activity indicates construction of solely of single-family units between 2000 and 2015.
- Boxford has a lower percentage of younger homeowners than in the region, which is likely tied to housing cost and availability of starter homes.
- For-sale housing prices are significantly more expensive than all communities in the region with a 2016 median sales price for all residential sales of \$606,500. At the median income in Boxford, households can afford to buy a home costing up to \$525,000—creating an affordability gap of \$81,500.
- Conclusions regarding Boxford's rental household characteristics are difficult due to the extremely small population of renters, which leads to high margins of errors.
- About 16 percent of Boxford's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 66 percent or 280 of low-income households in Boxford are estimated to spend more than 30 percent of their gross income for housing costs.
- Housing cost burdened households in Boxford are most likely to be composed of small families. Second most likely household type to be cost burdened are elderly households.
- Only 1 percent or 31 units of Boxford's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that Boxford needs more rental housing, including affordable at a variety of income ranges and market-rate rental housing, more affordable starter homes for first-time homebuyers for low/moderate income and middle-income households including rental and ownership units, as well as more accessible housing and housing with supportive services.
- Despite the low vacancy rates, the potential decline of population and households in the coming years indicates that Boxford's housing needs may be best addressed through a redevelopment and/or conversion of single-family homes to alternative housing types such as congregate living with supportive services, small-scale multi-family units, and cottage-style or other models for smaller, affordable starter homes.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 2,732 housing units in Boxford, with 2,713 year-round occupied units (99 percent) and an estimated 19 vacant units (1 percent of total housing units), with all (100 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Boxford was 0 percent and ownership vacancy rate was 0 percent. These vacancy rates indicate a significant shortage of both rental and ownership units. The county and state had higher vacancy rates, but still below natural vacancy rates in healthy markets.

An estimated 98 percent of Boxford's total occupied housing units were owner occupied while 1 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

	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	2,732	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	2,713	99%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	2,661	98%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	52	2%	46,072	37%	106,619	37%	966,054	38%
Vacant	19	1%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	19	100%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	0.0	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	0.0	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Boxford's land is divided into 3,015 total parcels, with 2,659 parcels (slightly over 88 percent) with residential uses. Most of the parcels in Boxford consists of single-family properties (approximately 88 percent).

Boxford Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	2,655	88%
Two- or More Family	0	0%
Condominiums	3	0.10%
Apartments	1	0.03%
Commercial Parcels	12	0.40%
Other non-residential uses	344	11%
Total	3,015	100%

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

About 95 percent of units in Boxford are single, detached, units, which is much higher than the region (51 percent), county (52 percent), and state (50 percent). Just 3 percent of Boxford's units are in multi-family (three or more units) buildings, which is much lower than the region, county, and state.

Units in Structure, 2017

Units in Structure	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	2,732	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	2,603	95%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	49	2%	10,856	8%	19,450	6%	145,650	10%
2	0	0%	12,787	10%	31,376	10%	292,932	10%
3 or 4	43	2%	14,721	11%	35,219	11%	308,861	7%
5 to 9	37	1%	7,349	6%	16,295	5%	164,745	2%
10 to 19	0	0%	6,295	5%	12,514	4%	120,407	5%
20 to 49	0	0%	5,271	4%	15,442	5%	122,166	11%
50 or more	0	0%	7,157	5%	18,063	6%	190,134	4%
Mobile home	0	0%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%

Source: 2011-2015 ACS Estimates, Table B25024

AGE OF HOUSING

Housing in Boxford is generally newer in age to housing in the region, county, and state, with most housing dating from between 1960-1989. Per the 2015 ACS estimates, roughly 57 percent of Boxford homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates 5 percent of homes were built after 2000 in Boxford compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 9 percent of existing housing units were constructed in Boxford before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

Age of Housing, 2015

	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Total housing units	2,732	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	0	0%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	127	5%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	450	16%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	601	22%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	519	19%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	550	20%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	218	8%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	19	1%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	248	9%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

TRENDS IN RESIDENTIAL PROPERTY VALUES

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

In FY17, the total assessed value of all residential parcels in Boxford was \$1,664,441,900, and the average value of a single-family home was \$607,635, the highest of the region’s communities.

Boxford has one of the higher residential tax rate in the region at 16.31. The median tax rate in the region is 14.68. The next highest tax rate is Merrimac at 16.34. Boxford’s average single-family tax bill is \$9,911, which is almost \$3,900 higher than the median of the regional community’s average single-family tax bills (\$6,027).

Tax Rates and Average Tax Bills, FY2017

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

Source: DOR Municipal Databank, FY17

Permitting Activity

Between 2000 and 2015, residential permit activity in Boxford declined from a high of 42 units in 2000 to 5 units in 2015, with an annual average of about ten single-family units. Only two two-family units were permitted in this period and no three, four, or multi-family units. Boxford's overall annual average was about just under 10.5 units including single-family and two-family houses.

Boxford 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	42	22	16	13	11	13	10	3	9	3	4	1	4	4	7	3
Two-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Three- or Four-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Five+-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	42	22	16	13	11	13	10	3	9	3	4	1	4	4	7	5

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

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Boxford owner households (57 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent). However, more owners moved in between 1980 and 1989 in Boxford (17 percent) than in the region (12 percent), county (12 percent), and state (12 percent).

Owner by Year Moved into Unit, 2015

Year	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	0	0%	429	1%	843	0.5%	7,437	0.5%
2010-2014	392	15%	11,451	14%	24,118	13%	203,982	13%
2000-2009	924	35%	28,806	36%	62,567	35%	546,366	35%
1990-1999	597	22%	19,046	24%	41,879	23%	356,671	23%
1980-1989	448	17%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	300	11%	10,508	13%	29,464	16%	271,359	17%
Total	2,661	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in Boxford (63 percent) are between the ages of 35 and 59 – this is higher proportionally than in the region (58 percent), county (54 percent), and state (53 percent). Less owner householders in Boxford are between 25 and 34 years (1 percent) than in the region (7 percent), county, (7 percent), and state (8 percent).

Boxford's lower percentage of younger homeowners is likely tied to housing cost and availability of starter homes.

Owner by Age of Householder, 2015

Age of Householder	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	2,661	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	29	1%	5,687	7%	12,501	7%	120,668	8%
35-44 years	497	19%	14,340	18%	29,565	16%	262,247	17%
45-54 years	719	27%	21,581	27%	45,865	25%	386,386	24%
55-59 years	448	17%	10,116	13%	22,635	13%	197,033	12%
60-64 years	290	11%	9,064	11%	20,879	12%	177,103	11%
65-74 years	400	15%	11,371	14%	28,059	16%	245,529	16%
75-84 years	191	7%	5,218	7%	14,517	8%	131,404	8%
85+ years	87	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 Boxford, about 72 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2016

	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	2,661	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	0	0.0%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	0	0.0%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	15	0.6%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	49	1.8%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	16	0.6%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	67	2.5%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	155	5.8%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	141	5.3%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	312	11.7%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	584	21.9%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	1,322	49.7%	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 Boxford, about 58 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and close to 9 percent over \$1,000,000.

Owner-Occupied Units by Value, 2015

Home Value	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	0	0%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	20	0.8%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	43	1.6%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	37	1.4%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	56	2.1%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	736	27.7%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	1,535	57.7%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	234	8.8%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	2,661	100%	79,885	100.0%	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

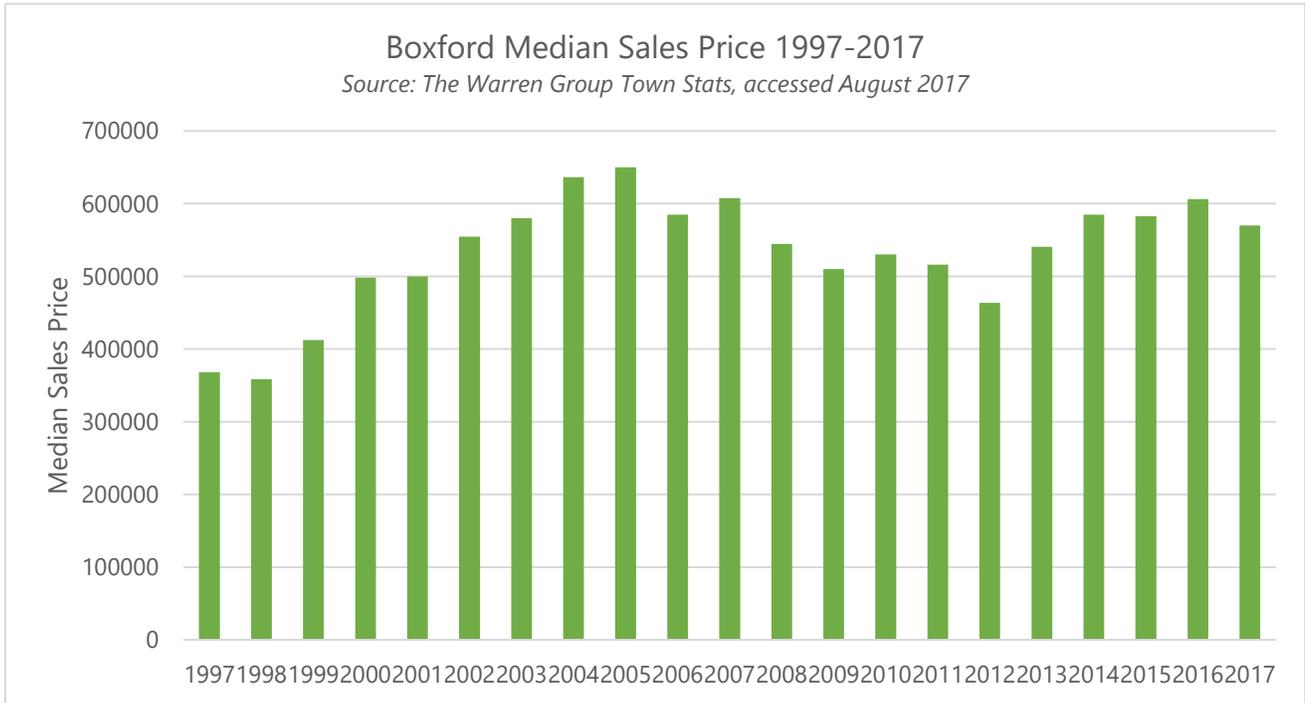
For-Sale Market

In 2017, the median sales price for a single-family home in Boxford was \$570,000. There was no data available for condo sales prices in Boxford. From 2012 to 2016, the median sales price for a single-family home increased by roughly 31 percent in Boxford. The chart below displays, however, that in the last twelve years the median sales price has not yet risen above the peak of \$650,000 that was reached in 2005, just before the Great Recession.

Median Sales Price: 1997-2017

Year	Single-Family
1997	\$368,000
1998	\$358,550
1999	\$412,500
2000	\$498,000
2001	\$500,000
2002	\$554,500
2003	\$580,000
2004	\$636,500
2005	\$650,000
2006	\$585,000
2007	\$607,450
2008	\$544,450
2009	\$510,000
2010	\$530,000
2011	\$516,250
2012	\$463,550
2013	\$540,500
2014	\$585,000
2015	\$582,500
2016	\$606,500
2017	\$570,000

Source: The Warren Group Town Stats, 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Boxford renter households (77 percent) moved into their current unit between 2000 and 2009.

Most renters moved in between 2010 or later in the region (53 percent), county (52 percent), and state (54 percent).

Renter by Year Moved into Unit, 2015

Year	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	0	0%	831	2%	2,057	2%	21,922	2%
2010-2014	0	0%	23,544	51%	53,482	50%	499,876	52%
2000-2009	40	77%	17,015	37%	36,618	34%	331,130	34%
1990-1999	12	23%	3,211	7%	8,407	8%	71,061	7%
1980-1989	0	0%	873	2%	2,388	2%	22,277	2%
1979 or earlier	0	0%	598	1%	1,667	2%	19,788	2%
Total	52	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. However, renter householders in Boxford appear atypical in terms of age with about 33 percent-age 25 to 34, 23 percent-age 45 to 54, and 44 percent-age 75 to 84. Proportionally, more renters are between age 25 and 44 in the region (45 percent), county (44 percent), and state (48 percent).

Boxford has a significantly higher estimated percentage of renters age 75 to 84 years (44 percent) than in the region (6 percent), county (7 percent), or state (6 percent).

Renter by Age of Householder, 2015

Age of Householder	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	52	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	17	33%	9,648	22%	22,861	23%	251,629	28%
35-44 years	0	0%	10,121	23%	20,887	21%	182,349	20%
45-54 years	12	23%	8,735	20%	19,632	19%	165,738	18%
55-59 years	0	0%	4,017	9%	9,431	9%	70,612	8%
60-64 years	0	0%	2,933	7%	7,464	7%	57,771	6%
65-74 years	0	0%	4,237	10%	9,710	10%	82,851	9%
75-84 years	23	44%	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 Boxford, about 23 percent of households have estimated income above \$50,000 and about 33 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

	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	52	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	0	0.0%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	0	0.0%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	17	32.7%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	0	0.0%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	0	0.0%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	0	0.0%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	23	44.2%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	0	0.0%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	0	0.0%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	12	23.1%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	0	0.0%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Source: 2011-2015 ACS Estimates, Table B25118

RENTAL HOUSING COSTS

Most renters in Boxford pay less than \$1,000 per month, although the percent of renter households in Boxford is significantly less than the region, county, and state.

About 66 percent of renter households in Boxford pay between \$500 and \$999 in monthly gross rent (rent and basic utilities), which is significantly more than the region at 29 percent, and Massachusetts, where 27 percent of renter households pay between \$500 and \$999. Thirty-four percent of renter households in Boxford pay between \$2,500 and \$2,999 in monthly gross rent, while in the region only 3 percent pay more than \$2,000 per month.

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.

The Lawrence HMFA (HUD Metro Fair Market) is made up of 39 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,024 for a one-bedroom apartment, which would require an income of \$40,960 to be affordable (not spending more than 30 percent of gross income). However, in Boxford, the estimated median renter household income is \$39,545 – a household with the median income could afford monthly rent (and utilities) cost of about \$989.

While most renters in the town pay less than \$1,000 on monthly rent, the average renter in Boxford could not afford the fair market rent for a one-bedroom apartment.

Renter Households by Gross Rent per Month 2015

Gross Rent	Boxford		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Less than \$500	0	0%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	23	66%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	0	0%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	0	0%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	0	0%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	12	34%	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	35	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 16 percent of Boxford households have incomes at or below 80 percent of the Area Median Income (AMI).⁶

About 13 percent of owner households have incomes at or below 80 percent AMI, and about 85 percent of renter households have incomes at or below 80 percent AMI. However, note that it is difficult to rely on estimated characteristics of renter households in Boxford due to the extremely small population of renters, which leads to high margins of errors.

Household Income Distribution Overview, 2014

Income Range	Owner		Renter		Total	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Household Income <= 30% HAMFI	65	2%	20	31%	85	3%
Household Income >30% to <=50% HAMFI	85	3%	0	0%	85	3%
Household Income >50% to <=80% HAMFI	220	8%	35	54%	255	10%
Household Income >80% to <=100% HAMFI	115	4%	0	0%	115	4%
Household Income >100% HAMFI	2,120	81%	10	15%	2130	80%
Total	2605	100%	65	100%	2670	100%

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

About 32 percent of total owner households and an estimated 0 percent of renter households in Boxford pay more than 30 percent of their income towards housing.

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.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	1,775	68%	65	100%	1,840	69%
Cost Burden >30% to <=50%	535	21%	0	0%	535	20%
Cost Burden >50%	285	11%	0	0%	285	11%
Cost Burden not available	0	0%	0	0%	0	0%
Total	2,595	100%	65	100%	2,660	100%

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

Of 425 households with incomes at or below 80 percent AMI in Boxford, 280 (66 percent) are cost burdened.

Cost Burdened Renters and Owners in Boxford 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	65	8%	50	18%	85	3%
Household Income >30% to <=50% HAMFI	85	10%	55	19%	85	3%
Household Income >50% to <=80% HAMFI	130	16%	65	23%	255	10%
Household Income >80% to <=100% HAMFI	55	7%	40	14%	115	4%
Household Income >100% HAMFI	485	59%	75	26%	2,130	80%
Total	820	100%	285	100%	2,670	100%

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

About 370 owner households in Boxford have low income and roughly 76 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Boxford by Income Range, 2014

Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	65	8%	50	18%	65	2%
Household Income >30% to <=50% HAMFI	85	10%	55	19%	85	3%
Household Income >50% to <=80% HAMFI	130	16%	65	23%	220	8%
Household Income >80% to <=100% HAMFI	55	7%	40	14%	115	4%
Household Income >100% HAMFI	485	59%	75	26%	2,120	81%
Total	820	100%	285	100%	2,605	100%

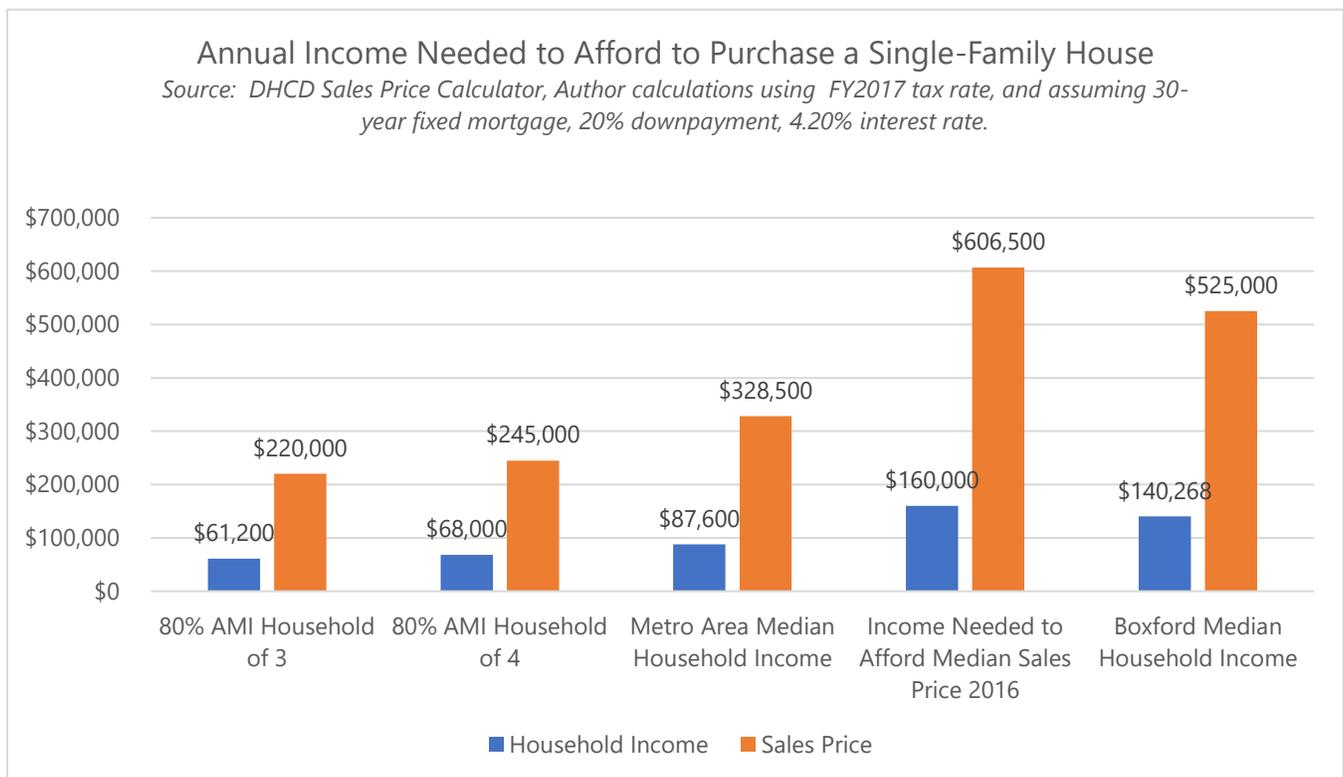
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates

Of all households in Boxford, 820 (31 percent) are cost burdened. The majority of cost burdened households are small family households (51 percent). Elderly households make up 30 percent of cost burdened households, and large family households make up 13 percent. Tables detailing cost burden by household type can be found in the appendices.

OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Boxford with 80 percent AMI could afford to purchase a home up to \$245,000. However, the median sales price for a single-family home in Boxford in 2016 was \$606,500, meaning a household would have to make \$160,000 per year to afford a home at the median sales price. At the Lawrence HMFA median household income of \$87,600, a household could afford a home up to \$328,500 in Boxford, though at the Boxford Median Household Income of \$140,268, a household could afford a home up to \$525,000.

Boxford has an affordability gap of \$81,500—households making the median household income can afford to buy a home up to \$525,000, while the median sales price for a single-family home in 2016 was \$606,500.



RENTAL AFFORDABILITY BY INCOME

In the Lawrence HMFA, the FY17 Fair Market Rent for a one-bedroom apartment is \$1,024 and a two-bedroom apartment is \$1,305. The table below shows the rent affordable at different 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 \$526 per month in the Lawrence HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$876 per month, and a two-person household with low income (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,360 per month. A two-person household with the area median income can afford a monthly gross rent of \$2,190.

Rent Affordable to Two-Person Households by Income Limit 2017

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

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

AFFORDABLE UNITS

As of August 2018, there were 31 units in Boxford listed on the Subsidized Housing Inventory. 52 percent of these were rental units, and 48 percent were for ownership. About 1.14 percent of Boxford’s housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units:	2,730	100%
Affordable Units:	31	1.14%
Rental	16	52%
Ownership	15	48%

Source: DHCD Subsidized Housing Inventory, 2018

Fifteen ownership units at Andrews Farm have perpetual affordability, and the remaining affordable units in Boxford listed on the SHI are the sixteen rental units through DDS Group Homes.

Since 1986, the Boxford Zoning Bylaw has allowed accessory apartments within owner-occupied residences for the purpose of meeting the special housing needs of grandparents, parents, and other specified relations (Boxford Town Code Ch. 196-13(C)). These accessory units often provide housing that is affordable in a real sense although they do not qualify as affordable “local action units” pursuant to 760 CMR 45.03. In 2007 Boxford incorporated an Accessory Affordable Housing Program into the Zoning Bylaw to satisfy the need for affordable rental property that meets the “local action unit” criteria. These apartments are not restricted to family members, however the owner is required to execute a regulatory agreement and declaration of restrictive covenants that ensure the apartment adheres to the relevant criteria. The conversion of family occupied accessory apartments to affordable accessory apartments, although an available option under the Zoning Bylaw, has not occurred. The Town of Boxford could consider promoting this option as a way to create “local action units.”



FOUR MILE VILLAGE

While Four Mile Village is not included in Boxford's state-defined Subsidized Housing Inventory, it is a significant resource that provides 96 units of affordable housing for area seniors. The project was privately sponsored by the Boxford Friendship Foundation and was developed and maintained without public subsidies. It is located on 32 acres of land on Ipswich Road by Four Mile Pond.

The idea of the development grew out of a survey undertaken in 1982 by the Town's two churches. The survey reached out to all town residents over the age of 55 to determine the level of interest in a senior residential development as well as design and size preferences. In 1984, the Town created an Elderly Housing District, which provided the necessary zoning for the new development to allow for higher densities of approximately four units per acre.

The development was completed in three phases over a 10-year period beginning in 1985. The initial units were sold for between \$64,700 and \$117,000 depending on size. The project is operated as a cooperative with the Boxford Friendship Foundation, a 501 (C)(3) nonprofit, retaining ownership. The foundation has continued to maintain an affordable price for the units without public subsidies.

The 12 buildings have two stories, and each unit is on a single floor and contains a kitchen, bathroom, dining area, living room, and either one bedroom or a bedroom and a den.

As of 2018, the current prices range as follows:

\$91,200 for a small one-bedroom unit,

\$116,200 for one-bedroom and a den,

\$131,100 for a large one-bedroom and den, and

\$164,900 for a large one-bedroom and den with two bathrooms.

Applicants must be at least 60 years of age, a Boxford resident, former Boxford resident, parent or grandparent of a resident, or the brother or sister of a resident. There are no income restrictions. Those interested in applying for a unit are required to pay a \$3,000 refundable non-interest bearing deposit and provide an additional \$5,000 when assigned a unit. There is always a waiting list for the units.

Chapter 4: Housing Development Considerations

In 2015, the Town of Boxford completed an Open Space and Recreation Plan and in 2005, the Boxford Reconnaissance Report was completed by the Massachusetts Department of Conservation and Recreation and Essex National Heritage Commission. Much of the information in this Chapter is from these two documents.

Environmental Constraints

DRINKING WATER

All of the potable water used by Boxford residents is obtained from wells. The water supply for private residences is derived almost exclusively from private wells located on each individual residential property. The careful design and permitting of wells, septic systems, and wetland alteration by the Board of Health and the Conservation Commission is of critical importance in safeguarding Boxford's drinking water supplies.

There are a limited number of public water supply wells in Boxford subject to State mandated water quality testing and reporting. The Andrews Farm and Four Mile Village housing developments each operate a Community Public Water Supply well and water distribution system serving their respective housing units. Public water supply wells also serve a limited number of commercial establishments in town, consisting of the Boxford Community Store, the Boxford Meeting Place (Georgetown Limited Partnership Building well #1), the Boxford Village Store, Ingaldsby Farms, Nasons Farm, the Four Corners Golf Course, and the office building at 200 Washington Street. Additional public water supply wells serve the Spofford Pond School, the Harry Lee Cole School, the First Congregational Church, the Second Congregational Church, Camp Denison, the Boxford West Library, the Boxford East Library, the Town Beach at Keith Koster Park (Stiles Pond), and the Town Hall/DPW/Police Station complex.

Boxford has a minimum building lot size of two acres and 250 feet of frontage, a public water system would be prohibitively expensive. To address the future needs of the town, hydrogeologic tests would be required so that areas which could serve as possible sources of a municipal water supply could be identified and subsequently protected. According to the MassDEP's Priority Resource Map for the area, potentially productive aquifers are located in northwest Boxford, adjacent to Johnson's Pond and along the Parker River. An additional smaller area is located in the extreme northeast corner of town within the Cleveland State Forest. Much of the aquifer area is also designated as Natural Heritage and Endangered Species Program (NHESP) areas, which support rare and endangered species. The relatively small land area designated as a potentially productive aquifer in Boxford reflects the presence of the thin and/or impermeable soil horizons found in much of the town and their poor water-bearing capacity.

WATERSHEDS

There are three drainage basins in Boxford: Parker, Ipswich and Merrimack River basins. A small part of northwest Boxford lies in the Merrimack River basin. Central Boxford lies in the Parker River basin, while Boxford Village is situated in the Ipswich River basin. In Boxford, the Merrimack River basin consists of Hovey's, Johnson's and Chadwick Ponds and their associated wetlands and intermittent streams. Much of the Merrimack River basin in Boxford is a public water supply watershed, as indicated on the Water Supply Protection Map.

The Parker River originates in West Boxford in wetlands west of Sperry's Pond and flows northeast into Groveland, Georgetown and on through Newbury. Baldpate Pond and some small tributaries of the Mill River in central Boxford also lie within the Parker River basin. Much of the Parker River basin in Boxford is designated as an approved Zone II for five municipal water-supply wells located along the Parker River in Georgetown and for one municipal water-supply well located along the Mill River in Rowley. It should be noted that the Parker River has been determined to be hydrologically stressed. As noted in EOEEA's Parker River Watershed Action Plan 2006 – 2010, "The Parker River has been identified by

the former Massachusetts Department of Environmental Management...as exhibiting flow conditions over the past 10+ years that are lower than historic averages. The Parker River watershed has also been identified as a stressed basin, exhibiting a “high” degree of stress based upon water quantity, water quality, and associated habitat factors.” Actions Boxford can take to protect the headwaters of the Parker River will help mitigate the low flow conditions and protect the water supply for downstream municipalities.

In Boxford Village, Fish Brook and Pye Brook are the main drainage systems, eventually flowing into the Ipswich River in Topsfield. These two brooks and their associated wetlands and tributaries drain into many of the larger ponds in Boxford, including Four Mile, Spofford, Stiles, Lowe and Kimball Ponds. All of these water bodies help to contribute water flow into the imperiled Ipswich River. Preservation and protection of groundwater resources is an issue of great concern to the Town’s residents.

SURFACE WATER

The Town’s rivers and brooks are rather slow moving and much of their water flows through marshland, maple swamps and wetland areas which have major resource value. They are important since they contribute to numerous water-supply wells in Boxford and adjacent towns (as evidenced by the Zone II delineations), assist in the aquifer recharge of groundwater, provide habitat cover and food for wildlife, serve as a buffer between developed areas and store excess surface runoff to reduce peak storm discharges and flooding. They provide area for open space, passive recreational activities and environmental study. Many of the wetlands in Boxford are designated as NHESP habitat.

The Boxford Conservation Commission has been proactive in addressing water quality issues by creating a Lakes, Ponds and Streams Committee in 2004. The purpose of the Lakes, Ponds & Streams Committee is to assist the Conservation Commission and the Board of Selectmen in the management of Boxford’s lakes, ponds and streams. The Committee may identify lake and pond management issues for public discussion and study. These issues include lake and pond draw-down, minimum discharge stream flow, management of invasive species, regulations relating to the use of lakes, ponds and streams, beach management, beaver control, private dam regulations and maintenance, and public access. The Committee may also coordinate public outreach, education and discussion of lake and pond management issues. The Committee may make presentations to the Conservation Commission, Board of Selectmen and other municipal departments to describe its findings, deliver its recommendations and identify issues for further study. The Committee has addressed several issues on an ad hoc basis, including water quality and environmental conditions of Lowe Pond, Kimball Pond, Spofford Pond and Baldpate Pond. The Committee has also been engaged in environmental improvement projects at Fish Brook, including stream restoration and culvert replacement projects, coordinating the efforts of local, regional and national organizations such as Trout Unlimited, the Ipswich River Watershed Association, MA DFW, MA DER and MA Mosquito Control. Currently, the Committee is planning to pursue several stream restoration projects, address low water conditions in local waterways, and work with the Boxford Trails Association/Boxford Open Land Trust (BTA/BOLT) in identifying opportunities for improved public access.

SEPTIC SYSTEMS

All household sewage is treated by private septic and leaching field systems. As such, Boxford remains the only community in Essex County and only one of a handful of communities that make up greater metropolitan Boston with no municipal water distribution or public sewer system. As such, Boxford has a greater need to protect its natural water resources than most surrounding towns since all residents are dependent upon the quality of the groundwater on their own property and cannot depend on the town for a source of potable water. At present there is no need for, nor plans prepared for, a community-wide or area-wide sewage system in Boxford.

FLOOD HAZARD AREAS

Flood zones for Boxford and vicinity are shown on the Flood Hazard Zones map. The map shows the 100 and 500-year flood zones based on Flood Insurance Rate Maps (FIRMs) provided by the Federal Emergency Management Agency (FEMA) updated in 2012. The map shows that the flood hazard zones are predominantly limited to the river valleys and areas around ponds. Boxford has adopted a flood plain overlay district as part of the Zoning Code in May 2012 (Article 14) to restrict development in flood zone areas.

WETLANDS

Boxford's landscape includes an abundance of wetlands or areas of land whose soils are saturated with moisture either permanently or seasonally. They include marshes, swamps and bogs and often life within floodplains. Wetlands are critical to the preservation of the Town's water resources. They receive and transmit large volumes of precipitation, thus ensuring a steady supply of groundwater. They also provide natural storage for runoff during storm events, thereby reducing downstream flooding and the attendant effects of erosion and sedimentation. State laws support the Conservation Commission's efforts to protect wetlands. The Town's has adopted a bylaw to protect the wetlands, water resources and adjoining land areas in the Town by controlling activities deemed by its Conservation Commission likely to have a significant or cumulative effect upon resource area values, including but not limited to the following: public or private water supply, groundwater, flood control, erosion and sedimentation control, storm damage prevention, water quality, water pollution control, fisheries, wildlife habitat, rare species habitat including rare plant species, agriculture, recreation values deemed important to the community and riverfront area values.

Protected lands within Boxford that help preserve the integrity and function of wetlands include Willowdale State Forest, Cleveland Farm, Wildcat Forest, Boxford State Forest and others.

Historic and Cultural Resources

LOCAL HISTORIC DISTRICT

Local historic districts, which are administered at the municipal level, are special areas within a community where the distinctive characteristics of buildings and places are preserved and protected by a local historic district commission. Local historic areas include Boxford Village Historic District, Howe Village Historic District, West Boxford Village, Lowe Pond mill site, Howe's Pond mill site, Lockwood's Fish Brook mill and bloomery site and the Ipswich River at Masconomet Regional High School.

STATE AND NATIONAL REGISTERS OF HISTORIC PLACES

The National Register of Historic Places is the official federal list of districts, sites, buildings, structures and objects that have been determined significant in American history, architecture, archaeology, engineering and culture. National Register listings include three districts and five individual properties. Districts include the Boxford Village Historic District, consisting of 43 resources, Howe Village Historic District, having 14 resources, and the Rowley Village Forge Site. Individual listings comprise three First Period dwelling: Palmer School (known as District School #2 or the Little Red Schoolhouse), Towne Farm and the Spofford-Barnes House.

Infrastructure Capacity

TRANSPORTATION

Boxford is 24 square miles with 125 miles of roads. The minimum residential lot size is 2-acres, making the town very spread out and rural. It is nearly impossible to live in Boxford without an automobile. The primary cause of growth since 1950 has been the open flow of interstate traffic along I-95 through a portion of east Boxford. Boxford's short commuting distance to metropolitan Boston (about 25 miles) and its rather close proximity to New Hampshire and Maine for shopping and recreation visits make Boxford very attractive to long-term residents and prospective newcomers alike. Rail service is available in adjacent towns. A commuter bus service is available during peak hours through Boxford Village. Major thoroughways that experience high daily traffic volume within Boxford include Route 133, Route 97, Main Street, Lawrence Road, Topsfield Road and Ipswich Road.

WATER AND SEWER

Water supply is entirely dependent upon private wells, although there are two protected town wells with large estimated daily production capacities. Future growth may necessitate the need for a third and possibly a fourth potential source of protected water supply. The town wells could eventually become fitted out and be used as emergency sources of water for firefighting.

All household sewage is treated by private septic and leaching field systems. As such, Boxford remains the only community in Essex County and only one of a handful of communities that make up greater metropolitan Boston with no municipal water distribution or public sewer system. As such, Boxford has a greater need to protect its natural water resources than most surrounding towns since all residents are dependent upon the quality of the groundwater on their own property and cannot depend on the town for a source of potable water. At present there is no need for, nor plans prepared for a community-wide or area-wide, sewage system in Boxford.

Regulatory Barriers

Boxford has had a 2-acre minimum lot size since 1955. The 2-acre lot size was enacted because there is no water or sewer service in town and Boxford rightfully deems it necessary to have large lot zoning to properly accommodate wells and septic systems in order to protect the water supply. This large lot zoning and lack of water and sewer makes land very expensive and creates a barrier to the construction of affordable housing. Some zoning changes have been made in recent years to allow construction of affordable senior housing and more zoning revisions are being proposed. Communities in the Merrimack Valley are researching septic system designs in hopes that an affordable engineering solution can be developed for areas that have no public sewer service.

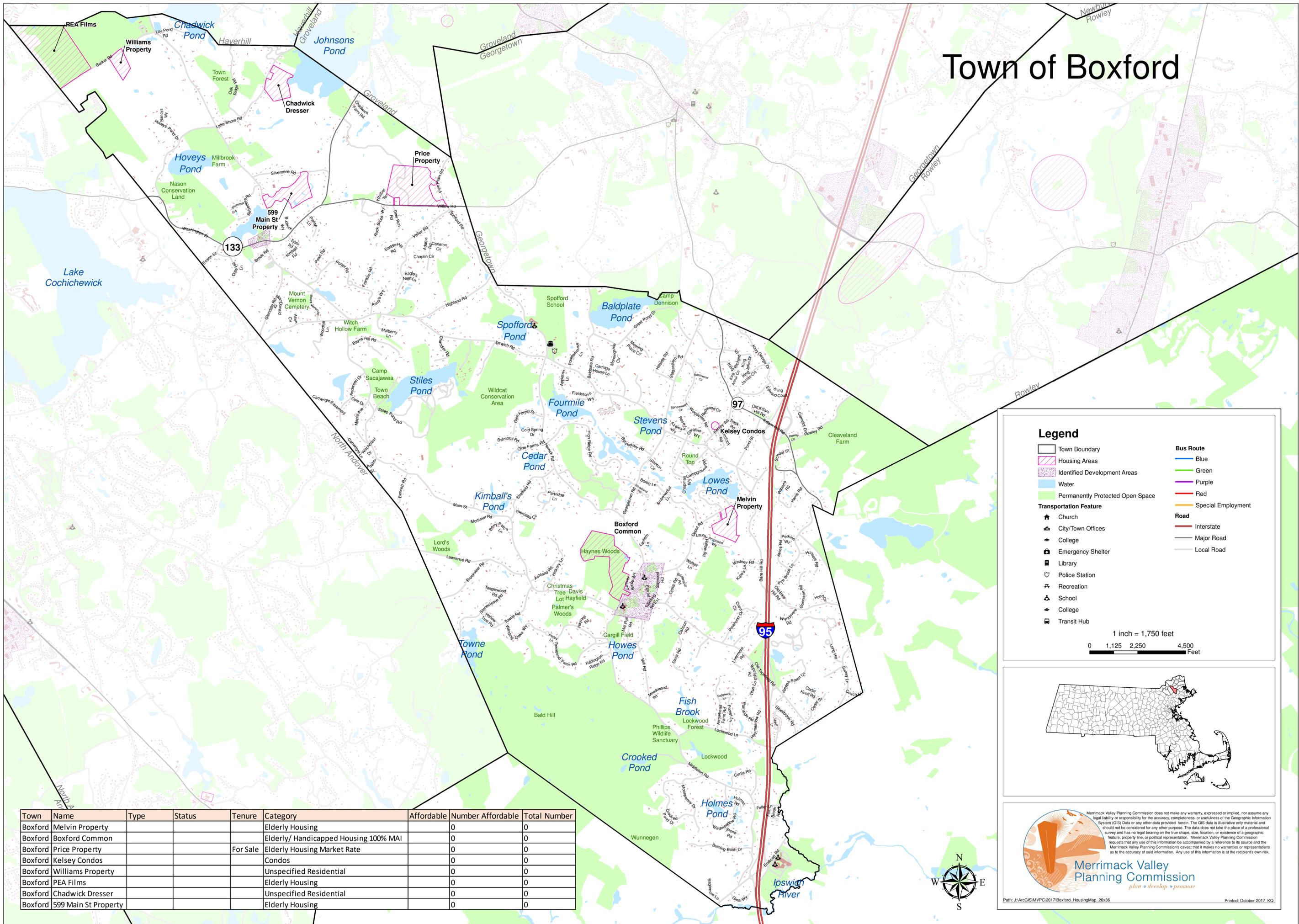
POTENTIAL HOUSING LOCATION CONSIDERATIONS IN BOXFORD

In November 2017, Town 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, proximity to existing housing, and areas where the Town would like to concentrate additional development. However, not all of the sites used these filters. There are other criteria that Boxford could use to prioritize the conceptual parcels (see Status column) further, including presence of environmental resources, lot size, ownership and type of use, and units on the lot. Please see Appendix I for a list of specific criteria the Town can use to prioritize these sites further. The following map is a visual representation of these potential sites.

Potential Housing Development Locations and Environmental Constraints in Boxford

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

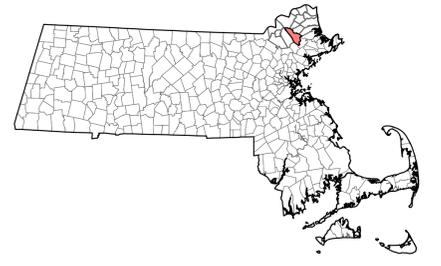
Town of Boxford



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 = 1,750 feet
 0 1,125 2,250 4,500 Feet



Town	Name	Type	Status	Tenure	Category	Affordable	Number Affordable	Total Number
Boxford	Melvin Property				Elderly Housing	0	0	0
Boxford	Boxford Common				Elderly/ Handicapped Housing 100% MAI	0	0	0
Boxford	Price Property			For Sale	Elderly Housing Market Rate	0	0	0
Boxford	Kelsey Condos				Condos	0	0	0
Boxford	Williams Property				Unspecified Residential	0	0	0
Boxford	PEA Films				Elderly Housing	0	0	0
Boxford	Chadwick Dresser				Unspecified Residential	0	0	0
Boxford	599 Main St Property				Elderly Housing	0	0	0

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Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of Boxford currently has 31 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 1.14% of the total year-round housing units as reported by the 2010 U.S. Census. Therefore, the Town is 242 housing units shy of the 10% affordable housing goal as defined by DHCD.

Over the next five years, the goal is for Boxford’s HPP to become "certified." Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to be certified by DHCD for one year if they develop 0.5% of their overall goal in a year’s time, or for two years if they develop 1.0% of the target units in a year’s time. In order to produce 0.5% of its total units annually as SHI units, Boxford will need to add an additional 14 SHI-eligible housing units each year. In order to produce 1.0% of its total units annually, the Town will have to produce 27 SHI units annually. This will be a challenging task given the number of housing units likely to be permitted each year, and projected decreased in population. Between 2000 and 2015, residential permit activity in Boxford fluctuated between 1 and 42 permits, with an annual average of about 10 units per year. However, those units were almost exclusively single-family homes. The Town peaked in 2000 with a total of 42 single-family units.

In order to achieve certification and meet the needs of Boxford’s population today and tomorrow, units for senior citizens should be considered for development. The Town identified some potential locations for housing of different types as part of the development of this HPP. The enclosed map of Boxford is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development.

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

Year	0.5% Increase				1.0% Increase			
	Additional Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers		31	2,730	1.1%		31	2,730	1.1%
2018	14	45	2,744	1.6%	27	58	2,757	2.1%
2019	14	59	2,758	2.1%	27	85	2,784	3.1%
2020	14	73	2,772	2.6%	27	112	2,811	4.0%
2021	14	87	2,786	3.1%	27	139	2,838	4.9%
2022	14	101	2,800	3.6%	27	166	2,865	5.8%

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

Although the growth schedule above will help Boxford achieve certification (or Safe Harbor), it will not assist the Town in reaching the goal of developing 10% units on their Subsidized Housing Inventory. To achieve 10% affordable units, the Town must produce an average of 65 units per year. The chart below outlines the potential progress that can be made to achieving a 10% goal by 2022.

Housing Production Growth Schedule to Achieve 10%

Year	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
Current Numbers	31		2,730	1.1%
2018	45	65	2,795	1.6%
2019	110	65	2,860	3.8%
2020	175	65	2,925	6.0%
2021	240	65	2,990	8.0%
2022	305	65	3,055	10.0%

** 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 Boxford. The proposed strategies were developed to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs. The strategies have been grouped into three main categories:

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

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

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

PLANNING AND POLICIES

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

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

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

In 2009, the Massachusetts Legislature created the Senior Citizen Property Tax Work-Off Abatement Program. The tax work-off abatement provision allows any community in Massachusetts to establish a program giving homeowners aged 60 or older the opportunity to volunteer their time to the Town in exchange for a reduction in property tax of up to \$1,000. The Town administers the program, keeping track of hours worked and crediting for each hour worked an amount not to exceed the minimum wage. Regulations for the program vary from community to community. This program is usually administered by the local council or aging, senior center, or assessor.

3. **Provide support for elderly to age in place.**

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

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

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

5. **Conduct ongoing community education.**

In order to successfully create affordable housing, it is important to remove one of the biggest obstacles – lack of community support. In many communities, the term “affordable housing” conjures up negative connotations and evokes “not-in-my-backyard” sentiments. However, community education that focuses on why affordable housing is important, including the economic benefits and a focus on the profile of those who would benefit, will help remove that barrier to creating affordable units and help to create a richer, well-rounded and healthy community. There are a

variety of successful educational campaigns, and one of the most successful is to put a “face” to affordable housing. The Citizens’ Housing and Planning Association (CHAPA) created a document called *The Faces of 40B* which can serve as a template for communities in creating their own education programs:

<https://www.chapa.org/sites/default/files/Facesof40B.pdf>.

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

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

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

7. 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/>.

8. 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.

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

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

10. 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](#).

11. Adopt housing guidelines for privately sponsored affordable housing development.

Boxford is encouraging more affordable housing and wants any such development to blend into the character of the community. The town should consider developing affordable housing development guidelines to ensure that any such development is in keeping with the town's desires relative to scale, siting, density, levels of affordability, location and design. The guidelines developed should encourage not only senior housing, but housing for young families and returning students that are being priced out of Boxford.

12. Waive fees for town supported housing projects.

All regulatory fees become part of a development budget that affects the affordability of the housing produced. Many communities are waiving application and other fees for certain affordable housing developments they are encouraging and supporting. As a way to help lower the development cost, Boxford may want to consider waiving certain fees for new housing developments.

13. Review and modify the elderly housing district.

The town is proposing changes to the Elderly Housing District to better accommodate and build senior housing. The town should consider regularly reviewing their zoning and propose refinements as necessary and needed in order to accommodate the changing demographics of the community and to encourage the development of a wider range of housing options.

PRODUCTION

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

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

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

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

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

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

4. Investigate models that address creation of 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?

5. 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.

6. 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.

7. Create an affordable housing trust.

Many communities have an affordable housing trust that are very effective at creating and supporting the development of affordable housing. There are several models that Boxford may want to consider replicating. MVPC member communities such as Andover and Merrimac would be happy to provide their organizational framework. DHCD and MassHousing can also be of assistance.

8. Support the development of affordable housing that is distributed throughout the community and is designed to fit into the character of Boxford.

Rather than concentrate affordable housing in any one area of the community, it should be developed in all areas of town that are appropriate. The housing should be designed to fit into the character of the neighborhood.

9. Implement a “Swap” Program.

Boxford has a considerable number of properties that could accommodate more than the one single-family home that is on the site. Boxford may want to implement a “swap” program that would encourage owners of single-family homes on parcels of six acres or more to build affordable homes on their properties. The Town can offer incentives such as tax relief if these are “friendly” 40B’s. The units can be built through a joint venture with a local non-profit development corporation. MVPC would be glad to introduce such groups to the Town.

10. Convert existing housing units to affordability.

Because Boxford has a very limited supply of affordable housing, the town should explore a range of options for creating new affordable units. The town should consider allowing homeowners the opportunity to redevelop their homes to create new affordable units. Some owners may have property that can be converted into four housing units such that one or two units could be affordable as rental or condominium units.

PRESERVATION

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

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

- 2. Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.**
 As our population ages and there is more of a need for services for the disabled and elderly, converting existing single-family homes into multi-unit structures could be an affordable tool for communities. Large, underutilized mansions are being converted to multi-level apartments that are affordable. It can also be a great way to provide more affordable units without constructing brand-new multi-family developments, which can create opposition and deter from neighborhood character. Small multi-family residences also offer connection and proximity to others and create the opportunity to expand the definition of family to include our neighbors.
- 3. Consider retrofitting municipally-owned buildings to affordable housing.**
 Retrofitting municipally-owned buildings for affordable housing could provide another option for communities. Buildings such as old schools and other municipal structures can provide a unique opportunity to maintain the community's historic buildings while providing more affordable options for residents.
- 4. Investigate resources available for housing rehabilitation.**
 There may be resources available that provide financial and technical assistance for qualifying owners of homes that need repair, upgrading and deleading. Many seniors living on fixed incomes find it difficult to afford the costs of home improvements and the result is deferred maintenance issues. Programs and funding through DHCD, MassHousing, and the North Shore Home Consortium should be considered as viable options worth investigating.

Action Plan

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

Housing Strategies			
Strategies	Time to Complete (months/years)	Strategy Champion(s) (Board, committee, person, etc.)	Funding Needed? Y/N and Source
Planning and Policies			
Partner with for- and non-profit developers to create affordable housing	Ongoing	Housing Committee, Planning Board	No
Create a fund that offsets the tax increase for seniors in both single-family homes and condos	2 years	Housing Committee, MVPC, Council on Aging	Yes CPA
Provide support services for elderly to age in place	Ongoing	Senior Center, Council on Aging	No
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Housing Committee, Board of Selectmen, MVPC	Yes Housing Choice Program
Conduct ongoing community education	Ongoing	Housing Committee	No
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Housing Committee	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Housing Committee, Council on Aging	No, but could be eligible for Tufts Foundation funding

			once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Housing Committee, Council on Aging	No
Develop trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, Housing Committee, MVPC	No, but could use Housing Choice Initiative funding to support a training
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	Housing Committee, MVPC, Council on Aging	No
Adopt housing guidelines for privately sponsored affordable housing development	1 year	Planner, Planning Board, Housing Committee	No
Waive fees for town supported housing projects	Ongoing	Planner, Board of Selectmen	No
Review and modify the elderly housing district.	1 year	Planner, Housing Committee, Planning Board	No
Production			
Encourage development of housing that is affordable to both low- and moderate- income households	Ongoing	Planner, Housing Committee	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	<i>Ongoing</i>	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, Housing Committee, Board of Selectmen	No
Investigate models that address creation of starter homes that are “right-sized”	1 year	Planner, Housing Committee	No
Explore and utilize innovative septic systems to create affordable housing	1 year	Housing Committee, MVPC	No
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planner, Planning Board, Housing Committee	No
Create an affordable housing trust	2 years	Housing Committee	Yes MassHousing, DHCD
Support the development of affordable housing that is distributed throughout the community and is designed to fit into the character of Boxford	Ongoing	Planner, Housing Committee, Planning Board	No

Implement a "Swap" Program	1 year	Planner, Planning Board, Housing Committee	No
Convert existing housing units to affordability	1 year and Ongoing	Planning Board, Housing Committee	No
Preservation			
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	Planner, MVPC, Housing Committee	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Housing Committee, ZBA, Board of Selectmen	Yes DHCD
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Housing Committee, Board of Selectmen	Yes U.S. HUD
Investigate resources available for housing rehabilitation	Ongoing	Housing Committee	Yes DHCD, MassHousing, HOME Consortium

Appendix A

HUD Income Limits FY2017

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

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



Appendix D

Comprehensive Permit Denial and Appeal Procedures

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

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

Appendix E

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Boxford

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
347	Andrews Farm	15 Silverbrook Road	Ownership	15	Perp	Yes	<i>DHCD</i>
4220	DDS Group Homes	Confidential	Rental	16	N/A	No	<i>DDS</i>
Boxford Totals				31	Census 2010 Year Round Housing Units		2,730
					Percent Subsidized		1.14%

Appendix F

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

Age	Boxford		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	0	0%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	17	63%	1,755	13%	4,348	15%	55,572	18%
35-44 years	0	0%	1,899	14%	3,312	11%	28,476	9%
45-54 years	0	0%	2,440	18%	5,252	18%	43,985	14%
55-64 years	10	37%	2,238	17%	5,616	19%	50,784	16%
65-74 years	0	0%	1,638	12%	3,749	13%	28,876	9%
75+ years	0	0%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	27	0.3%	1,3268	4%	29,898	4%	316,775	5%
Total Population	8,138	100%	33,8637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table S1701

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	% 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	25	38%	0	0%	0	0%	30	46%	10	15%	65	76%	85
>30% and <=50% AMI	10	12%	15	18%	0	0%	40	47%	20	24%	85	100%	85
>50% and <=80% AMI	25	17%	75	52%	0	0%	45	31%	0	0%	145	57%	255
>80% and <=100% AMI	0	0%	55	100%	0	0%	0	0%	0	0%	55	48%	115
Income >100% AMI	45	10%	270	57%	105	22%	25	5%	25	5%	470	22%	2,130
Total Cost Burdened	105	13%	415	51%	105	13%	140	17%	55	7%	820	31%	2,670

Cost Burdened Renter Households

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	20
>30% and <=50% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0
>50% and <=80% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	35
>80% and <=100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0
Income >100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	10
Total Cost Burdened	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	65

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	25	38%	0	0%	0	0%	30	46%	10	15%	65	100%	65
>30% and <=50% AMI	10	12%	15	18%	0	0%	40	47%	20	24%	85	100%	85
>50% and <=80% AMI	25	17%	75	52%	0	0%	45	31%	0	0%	145	66%	220
>80% and <=100% AMI	0	0%	55	100%	0	0%	0	0%	0	0%	55	48%	115
Income >100% AMI	45	10%	270	57%	105	22%	25	5%	25	5%	470	22%	2,120
Total Cost Burdened	105	13%	415	51%	105	13%	140	17%	55	7%	820	31%	2,605

Appendix H

coUrbanize Comments from the Town of Boxford

Community	Creator	Comments
Boxford	coUrbanizer via Text	Emergency temporary financial assistance for rent/mortgage
Boxford	coUrbanizer via Text	The biggest need for affordable housing and Boxford is for family homes
Boxford	coUrbanizer via Text	Affordable senior townhouse units with privacy like design, outdoor decks and garages. Build enough units to keep condo fees reasonable and hire a very reputable maintenance team. No low income housing.
Boxford	coUrbanizer via Text	Need affordable senior housing with low monthly fees for residents and former residents and family members in Boxford who want to stay in town but dramatically down size. Like a Four Mile village but lesser monthly fees. Also need a garage space for vehicles.
Boxford	coUrbanizer via Text	Thank you for asking about Boxford housing. As a retired couple we would love smaller homes maybe cluster. Not condos. 2 bedrooms 2 1-2 baths. Nice kitchen family room. Lane Richardson Houghton. 49 Sheffield. I would be happy to meet to give input.
Boxford	coUrbanizer via Text	We need over 55 apartment rentals
Boxford	coUrbanizer via Text	Affordable housing. We need more income and ethnic diversity.
Boxford	coUrbanizer via Text	Lower-income housing is Boxford's biggest need.
Boxford	coUrbanizer via Text	Rental over-55 multi-family housing.
Boxford	coUrbanizer via Text	I feel that Boxford needs affordable housing for residents who only have a small house to sell.

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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