

ANDOVER, MA



Housing Production Plan 2025-2030



**Merrimack Valley
Planning Commission**

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Chapter 1: Introduction

A Housing Production Plan, or HPP, is a state-guided plan that articulates a city or town's path, goals, and vision towards creating affordable housing in the community. The Commonwealth of Massachusetts allows communities to use certified HPPs as a way for achieving compliance with M.G.L. Chapter 40B if the community has not yet reached the statutory threshold of having 10% of its housing stock designated as affordable.

The Town of Andover last created its HPP in 2018. That 5-year plan was due to expire in 2023, and thus this plan began its creation. Following state guidance, this plan offers tools and strategies for how to achieve affordable housing production goals. More than that, however, this plan articulates a strategy for increasing housing of all types in the community. As is shown throughout the plan, Andover has a need and a desire to diversify its housing stock and create a community where all its residents have access to the housing that best fits their needs.

MVPC previously spearhead a region-wide Housing Production Plan (HPP) process, co-creating a series of 14 HPPs alongside municipal partners in 2018, in addition to creating the Merrimack Valley Regional Housing Production Plan. As these plans have been in place, the region has implemented strategies aligned with increased housing production including the adoption of inclusionary zoning, increased permitting activity for multi-family development, and proactively pursuing funding opportunities geared towards supporting creation of housing types to meet the needs of residents. Those 14 plans, along with Andover's HPP, helped guide the region's housing production. As their expiration dates neared, MVPC launched this HPP update project.

The HPP process allowed for MVPC, community Working Groups, municipal planning staff, and members of the public to come together and learn from one another about the unique challenges, aspirations, and concerns related to housing in each of the region's communities. As the statewide housing shortage affects each and every community in the Commonwealth, it is more crucial than ever to understand the individual nuances of community housing development and address the shortage from a place of mutual understanding and commitment.

As part of this process, The Town of Andover used the Planning Board's adopted 2023 Comprehensive Plan section on Housing as a foundation for Housing Production Plan update conversations. The Town of Andover, in collaboration with MVPC, conducted a public engagement event to closely involve Andover residents in the HPP update process. A virtual session was held on September 28th, 2023, where participants had the opportunity to review region-wide and local housing data and discuss their interpretations of how this data resonated with their lived experiences.

Acknowledgments

On behalf of the Merrimack Valley Planning Commission, we would like to express our sincere thanks to all who participated in the 2025-2030 Andover Housing Production Plan process.

Throughout this update process, a Working Group comprised of Town of Andover personnel and residents with a vested interest in housing accessibility routinely gathered to build consensus around Andover's existing housing landscape and what types of strategies and action items would work most effectively to continue to build an Andover that includes a variety of housing types with varying affordability. This intensive, thoughtful work would not have been possible without the significant contributions of time and thought from each and every member of the Committee. In addition to this core work, Andover co-hosted a series of community engagement sessions, one virtual and one in-person, to glean public sentiment around key housing production strategies and simultaneously educate on these types of tools. Thank you to the Andover community at-large and the Working Group for their impactful contributions to this important plan.

Andover Housing Production Plan (HPP) Stakeholder Committee:

- ▶ Lisa Schwarz, Assistant Planning Director
- ▶ Jacki Byerley, Planner
- ▶ Jeffrey Cary, GIS Coordinator
- ▶ Monica Gregoire, Assistant Planner
- ▶ Linda O'Connell, Chair, Andover Affordable Housing Trust Fund Board
- ▶ Andover Housing Trust Fund Board members
- ▶ Andover Housing Coalition members

Merrimack Valley Planning Commission:

- ▶ Ian Burns, Community & Economic Development Program Manager
- ▶ Kayla Rennie, Community & Economic Development Planner
- ▶ Lauren Keisling, Community Planner
- ▶ Tyler Distefano, Community Planner
- ▶ MVPC's Executive Director, Deputy Director, and Program Managers all contributed their expertise to the production of this final plan.

The Consensus Building Institute (CBI) provided robust planning, coordination, and facilitation support for the community engagement phase of the regional HPP update process.

The development of this plan is funded through the Executive Office of Housing and Livable Communities (EOHLC) Community Planning Grant, the Executive Office of Energy and Environmental Affairs (EOEEA) Planning Assistance Grant, and through District Local Technical Assistance (DLTA) funds.

Community Overview & Findings

Andover is a medium-sized town bordered by Lawrence, Methuen, and the Merrimack River to the North, North Andover to the east, North Reading and Wilmington to the south, and Tewksbury and Dracut to the west. Andover retains all of the characteristics of a suburban community with large tracts of land as residential and commercial development. The Town was incorporated early in the state's history in 1646, originally encompassing the Town of North Andover as well.

Andover changed gradually between the 19th and 20th centuries from a small farming and manufacturing community to one which is mostly residential with several commercial and industrial hubs, serving now as a suburb of nearby cities. Town residents have easy access to Interstates 495 and 93 along with Routes 28, 125, and 133, with many of them commuting to their jobs in Boston and along I-93.

Andover has experienced both population and household growth over the last several years. From 2010 to 2020, the Town gained about 3,300 residents.

Homes for sale in Andover tend to be higher priced than in nearby communities. The average price for all home sales (single family & condominiums) was about \$881,000 in 2023. Roughly 80 percent of Andover's occupied housing units were owner occupied, and 20 percent renter occupied, which is typical for the suburban towns in the region.

Andover has a low homeownership vacancy rate, reasonably high rental prices, and a potential increase of population and households in the coming years. This indicates that Andover's housing needs may be best addressed through a combination of new housing production of affordable ownership and rental units, both in the form of single family and multi-family homes. Similar to other small towns in the region, Andover is experiencing a demographic shift:

- ▶ Andover's population is projected to increase by 26% between 2020 and 2050
- ▶ Between 2020 and 2050, the following changes to Andover's age distribution are projected to occur:
 - ▷ 3% decrease in population proportion under 20
 - ▷ 3% increase 65+ population

The demographic shift would indicate a need for housing types to accommodate an aging population with more accessible units that accommodate a variety of needs, including both physical and mental disabilities. This shift will also need to accommodate various income levels, as an aging population may indicate a higher proportion of residents on a fixed income.

2018-2025 Housing Accomplishments

Over the past several years, the Town of Andover has worked diligently to advance its housing production efforts, in accordance with its 2018 Housing Production Plan. Through joint efforts spearheaded by the Planning Department, Planning Board, Zoning Board of Appeals, and Select Board, the following accomplishments have been achieved:

Planning & Policies:

- ▶ In 2018, Andover reached over 13% on the Subsidized Housing Inventory (SHI) with 1701 affordable units, of that 874 are restricted to incomes less than 80% area median income.
- ▶ Created middle income units restricted to between 80% and 120% area median income.
- ▶ Rezoned 100 acres around the downtown Commuter Rail Station that allows for up to 40 units/acre by Special Permit.
- ▶ Partnered with for- and non- profit developers to create affordable housing.
- ▶ Designated as a Housing Choice Community.
- ▶ Promoted the construction and renovation of a wide range of ownership and rental housing types and densities.
- ▶ Conducted ongoing community education.
- ▶ Provided support services for seniors to age in place.
- ▶ Participated in the MA Healthy Aging Collaborative's Age- Friendly Communities Program.
- ▶ Provided direct support for low income homeowners and renters struggling with housing costs.
- ▶ Developed trainings for board and committee members to learn more about affordable housing processes and needs.
- ▶ Encouraged new housing developments to advance Andover as a walkable and bikeable community.

Production:

- ▶ Encouraged development of housing that is affordable to both low- and moderate- income households.
- ▶ Encouraged affordable housing for seniors.
- ▶ Ensured that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards.
- ▶ Encouraged development of affordable housing for seniors and for persons with disabilities.

Preservation:

- ▶ Supported the renovation, rehabilitation and adaptive reuse of existing homes or buildings.
- ▶ Created a housing inventory.
- ▶ Developed a system to monitor the Subsidized Housing Inventory to ensure that units do not expire.
- ▶ Converted single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.
- ▶ Considered retrofitting municipally-owned buildings to affordable housing.



Chapter 2: Demographic Profile

Population

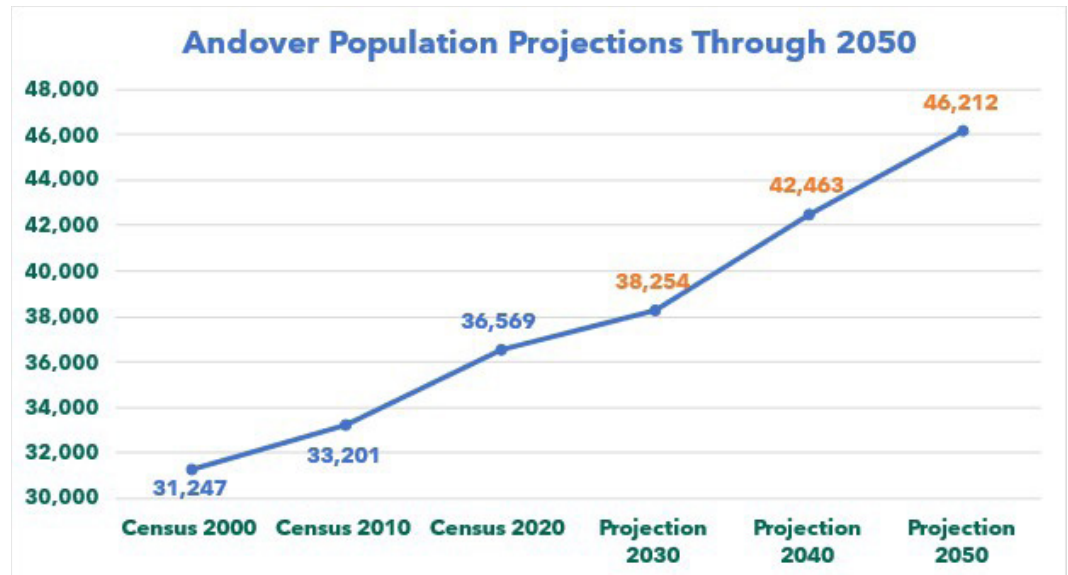


FIGURE 1: POPULATION PROJECTIONS THROUGH 2050 [1]

Per the 2020 Census, the Town of Andover has a population of 36,569 residents. Population projections from the UMass Donahue Institute indicate that between 2020 and 2050, the population is projected to increase by about 26% percent, from 36,569 to 46,212. This projected increase over 30 years is significant, and is estimated based on current birth, mortality, and local migration trends. Promoting and maintaining diverse housing availability is a substantial factor in mitigating out-migration, as well as providing opportunities for new residents looking to move into Town. The strategies Andover looks to employ in this plan may be leveraged to encourage sustainable growth for the community.

These projections, combined with changing household compositions (fewer children, more people over 65, and more single-person households), point to the possible need to rethink how the current housing stock is used. This could include seeking opportunities to redevelop existing properties to accommodate changing needs, or to encourage development of housing types that best fit the demographics.

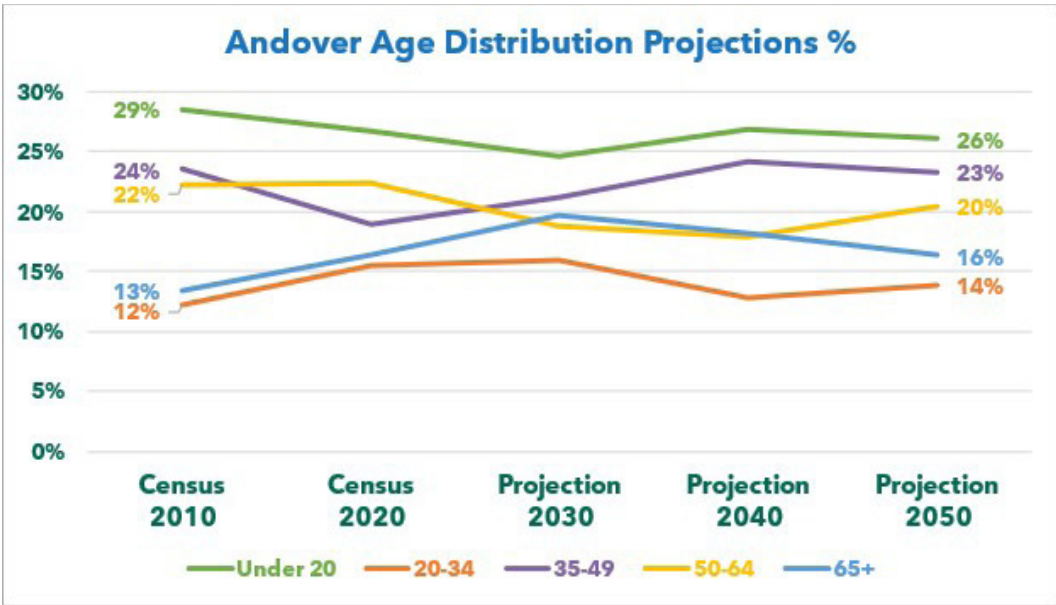


FIGURE 2: AGE DISTRIBUTION PROJECTIONS [2]

Andover’s age projections show the Town holding steady with its current age distribution, with a slight increase in the 65+ age cohort and a slight decrease in the under 20 age group. These projections suggest a need for additional housing types suitable for downsizing and individuals on a fixed income. In some cases, lack of suitable housing may be a factor in the decrease that is projected in certain groups. Most notably, the under 20 age group proportion is projected to decrease from 2020-2050. This decrease correlates with local school enrollment data, which indicates a slight decline in enrollment across all school types in the Town in recent years. The decline of school-aged children in the town may be due to a lack of housing available to young families, especially if older adults do not have options for downsizing in town and decide to stay in their larger home. Meanwhile, the 65+ age group proportion is projected to increase by 3%. With an aging population, it is crucial that the housing and personal needs of seniors are strongly integrated into the housing production conversation, especially in regard to the need or desire to downsize into physically and financially accessible housing. The need for supportive services is also an integral factor when considering where senior-friendly housing could and should be located. The estimated disability rate of Andover’s population is 7%, and a majority of Andover residents who identify as disabled are above the age of 65 years old. This population may face additional housing challenges, such as availability of accessible homes, fixed income constraints, and prohibitive costs to modify existing homes for accessibility needs. [3]

Residents age 65+ are expected to make up 16% of all residents by 2050, an increase of 3% from 2020.

Andover's school enrollment has declined by 273 students from 2000-2020, which may be due to a lack of housing available to young families.

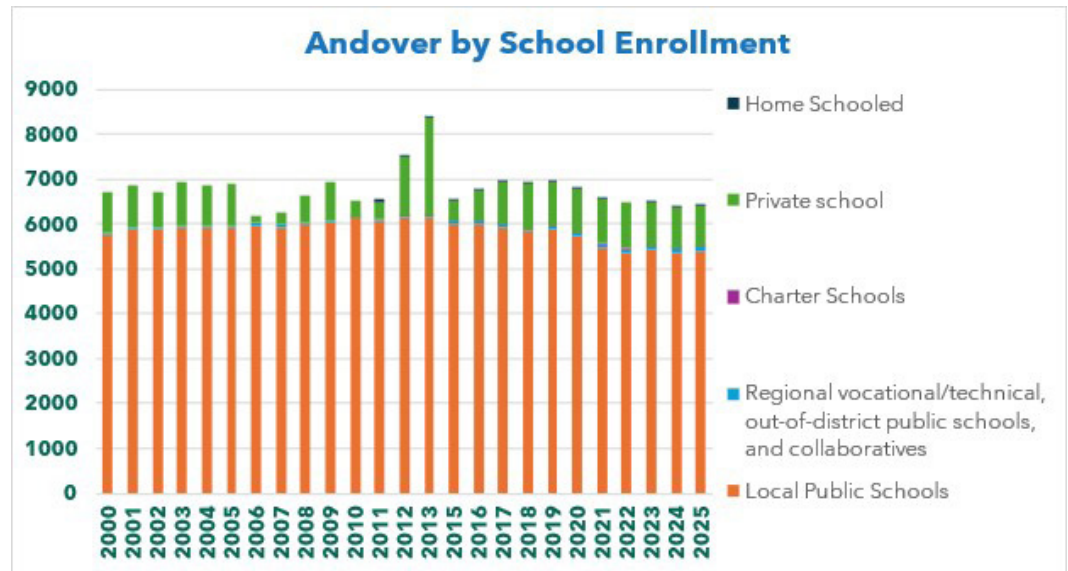


FIGURE 3: SCHOOL ENROLLMENT BY SCHOOL TYPE [4]

It is important to note that this age distribution data is based on projections from trends seen in previous years. There are several factors that determine changes in a community's age distribution. Fluctuations in birth rates, aging populations, and housing turnover rates may affect the age distribution seen in a community. If communities work to develop new housing, it may impact the projected distribution, depending on the types of housing communities are building. Despite the common belief that housing development may increase population of school aged children, there are several studies that show housing production doesn't necessarily correlate to an increase in school aged children. Based on a 2024 study conducted by the Metropolitan Area Planning Council (MAPC) that analyzed school districts across Massachusetts, there is no indication that an increase in housing production correlates with an increase in school enrollment.

“We find that the development of new housing units does not account for the changes in school enrollment in Massachusetts we've seen during our study period between 2010 and 2020. We find no significant association between the change in housing unit development and the change in school enrollment at the district level during this period. This lack of relationship holds at the community type, level too—we still see no clear association between development and enrollment when looking at clusters of similar suburban or urban municipalities. What is apparent, however, is that independent of housing development, school enrollment is changing meaningfully—there are some municipalities that have seen consistent enrollment growth and some that have seen consistent enrollment decline over the study period...The processes driving those changes are more complex than the number of housing units built in a municipality. While it is true that schoolchildren occupying new housing units may cause a marginal change in enrollment, it is one factor among many others.” [5]

Andover Race & Ethnicity Distribution

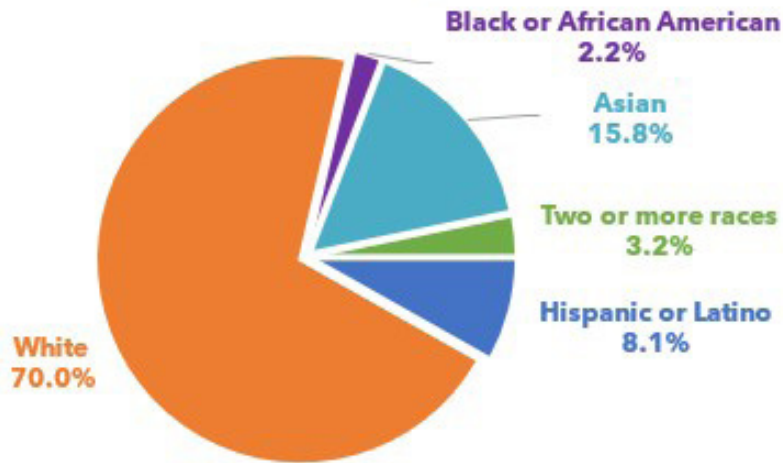


FIGURE 4: RACE & ETHNICITY DISTRIBUTION [6]

Andover’s race & ethnicity distribution reflects the distribution across most suburban and rural communities in the Merrimack Valley, with 73% of residents identifying as non-Hispanic white. A key factor in cultivating continued diversification of and economic access to the region’s communities is allowing for and developing a range of housing types—financially available to a range of prospective renters and homeowners with variable income ranges. Due to historic trends in local zoning, communities in the Merrimack Valley have been limited in offering this range of housing types. Through recent local planning efforts, however, communities in the region have begun to legalize different housing types, for renter and ownership, offering more abundant opportunities to live in these communities. With these efforts, communities like Andover can work to reverse the trends observed by Llana Barber in her book about Lawrence, MA, Latino City. As she writes:

“The emphasis on single-family zoning and the upward spiral relationship between a municipality’s exclusivity, desirability, tax base, and quality of its public services, especially education, continued to render many suburbs off limits to people from urban communities of color even as explicit racial barriers fell in the post-Civil Rights era. Suburban homeownership was affordable for average U.S. Americans in the 1950s in a way that it rarely was by the 1980s, especially in the crowded Northeast, and zoning restrictions often limited the availability of rental housing to cities.” [7]

Household Trends

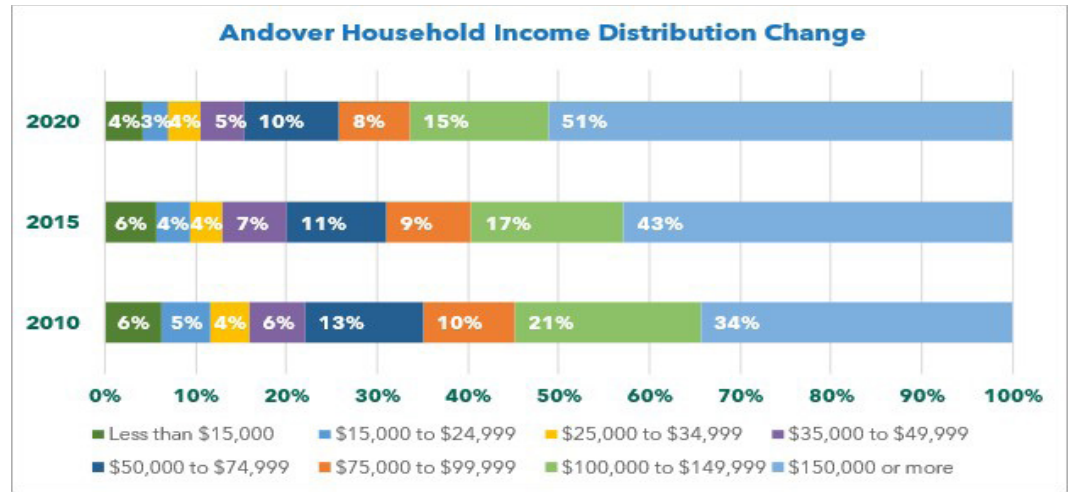


FIGURE 5: HOUSEHOLD INCOME DISTRIBUTION CHANGE [8]

Tenure	Andover	Merrimack Valley Region	Essex County	Massachusetts
All Residents	\$153,315	\$108,174	\$82,225	\$84,385
Owner	\$176,927	\$127,308	\$112,582	\$110,315
Renter	\$71,105	\$51,875	\$41,553	\$47,842

TABLE 1: 2020 MEDIAN HOUSEHOLD INCOME BY TENURE [9]

According to the 2020 American Community Survey (ACS), Andover’s housing stock is 80% owner occupied, and 20% renter occupied. The median household income for Andover renters was \$71,105 in 2020, and the median household income for homeowners was \$153,315. This difference follows a historic wealth disparity between renters and owners state and country-wide and indicates the importance of preserving naturally occurring affordable rental opportunities for residents, in addition to promoting development of income-restricted affordable units, to meet this need.

Similarly, when discussing access and availability of units that are affordable to residents seeking both owner and rental opportunities in the Town, it is of equal importance to consider available housing types to meet individual needs. Smaller housing types, such as apartments and condos, may be more accessible and affordable for renters compared to larger single-family homes.

Owner-occupied household incomes are over double that of renter-occupied households.

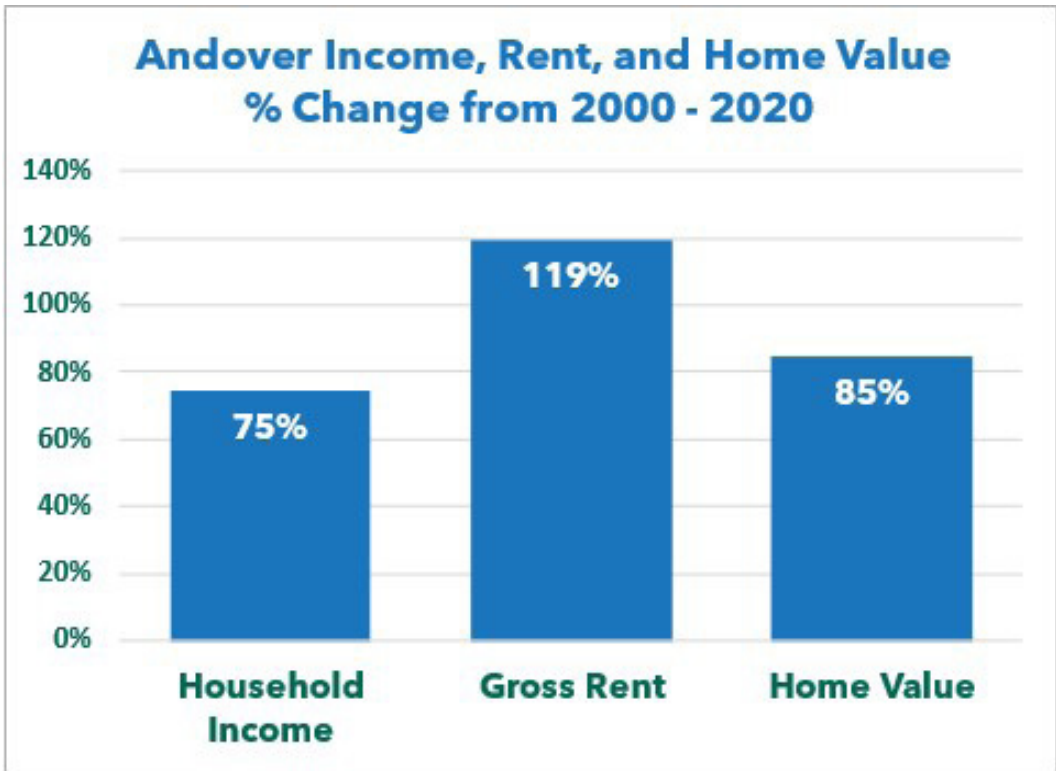


FIGURE 6: INCOME, RENT AND HOME VALUE % CHANGE FROM 2000-2020 [10]

Additionally, it is critical to observe the changes in overall housing costs in Andover over time to add more context to the housing landscape. Over the 20-year period between 2000 and 2020, there has been a significant increase in median household income, gross rent, and home value in the Town. While it is expected that household incomes would rise alongside rising rent and home values, there is a growing distance between median income and average rent in Andover – per Census data, household income has increased 75% over this period, while gross rent has increased 119% and home values have increased 85% over the same 20-year period. This difference has implications when it comes to access to homeownership opportunities in Andover, as higher rent costs make it harder for renters to save up enough funds for a downpayment on a home purchase and rising home values increase the amount of money a household needs to purchase a home.

Comparing a community’s current housing stock and its current occupancy characteristics may provide insight into possible housing supply gaps, suggesting what types of housing development should be considered if there are sizeable gaps between occupancy counts and bedroom counts within existing structures. These observations are objective, and do not reflect individual housing type preference – for example, a two-person household may be best suited to occupy a 3-bedroom home, based on individual needs, design preference, storage needs, etc. However, these comparisons may provide more quantitative context to identify local needs, such as the desire to downsize within the community, where there potentially are not enough options to do so.

The cost of rent is far outpacing incomes, increasing at almost 1.5x the rate from 2000-2020.

Housing Breakdown by Occupancy

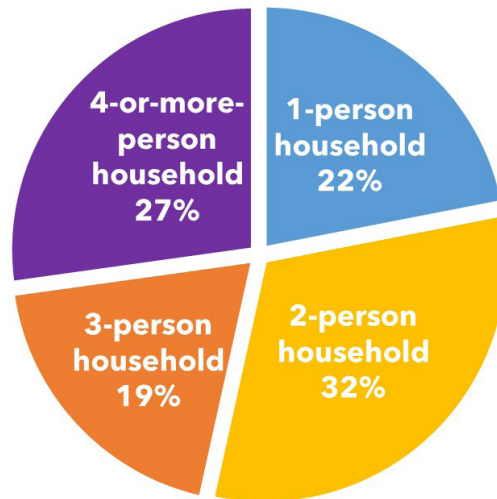


FIGURE 7: HOUSING BREAKDOWN BY OCCUPANCY [11]

1 and 2-person households make up 54% of Andover's homes, while 1 and 2-bedroom housing units make up only 26% of Andover's housing stock.

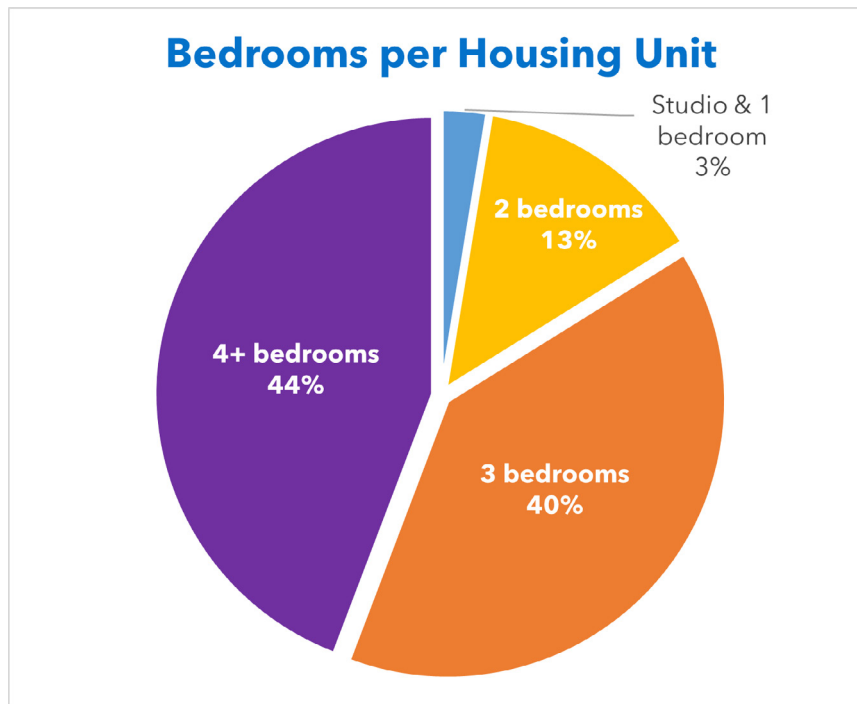


FIGURE 8: BEDROOMS PER HOUSING UNIT [12]

As is commonly seen in surrounding communities, Andover appears to have a lack of one- or two-bedroom units and an excess of three- or four-bedroom units. 1 or 2 person households comprise 54% of Andover's homes, while 1- and 2-bedroom units comprise 26% of the Town's total housing stock. On the other end, 3 or more person households comprise 46% of homes, while the vast majority of the Town's housing stock is three or more-bedroom units, at 74%. These figures may suggest a gap in availability of "right-sized" housing, where smaller housing units may be preferred by older residents looking to downsize or young professionals looking to get their start living in Andover. The Town may look to address this housing gap through permitting multi-family housing units with studio, one, and two-bedroom units.



Chapter 3: Local Housing Conditions

Housing Supply

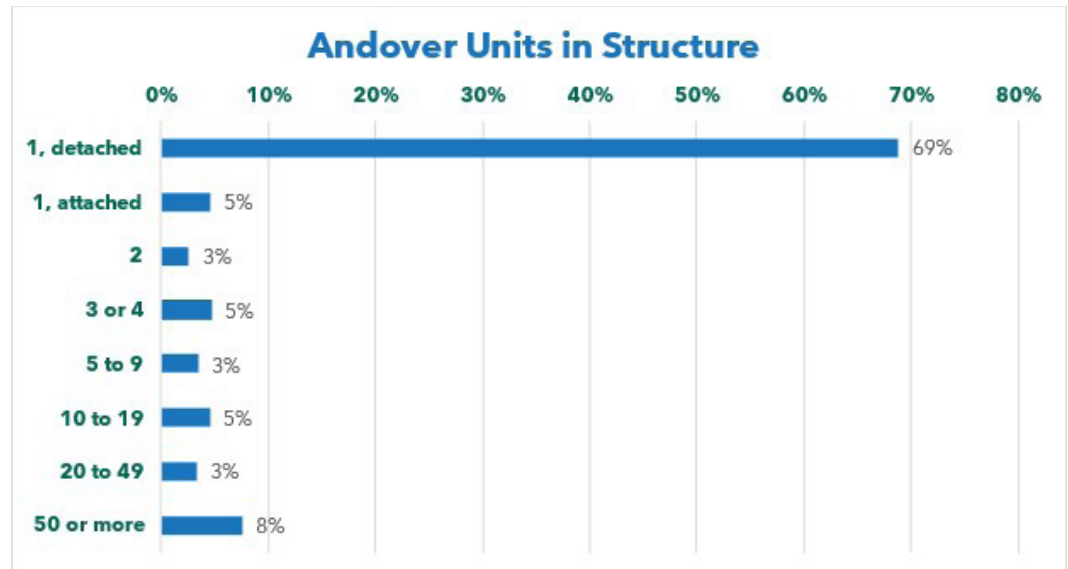
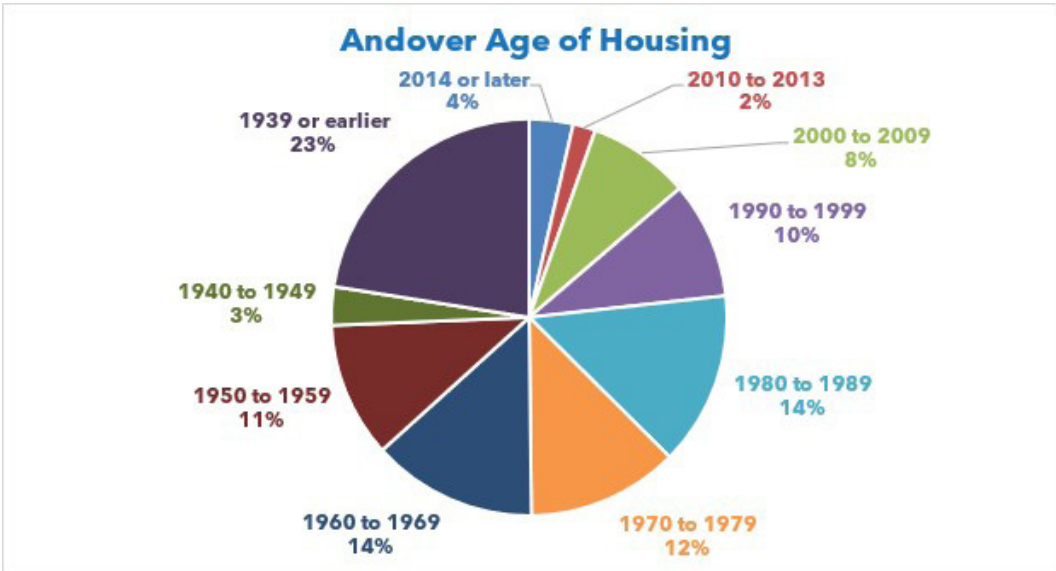


FIGURE 9: UNITS IN STRUCTURE [13]

As of the 2020 American Community Survey, approximately 70% of all housing units in Andover are detached single-family homes. 4% of housing stock is single family attached units, which includes Townhouses, along with 3% of housing stock comprising two-family homes or duplexes. When compared to the rest of the Merrimack Valley region, Andover's housing stock has higher proportions of multifamily units. Given the aging population and the apparent gap in availability of smaller units (discussed above), a key strategy of this plan may be to create pathways for the creation of smaller units in multifamily developments. There are several approaches Andover could take to encourage these housing types, including revising zoning ordinances to allow for increased density bonuses or reduced minimum unit sizes. This may encourage developers to incorporate a mix of unit sizes, including studios and one-bedroom apartments. The Town could also collaborate with non-profit developers to facilitate the development of smaller, affordable housing units.

70% of Andover's housing units are single-family detached homes.



37% of Andover's housing stock are units built prior to 1960.

FIGURE 10: AGE OF HOUSING [14]

The age of housing is an important factor to consider in planning for future growth, as the preservation of existing housing stock is critical to the overall wellbeing of the Town's form, function, and of its residents. Andover, similar to other towns in Massachusetts, is known for its quintessential New England aesthetic, where much of this character is exhibited by its housing stock. Over one third of the Town's housing stock was built before 1960, which is typical for many communities in the Merrimack Valley region. The Town began seeing steady housing production through the second half of the 20th century, continuing through the early 2000s. This trend in housing production during this period is similar to the historic trends seen in other suburban towns throughout Massachusetts, as families began moving out of cities to settle in the bedroom communities outside Boston. In the past decade, Andover saw a significant slowdown in housing construction with only 7% of the community's housing stock being built after 2010. The steady decline in new housing units being built aligns with the region-wide trends observed in other small towns across the Merrimack Valley, where there has been a significant slowdown in housing production compared to historic trends.

Trends in Residential Property Values

A review of trends in residential property values provides some perspective on 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 FY23, the total assessed value of all residential parcels in Andover was \$9,077,872,633, and the average assessed value of a single-family home was \$859,026. Since the last iteration of the Town's HPP in 2017, the single-family assessed value has risen 42%.

Permitting Activity

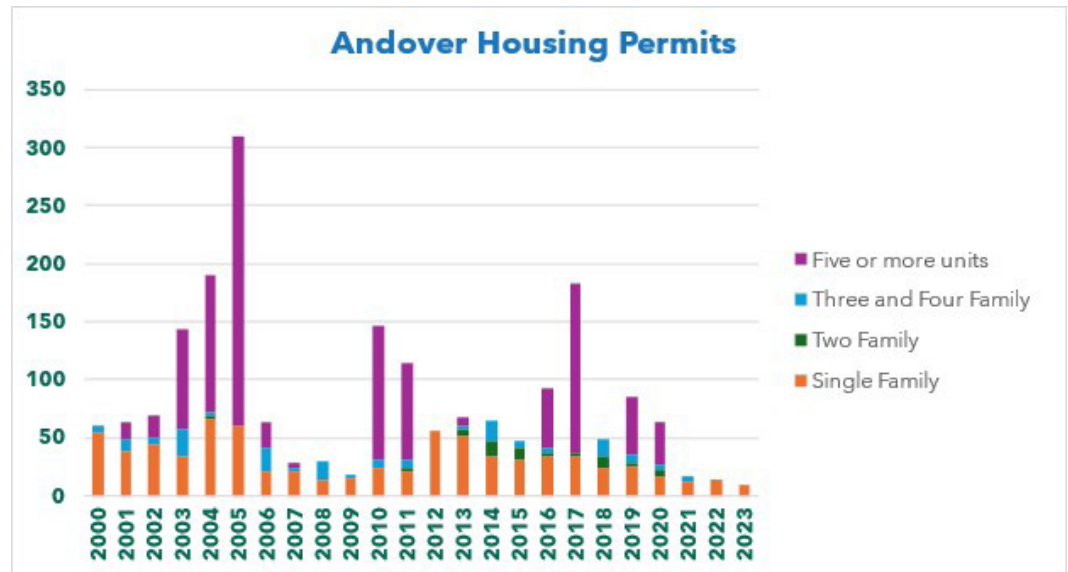


FIGURE 11: HOUSING PERMITS [15]

Over the last two decades, permitting activity in Andover has varied by total permits issued per year and by building type. In the early 2000s, Andover permitted a significant amount of new housing, including single family homes as well as several multi-family housing structures. After a slight decrease in production in the years surrounding the Great Recession, housing production began to increase again with several single-family and duplexes, along with multi-family housing, being permitted albeit at a slightly lower rate than the early 2000s. This trend in housing permitting activity correlates with the steady growth in Andover’s overall number of housing units since 2000, highlighting the Town’s proactive efforts to expand its housing stock and accommodate population growth.

Andover has permitted a steady number of single-family housing units since 2000, as well as several multi-family developments.

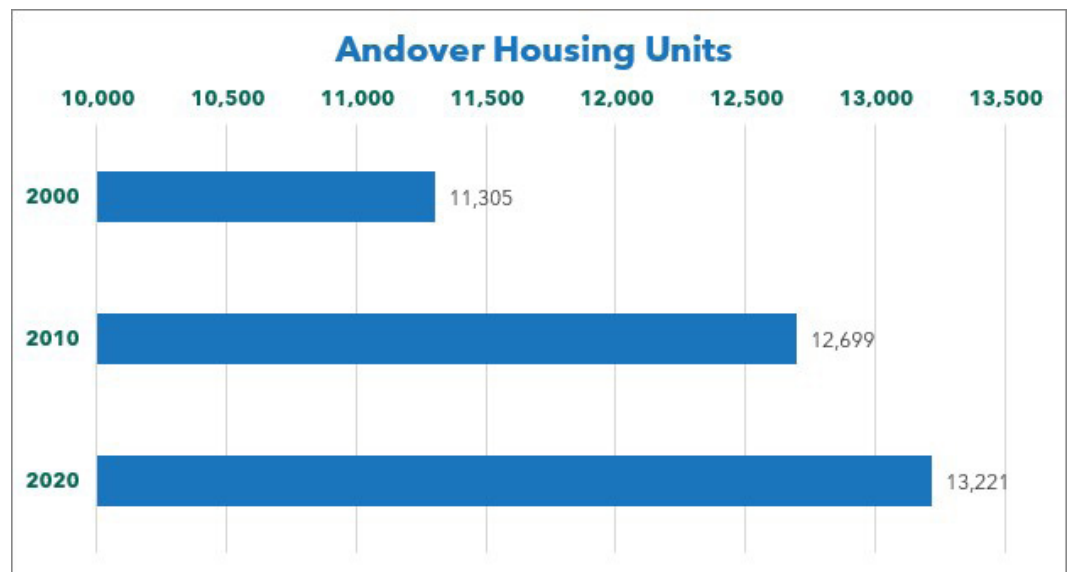


FIGURE 12: HOUSING UNITS [16]



Housing Characteristics

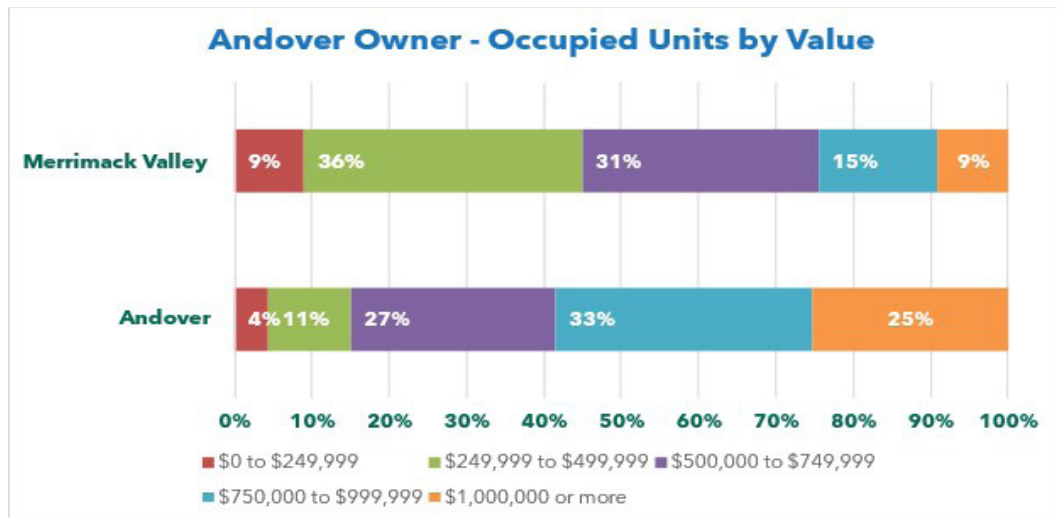


FIGURE 13: OWNER-OCCUPIED UNITS BY VALUE [17]

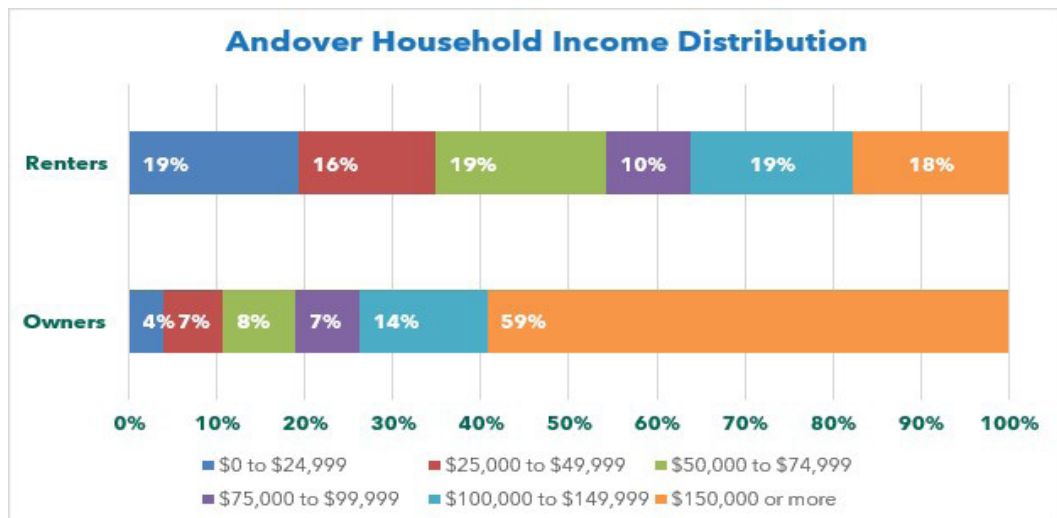


FIGURE 14: HOUSEHOLD INCOME DISTRIBUTION [18]

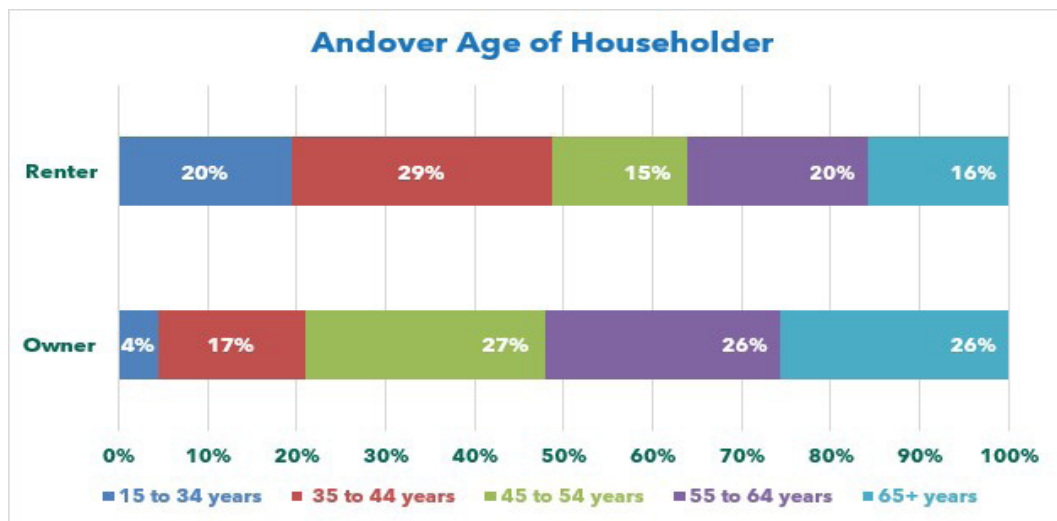


FIGURE 15: AGE OF HOUSEHOLDER [19]

~60% of owner-occupied units have a household income over \$150,000, compared to just 19% of renter-occupied units.

Homeowners in Andover have higher household incomes than renters, as is on trend historically and across the state and region. In Andover, over half of all owner-occupied units meet or exceed \$150,000 in annual household income, with the next largest proportion in the \$100,000-\$149,999 range. This differs greatly from renter-occupied units, where approximately one third of households make \$50,000 or less. This difference indicates a significant disparity in the overall income distribution of renters versus owners, a crucial difference that impacts renters disproportionately when housing costs continue to rise.

Housing Affordability

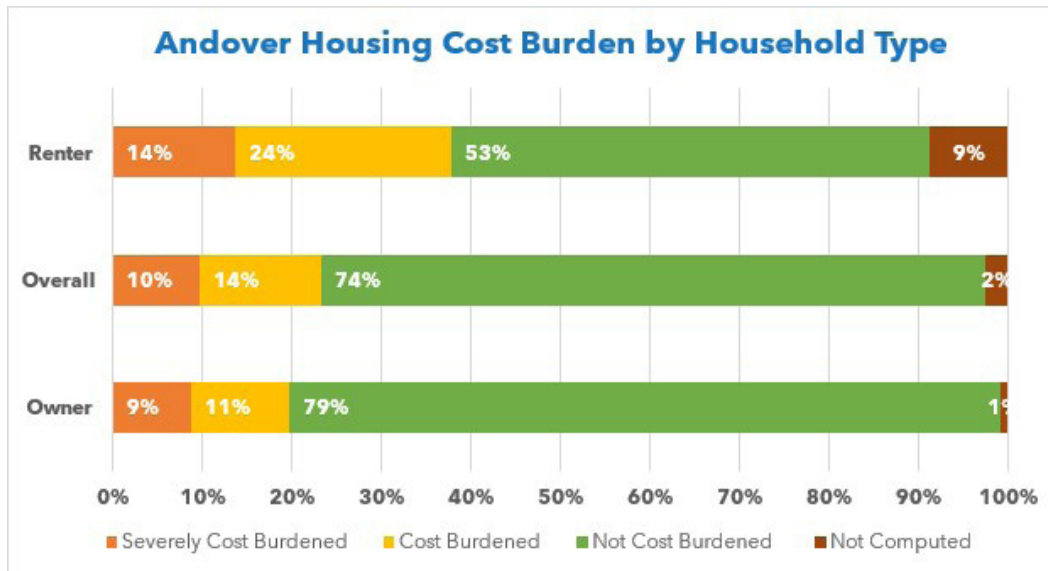


FIGURE 16: HOUSING COST BURDEN BY HOUSEHOLD TYPE [20]

Per the U.S. Department of Housing and Urban Development (HUD), household cost burden is defined as "...a household that spends more than 30 percent of its gross income on housing costs, including utilities. A household is severely cost burdened if it spends more than 50 percent of its income on housing." Approximately one quarter of all residents residing in Andover are cost burdened, while over one third of renter households in Andover are cost burdened. The percentage of cost burdened owner households is significant as well, with approximately 1 out of 5 homeowners paying a significant portion of their income on housing expenses.

These figures demonstrate that a sizeable portion of the Andover community is confronted with high housing costs, which could have several personal and community-wide implications. If residents continue to experience ever-increasing housing costs, individuals and families with limited financial resources may struggle to afford and maintain access to suitable housing, in addition to experiencing limitations in economic mobility and wealth accumulation. High housing costs carry significant economic development implications, particularly concerning the local workforce. As housing expenses escalate, and a greater share of monthly income is dedicated to meeting these costs, the likelihood increases that workers are unable to reside directly within the community where their employment is based. This dynamic can have negative effects on local economic development, including commuting challenges and overall workforce stability. Understanding the impact of cost burden among homeowners and renters alike is crucial for policymakers, community leaders, and stakeholders to develop targeted strategies that promote housing affordability and economic well-being for a broader segment of the population.

38% of all renters and 20% of homeowners in Andover are housing cost burdened.

The average housing sale price in Andover is \$881,000, but a household making median income can only afford a \$406,000 home.

Age of Householder	Andover		Merrimack Valley		Essex County		Massachusetts	
	Est.	%	Est.	%	Est.	%	Est.	%
Total Population	34,698	100%	349,866	100%	770,223	100%	6,637,329	100%
Total in Poverty	1,215	4%	36,677	10%	78,089	10%	653,454	10%
Under 5 years	14	1%	3,047	8%	6,778	9%	47,069	7%
5 to 17 years	162	13%	8,237	22%	15,691	20%	117,012	18%
18 to 34 years	273	22%	8,055	22%	16,840	22%	183,304	28%
35 to 64 years	461	38%	11,992	33%	26,087	33%	207,736	32%
65 years+	305	25%	5,346	15%	12,693	16%	98,333	15%

TABLE 2: POPULATION IN HOUSEHOLDS BELOW FEDERAL POVERTY THRESHOLDS BY AGE [21]

Affordability Gap

Housing sale prices in Andover continue to increase significantly and are out of reach even for median-income households. According to Redfin home sale data, the 2023 average sales price in Andover was \$881,000. Andover households making the median household income of \$153,315 could afford to purchase a home up to \$542,000 with a \$54,000 down payment. However, the average sales price of \$881,000 requires an annual gross household income of about \$211,000 with a 10% down payment, when factoring in costs for taxes and insurance and current interest rates of about 6.4%.

As shown in Table 3 below, which uses HUD Metro Area Median Household Income, there is a difference between median income and the price of a home, creating a homeowner affordability gap. This gap is defined as the difference between the median sales price for Andover and the ‘affordable price’ (household paying no more than 30 percent of annual income on housing).

Income (Lawrence, MA-NH – HMFMA)*	Average Sales Price Andover	Affordable Price	Gap
80% of Median = \$94,650	\$881,000	\$311,000	\$570,000
100% of Median = \$118,600	\$881,000	\$406,000	\$475,000

TABLE 3: HOUSING AFFORDABILITY CALCULATIONS [22]

**Based on 4-person household; 2023 HUD Income Limits*

Ownership Affordability by Income

As seen in Table 3, a household of four in Andover with 80 percent AMI could afford to purchase a home up to \$311,000, with a down payment of \$31,000. However, the average sales price for a single-family home in Andover in 2023 was approximately \$881,000 according to Redfin market data, meaning a household would have to make about \$211,000 per year to afford a home at the average sales price. At the Andover Median Household Income of \$153,315 a household could afford a home up to \$542,000 with a \$5,000 down payment.

Rental Affordability by Income

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of up to \$685 per month for a one-bedroom unit 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 \$1,143 per month for a one-bedroom unit, and a two-person household with low-income household (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,775 per month for the same unit size. A household with the HMFA Area Median Income can afford a monthly gross rent of \$2,965.

Income Distribution by HAMFI*	Owner	% of All Households	% of Owners	Renter	% of All Households	% of Renters	Total
Household Income <= 30% HAMFI	420	3%	4%	440	3%	17%	860
Household Income >30% to <=50% HAMFI	480	4%	5%	390	3%	15%	870
Household Income >50% to <=80% HAMFI	790	6%	8%	230	2%	9%	1,020
Household Income >80% to <=100% HAMFI	665	5%	6%	345	3%	14%	1,010
Household Income >100% HAMFI	8,050	62%	77%	1,120	9%	44%	9,170
Total	10,400			2,525			12,925

TABLE 4: INCOME DISTRIBUTION BY HAMFI [23]

*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.

Referencing HUD Area Median Family Income (HAMFI) figures, of all Andover households, 21% earn 80% AMI or below, regardless of tenure type. The highest percentage of households making 80% AMI or below are renters, with 42% of renters falling within this income category.

33% of all renters are making below 50% of the Area Median income.



Chapter 4: Housing Development Constraints

Environmental Constraints

Andover, situated to the south of the Merrimack River, has a landscape of low and gently rolling hills and expansive woodlands. Outside of the few hills, the town is mostly flat and has sizable freshwater wetlands, rivers, and conservation areas.

Flooding is considered a high risk in Andover, and the Town's 2024 Hazard Mitigation Plan states:

A GIS-based flood exposure analysis was conducted for assets utilizing the most recent assessor's database, critical assets, and future development data against FEMA flood maps. Approximately 13% of Andover's parcels are located within the FEMA 100-year and 500-year flood zones, out of which 10% are within the 100-year flood zone.

Goal: When considering sites for future housing development in town, care should be taken to minimize new impervious surfaces. If developing in current open space, proper storm water management may help alleviate the risks posed by flooding.

Infrastructure

Transportation

The Town of Andover is connected to the rest of the Merrimack Valley region through interstate access and state roads, as well as several municipal roads. Interstates 495 and 93 provides transportation access throughout the Town, bisecting on the western side of Andover. Route 133 runs east-west through Andover, Route 28 runs north-south through downtown Andover, and Route 125 also connects the eastern side of Town. These roads are major thoroughfares through Town and connect Andover with surrounding communities along with several residences and businesses.

Andover is served by the Massachusetts Bay Transportation Authority (MBTA) through its commuter rail network. The Town has two stations, Andover and Ballardvale, on the Haverhill Line, providing residents with direct access to Boston's North Station and several other communities along the rail line. Nearby park-and-ride facilities also provide convenient access for residents to commute and travel by train.

Andover also has several fixed bus routes through the Town provided by MeVa (Merrimack Valley Transit) connecting Andover to the rest of the region. Route 2 connects downtown Andover with the Lawrence commuter rail station along state Route 28. Route 3 provides connection to the Andover YMCA in the northeast corner of Town. Routes 7 and 26 connects Andover and Lawrence to several large regional employers. Route 21 (Andover Shuttle) connects several locations around Town along with the North Andover Mall. These routes provide crucial connections for regional destinations and public transport access for Andover residents.

Andover also continues to focus on expanding bicycle and pedestrian access across the Town. Improvements along major roadways help connect Andover to other communities in the Merrimack Valley through active transportation routes.

Sewer and Water

Andover provides public drinking water to the majority of Town from the Haggetts Pond reservoir, supplemented with water from Fish Brook and the Merrimack River. A municipal sewer system is operated by the Town and treated at the Greater Lawrence Sanitary District along with on-site septic systems.

Regulatory Considerations

Residential Zoning

Andover has several different residential zoning districts, each having different uses or dimensional parameters. Most land area in town is zoned for single family detached structures, with limited areas allowing multifamily housing.

According to the Town, the purpose of the site plan review process is “to ensure that development will be designed and constructed in a manner that promotes the appropriate use of land and upholds the purposes and objectives of G.L.c. 40A.”

The following zones allow for residential development of various types and densities throughout the Town:

Residential Districts

Single Residence A (SRA) is a higher-density residential district mainly allowing for the development of detached single-family housing by-right. Accessory dwelling units under 900 SF are also allowed by-right, as well as Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. Conversion of one-family or a two- or more family dwelling, along with the conversion of an existing structure of at least 50,000 SF gross floor area to multi-family use, is also allowed through a Special Permit from the Zoning Board of Appeals. New multi-family dwelling development is allowed in this district through a Special Permit from the Planning Board. The minimum lot size in this district is 15,000 SF with a maximum building height of 35 feet. This district is located in several neighborhoods immediately adjacent to Routes 28 and 133 near the downtown, along with the area surrounding the Ballardvale Commuter Rail Station.

Single Residence B (SRB) is a medium-density residential district mainly allowing for the development of detached single-family housing by-right. Accessory dwelling units under 900 SF are also allowed by-right, as well as Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. Conversion of one-family or a two- or more family dwelling, along with the conversion of an existing structure of at least 50,000 SF gross floor area to multi-family use, is also allowed through a Special Permit from the Zoning Board of Appeals. New multi-family dwelling development is allowed in this district through a Special Permit from the Planning Board. Cluster residential developments are also allowed through a Special Permit from the Planning Board. The minimum lot size in this district is 30,000 SF with a maximum building height of 35 feet. This district is located across several neighborhoods in central Andover outside of the more dense downtown areas.

Single Residence C (SRC) is a low-density residential district mainly allowing for the development of detached single-family housing by-right. Accessory dwelling units under 900 SF are also allowed by-right, as well as Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. New multi-family dwelling development is allowed in this district through a Special Permit from the Planning Board. Cluster residential developments are also allowed through a Special Permit from the Planning Board. The minimum lot size in this district is 43,560 SF with a maximum building height of 35 feet. This district is located in the more suburban or rural neighborhoods on the outskirts of the Town.

Apartment (APT) is a high-density residential district mainly allowing for the development of multiple-dwelling apartment buildings through a Special Permit from the Zoning Board of Appeals. Detached single-family housing and accessory dwelling units under 900 SF are also allowed by-right, along with Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. The minimum lot size shall be the same as the adjoining or nearest single-residence district, provided that there is not less than 3,500 SF for each dwelling unit in a multi-family development. The maximum building height in this district is 35 feet and 3 stories. This district is located across several parcels throughout the Town, including Shawsheen Village and downtown Andover where several multi-family housing developments are located.

Business Districts

Limited Service (LS) is a mainly commercial zoning district that also allows for the development of detached single-family housing by-right. Cluster development is also allowed through a Special Permit from the Planning Board. There is no minimum lot size in this district, however there is a maximum building height of 40 feet and 3 stories. This district is located on a few parcels adjacent to exit 38 off I-93.

General Business (GB) is a mainly commercial zoning district that also allows for the development of detached single-family housing by-right. Planned residential developments, including multi-family or mixed-use dwellings, are allowed through a Special Permit from the Planning Board. There is no minimum lot size in this district, however there is a maximum building height of 50 feet and 4 stories. This district is located in the areas within Shawsheen Village, downtown Andover, as well as the Ballardvale Commuter Rail Station.

Mixed Use (MU) is a mainly commercial zoning district that also allows for the development of detached single-family housing by-right. Conversion of one-family or a two- or more family dwelling is also allowed through a Special Permit from the Zoning Board of Appeals. Planned residential developments, including multi-family or mixed-use dwellings, are allowed through a Special Permit from the Planning Board. There is no minimum lot size in this district, however there is a maximum building height of 50 feet and 4 stories. This district is located in the area north of downtown Andover adjacent to Route 28.

Industrial Districts

General Industrial (IG) is a mainly industrial zoning district, however it does allow for the development of detached single-family housing by-right. There is no minimum lot size in this district, however there is a maximum building height of 50 feet and 5 stories. This district is located nearby the Town's two Commuter Rail Stations.

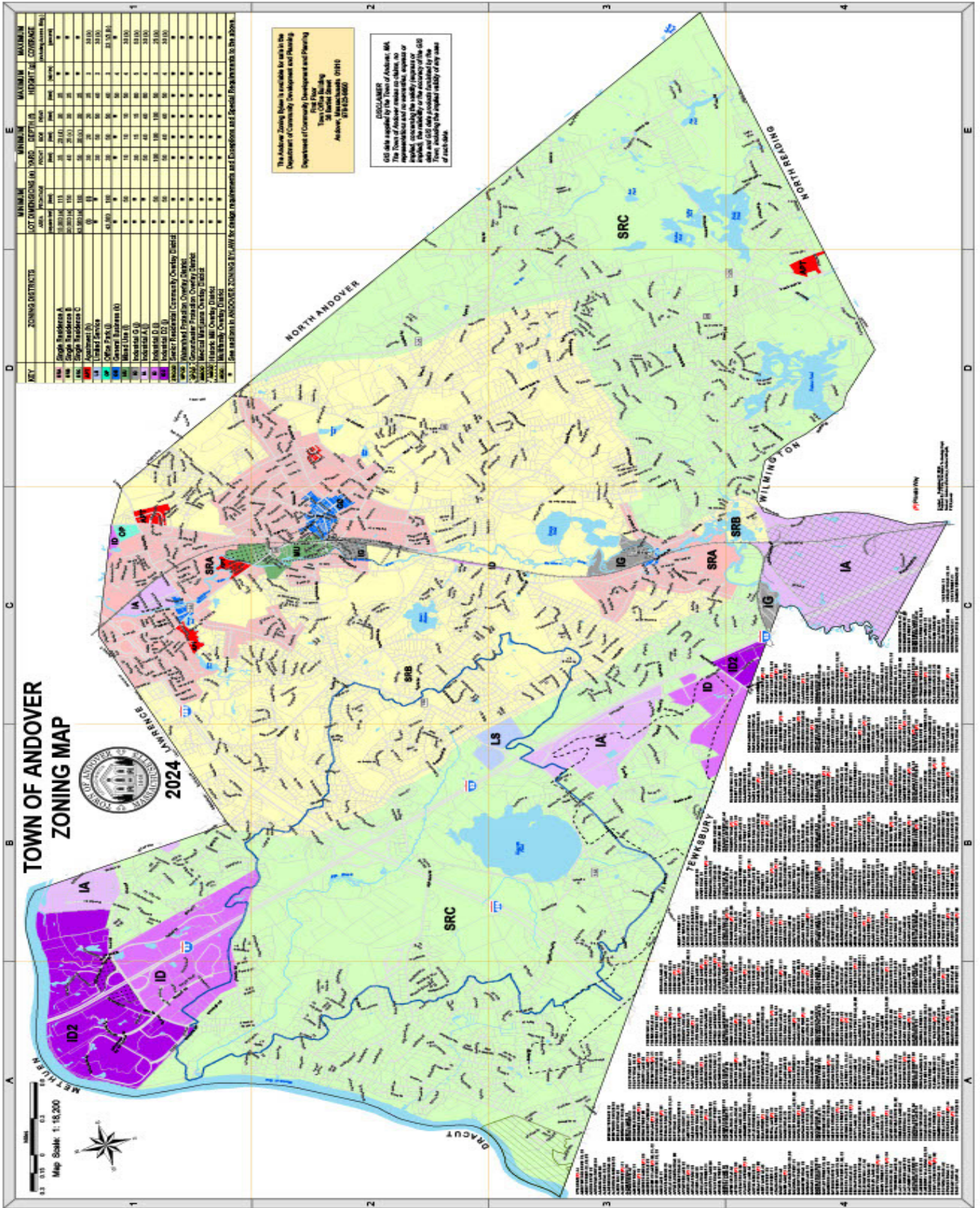
Overlay Districts

Senior Residential Community Overlay District (SRCOD) is a zoning overlay district with the purpose “to allow flexibility in the development of parcels for housing and related services for persons 62 or older, with particular interest in meeting the needs of residents of Andover.” Developments containing at least one of the following housing types, either attached or detached, may apply for a Special Permit from the Planning Board: Independent; Congregate Housing; Assisted Living Facility; and Restorative Care/Nursing Facility. The minimum lot size is 5,000 SF for each detached Independent Living Unit, 4,000 SF for each attached Independent Living Unit, or 3,000 SF for each bedroom in an assisted living, congregate housing, or skilled nursing facility. Within the SRCOD, there shall be no more than 200 Independent Living Units (attached or detached) or 200 bedrooms in an assisted living, congregate living, or skilled nursing facility. Any development should not exceed 35 feet in building height within 200 feet of River Road or 50 feet in building height beyond 200 feet of River Road. This district is located across several parcels along River Road on the western side of Town.

Historic Mill Overlay District (HMOD) is a zoning overlay district with the purpose “to encourage smart growth, and to foster a range of housing opportunities within mixed-use development projects, to be proposed in a distinctive and attractive site development program that promotes compact design, preservation of open space, and a variety of transportation options, including enhanced pedestrian access to employment and nearby transportation systems.” Within this overlay district, structures with two or more dwelling units is permitted by right. Project applicants may seek a Special Permit from the Planning Board to create the following developments: increasing the gross floor area of an existing building by more than 2,000 SF, constructing a building in excess of 10,000 SF, or redeveloping more than 40% of the gross floor area of an existing building. This district requires a minimum dwelling unit size of 3,000 SF per dwelling unit, with a limit of 40 units per acre. The maximum building height in this district varies between 35 and 65 feet, depending on the location within the overlay district. Developments containing more than three dwelling units must designate 15% of the total dwelling units as affordable housing or provide a payment in lieu of creating affordable units. This district is located across several parcels in downtown Andover nearby the Commuter Rail Station.

Multifamily Overlay District (MOD) is a zoning overlay district with the purpose “to foster a range of housing opportunities near retail sales and services, transportation options, employment centers, and civic and personal services.” In addition to the residential uses currently allowed by-right in the underlying zoning, the overlay district also allows multifamily housing by-right. A Special Permit may be granted by the Planning Board to allow mixed-use structures that include multifamily housing along with nonresidential uses such as commercial use. This district does not require a minimum lot area, however there is a maximum height limit ranging from 2 ½ to 4 stories, depending on the subdistrict. This overlay district also establishes a maximum number of units per acre, ranging from 15 to 35 units depending on the subdistrict. Developments consisting of 10 or more units shall have at least 15% of the dwelling units available as affordable units based on an 80% AMI. This district contains subdistricts located around the Downtown, Ballardvale MBTA Commuter Rail Station, and River Road.

Town Zoning Map



Chapter 5: Housing Production Strategies

Year	0.5% Increase				1.0% Increase			
	Additional Affordable Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Affordable Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current		1,675	13,464	12.44%		1,675	13,464	12.44%
2025	67	1,809	13,598	13.44%	135	1,945	13,734	14.45%
2026	67	1,876	13,665	13.93%	135	2,080	13,869	15.45%
2027	67	1,943	13,732	14.43%	135	2,215	14,004	16.45%
2028	67	2,010	13,799	14.93%	135	2,350	14,139	17.45%
2029	67	2,077	13,866	15.43%	135	2,485	14,274	18.46%

TABLE 5: 5-YEAR HOUSING PRODUCTION NUMERIC GOALS

The goal for each city and town in Massachusetts, as defined by MA General Law Ch. 40B, is to have 10% of its housing stock designated as affordable and listed on the State’s Subsidized Housing Inventory (SHI). Until that 10% is reached, a community can use a certified Housing Production Plan to demonstrate its progress towards that 10% goal and allow the community more control over local development. As explained in the introduction, this Housing Production Plan can be certified by the state if the Town adds affordable housing units at a rate equal to 0.5% or 1% of its current housing units annually. At the 0.5% rate, the HPP will be certified for one year, which would allow the town’s Zoning Board of Appeals to deny a comprehensive permit to a development application under M.G.L. 40B. At the 1% rate, the HPP will be certified for two years.

The Town of Andover, as of June 2023 and published by the Executive Office of Housing and Livable Communities, has 1,675 subsidized housing units listed on the Subsidized Housing Inventory (SHI). This number represents 12.44% percent of the total year-round housing units as reported by the 2020 U.S Census. Andover is one of the few communities in the Merrimack Valley that has already reached the 10 percent affordable housing goal.

Over the next five years and beyond, the goal is for Andover to maintain the 10% 40B minimum. Provided the town takes a proactive approach to housing development, it is possible for the town to continue to maintain this status over the next five years.

To produce 0.5 percent of its total units annually as SHI units, Andover will need to add an additional 67 SHI-eligible housing units each year. In order to produce 1 percent of its total units annually, the Town will have to produce 135 SHI units annually.



Housing Production Strategies

Based on the local needs, existing resources, and development considerations, the following recommended strategies have been developed with Andover. The proposed strategies were developed after conversations with residents and town staff to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs. These strategies have also been adapted from the Town's [recently completed Comprehensive Plan](#).

While some of the strategies do not directly create affordable units, they do serve as a foundation for achieving housing goals, including the creation of a more diverse housing stock in town. This HPP pledges to support a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.



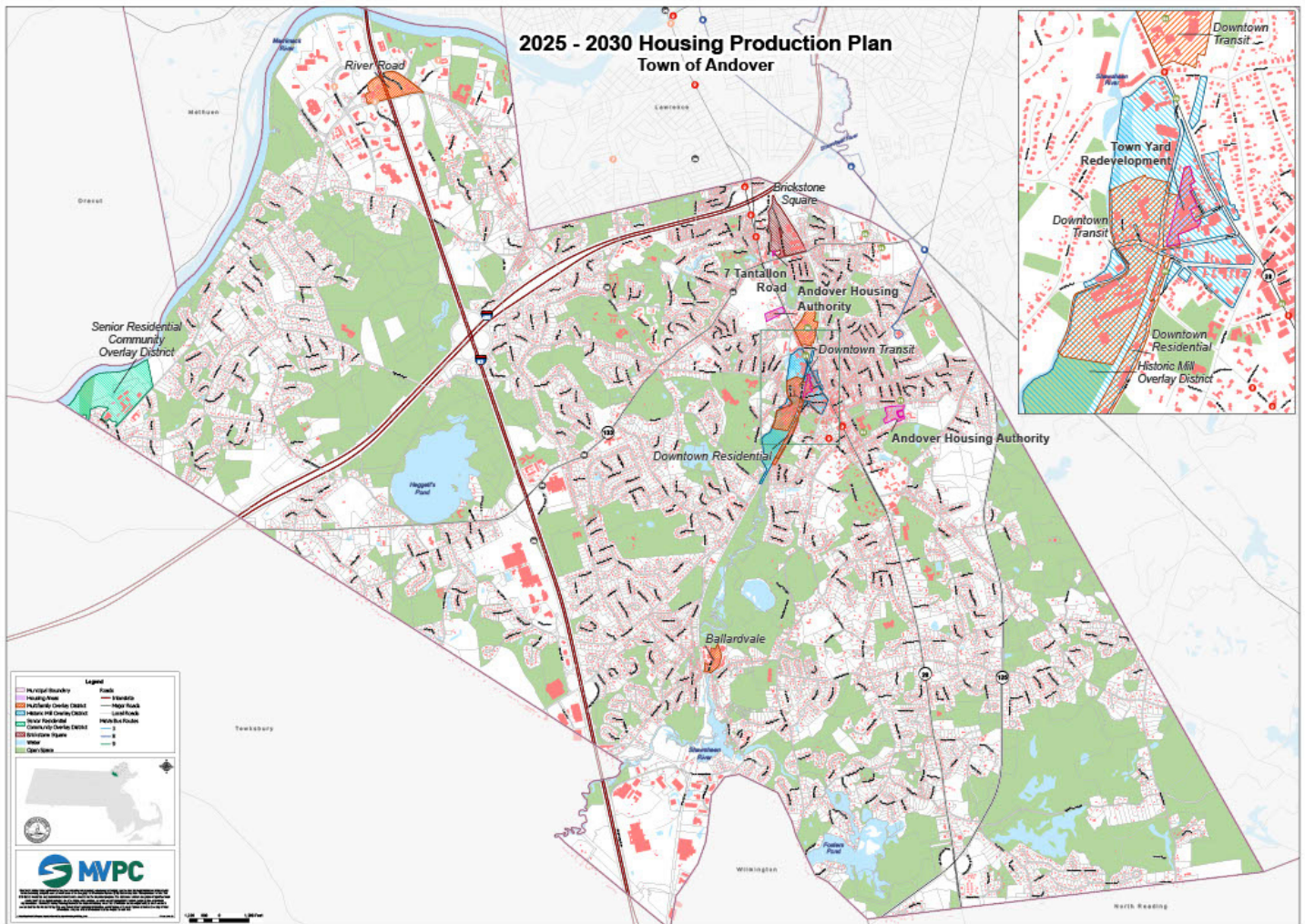
Housing Production Strategies	Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
<p>Goal 1: Diversify Housing Opportunities</p> <p>Create new housing opportunities for older adults and empty nesters to be able to stay in Andover by either moving into smaller units or renovating homes into multi-generational properties; create options for persons with disabilities, young families and single working professionals to rent or buy homes; and create opportunities for people of different economic backgrounds to move to Andover</p>	2 Years	Planning Board, Zoning Board of Appeals	<ul style="list-style-type: none"> Update Conversions section of the Zoning Bylaw to allow for additional opportunities to create multi-family units from existing single-family residential units and/or allow for the existing conversions bylaw to allow for additions outside of the existing footprint as was allowed prior to 2007.
	3 Years	Planning Board, Zoning Board of Appeals	<ul style="list-style-type: none"> Adopt a “Starter Home District” where development is generally limited to single-family Starter Homes and accessory dwelling units.
	2 Years	Planning Board, Zoning Board of Appeals	<ul style="list-style-type: none"> Expand Inclusionary Zoning and require new development proposed that is over a designated size or number of units, to set aside affordable units, potentially through density bonuses.
	1 Year	Select Board, Planning Board	<ul style="list-style-type: none"> Collaborate with nonprofit affordable housing organizations to expand affordable housing options.
	1 Year	Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> Support the use of Town-owned parcels, including former schools, to be sold for affordable housing that could be developed and utilized for under-represented housing types such as single-family homes under 2000 square feet, age restricted housing, and multi-family housing.
	2 Years	Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> Continue to advocate that the Select Board include Expanding Housing Opportunities in Andover as a Select Board goal.
	1 Year	Planning Board, Andover Housing Authority	<ul style="list-style-type: none"> Work with the Andover Housing Authority to evaluate opportunities to renovate and reconstruct existing units and add new units to the AHA parcels.
	1 Year	Planning Board	<ul style="list-style-type: none"> Create an Accessory Dwelling Unit (ADU) brochure and guidelines outlining regulations, resources, benefits, and design ideas.
	3 Years	Planning Board	<ul style="list-style-type: none"> Consider the rezoning of the IA to GB or HMD the Brickstone property and vicinity.
	5 Years	Planning Board	<ul style="list-style-type: none"> Maintain Housing Choice Designation
5 Years	Planning Board	<ul style="list-style-type: none"> Continue to monitor and engage with Marland Place and Andover Commons to preserve existing affordable units in perpetuity. 	

<p>Goal 2: Encourage Transit Oriented Development</p> <p>Direct and encourage development to areas of Town that are already transit-accessible to promote public health, limit additional vehicle traffic, and encourage a walkable urban form.</p>	Ongoing	Planning Board, MeVa, MVPC, MBTA	<ul style="list-style-type: none"> ▶ Engage at the regional and state levels to advocate for increased alternative transit options, increased frequency, improved service, and education
	2 Years	Department of Public Works, Select Board, Planning Board	<ul style="list-style-type: none"> ▶ Fund sidewalk construction and rehabilitation projects that increase access to public transportation and commercial centers
	Ongoing	Department of Public Works, Planning Board	<ul style="list-style-type: none"> ▶ Support and create infrastructure for alternative modes of transportation such as buses, bicycles, and pedestrians.
	2 Years	All Board and Committees	<ul style="list-style-type: none"> ▶ Explore the feasibility of Community Preservation Act (CPA) adoption and allocated at least 10% of appropriations to support affordable transit-oriented development.
<p>Goal 3: Incorporate Diversity, Equity, and Inclusion in Housing</p> <p>Work to combat the realities of racism and intolerance in Andover by supporting housing programs, policies, and initiatives which contribute to an inclusive Andover.</p>	Ongoing	Commission on Diversity, Equity, and Inclusion, Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> ▶ Work with the Andover Commission on Diversity, Equity, and Inclusion to identify any barriers in the existing Town bylaws or policies that prevent Andover from being a community which embraces tolerance, inclusiveness, and respect for all. ▶ Assist architects and developers in achieving full compliance with all requirements for accessible design and simultaneously enhancing developments with universal design features for residents and visitors.
	2 Years	Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> ▶ Inform and educate residents about the benefits of having an array of housing types and the positive economic impact to the community.
	Ongoing	Commission on Disability, Planning Board	<ul style="list-style-type: none"> ▶ Promote American with Disabilities Act (ADA) awareness and inclusion in all development, including new construction, renovations, and infrastructure projects.
	Ongoing	Commission on Disability, Planning Board	<ul style="list-style-type: none"> ▶ Assist architects and developers in achieving full compliance with all requirements for accessible design and simultaneously enhancing developments with universal design features for residents and visitors.

<p>Goal 4: Create Housing for Older Adults and Future Generations</p> <p>Two demographics that face challenges in the Andover housing market are existing older adults, i.e., residents over the age of 62, and potential residents entering the housing market.</p>	2 Years	Council on Aging, Planning Board, Elder Services	<ul style="list-style-type: none"> ▶ Craft policies that create housing that will meet the needs and preferences of older adults and retirees that are ready for a change in lifestyle, as well as create new opportunities for those entering the housing market.
	Ongoing	Council on Aging, Planning Board, Elder Services	<ul style="list-style-type: none"> ▶ Work with entities like Edgewood to develop older adults housing in areas where residents have access to services appropriate to their needs, transportation, and open space.
	Ongoing	Housing Trust Fund Board of Trustees, Planning Board, Select Board	<ul style="list-style-type: none"> ▶ Increase funding (using the Affordable Housing Trust) for programs such as First Time Homebuyer/ Down Payment Programs, Home Improvement or Modification Programs, rental or utility assistance, and the creation of new housing units.
	2 Years	Housing Trust Fund Board of Trustees, Planning Board, Elder Services	<ul style="list-style-type: none"> ▶ Assist older adults who want to downsize from their current home by providing information on available units or locations in Andover, as well as including Congregate Housing and Accessory Dwelling Units (ADUs).
	1 Year	Planning Board, Elder Services	<ul style="list-style-type: none"> ▶ Promote the Habitat for Humanity Renovation initiative.
	1 Year	Housing Trust Fund Board of Trustees, Planning Board	<ul style="list-style-type: none"> ▶ Provide direct support for fragile or at risk homeowners and renters struggling with housing costs.

TABLE 6: ACTION PLAN MATRIX

2025-2030 Housing Production Plan Map



This map represents potential areas for housing development in the Town over the course of the next 5 years. These sites are conceptual and would require zoning changes authorized by Town Meeting to accommodate new SHI units. Andover remains open to collaborating with developers to support the creation of diverse housing options and is willing to consider all permitting options to create affordable units.

Site Name	Housing Type	Development/ Zoning Type	Status	Tenure	Affordability	Affordable Units	Total Units
Town Yard Redevelopment	Mixed Use Multi-Family	MBTA Communities	Permitted	Rental	Mixed	24	165
7 Tantallon Road	Multi-Family	Redevelopment	Permitted	Rental	Mixed	4	24
Andover Housing Authority	Multi-Family	Redevelopment	Conceptual	Rental	Affordable	TBD	TBD
Zoning Districts							
Senior Residential Community Overlay District	Senior Housing	Infill/Re-Use	Zoned		Mixed Income and 15% Affordable Units		
Historic Mill Overlay District	Mixed-Use Multi-Family	Infill/Re-Use	Zoned		80% Median Income for 15% of the units		
Brickstone Square	Mixed-Use Multi-Family	Infill/Re-Use	Rezoning needed or potential comprehen- sive permit		N/A		
Multi-Family Overlay District	Mixed-Use Multi-Family	Infill/Re-Use	Zoned		80% Median Income for 10% of the units		

TABLE 7: HOUSING SITE LIST



Endnotes

- [1] UMASS Donahue Institute, Massachusetts Population Projections
- [2] UMASS Donahue Institute, Massachusetts Population Projections, “Age/Sex Details”
- [3] 2016-2020 ACS Estimates, Table S1810
- [4] MA Department of Elementary & Secondary Education, School and District Profiles
- [5] The Waning Influence of Housing Production on Public School Enrollment in Massachusetts. Metropolitan Area Planning Council. October 2017.
- [6] U.S. Census Bureau American Community Survey, 2019-2023 5-year Estimates, Table DP05
- [7] Barber, Llana. Latino City: Immigration and Urban Crisis in Lawrence, Massachusetts, 1945-2000. The University of North Carolina Press, 2017.
- [8] 2006-2010 ACS Estimates, 2011-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001
- [9] 2016-2020 ACS Estimates, Table B25119
- [10] 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4
- [11] 2016-2020 ACS Estimates, Table S2501
- [12] 2016-2020 ACS Estimates, Table B25041
- [13] 2019-2023 ACS Estimates, Table B25024
- [14] 2016-2020 ACS Estimates, Table B20534
- [15] Massachusetts Housing Partnership Data Town and Town Data
- [16] 2016-2020 ACS Estimates, Table DP04
- [17] 2019-2023 ACS Estimates, Table B25075
- [18] 2016-2020 ACS Estimates, Table B25118
- [19] 2016-2020 ACS Estimates, Table B25007
- [20] 2016- 2020 ACS Estimates, Table B25070, Table B25091
- [21] 2020 ACS Estimates, Table B17001
- [22] Bankrate.com Housing Affordability Calculator; Author’s Calculations
- [23] CHAS Cost Burden Data, Based on 2016-2020 ACS

ANDOVER, MA



**Merrimack Valley
Planning Commission**

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