Merrimack Valley Planning Commission
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TOWN OF ANDOVER

Housing Production Plan

2018-2022

PREPARED FOR:
Town of Andover
Andrew P. Flanagan, Town Manager
36 Bartlet Street
Andover, MA 01810

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

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Acronyms

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

Key Definitions

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

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

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

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

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

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

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

Income Thresholds – The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for seniors, 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).

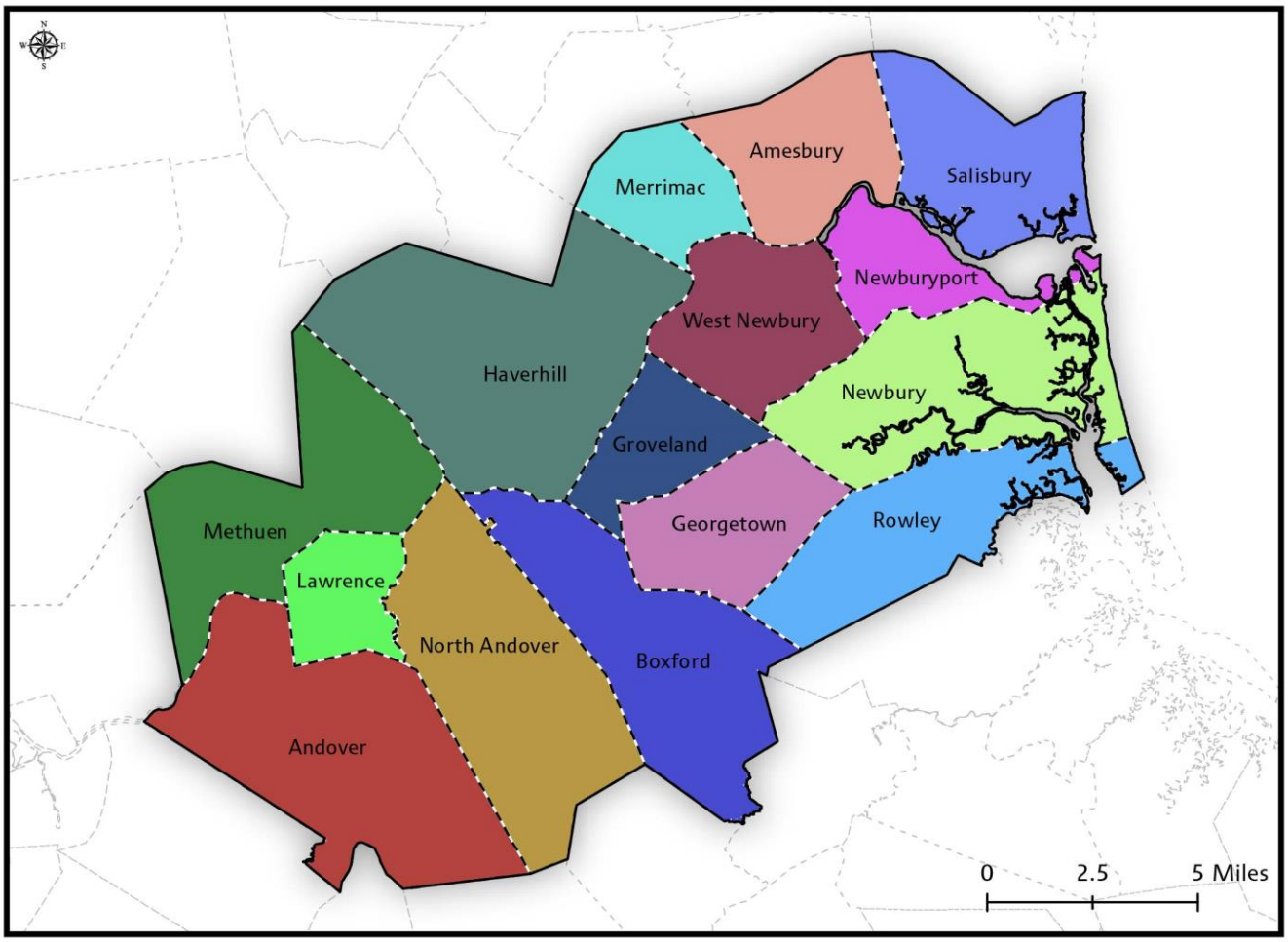
Subsidized Housing Inventory – The state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable 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

Andover 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 Newb



Chapter 1: Introduction

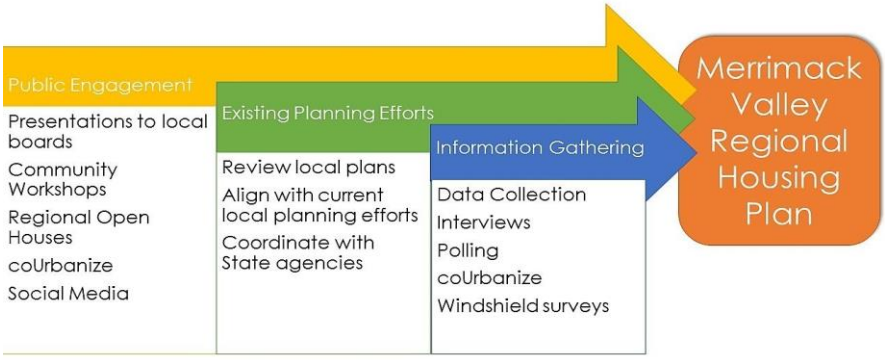
Background and Purpose

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 Andover. 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 Andover 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 Andover. 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 on progress achieved to celebrate Andover's housing accomplishments.

PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the Andover Housing Production Plan consisting of: 1) Public Engagement; 2) Align with Existing Planning Efforts; and 3) Information Gathering. Each of these steps helped to ensure that Andover'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 Andover in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops: the first workshop was held in May 2017 to understand local housing needs, and the second workshop held in November 2017 identified potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Andover 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 Housing Plan aligned with any local planning efforts. Plans consulted include the 2017

Draft Open Space and Recreation Plan, the 2012 Master Plan, ImagineAndover – A Sense of Place and Destination 2016, and the Andover Zoning Bylaws.

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

The Town of Andover is in the southwest section of the MVPC region, approximately 23 miles north of Boston. Andover is bordered on the north by the cities of Lawrence and Methuen, on the east by the Town of North Andover, on the south by the Towns of North Reading and Wilmington, and on the west by the towns of Tewksbury and Dracut. Andover has approximately 32 square miles of land area and 223 miles of roadways. Andover was originally settled in 1636 under the Native American name of Cochichawicke, a local waterway. The community was incorporated in 1646 as the Town of Andover, named after a town in England where many of its settlers had come from. From the earliest days of the Town, manufacturing has played a major part in its development. The region's first powder mill was established in 1775, the manufacture of paper began in 1789, and in the early nineteenth century, several woolen mills prospered. While all of these early forms of manufacturing have since moved away, Andover continues to attract major modern industries. Due in large part to its location at the intersection of Interstate Routes 93 and 495. some of the major companies with facilities in Andover include Raytheon, Hewlett-Packard, Prudential Insurance, CGI, Gillette, Pfizer, Inc., Phillips Medical Equipment, BAO, Smith & Nephew and Straumann USA.

Andover's population is growing at a rate (10.8%) that was fourth highest in the region from 2000-2015. Projections show a population of nearly 39,000 by 2035. In addition, Andover's households are growing. The population growth, with associated household growth, indicates a growing demand for housing units. With the 2015 estimated average household size of 2.72, this level of population growth could generate a need for close to 2,100 new units. If average household size continues to decline, thereby increasing household formation, it would generate more demand for new units.

In addition, the composition of Andover's households is changing. Single person households increased at a greater rate in Andover than in the county and state, and many of these are older adults living alone. Similar to many Merrimack Valley communities, the increase in older adults is expected to grow by nearly 100% by 2035. This increase may require the need for more housing options such as apartments, condominiums, and housing with senior support services.

Andover has also seen an increase in households with children under the age of 18 which is different than both the county and state. Households with children under the age of 18 decreased by over 3% in the state and county and increased by about the same percent in Andover. Projections indicate this will not continue and that households with children under the age of 18 will decline in the coming years in Andover.

Andover is regarded as a fairly affluent town with housing prices significantly higher than most nearby communities except Boxford. The median price of a single-family home in Andover is about $600,000. This signifies that Andover needs more starter homes that are affordable to young families who find Andover attractive but not affordable.

Generally speaking, renters tend to be younger than homeowners, but in Andover there are more renters over the age of 65 than in the region. These senior renters tend to be single-person, cost burdened households.

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

Chapter 2: Demographic Profile

Key Findings

- Andover's population is growing – faster than the region overall. Projections indicate continued growth in the coming years. With associated household growth, the population projections indicate a growing demand for housing units. If average household size continues to decline, thereby increasing household formation, it would generate more demand for new units.
- The composition of Andover's households is also changing with more households with children and more single-person households, many of which are older adults over age 65 years. However, projections anticipate a greater percentage of older adults and 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.
- Andover's racial and ethnic diversity is increasing, especially the population identifying as Asian. The population of other racial and ethnic minorities including Black/African American and Hispanic/Latino is growing slightly. A greater diversity of housing stock in Andover 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.
- Andover's population has lower disability rates than the region, and while it is more common for older adults to have disabilities in general, Andover has a lower proportion of its older population reporting disabilities than in the region. However, there is still an estimated one quarter (about 1,227) 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.
- Andover's households have significantly higher median income than households in the region, with renters having lower income than owners, as is typical. Poverty rates in Andover are significantly lower than in the region.
- Andover has a state-designated Environmental Justice area[1], based on minority populations, in the northern part of the town, closest to the City of Lawrence.
- About 80 percent of Andover households own and 20 percent rent their home, which is a much higher estimated percentage of owner households than in the region overall (63 percent).

[1] Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies, and the equitable distribution of environmental benefits.

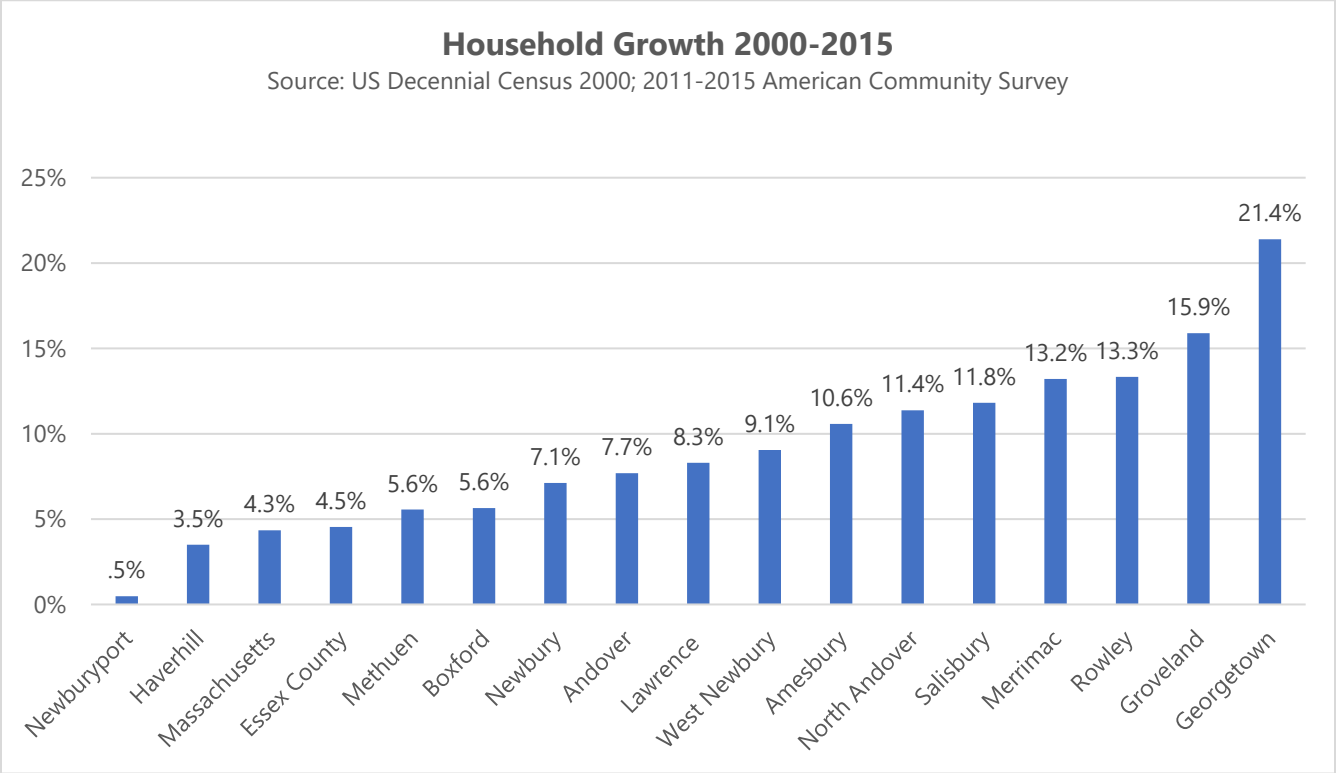
Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

> ***Andover's population is growing faster than the region, county, and state. Andover's estimated population per the 2015 ACS is 34,616 people – a growth of about 10.78 percent from 2000. The estimated 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 Andover grew 7.69 percent between 2000 and 2015 with average household size decreasing slightly (less than 1 percent) from 2.74 persons per household (pph) in 2000 to an estimated 2.72 pph in 2015. Average family size decreased about 1.23 percent from 3.24 pph in 2000 to about 3.20 pph in 2015.

A trend of decreasing household size in Andover is counter to trends in the state and county according to 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.

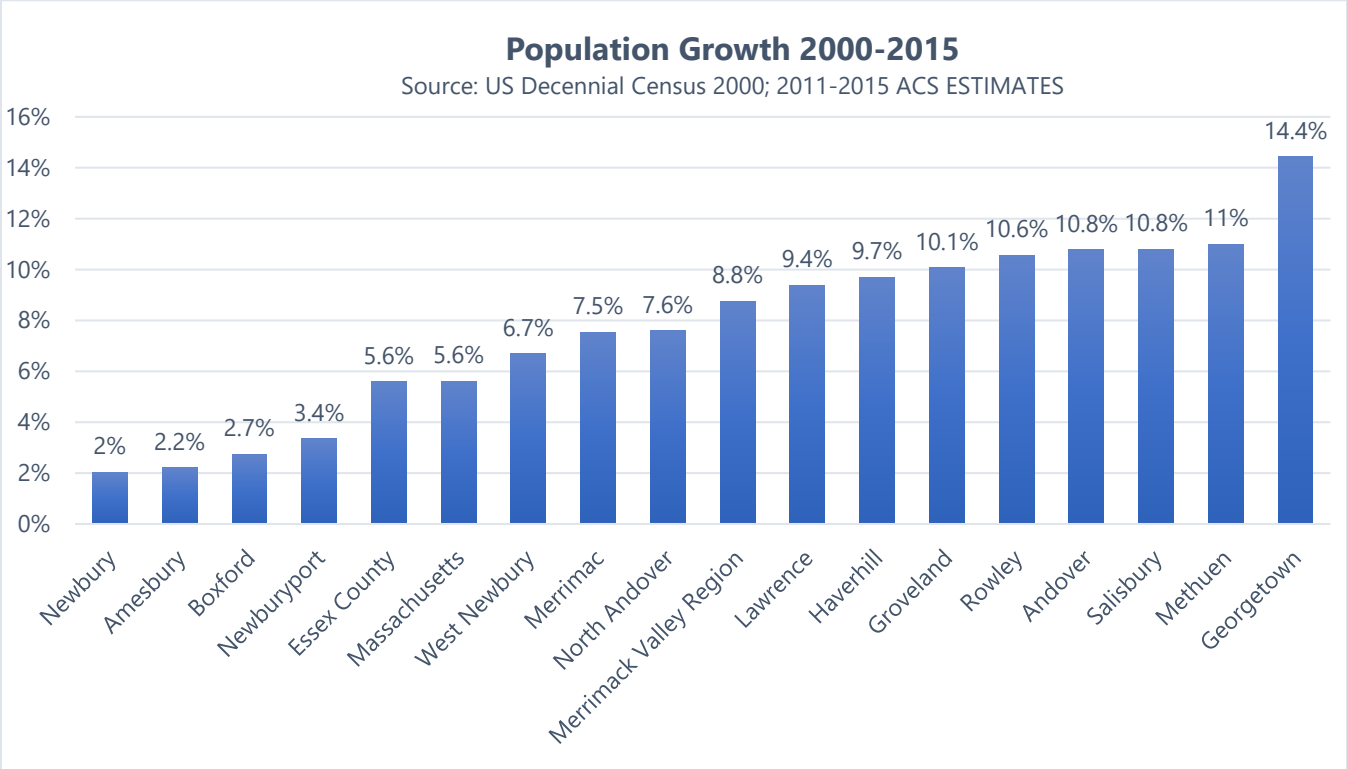


The composition of Andover's households has changed. Single-person households increased at a greater rate in Andover than in the state and county. Households with children increased in Andover but decreased in the state and county.

The number of households with children under 18 years old increased in Andover from 4,692 households in 2000 to about 4,845 in 2015 – an increase of about 3.26 percent. In the same period, single-person households increased from 2,447 households to about 2,666 households – an increase of close to 9 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.

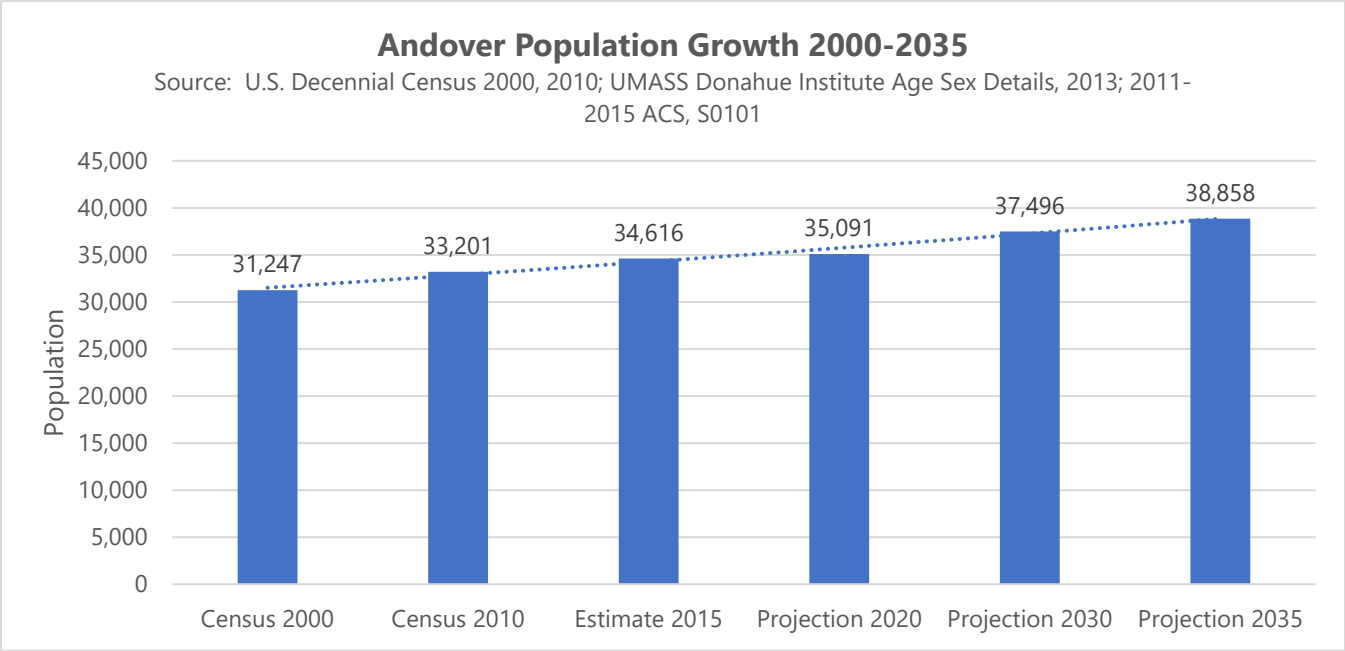
Andover Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	31,247	33,201	34,616	10.78%
Households	11,305	11,851	12,174	7.69%
Households with individuals under 18 years	4,692	4,667	4,845	3.26%
Single Person Households	2,447	2,645	2,666	8.95%
Average Household Size	2.74	2.68	2.72	-0.73%
Average Family Size	3.24	3.18	3.2	-1.23%
Source: US Decennial Census 2000, 2010, 2011-2015 ACS Estimates, S1101, DP-1				



> ***All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with median growth rate of 9.38 percent. Andover's estimated population growth in this period was 10.78 percent – the fourth highest estimated growth rate in the region.***

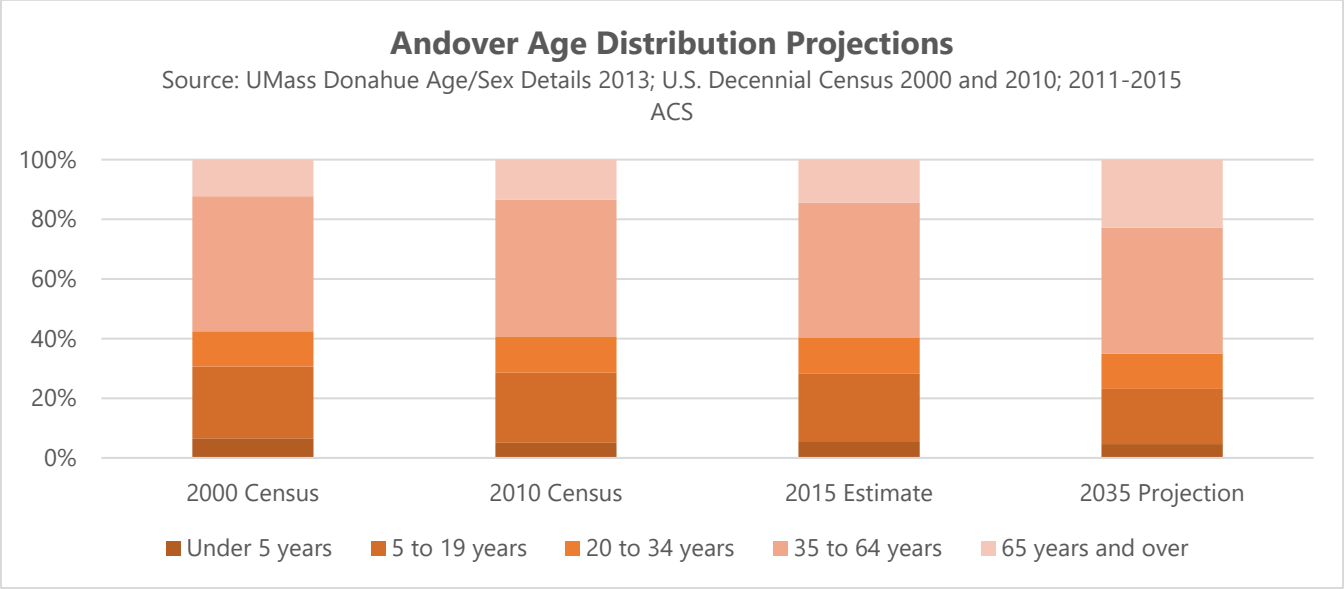
UMass Donahue Institute population projections indicate a growth in Andover's population by just over 5,650 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average household size of 2.72, this level of population growth could generate a need for close to 2,100 new units. If average household size continues to decline, thereby increasing household formation, it would generate more demand for new units. However, it is important to remember that many factors affect population change cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.[2]



[2] 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%20_29.pdf*, accessed 8/4/17.

AGE

Per the UMass Donahue projections, the age composition of Andover's population is anticipated to change with a 99 percent increase in the number of older adults (age 65 year and over), an 8 percent decrease in the number of school age children, and a smaller percentage of adults age 20 to 34 years. The median age in Andover was estimated to be 42.3 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.



RACE AND ETHNICITY

Per the 2015 ACS, Andover's population continues to racially identify primarily as white alone, with an estimated 82 percent, a decrease from 2000 when 90 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 and so is Andover. Andover has a growing Asian population – increasing from 6 percent of the total population in 2000 to about 13 percent in 2015.***

In Andover, per the 2015 ACS, about 2 percent of the population identifies as Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 13 percent Asian alone, and 2 percent as two or more races. Regionally, about 3 percent of the population identifies a Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 4 percent Asian alone, and 2 percent two or more races.

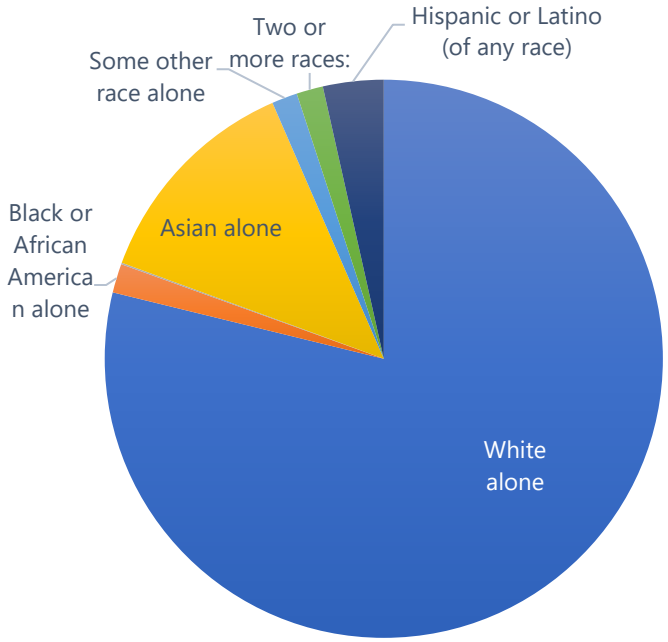
A significant racial/ethnic difference between Andover's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino. Per the 2011-2015 ACS, about 4 percent of Andover's population (of any race) identifies as having Hispanic/Latino ethnicity, whereas 25 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.

Andover Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	number	*%*	*number*	*%*	*est.*	*%*
Total Population	31,247	100%	33,201	100%	34,616	100%
White alone	28,261	90%	28,360	85%	28,278	82%
Black or African American alone	234	1%	391	1%	602	2%
American Indian and Alaska Native alone	19	0.1%	24	0.1%	32	0.1%
Asian alone	1,791	6%	3,438	10%	4,620	13%
Some other race alone	262	1%	417	1%	532	2%
Two or more races:	181	1%	560	2%	552	2%
Hispanic or Latino (of any race)	567	2%	1,196	4%	1,259	4%
Source: U.S. Decennial Census 2000 and 2010, Table QT-P3, 2011-2015 ACS Estimates, Tables B02001, DP05.						

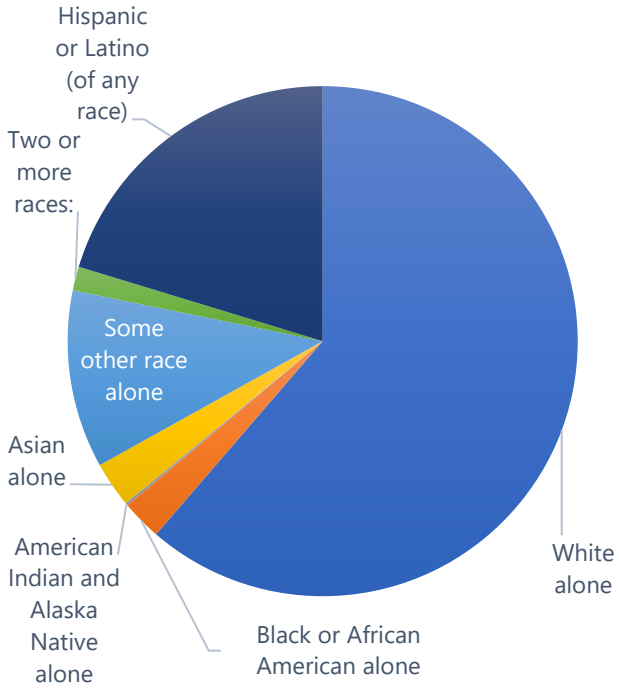
Andover Racial Composition

Source: 2011-2015 ACS, Table B02001



Merrimack Valley Region Racial Composition

Source: 2011-2015 ACS, Table B02001



DISABILITY

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

> ***Andover's estimated disability rate is 25 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

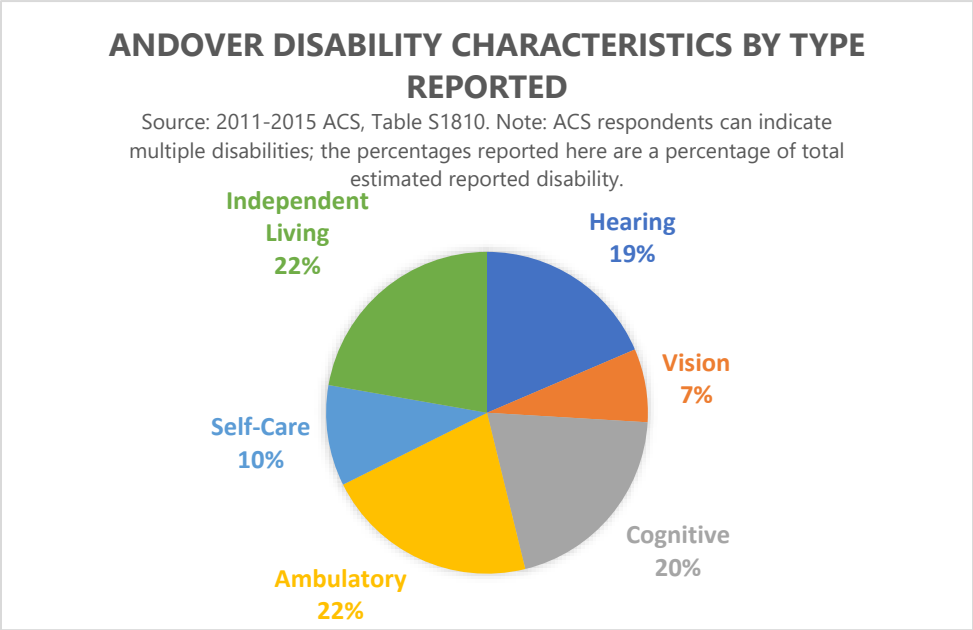
[3] U.S. Census Bureau, American Community Survey definition of disability: *https://www.census.gov/people/disability/methodology/acs.html*

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

Disability by Age, 2015

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Total Civilian, (Non-institutionalized Population)	34,393	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	2,191	6%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	8,819	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	173	2%	3694	5%	7,789	6%	63,543	5%
18-64 years	20,665	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	791	4%	20,377	9%	44,374	9%	383,623	9%
65 years and over	4,919	100%	44,026	100%	111,964	100%	947,022	100%
With disability	1,227	25%	14,406	33%	37,357	33%	316,360	33%
Source: 2011-2015 ACS Estimates, Table S1810								

Of the estimated disabilities in Andover, the most reported was independent living (22 percent of reported disabilities) and ambulatory (22 percent). Cognitive disabilities were about 20 percent of total estimated reported disabilities and hearing about 19 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. Andover's geographic mobility rate is slightly lower than the region, county, and state.

> ***Per the 2015 ACS, about 90 percent of Andover's total population lived in the same home the year prior to the survey, which is a slightly 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 (43 percent of population that had moved; 4 percent of total population) moved to Andover from another community in Essex County and about 3 percent moved from another community in Massachusetts.

Geographic Mobility, 2015

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Total	34,238	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	30,951	90%	301,390	89%	666,437	88%	5,779,219	87%
Same County	1,404	4%	24,315	7%	56,670	8%	477,731	7%
Same State	993	3%	5,547	7%	15,112	2%	179,149	3%
Different State	685	2%	5,646	2%	11,334	2%	139,338	2%
Abroad	205	0.6%	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, Andover has about 12,174 total households, with 76 percent family households. About half of family households have children under age 18.

About 14 percent of family households with children are single-parent households in Andover, which is lower than the region (34 percent), county (19 percent) and state (17 percent).

> ***About 22 percent of households are single-person households and about 43 percent of single-person households in Andover are age 65 plus. This is slightly higher than percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone.***

Household Types, 2015

Household Type	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	12,174	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	9,201	76%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	4,620	50%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	157	3%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	512	11%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	3,917	32%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	2,973	24%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	2,666	22%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	1,144	43%	12,441	40%	33,110	42%	288,118	39%
Source: 2011-2015 ACS Estimates, Table S1101								

Tenure

Per the 2015 ACS, about 80 percent of Andover households own and 20 percent rent their home. Andover 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	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Own	9,759	80%	79,885	63%	181,293	63%	1,583,667	62%
Rent	2,415	20%	46,072	37%	106,619	37%	966,054	38%
Total	12,174	100%	125,957	100%	287,912	100%	2,549,721	100%
Source: ACS 2011-2015 Estimates, Table B25003								

Household Size

> ***Andover's household size distribution did not change significantly between 2000-2015 and this trend is reflected in the slight change in average household size, which decreased less than 1 percent, from 2.74 persons per household in 2000 to an estimated 2.72 person per household in 2015.***

Per the 2015 ACS, most households in Andover consist of either one-person (22 percent) or two-persons (30 percent). The percentage of one-person and two-person households stayed about the same since 2000 and the percentage of three-person households increased slightly about 1 percentage point in the same period. The percentage of four-person households decreased slightly.

Household Size, 2015

Size	2000 Census		2010 Census		2015 Estimate	
	number	*%*	*number*	*%*	*est.*	*%*
1-person	2,447	22%	2,645	22%	2,666	22%
2-person	3,373	30%	3,595	30%	3,713	30%
3-person	1,935	17%	2,074	18%	2,203	18%
4+-person	3,550	31%	3,536	30%	3,603	30%
Total	11,305	100%	11850	100%	12185	100%
Source: 2011-2015 ACS Estimates, Table S2501; U.S. Decennial Census 2010 and 2000, Table H013						

HOUSEHOLD INCOME DISTRIBUTION

Income Distribution

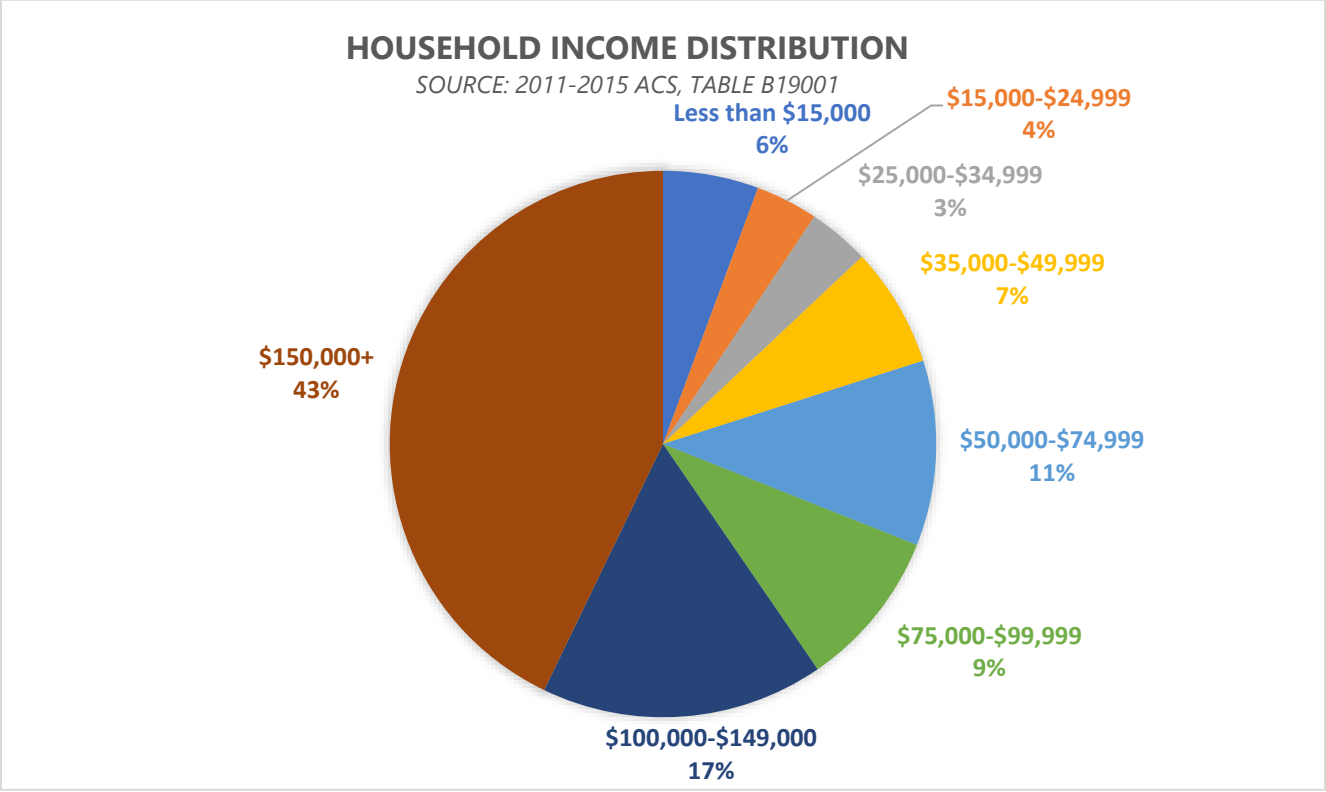
> ***Andover's households are estimated to have significantly higher incomes than households in the region, county, and state.***

Roughly 60 percent of Andover's households have income of $100,000 or more and about 21 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	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than $15,000	688	6%	13,534	11%	31,199	11%	286,426	11%
$15,000-$24,999	450	4%	10,751	9%	24,917	9%	217,314	9%
$25,000-$34,999	442	4%	10,273	8%	22,856	8%	196,102	8%
$35,000-$49,999	863	7%	13,344	11%	30,343	11%	266,140	10%
$50,000-$74,999	1,334	11%	19,317	15%	45,257	16%	402,960	16%
$75,000-$99,999	1,144	9%	15,456	12%	35,908	12%	317,568	12%
$100,000-$149,000	2,038	17%	20,172	16%	47,549	17%	429,874	17%
$150,000+	5,215	43%	23,074	18%	49,883	17%	433,337	17%
Total	12,174	100%	125,921	100%	287,912	100%	2,549,721	100%
Source: 2011-2015 ACS Estimates, Table B19001								



Median Income

Andover's estimated median household income per the 2015 ACS is $129,082, 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

	Andover	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	$129,082	$75,532	$69,068	$68,563

Source: 2011-2015 ACS Estimates, Table S1901.
**Note: Regional median incomes are calculations by the Merrimack Valley Planning Commission of weighted mean of estimated median incomes by Census block groups for the 15 towns and cities in the region as reported in the 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 Andover, estimated median renter income was $53,648 per the 2015 ACS and estimated median owner income was $150,754.

> ***Both median renter and owner income is higher in Andover than in the region, county, and state.***

Median Income by Tenure, 2015

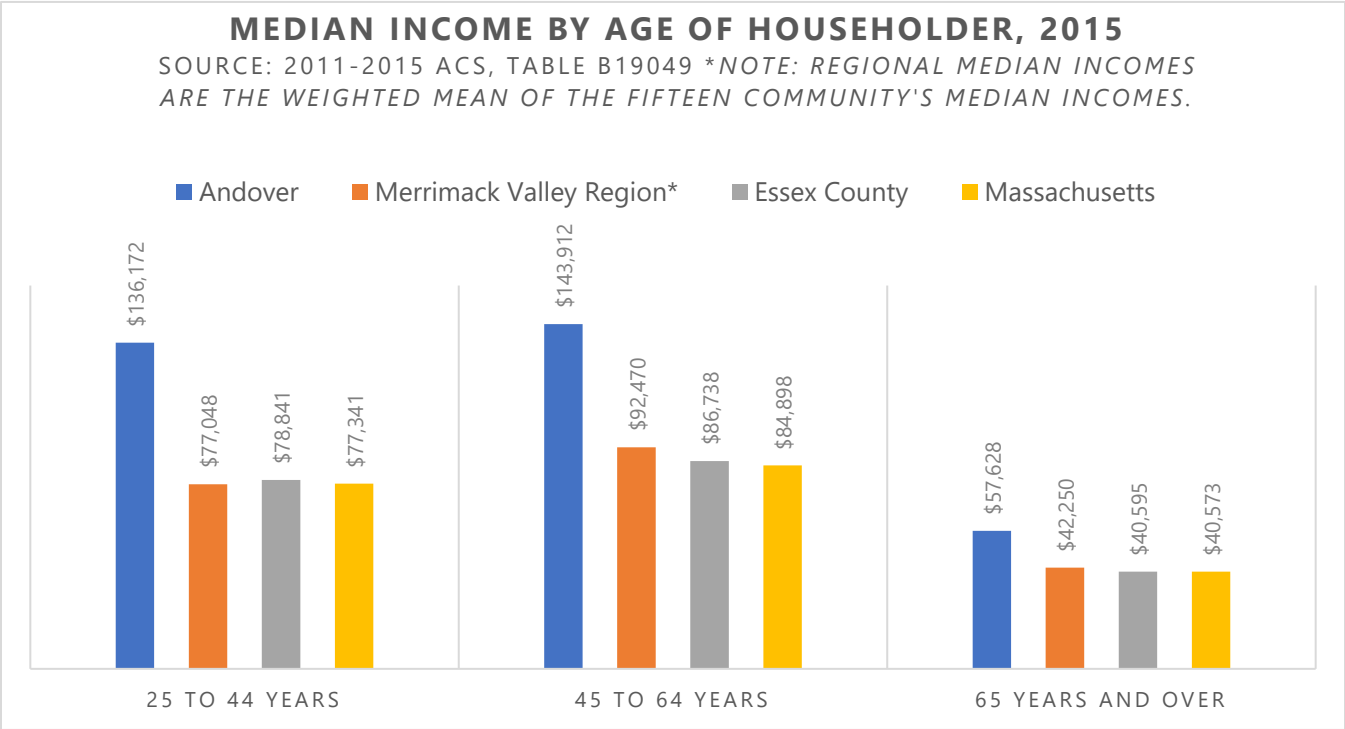
Tenure	Andover	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	$150,754	$104,451	$95,660	$92,207
Renter Occupied	$53,648	$34,997	$35,254	$37,780

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 Andover, 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 45 to 64 years have the highest estimated median in Andover ($143,912) – this is higher than median incomes for this age cohort in the region ($92,470), county ($86,738), and state ($84,898).



POVERTY

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

> ***Andover has a much lower estimated poverty rate per the 2015 ACS than the region, county, or state, with only about 5 percent of the total population living in households below the federal poverty thresholds, as compared to the county and the state.***

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.

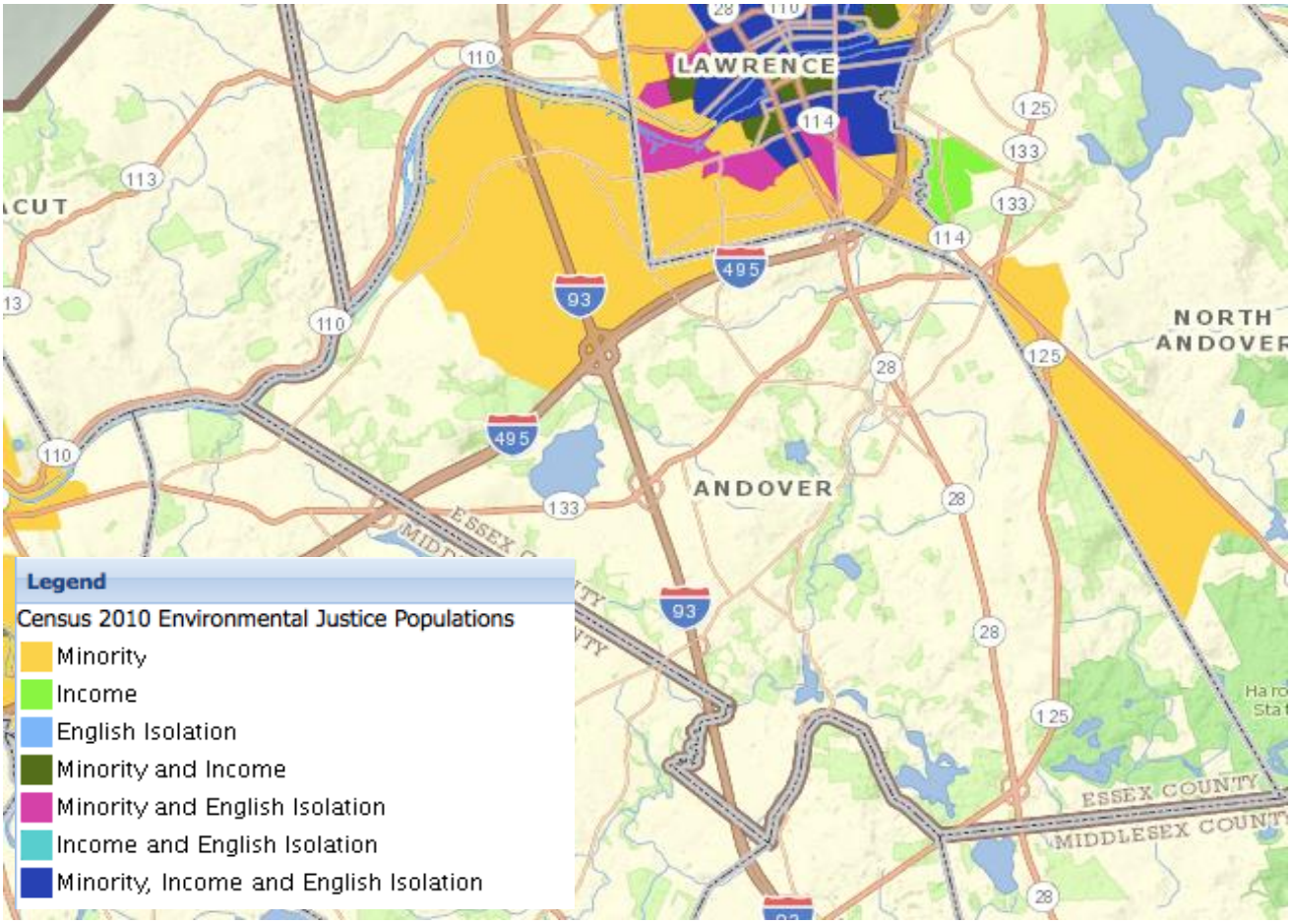
The table below includes every individual in families that have total income less than the family's poverty threshold. In Andover, close to 24 percent of the population living in households below the federal poverty thresholds are children under 18 years.

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Under 5 years	15	1%	3,953	9%	8,119	10%	61,483	8%
5-17 years	351	23%	10,373	25%	19,400	23%	147,458	20%
18-34 years	202	13%	9,157	22%	19,157	22%	218,761	29%
35-64 years	630	41%	14,023	33%	27,877	33%	233,736	31%
65 years and over	338	22%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	1,536	5%	42,241	13%	85,417	11%	748,905	12%
Total Population	33,442	100%	338,637	100%	747,718	100%	6,471,313	100%
Source: 2011-2015 ACS Estimates, Table B17001								

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

> ***In Andover, there are about 32 percent of poor unrelated individuals age 35-44 and 45 to 54 – a comparable proportion to the poverty rates by age in the region.***



Environmental Justice

Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies, and the equitable distribution of environmental benefits.

Historically, land use decisions in Massachusetts caused lower-income people and communities of color to experience a disproportionate share of environmental burdens and often lacked environmental assets in their neighborhoods.[5] The state has identified Environmental Justice (EJ) neighborhoods that are comprised of EJ populations.[6]

[5] Source: MA Executive Office of Energy and Environmental Affairs, *www.mass.gov/eea/grants-and-tech-assistance/environmental-justice-policy.html*.

[6] Environmental Justice (EJ) Populations are those segments of the population that the Massachusetts Executive Office of Energy and Environmental Affairs has determined to be most at risk of being unaware of or unable to participate in environmental decision-making or to gain access to state environmental resources. They are defined as neighborhoods (U.S. Census Bureau census block groups) that meet one or more of the following criteria: 1) The median annual household income is at or below 65 percent of the statewide median income for Massachusetts; or 2) 25% of the residents are minority; or 3) 25% of the residents are foreign born, or 4) 25% of the residents are lacking English language proficiency. Source: *http://www.mass.gov/eea/docs/eea/ej/ej-policy-english.pdf*.

> ***According to MassGIS data, Andover has a designated EJ Area in the northern part of the town, closest to the City of Lawrence.***

Designated EJ areas in the Merrimack Valley region are in the following communities: Andover, Haverhill, Lawrence, Methuen, and North Andover.

Homelessness Characteristics

POINT IN TIME COUNTS

Per the North Shore Continuum of Care (CoC), which includes every community in the region aside from Lawrence, the Point in Time count estimated that in 2017, there were 519 homeless individuals with children and 189 homeless individuals without children residing in the North Shore, down from about 1,336 with children and 243 without children in 2015. Most homeless individuals (96 percent) reside in emergency shelters. In 2017, there were 47 unsheltered individuals without children, an increase from 29 unsheltered individuals without children in 2015. Point in Time counts for Lawrence determined that in 2017, there were 224 people in emergency shelters, 87 people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.[7]

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**	
	number	*%*	*number*	*%*	*number*	*%*
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)

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

are persons with HIV/AIDS, 80 (22 percent) are youth, and 43 (12 percent) are domestic violence victims. Percentages are based on total characteristics reported, not on individuals. From 2015 to 2017, the number of homeless individuals that are youth declined from 248 to 80 in the North Shore, though the number of homeless individuals that are substance abusers increased from 85 to 124 from 2015 to 2017.

Economic Characteristics

Roughly 65 percent of Andover's total labor force is employed in the industries of management, business, science, and arts. About 19 percent is employed in sales or office occupations, and about 8 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	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	*est.*	%	*est.*	%	*est.*	%
Management, business, science, and arts	11,174	65%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	1,382	8%	29,739	17%	70,286	18%	602,742	18%
Sales and office	3,169	19%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	506	3%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	852	5%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	17,083	100%	170,510	100%	383,882	100%	3,415,975	100%
Source: 2011-2015 ACS Estimates, Table DP03								

The 2016 estimated unemployment rate for Andover was 2.9 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.[8]

Per the 2015 estimates, about 55 percent of Andover households have less than 30-minute travel time to work. This is slightly 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 16 percent of Andover households commute over an hour, which is higher than in the region, county, and state.

[8] Source: The Executive Office of Labor and Workforce Development, 2016

Travel Time to Work, 2015

Travel Time	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	*est.*	%	*est.*	%	*est.*	%
Less than 15 minutes	4,033	26%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	4,582	29%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	2,854	18%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	1,717	11%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	2,449	16%	20,539	13%	48,720	14%	371,904	12%
Total	15,635	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 Andover's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (89.8). About 33 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 39 percent of Andover's population has a graduate or professional degree – this is significantly higher than in the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	*est.*	%	*est.*	%	*est.*	%
Population 25 years and over	22,576	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	315	1%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	256	1%	13,017	6%	27,055	5%	251,050	5%
High school graduate	2,463	11%	58,210	25%	136,786	26%	1,169,375	25%
Some college	1,961	9%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	1,341	6%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	7,413	33%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	8,827	39%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	12,049	94%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	5,287	43%	85,290	37%	198,749	38%	1,890,309	41%
Source: 2011-2015 ACS Estimates, Table S1501								

Chapter 3: Local Housing Conditions

Key Findings

- Andover has about 12,324 housing units, with about 95 percent occupied year-round and a small amount (34 units) of seasonal units. Andover's vacancy rates are low and indicate a need for more ownership and more rental units for a healthy market.
- Roughly 80 percent of Andover's occupied housing units were owner occupied and 20 percent renter occupied, which is a significantly lower proportion of renter housing than in the region.
- About 71 percent of Andover'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 consistent with trends in the region.
- Andover has the second highest average single-family tax bill in the region of $9,170, second only to Boxford.
- Andover's building permit activity indicates construction of a variety of housing types including single-family, two-family, three or four-family, and five-plus-family units between 2000 and 2015.
- Andover 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 in Andover, with a 2016 median sales price for all residential sales of $551,000, which was lower only than Boxford. Andover has an affordability gap of $105,000—households making the median household income cannot afford the median sales price for a single-family home of $600,000.
- Andover renters tend to have higher incomes than renters and tend to pay more for rent than others in the region.
- Renter households are typically younger than owner households and this is the case in Andover, however there are proportionally more renters over age 65 in Andover than in the region.
- About 23 percent or 2,690 of Andover's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 64 percent or 1,735 of low-income households in Andover are estimated to spend more than 30 percent of their gross income for housing costs. Low-income owners and renters are equally likely to be housing cost burdened in Andover.
- There are roughly 370 extremely-low-income (ELI), 195 very-low-income (VLI), and 225 low/moderate-income (LMI) renter households and 240 extremely-low-income, 320 very-low-income, and 395 low/moderate-income owner households who are housing cost burdened.
- The over 600 ELI households who are severely cost burdened in Andover (spending more than half of their gross income on housing) is a population that can be particularly vulnerable to housing instability and homelessness.
- Housing cost burdened households in Andover are most likely to be composed of small families. Second most likely household type to cost burdened are senior non-family households, many of which may live alone.
- Although 13 percent or 1,638 units of Andover's total year-round housing units are included on the state's Subsidized Housing Inventory, Andover needs more rental housing at all price points including affordable, market-rate rental housing, accessible housing, and housing with supportive services.

- In addition, Andover's analysis indicates needs more affordable starter homes for first-time homebuyers for low/moderate income and middle-income households including rental and ownership units.
- Given the low vacancy rates and potential continued growth of population and households in the coming years, Andover's housing needs may be best addressed through a combination of conversions of existing housing stock from market-rate to affordable, new housing production of both market-rate and affordable, as well as direct support for extremely-low, very-low, and low/moderate homeowners and renters struggling with housing costs.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 12,797 housing units in Andover, with 12,174 year-round occupied units (95 percent) and an estimated 623 vacant units (5 percent of total housing units), with 34 of these (5 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Andover was 6.5 percent and ownership vacancy rate was 0.7 percent. These vacancy rates indicate a need for more ownership and more rental units for a healthy market. The county and state had lower vacancy rates for rental housing and higher vacancy rates for rental housing.

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.

An estimated 80 percent of Andover's total occupied housing units were owner occupied while 20 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).

Occupancy, Vacancy, and Tenure, 2015

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Total Housing Units	12,797	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	12,174	95%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	9,759	80%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	2,415	20%	46,072	37%	106,619	37%	966,054	38%
Vacant	623	5%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	34	5%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	6.5	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	0.7	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Andover's land is divided into 11,699 total parcels, with 10,629 parcels (91 percent) with residential uses. Most of the parcels in Andover consists of single-family properties (approximately 74 percent), followed by condominiums at 15 percent.

Andover Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	8,610	74%
Two- or More Family	235	2%
Condominiums	1,725	15%
Apartments	59	0.50%
Commercial Parcels	263	2%
Other non-residential uses	807	7%
Total	11,699	100%
Source: DOR Municipal Databank, Parcel Counts by Usage Code 2017		

About 71 percent of units in Andover are single, detached, units, which is higher than the region (51 percent), county (52 percent), and state (50 percent). Twenty-two percent of Andover's units are in multi-family (three or more units) buildings, which is lower than the region, county, and state.

Andover Units in Structure, 2017

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
Units in Structure	*est.*	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Total	12,797	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	9,094	71%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	508	4%	10,856	8%	19,450	6%	145,650	10%
2	368	3%	12,787	10%	31,376	10%	292,932	10%
3 or 4	466	4%	14,721	11%	35,219	11%	308,861	7%
5 to 9	463	4%	7,349	6%	16,295	5%	164,745	2%
10 to 19	550	4%	6,295	5%	12,514	4%	120,407	5%
20 to 49	490	4%	5,271	4%	15,442	5%	122,166	11%
50 or more	839	7%	7,157	5%	18,063	6%	190,134	4%
Mobile home	19	0.1%	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 Andover is somewhat newer in age to housing in the region, county, and state, with less housing stock constructed prior to 1940 (25 percent in Andover compared with 35, 39, and 34 percent in the region, county, and state, respectively). Per the 2015 ACS estimates, roughly 71 percent of Andover's homes were built prior to 1979.

Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

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

Age of Housing, 2015

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Total housing units	12,797	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	106	1%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	946	7%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	1,184	9%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	1,536	12%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	1,849	14%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	1,874	15%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	1,601	13%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	532	4%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	3,169	25%	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 Andover was $6,184,310,780, and the average value of a single-family home was $604,053, among the top two highest in the region's communities (only Boxford has higher single-family average values than Andover).

Andover has a mid-range tax rate at 15.18 compared with other communities in the region. The median tax rate in the region is 14.68. The next highest tax rate is Lawrence at 15.34. Andover's average single-family tax bill is $9,170, which is over $3,100 higher than the median of the regional community's average single-family tax bills ($6,027). The only community in the region with a higher average single-family tax bill than Andover is Boxford ($9,911).

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 Andover fluctuated year to year with an annual average of about 37 single-family units, two two-family units, twelve three- or four-family units, and 59 multi-family units. Andover's overall annual average was about 110 units including single-family and multi-family. Over this period, single-family permits experienced a peak in 2004 with 67 units pulled for construction. Multi-family also peaked that year with 250 units pulled for construction. Since 2000, single-family permits have fluctuated and reached a low of 14 in 2008. Multi-family units were not permitted five years between 2000 and 2015 including in 2000, 2008, 2009, 2012, and 2015.

Andover 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	55	39	44	35	67	60	22	21	14	15	24	22	56	52	35	31
Two-Family Units	0	0	0	0	2	0	0	0	0	0	0	2	0	6	12	10
Three- or Four-Family Units	6	10	6	23	3	0	19	3	16	4	8	7	63	3	18	6
Five+-Family Units	0	15	20	86	118	250	22	5	0	0	115	84	0	7	224	0
Total	61	64	70	144	190	310	63	29	30	19	147	115	119	68	289	47

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

Owner by Year Moved in to Unit, 2015

Year	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
2015 or later	53	1%	429	1%	843	0.5%	7,437	0.5%
2010-2014	1,319	14%	11,451	14%	24,118	13%	203,982	13%
2000-2009	3,228	33%	28,806	36%	62,567	35%	546,366	35%
1990-1999	2,541	26%	19,046	24%	41,879	23%	356,671	23%
1980-1989	1,088	11%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	1,530	16%	10,508	13%	29,464	16%	271,359	17%
Total	9,759	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in Andover (51 percent) are between the ages of 35 and 54 – this is a higher estimated proportion of householder in this age range than in the region (45 percent), county (41 percent), and state (41

percent). Andover has a smaller estimated proportion of owner householders between ages 25 and 34 (4 percent) than in the region (7 percent), county (7 percent), and state (8 percent).

> ***Andover'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	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Owner occupied units with householders aged 25+	9,750	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	422	4%	5,687	7%	12,501	7%	120,668	8%
35-44 years	1,990	20%	14,340	18%	29,565	16%	262,247	17%
45-54 years	3,008	31%	21,581	27%	45,865	25%	386,386	24%
55-59 years	986	10%	10,116	13%	22,635	13%	197,033	12%
60-64 years	1,007	10%	9,064	11%	20,879	12%	177,103	11%
65-74 years	1,415	15%	11,371	14%	28059	16%	245,529	16%
75-84 years	644	7%	5,218	7%	14,517	8%	131,404	8%
85+ years	278	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 Andover, about 69 percent of owner households have incomes of $100,000 or greater, including about 51 percent with incomes $150,000 or more. In the county about 47 percent of owner households have income $100,000 or greater and 46 percent in the state.

Owners by Household Income, 2015

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Owner Occupied Units	9,759	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than $5,000	83	0.9%	850	1.1%	2,139	1.2%	20,373	1.3%
$5,000-$9,999	80	0.8%	823	1.0%	1,633	0.9%	15,807	1.0%
$10,000 to $14,999	43	0.4%	1,246	1.6%	3,307	1.8%	32,840	2.1%
$15,000 to $19,999	138	1.4%	1,670	2.1%	4,379	2.4%	38,939	2.5%
$20,000 to $24,999	101	1.0%	1,935	2.4%	4,823	2.7%	44,314	2.8%
$25,000 to $34,999	268	2.7%	4,025	5.0%	9,683	5.3%	90,888	5.7%
$35,000 to $49,999	564	5.8%	6,826	8.5%	14,988	8.2%	138,683	8.8%
$50,000 to $74,999	939	9.6%	11,728	14.7%	27,220	15.0%	248,991	15.7%
$75,000 to $99,999	816	8.4%	11,838	14.8%	26,922	14.8%	226,778	14.3%
$100,000 to $149,999	1,789	18.3%	17,289	21.6%	40,120	22.1%	343,696	21.7%
$150,000 or more	4,938	50.6%	21,655	27.1%	46,079	25.3%	382,358	24.1%
Source: 2011-2015 ACS Estimates, Table B25118								

OWNER-OCCUPIED HOUSING VALUES

Andover's estimated owner-occupied housing values are higher than in the region, county, or the state.

In Andover, about 53 percent of owner-occupied units have estimated value of between $500,000 and $999,999 and 7 percent $1,000,000 or more. 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.

Owner-Occupied Units by Value, 2015

Home Value	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Less than $50,000	169	1.7%	1,782	2.2%	4,070	2.2%	40,677	2.6%
$50,000 to $99,999	80	0.8%	1,431	1.8%	2,551	1.4%	28,322	1.8%
$100,000 to $149,999	232	2.4%	3,460	4.3%	5,675	3.1%	72,568	4.6%
$150,000 to $199,999	332	3.4%	6,771	8.5%	11,579	6.4%	148,612	9.4%
$200,000 to $299,999	241	2.5%	19,962	25.0%	42,285	23.3%	384,150	24.3%
$300,000 to $499,999	2,807	28.8%	28,009	35.1%	71,995	39.7%	563,047	35.6%
$500,000 to $999,999	5,216	53.4%	16,817	21.1%	37,673	20.8%	285,504	18.0%
$1,000,000 or more	682	7.0%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	9,759	100%	79,885	100%	181,293	100%	1,583,667	100%

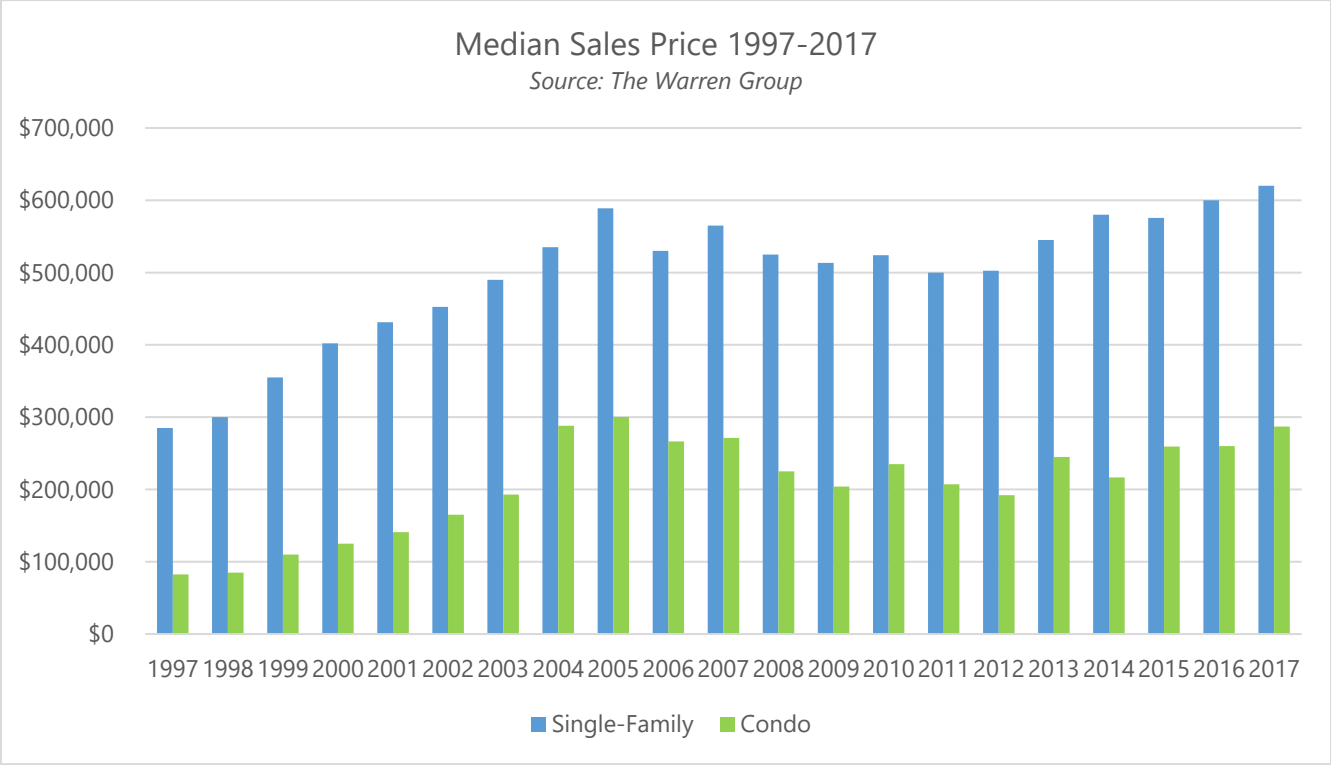
Source: 2011-2015 ACS Estimates, Table B25075; Note: ACS data based on samples and are subject to variability

For-Sale Market

In 2017, the median sales price for a single-family home in Andover was $620,000. The median sales price for a condo was $287,000. From 2012 to 2017, the median sales price for a single-family home increased by roughly 23 percent in Andover. The chart below displays, however, that median sales prices have only recently risen above the peak of $588,750 that was reached in 2005 before the Great Recession.

Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	$285,000	$82,600	$276,000
1998	$300,000	$85,000	$274,500
1999	$355,000	$109,950	$330,000
2000	$402,000	$125,000	$359,000
2001	$431,200	$140,950	$395,000
2002	$452,500	$165,000	$425,000
2003	$490,000	$193,000	$439,900
2004	$535,000	$288,000	$450,000
2005	$588,750	$300,188	$484,500
2006	$530,000	$266,500	$437,750
2007	$565,000	$271,200	$499,950
2008	$525,000	$225,000	$484,450
2009	$513,500	$204,000	$467,500
2010	$523,950	$235,000	$495,000
2011	$500,000	$207,000	$459,000
2012	$502,500	$192,000	$488,400
2013	$545,000	$245,000	$508,500
2014	$579,900	$216,500	$535,000
2015	$575,500	$259,250	$541,250
2016	$600,000	$259,900	$551,000
2017	$620,000	$287,000	$560,000
Source: The Warren Group Town Stats, 2017			



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Andover renter households (53 percent) moved into their current unit in 2010 or later. This is a comparable to trends in the region (53 percent), county (52 percent), and state (54 percent).

Renter by Year Moved into Unit, 2015

Year	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
2015 or later	47	2%	831	2%	2,057	2%	21,922	2%
2010-2014	1,243	51%	23,544	51%	53,482	50%	499,876	52%
2000-2009	837	35%	17,015	37%	36,618	34%	331,130	34%
1990-1999	222	9%	3,211	7%	8,407	8%	71,061	7%
1980-1989	25	1%	873	2%	2,388	2%	22,277	2%
1979 or earlier	41	2%	598	1%	1,667	2%	19,788	2%
Total	2,415	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 and this is the case in Andover. However, there are proportionally more renters over age 65 in Andover (27 percent) than in the region (20 percent), county (22 percent), and state (19 percent).

Most renter householders in Andover (61 percent) are between the ages 25 and 54 years – this is slightly lower, proportionally, than estimated proportions of renters in this age range in the region (65 percent), county (63 percent), and state (66 percent).

Renter by Age of Householder, 2015

Age of Householder	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Renter occupied units with householders aged 25+	2,345	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	362	15%	9,648	22%	22,861	23%	251,629	28%
35-44 years	447	19%	10,121	23%	20,887	21%	182,349	20%
45-54 years	622	27%	8,735	20%	19,632	19%	165,738	18%
55-59 years	171	7%	4,017	9%	9,431	9%	70,612	8%
60-64 years	104	4%	2,933	7%	7,464	7%	57,771	6%
65-74 years	312	13%	4,237	10%	9,710	10%	82,851	9%
75-84 years	185	8%	2,479	6%	6,727	7%	54,611	6%
85+ years	142	6%	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 Andover, proportionally more renter households have higher income - about 52 percent of households have estimated income above $50,000 and about 29 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

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
Renter Occupied Units	2,415	100%	46,072	100%	106,619	100%	966,054	100%
Less than $5,000	129	5.3%	2,433	5.3%	5,229	4.9%	53,541	5.5%
$5,000-$9,999	186	7.7%	3,117	6.8%	7,322	6.9%	65,749	6.8%
$10,000 to $14,999	167	6.9%	5,083	11.0%	11,569	10.9%	98,196	10.2%
$15,000 to $19,999	103	4.3%	3,809	8.3%	8,535	8.0%	73,538	7.6%
$20,000 to $24,999	108	4.5%	3,352	7.3%	7,180	6.7%	60,523	6.3%
$25,000 to $34,999	174	7.2%	6,244	13.6%	13,173	12.4%	105,214	10.9%
$35,000 to $49,999	299	12.4%	6,540	14.2%	15,355	14.4%	127,457	13.2%
$50,000 to $74,999	395	16.4%	7,581	16.5%	18,037	16.9%	153,969	15.9%
$75,000 to $99,999	328	13.6%	3,622	7.9%	8,986	8.4%	90,790	9.4%
$100,000 to $149,999	249	10.3%	2,879	6.2%	7,429	7.0%	86,178	8.9%
$150,000 or more	277	11.5%	1,412	3.1%	3,804	3.6%	50,979	5.3%
Source: 2011-2015 ACS Estimates, Table B25118								

RENTAL HOUSING COSTS

> ***Renters in Andover tend to pay more for rent than in the region, county, and state. However, those making the median renter household income in Andover can afford the Fair Market Rent of $1,024 for a one-bedroom apartment.***

Wages Needed to afford Fair Market Rent in Massachusetts

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

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

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

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

About 66 percent of renter households in Andover pay under $1,499 in monthly gross rent (rent and basic utilities), which is significantly lower than the region at 85 percent, and less than Massachusetts, where 74 percent of renter households pay between $500 and $1,499. 34 percent of renter households in Andover pay more than $1,500 in monthly gross rent, while in the region only 15 percent pay more than $1,500 per month.

The Lawrence HMFA (HUD Metro Fair Market) is made up of 39 percent renters, according to the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is $1,024 for a one-bedroom apartment, which requires an income of $40,960 to be affordable (not more than 30 percent of gross income). In Andover, the median renter household income is about $53,648 – a household with the median income could afford monthly rent (and utilities) cost of about $1,341.

Renter Households by Gross Rent per Month 2015

Gross Rent	Andover		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than $500	401	18%	6,746	15%	16,228	16%	143,468	15%
$500 to $999	352	16%	12,981	29%	27,814	27%	256,163	27%
$1,000 to $1,499	679	31%	18,383	41%	40,965	40%	291,568	31%
$1,500 to $1,999	407	19%	4,938	11%	12,606	12%	148,031	16%
$2,000 to $2,499	208	10%	1,047	2%	3,780	4%	56,109	6%
$2,500 to $2,999	56	3%	381	1%	973	1%	20,885	2%
$3,000 or more	77	4%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	2,180	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."

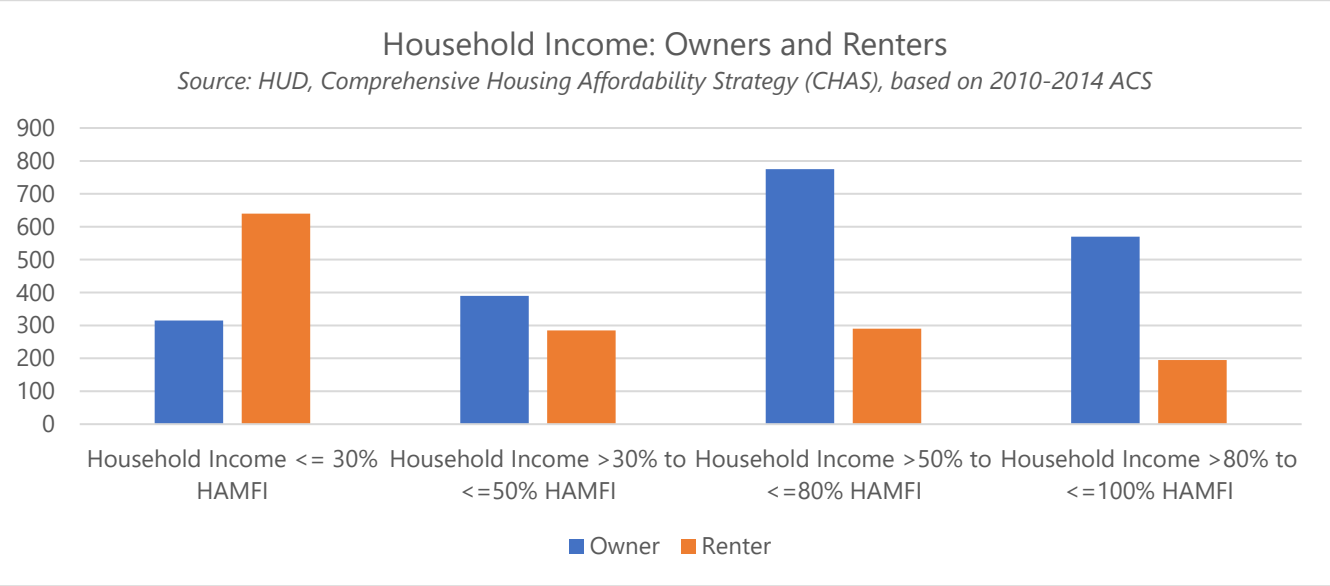
> ***The 2014 ACS estimates indicated that about 23 percent of Andover households have incomes at or below 80 percent of the Area Median Income (AMI).[9]***

About 15 percent of owner households have incomes at or below 80 percent AMI, and about 50 percent of renter households have incomes at or below 80 percent AMI.

Household Income Distribution Overview, 2014

Income Distribution Overview	Owner		Renter		Total	
	est.	*%*	*est.*	*%*	*est.*	*%*
Household Income <= 30% HAMFI	315	3%	640	26%	955	8%
Household Income >30% to <=50% HAMFI	390	4%	285	12%	675	6%
Household Income >50% to <=80% HAMFI	775	8%	290	12%	1,065	9%
Household Income >80% to <=100% HAMFI	570	6%	195	8%	765	6%
Household Income >100% HAMFI	7,560	79%	1,065	43%	8,625	71%
Total	9,610	100%	2,475	100%	12,085	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

[9] 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.



About 22 percent of total owner households and 35 percent of renter households in Andover pay more than 30 percent of their income towards housing.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	**%**	*est.*	**%**	*est.*	**%**
Cost Burden <=30%	7,465	78%	1,600	65%	9,065	75%
Cost Burden >30% to <=50%	1,205	13%	515	21%	1,720	14%
Cost Burden >50%	860	9%	340	14%	1,200	10%
Cost Burden not available	75	1%	25	1%	100	1%
Total	9,605	100%	2,480	100%	12,085	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of 2,690 households with incomes at or below 80 percent AMI in Andover, 1,735 (64 percent) are cost burdened.

Cost Burdened Renters and Owners in Andover 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	605	21%	445	37%	955	8%
Household Income >30% to <=50% HAMFI	515	18%	350	29%	670	6%
Household Income >50% to <=80% HAMFI	615	21%	165	14%	1,065	9%
Household Income >80% to <=100% HAMFI	335	12%	135	11%	765	6%
Household Income >100% HAMFI	840	29%	100	8%	8,625	71%
Total	2,910	100%	1,195	100%	12,080	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of the estimated 1,215 low-income renter households in Andover, about 65 percent are cost burdened.

Cost Burdened Renters in Andover by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	*est.*	%	*est.*	%
Household Income <= 30% HAMFI	370	43%	215	63%	640	26%
Household Income >30% to <=50% HAMFI	195	23%	105	31%	285	12%
Household Income >50% to <=80% HAMFI	225	26%	20	6%	290	12%
Household Income >80% to <=100% HAMFI	20	2%	0	0%	195	8%
Household Income >100% HAMFI	45	5%	0	0%	1,065	43%
Total	855	100%	340	100%	2,475	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

About 1,480 owner households in Andover have low income and roughly 65 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Andover by Income Range, 2014

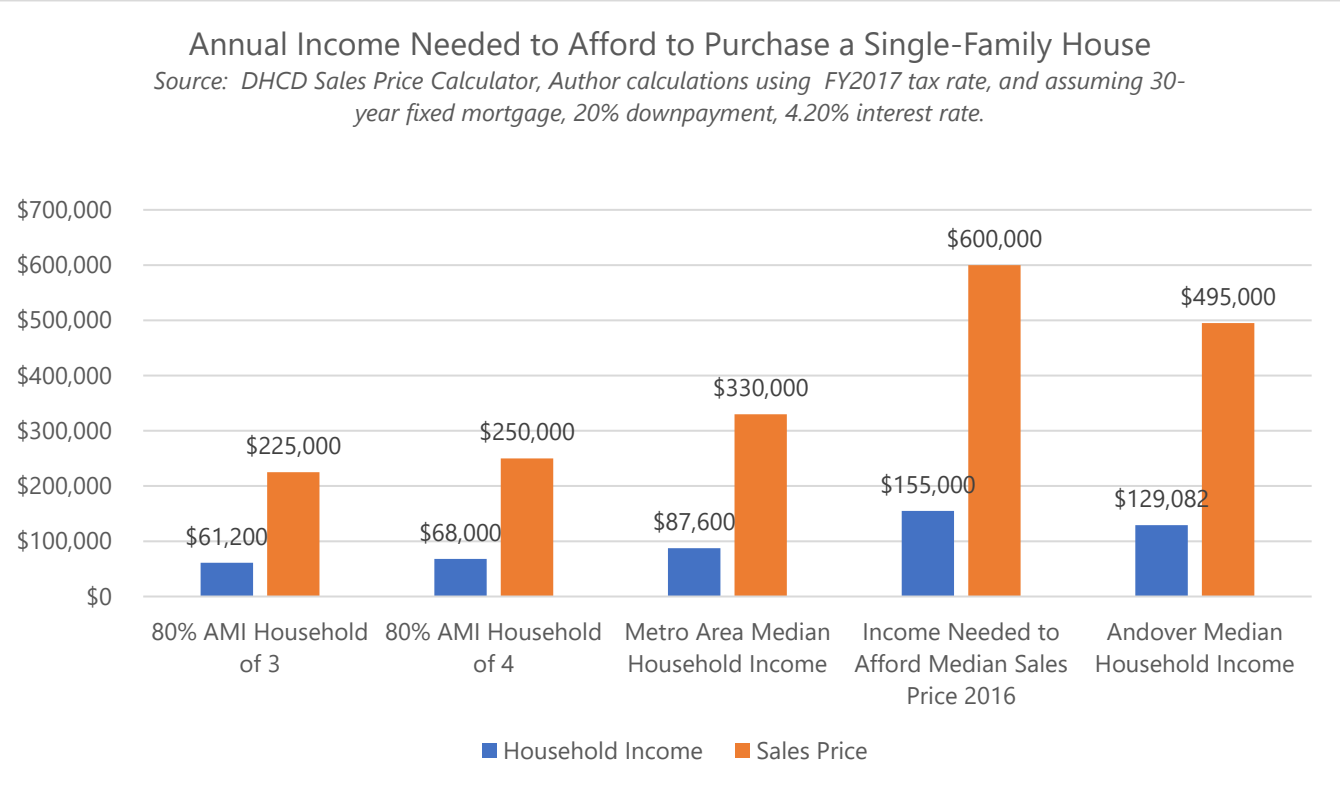
Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	*est.*	%	*est.*	%
Household Income <= 30% HAMFI	240	12%	230	27%	315	3%
Household Income >30% to <=50% HAMFI	320	15%	245	28%	390	4%
Household Income >50% to <=80% HAMFI	395	19%	150	17%	775	8%
Household Income >80% to <=100% HAMFI	315	15%	135	16%	570	6%
Household Income >100% HAMFI	795	38%	100	12%	7,560	79%
Total	2,065	100%	860	100%	9,610	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on ACS 2010-2014						

Of all households in Andover, 2,892 (24 percent) are cost burdened. Most cost burdened households are small family households (44 percent) and senior non-family households (22 percent). Senior family households make up 13 percent of cost burdened households, and large families make up 8 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 Andover with 80 percent AMI could afford to purchase a home up to $250,000. However, the median sales price for a single-family home in Andover in 2016 was $600,000, meaning a household would have to make $155,000 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 $330,000 in Andover, though at the Andover Median Household Income of $129,082, a household could afford a home up to $495,000.

> ***Andover has an affordability gap of $105,000—households making the median household income can afford to buy a home up to $495,000, while the median sales price for a single-family home in 2016 was 600,000.***



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 December 2017, there were 1,638 units in Andover listed on the SHI. 95 percent of these were rental units, and the remaining 5 percent were for ownership. About 13.29 percent of Andover's housing units are affordable units.

Units by Type

	Number	%
Total Units:	12,324	100%
Affordable Units:	1,638	13.29%
Rental	1,558	95%
Ownership	80	5%
Source: DHCD Subsidized Housing Inventory, 2017		

There are 1,265 affordable units in Andover (77 percent) that have perpetual affordability, including Rolling Green (192 rental units), The Slate at Andover (224 rental units), and The Lodge at Andover (248 rental units). All one hundred and sixty-seven units at Andover Commons are set to have expiring affordability in 2031, 32 units at Marland Place have affordability expiring in 2026, and 14 ownership units at Abbot's Pond have affordability expiring in 2039.

Chapter 4: Housing Development Considerations

Environmental Constraints

As the town approaches build-out, land once considered not economically feasible to develop is being developed. This typically includes lands bordering wetlands, steep sloped land, and large granite outcrops. Development of marginal land typically results in excessive runoff, erosion, unstable soils, flooding, and could possibly degrade the quality of the water supply. Therefore, future land development increases the need to protect water supplies and sensitive environmental areas as well as the need to apply more stringent regulations. Development also drives the need to acquire open space parcels that will help to protect water supplies and sensitive receptors. Andover has long held a policy of acquiring open space near the Haggetts Pond watershed to help protect the water supply.

Most of the water bodies in Andover are protected by public ownership or private ownership by the Andover Village Improvement Society (AVIS). Almost all of the Merrimack River frontage is owned by the Town or AVIS for conservation purposes. The Town owns most of the frontage around Pomp's and Haggetts Ponds. AVIS owns all of Baker's Meadow. Bear Pond is within Harold Parker State Forest and Rabbit Pond is on the campus of Phillips Academy. Much of the Skug River is under the control of the Town, AVIS, Harold Parker State Forest and The Trustees of Reservations. The rivers, ponds, streams and abutting lands are used for canoeing, hiking, bird watching, mountain-biking, educational trips by local schools, picnics, and family outings. Several sites along the ponds and rivers are accessible for boats, and a number of trails border the rivers and ponds. Town residents and the Shawsheen River Watershed Association (SRWA), Appalachian Mountain Club, Phillips Academy, Merrimack College, Enel North America, scout groups and church groups doing "days of service" are frequently involved in clean up campaigns and classes hike the Bay Circuit Trail system learning about water quality and land use.

Approximately 4,964 acres of land in Andover is protected open space and outdoor recreation land. This represents 24% of the total land area in the Town. Of this, approximately 11% is owned by the Town. In addition, 12% is privately owned by local land trusts. Also, 378 acres are under some form of permanent restriction that keeps it as open space but may not necessarily permit public use. Most of the Conservation Commission holdings were acquired for such conservation goals as watershed protection, preservation of wetlands and wildlife habitat, and preservation of forested land. The intent is to keep this land in its natural state for as long as possible. Only passive use is allowed. The Water Department, under the DPW, manages 134 acres, most of which include the town's surface and subsurface water supply and surrounding wetlands and small areas around town wells and small reservoirs. The Haggetts Pond water supply is almost entirely protected by the Water Department or Conservation Commission.

Harold Parker State Forest, the Charles W. Ward Reservation, and AVIS holdings comprise most of the rest of the land in the protected category and together amount to 11% of Andover's land. Harold Parker and the Ward Reservation extend into neighboring communities and therefore have a regional impact. Both have well developed trail systems and other amenities and are open to the public.

AVIS properties are entirely in Andover and are scattered throughout the Town; most neighborhoods have an AVIS reservation within walking distance. The properties are open to the public and AVIS publishes a map of

Andover showing the location of each reservation and the trail systems on the larger properties. AVIS protects 1,104 acres permanently.

Privately owned protected land consists of one 32-acre Agricultural Preservation Restriction, which provides that the land will always be used for farming, and several permanent Conservation Restrictions that protect the land from building and preserve it in a natural state. Since the land remains in private ownership, public access may not be permitted.

Historic and Cultural Resources

Andover has seven Historic Districts and 51 structures outside of these districts that are listed in the National Register of Historic Places. Nominations for the Register were drawn from the *Andover Historic Building Survey* begun in 1975. The Andover Preservation Commission continues to evaluate buildings for possible inclusion in the National Register of Historic Places. The seven Historic Districts and the structures in the Register are described in detail in Andover's National Register Multiple Resource Area Nomination approved by the Massachusetts Historic Commission and the National Park Service in 1982. The seven districts include:

1. Academy Hill – including Phillips Academy, Abbot Academy and the Andover Theological Seminary;
2. Andover Village Industrial District – a complex of factories and associated residences clustered around two (recently removed) dams along the Shawsheen;
3. Ballardvale – the first of Andover's planned mill communities, on the upper Shawsheen;
4. Central Street – the social and religious core of Andover's fine residences and three churches;
5. Main Street/Locke Street – a harmonious mixture of fine residences representing a number of architectural styles just south of the town's central business district;
6. West Parish Center – a residential neighborhood clustered about West Parish Church; and
7. Shawsheen Village – a planned community built around the American Woolen Company mills in the 1920's, which included housing, post office, drug store, school, restaurant, creamery, railroad stations, garages, laundry and recreational facilities.

Although inclusion in the National Register does provide some tax incentives for renovation, there is much more that can be done locally to protect historic property. One method used to encourage the preservation of historic structures is a Demolition Delay Bylaw, which was sponsored by the Andover Town Meeting voters in 1991 and amended in 2003 to allow a one-year delay. The Preservation Commission reviews proposals which include the removal or demolition of any historically significant building or structure, or those located in or within 100 feet from a National Register District. If a structure is determined to be "preferably preserved," the Commission works with the applicant on alternatives to demolition.

A second technique that gives more "local control" over the maintenance and improvement of structures in historic areas is the adoption of a local historic district under the Historic Districts Act (M.G.L. Ch 40C). In 1995, Town Meeting voters approved Andover's first local historic district in Ballardvale. Local regulations for the district were adopted in 1996 and are currently being enforced by the Ballardvale Historic District Commission. The successful adoption of the Ballardvale Historic District has spurred residents' interest in designating a local historic district for the Shawsheen Village area. The Town has not supported designating local historic districts near the downtown, such as Central Street area, which was voted down as a local Historic District in 1976 and Shawsheen Village in 2000. (Note: this last sentence is confusing to me. Is there once again interest in the Shawsheen Village designation or no?)

Infrastructure Capacity

TRANSPORTATION

The Town is located at the intersection of Interstates 93 and 495 and has multi-modal transportation options that afford residents easy access to regional destinations. The community is served by the Massachusetts Bay Transportation Authority commuter rail (Haverhill Line) which provides two stations in Andover connecting to North Station in Boston among other destinations. The Merrimack Valley Regional Transit Authority provides a bus system that connects neighboring communities and a weekday bus to Boston.

In town, there is also a publicly available transportation service offered by Andover's Elder Services Division, providing transportation to medical appointments, grocery shopping and local programs and services.

WATER

With the exception of a few houses using private wells, residents, businesses, and industry are served by the Town's municipal drinking water system drawn from a combination of three surface water supplies. Locations of the three sources are depicted in the figure below.

Andover's drinking water comes from Haggetts Pond and the surrounding 1,422 acres of watershed area. The pond is also supplemented with additional waters from Fish Brook and the Merrimack River. A combination of the three surface water sources is used to produce up to 18 million gallons of drinking water per day and approximately 2 billion gallons of drinking water per year. Andover retains 14 million gallons of water storage in

the distribution system. This storage helps maintain consistent water pressure throughout the 250 miles of underground pipes that deliver drinking water to homes and businesses. Protection of local water supply sources is vitally important to the community given that all of the drinking water comes from local sources. The ability of the community to retain the current level of self-sufficiency in water supply partially depends on how they collectively manage existing and future development within the watershed. The Water Treatment Plant continues to maintain a comprehensive Surface Water Supply Protection Plan, which was reviewed and approved by Mass. DEP that includes recommendations for watershed monitoring, treatment plant operations, local road salting practices, emergency response planning and preparedness, educational programs and inter-community cooperation on water supply issues.

SEWER SYSTEM

The town has both a municipal sewerage system (currently under expansion) and on-site private systems. Sewerage in the municipal systems is pumped to the Greater Lawrence Sanitary District's facility in North Andover, which also collects sewerage from Lawrence, Methuen, North Andover and Salem, NH. The private on-site systems are regulated by local and state codes and are expected to meet demand from new developments.

Regulatory Barriers

Andover has few barriers to the development of affordable housing. Andover's stated housing goals in its 2012 Master Plan call for a wide range of ownership and rental housing types and densities including smaller homes less than 2,500 square feet, condominiums, apartments, multi-unit buildings less than eight units, and townhouses. Andover, to its credit, has worked to revise their zoning ordinance to allow this diversity of housing choice. The town allows apartments, mixed-use, cluster developments, conversions of large structures to multi-family, independent living and home conversions, and several uses mandate an affordable component. In addition, Andover has created a Transit-Oriented Development (TOD) mixed-use zone allowing high density housing near the downtown MBTA commuter rail station. The Town realizes that there is more that can be done, and they are working in that direction. The toughest obstacle to overcome is the vocal anti-development, anti-housing advocates who argue passionately for no further development.

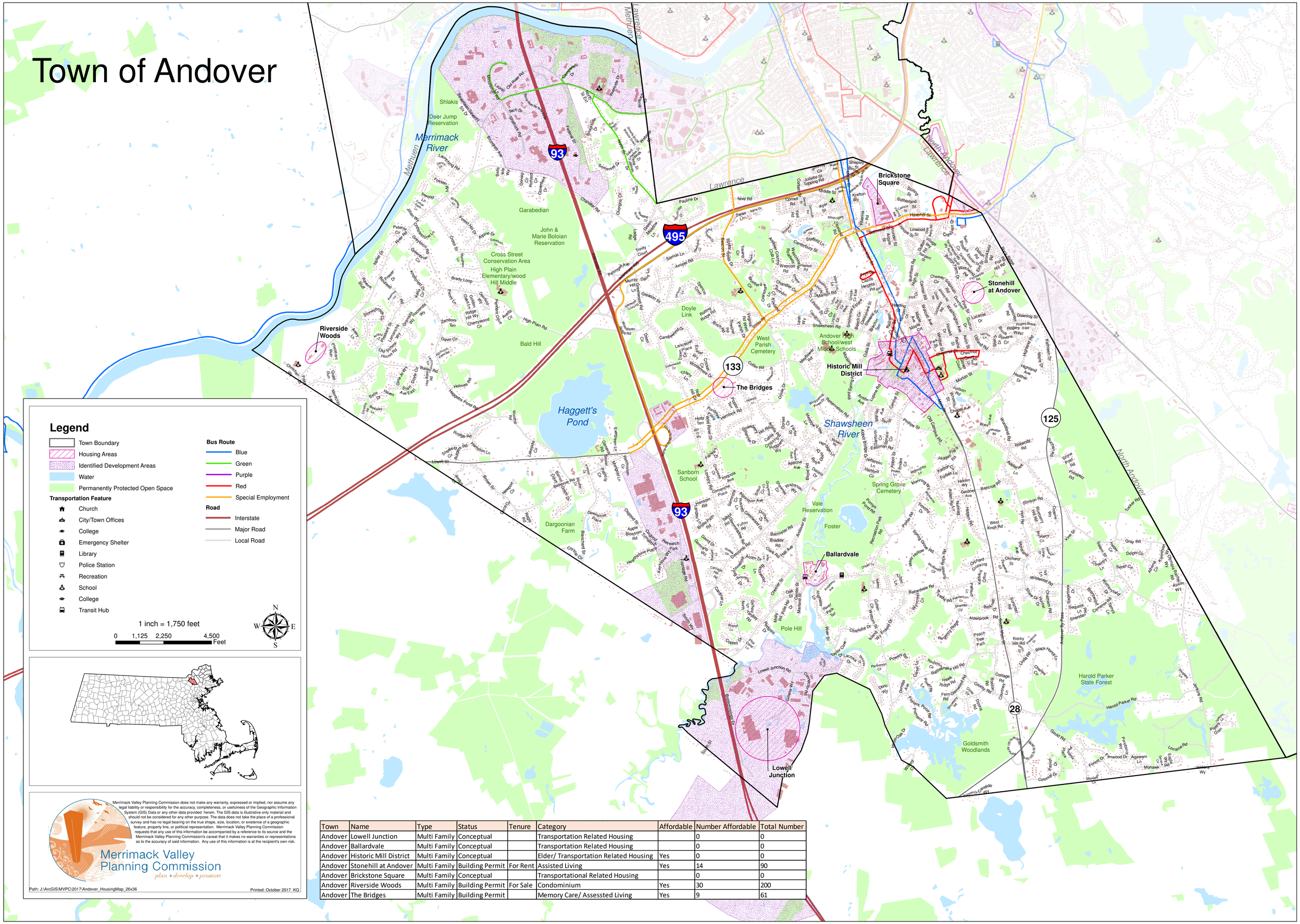
POTENTIAL HOUSING LOCATION CONSIDERATIONS IN ANDOVER

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

Potential Housing Development Locations and Environmental Considerations in Andover

Project Name/Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)	Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply)	Brownfield Present Y/N?
Ballardvale	Multi Family	Conceptual		Transportation Related Housing	No	0	0	23.83	Wetlands 100-Year Floodplain	Yes
Brickstone Square	Multi Family	Conceptual		Transportation Related Housing	No	0	0	27.93	Wetlands 100-Year Floodplain	Yes
Historic Mill District	Multi Family	Conceptual		Elder/ Transportation Related Housing	Yes	0	0	171.61	Wetlands 100-Year Floodplain	Yes
Lowell Junction	Multi Family	Conceptual		Transportation Related Housing	No	0	0	164.60	Wetlands Rare Species	Yes
Riverside Woods	Multi Family	Building Permit	For Sale	Condominium	Yes	30	200	14.60	NA	
Stonehill at Andover	Multi Family	Building Permit	For Rent	Assisted Living	Yes	14	90	10.06	Wetlands	
The Bridges	Multi Family	Building Permit		Memory Care/ Assisted Living	Yes	9	61	9.15	Water Supply	

Town of Andover



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

N W E S

Merrimack Valley Planning Commission does not make any warranty, expressed or implied, nor assume any legal liability or responsibility for the accuracy, completeness, or usefulness of the Geographic Information System (GIS) Data or any other data provided herein. The GIS data is illustrative only material and should not be considered for any other purpose. The data does not take the place of a professional survey and has no legal bearing on the true shape, size, location, or existence of a geographic feature, property line, or political representation. Merrimack Valley Planning Commission requests that any use of this information be accompanied by a reference to its source and the Merrimack Valley Planning Commission's caveat that it makes no warranties or representations as to the accuracy of said information. Any use of this information is at the recipient's own risk.

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Printed: October 2017 KQ

Town	Name	Type	Status	Tenure	Category	Affordable	Number Affordable	Total Number
Andover	Lowell Junction	Multi Family	Conceptual		Transportation Related Housing		0	0
Andover	Ballardvale	Multi Family	Conceptual		Transportation Related Housing		0	0
Andover	Historic Mill District	Multi Family	Conceptual		Elder/ Transportation Related Housing	Yes	0	0
Andover	Stonehill at Andover	Multi Family	Building Permit	For Rent	Assisted Living	Yes	14	90
Andover	Brickstone Square	Multi Family	Conceptual		Transportational Related Housing		0	0
Andover	Riverside Woods	Multi Family	Building Permit	For Sale	Condominium	Yes	30	200
Andover	The Bridges	Multi Family	Building Permit		Memory Care/ Assessted Living	Yes	9	61

Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of Andover currently has 1,638 subsidized housing units listed on the Department of Housing and Community Developments Subsidized Housing Inventory as of December 2017. This number represents 13.29% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the Town currently has met the 10% affordable housing goal as defined by DHCD. The challenge will be to remain at 10% after the new 2020 Census data is released.

Because the percentage of affordable housing units in Andover meets the minimum goal of 10% set by the state under Chapter 40B and is considered a "Certified Community", the Town currently can determine its own yearly production schedule. Should the Town fall below the 10 percent, they will have to produce more affordable units as shown in the following table. Reaching the numeric goals of 0.5% or 1.0% will allow the Town to become certified for one year if they produce 0.5% of their annual goals, or two years if they produce 1.0% of their annual goals. This table illustrates how the Town can remain "certified".

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

	0.5% Increase				1.0% Increase			
Year	**Additional Units - 0.5%**	**Number of Affordable Units**	**Total Units**	**Percent Affordable**	**Additional Units - 1%**	**Number of Affordable Units**	**Total Units**	**Percent Affordable**
Current numbers		1,638	12,324	13.3%		1,638	12,324	13.3%
2018	62	1,700	12,379	13.7%	123	1,761	12,433	14.2%
2019	62	1,755	12,434	14.1%	123	1,884	12,542	15.0%
2020	62	1,810	12,489	14.5%	123	2,007	12,651	15.9%
2021	62	1,865	12,544	14.9%	123	2,130	12,760	16.7%
2022	62	1,920	12,599	15.2%	123	2,253	12,869	17.5%

**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.*

Meeting the 10% state affordability goal does not preclude developers from applying for a Chapter 40B Comprehensive Permit or for the City to hear Chapter 40Bs that they would like to pursue (i.e., friendly 40Bs). In the event there is an application and a hearing scheduled by the Zoning Board of Appeals, within 15 days of the opening of a local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant for the permit, with a copy to DHCD, 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 ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall 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 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.

Communities that have not met this minimum 10% requirement must annually increase the number of SHI units by at least 0.5% of year-round housing units in order to be granted certification by DHCD. If a community receives this certification, they have the choice to deny new Comprehensive Permit applications. In other words, a community can effectively avoid hostile Chapter 40B proposals. The Town of Andover has expressed a desire to create or maintain affordable housing and should use its resources and planning initiatives to further encourage and facilitate the production of affordable housing. This plan (Chapter 4) includes a map and table of Andover and identifies sites that the Town acknowledges as suitable for additional new development.

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 it considers a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has 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 Andover. These strategies represent a mix of strategies from the Andover Master Plan, as well as new strategies created in 2017. The following 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 or Special 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. **Seek designation as a Housing Choice Community which will provide preferential access to Commonwealth grant programs as well as a new grant program open only to Housing Choice Communities.**
   In 2018, the Baker-Polito Administration created the Housing Choice Initiative, a multi-pronged effort to align resources and data to create a single point of entry for communities seeking assistance in increasing their supply housing. A crucial part of Housing Choice Initiative is the Housing Choice designation and grant program. The Administration has identified simple, flexible standards that are achievable to all municipalities. For more information on how to become designated as a Housing Choice Community, please visit: *https://www.mass.gov/orgs/housing-choice-initiative*.

3. **Promote the construction and renovation of a wide range of ownership and rental housing types and densities.**
   Andover should review its zoning bylaws to consider language that would promote homes less than 2,500 square feet, condominiums, apartments, multi-unit buildings with less than eight units, and townhouses. This could possibly be achieved by reducing lot frontage among other ideas. In addition, within a Special Permit application, the Town could consider allowing for an appropriate density bonus if affordable housing is included. Andover should also support non-profit organizations that build or renovate housing that is "scattered site" and designed to fit into the character of the neighborhood as well as encourage the concept called "Basic Access" or "Visit-ability" that involves a new home to have at least one entrance with no step.

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*. It is also important to support the Andover Housing Partnership Committee, which serves as a respected resource on all housing issues that come before the Town's elected officials, appointed board members and the community. Also, encourage the resources of the Senior Center as a means to learn from, provide information to and support seniors with regards to their housing needs.

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

8. **Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program.**
   Age-friendly communities strive to better meet the needs of their older residents by considering the environmental, economic, and social factors that influence the health and well-being of older adults. These programs seek to allow older adults to stay in their communities and "age in place." One option is to join an age-friendly network. The World Health Organization (WHO) established a Global Network of

Age-Friendly Cities and Communities to support communities who are taking active steps toward becoming more age-friendly. The American Association of Retired Persons (AARP) Network of Age-Friendly Communities is the U.S. affiliate of the WHO network. Several Massachusetts communities have been accepted into the WHO global network, and other communities are exploring applications. MVPC has included this strategy in the Regional Housing Plan. To learn more, visit: *https://mahealthyagingcollaborative.org/programs/overview/age-friendly-communities/.*

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

10. **Develop trainings for board/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.

11. **Create a fund that offsets the tax increase for seniors in both single-family homes and condos (i.e., adopt/expand Senior Work Off Program and Senior Abatement programs).**
    In 2009, the Massachusetts Legislature created the Senior Citizen Property Tax Work-Off Abatement Program. The tax work-off abatement provision allows any community in Massachusetts to establish a program giving homeowners aged 60 or older the opportunity to volunteer their time to the city or town in exchange for a reduction in property tax of up to $1,000. The city or town administers the program, keeping track of hours worked and crediting for each hour worked an amount not to exceed the minimum wage. Regulations for the program vary from community to community. This program is usually administered by the local council or aging, senior center, or assessor.

12. **Investigate opportunities and models for shared living situations for seniors.**
    With an increasing aging population in the Merrimack Valley, now is the time to investigate home sharing as an option for seniors, particularly for women. According to AARP, "four million women aged 50-plus live in U.S. households with at least two women 50-plus — a statistic that is expected to rise." According to the National Center for Family & Marriage Research, "one out of three boomers will probably face old age without a spouse." Women, on average, live about five years longer than men. If you add in rising housing costs and the desire to 'downsize', more and more aging adults will be looking for opportunities to stay in their community, and with their peers. AARP released an article with numerous resources on shared living situations around the United States: *https://www.aarp.org/home-family/your-home/info-05-*

2013/older-women-roommates-house-sharing.html. Another model that is being used here in Massachusetts, is *Nesterly*.

13. **Create guidelines and/or regulations for context sensitive design development of housing of all types.**
    When possible, prioritize type of development, type of unit demand, number of bedrooms and preferred location. The design guidelines or regulations should also encourage multi-family housing in appropriate locations (closer to the town center) and at an appropriate scale (height, width and massing).

14. **New housing developments should advance Andover as a walkable and bikeable community.**
    Walkability and bikeability are assets that homeowners look for in a livable community. Where and when possible, Andover should strive to create pedestrian paths and connections of open spaces in new developments using the cluster bylaw or a new open space residential design bylaw.

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. **Encourage affordable housing for seniors.**
   Affordable housing is defined by statute as housing that is affordable by people making 80% of the median income for a given area, adjusted for family size. As indicated in this HPP, senior residents are barely making 80% of the median income and are in need of housing that fits their lifestyles and budgets. This strategy could include promoting the use of alternative residential programs such as life-care, assisted or congregate living arrangements and considering programs and grants that help Andover work with residents that want to "age in place" (remain in their existing home through retrofits and rehabilitation programs that modify the home to their changing physical needs).

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

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

5. **Investigate models that address creation of starter homes that are "right-sized".**
   Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? Here are some questions to consider when determining the "right-size":

   - **Lifestyle.** Do residents need space to work from home, entertain, engage in hobbies?
   - **Family.** Is there room for children or parents moving in with their grown children?
   - **Future goals.** Are residents staying for long periods in the community? Or is the population transient?

6. **Encourage development of affordable housing for seniors and for persons with disabilities.**
   Promote the use of alternative residential programs such as life-care, assisted or congregate living arrangements. Work with organizations that create new group homes or renovate existing homes for the use of non-profits to provide this type of housing. Encourage the parent groups in town to work together to create this type of housing for persons who grew up in Andover and attended Andover schools.

7. **Follow Sustainable Design Standards to create/remodel housing units.**
   Sustainable Design Standards help to create more energy efficient, low-carbon solutions for housing that reduces the costs to renting or owning a home. There are several methods that can be used, including (but not limited to) Passive House design, EnergyStar and GreenGlobes.

8. **Promote an increase in the supply of affordable housing so that Andover remains above the state's Subsidized Housing Inventory (SHI) 10% minimum.**
   The 2020 Census will analyze the number of year-round housing units, which could affect the number of eligible units listed on the SHI. In order to remain about the 10% threshold, the Town should:

   - Revise the Dimensional Special Permit for Affordable Housing so that it is easier to utilize;
   - Prioritize increasing the supply of housing when there is an expansion of local jobs in Andover and in the surrounding communities; and
   - Evaluate surplus land that is under the care and control of the Town for residential uses (see Strategy #4 under Production).

PRESERVATION

1. **Support the renovation, rehabilitation and adaptive reuse of existing homes or buildings.**
   Andover should consider revising the Family Dwelling Unit definition in the Zoning By-law to allow family members (healthy or not) to live in an accessory apartment in a detached one-family home. The town should also explore rehabilitation grants and alternative tax options to encourage rehabilitation and renovation and update the inventory of historic or notable homes in Andover so that more homes are covered by the Demolition Delay By-law. The town should also consider a by-law that allows homes more

than 3,500 square feet to be converted into multi-unit buildings as is done in other nearby suburban communities.

2. **Create a housing inventory.**
   An inventory of affordable housing units is an important tool to show where various types of housing are grouped and the percentage of affordable housing at each location. Building on the work started with the development of this HPP, this strategy includes building on the existing housing map to show existing housing and potential development areas for affordable housing. It could include affordable housing developments that are part of the Town's SHI and developments/units that are set to "expire." This task would also involve outreach to and collaboration with the owners of the SHI eligible units to extend the affordability for as long as possible.

3. **Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire.**
   Once a housing inventory is complete, 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.

4. **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 seniors, 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.

5. **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.

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	Planner, Housing Committee, Planning Board	No
Seek designation as a Housing Choice Community	1 year	Planner	No
Promote the construction and renovation of a wide range of ownership and rental housing types and densities.	Ongoing	Planner, Planning Board, Zoning Board, Board of Selectmen	No
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Planner, Housing Committee, Board of Selectmen, MVPC	Yes Housing Choice Program
Conduct ongoing community education	Ongoing	Planner, Housing Committee	
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Planner, Housing Committee	No
Provide support services for seniors to age in place.	Ongoing	Planner, Senior Center, Council on Aging, Housing Committee	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Planner, 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	Planner, Community Housing Trusts, Council on Aging	No

Develop trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, Housing Committee, MVPC	No, but could use Housing Choice Initiative funding to support a training
Create a fund that offsets the tax increase for seniors in both single-family homes and condos	2 years	Planner, Housing Committee, MVPC, Council on Aging	Yes CPA
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	Planner, MVPC, Council on Aging	No
Create guidelines and/or regulations for context sensitive design development of housing of all types	1 year and Ongoing	Planner, Zoning Board, Planning Board	No
New housing developments should advance Andover as a walkable and bikeable community	Ongoing	Planner, Planning Board	No
Production			
Encourage development of housing that is affordable to both low- and moderate-income households	Ongoing	Planner, Housing Committee	No
Encourage affordable housing for seniors	Ongoing	Planner, Housing Committee, Council on Aging, Housing Authority, Elder Services of Merrimack Valley, Northeast Independent Living Program	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	Ongoing	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
Encourage development of affordable housing for seniors and for persons with disabilities.	Ongoing	Planner, MVPC, Housing Committee, Council on Aging	No

Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planner, Planning Board, Housing Committee	No
Promote an increase in the supply of affordable housing so that Andover remains above the state's Subsidized Housing Inventory (SHI) 10% minimum	Ongoing	Planner, Planning Board, Housing Committee	No
Preservation			
Support the renovation, rehabilitation and adaptive reuse of existing homes or buildings.	Ongoing	Planner, Board of Selectmen, Housing Committee	No
Create a housing inventory	1 year and ongoing	Planner, Housing Committee	Yes Housing Choice Program
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	Planner, Housing Committee, Zoning Board, Board of Selectmen	Yes DHCD
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Planner, Board of Selectmen	Yes U.S. HUD

Appendix A

HUD Income Limits FY2017

Andover 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
Andover 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.

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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

Andover

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
93	n/a	Memorial Circle	Rental	56	Perp	No	*DHCD*
94	n/a	Chestnut Court	Rental	42	Perp	No	*DHCD*
95	n/a	Grandview Terrace	Rental	40	Perp	No	*DHCD*
96	n/a	Stowe Court	Rental	40	Perp	No	*DHCD*
97	Frye Circle	256 N. Main St.	Rental	96	Perp	No	*DHCD*
98	n/a	94 Morton St.	Rental	8	Perp	No	*DHCD*
99	Abbot's Pond	Andover Street	Ownership	14	2039	Yes	*DHCD*
100	Andover Commons	10-30 Railroad	Rental	167	2021	No	*HUD*
101	Brookside Estates	105 Brookside Drive / North St.	Rental	42	perp	Yes	*MassHousing* *MHP*
102	Marland Place	15 Stevens Street	Rental	129	2026	No	*MassHousing* *MassHousing*
104	Haverhill Street	Haverhill Street	Ownership	1	Perp	No	*DHCD*
3686	Coachmans Ridge	170 Haverhill Street	Ownership	20	Perp	Yes	*FHLBB*
3687	Ballardvale Crossing	12 and 18 Dale Street	Ownership	17	Perp	Yes	*FHLBB*
3688	Heather Drive	Heather Drive	Ownership	1	Perp	Yes	*DHCD*
4071	Rolling Green Apartments	311 Lowell Street	Rental	192	Perp	Yes	*MHP*
4182	Greenwood Meadows	191-199 Greenwood Road & 90 Chandler Road	Ownership	5	Perp	Yes	*MassHousing*

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

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Andover

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
4191	DDS Group Homes	Confidential	Rental	50	N/A	No	*DDS*
4537	DMH Group Homes	Confidential	Rental	13	N/A	No	*DMH*
4713	Casco Crossing	68-174 River Road	Rental	96	Perp	Yes	*MassHousing*
7912	Powder Mill Square	Powder Mill Square	Ownership	9	perp	NO	*DHCD*
7914	River Road	River Road	Ownership	1	perp	NO	*DHCD*
9346	North Street	North Street	Ownership	1	Perp	YES	*DHCD*
9387	Avalon at St. Clare	460 River Rd	Rental	115	Perp	YES	*MassHousing*
9967	The Slate at Andover	50, 100, 200 Woodview Way	Rental	224	Perp	YES	*MassHousing*
9987	Taylor Cove	Taylor Cove Drive	Ownership	2	Perp	YES	*MassHousing*
9988	Northfield Commons	Altantic Ave., Boardwalk Dr., St. James Dr.	Ownership	6	Perp	YES	*MassHousing*
9989	Cheever Circle - Andover Community Trust	Cheever Circle	Ownership	1	Perp	YES	*DHCD*
9990	Andover Street - Andover Community Trust	Andover Street	Ownership	1	Perp	NO	*DHCD*
10028	The Lodge at Andover	30 Shattuck Rd	Rental	248	Perp	YES	*MassHousing*
10192	Haverhill Street--Andover Community Trust	Haverhill Street	Ownership	1	Perp	YES	*DHCD*
	Andover Totals			1,638	**Census 2010 Year Round Housing Units**		12,324
					Percent Subsidized		13.29%

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

Appendix F

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

This table includes poverty status for unrelated individuals age 15 years and over. Note that if someone is under age 15 and not living with a family member (such as foster children), we do not know their household income and they are excluded from the poverty universe (table totals).[10]

	Andover		Merrimack Valley Region		Essex County		Massachusetts	
Age	*est.*	*%*	*est.*	*%*	*est.*	*%*	*est.*	*%*
15 years	0	0.0%	11	0.1%	51	0.2%	1,672	0.5%
16-17 years	0	0.0%	154	1%	338	1%	3,736	1%
18-24 years	122	15%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	28	3%	1,755	13%	4,348	15%	55,572	18%
35-44 years	109	13%	1,899	14%	3,312	11%	28,476	9%
45-54 years	157	19%	2,440	18%	5,252	18%	43,985	14%
55-64 years	159	19%	2,238	17%	5,616	19%	50,784	16%
65-74 years	130	16%	1,638	12%	3,749	13%	28,876	9%
75+ years	127	15%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	832	3%	1,3268	4%	29,898	4%	316,775	5%
Total Population	33,442	100%	33,8637	100%	747,718	100%	6,471,313	100%
Source: 2011-2015 ACS Estimates, Table S1701								

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

Appendix G

Cost Burdened Renters and Owners by Household Type

Household Income Range	Household type is senior family (2 persons, either or both age 62+)	% of Cost Burdened	Household type is small family (2 persons, neither 62 years or over, or 3-4 persons)	% of Cost Burdened	Household type is large family (5+ persons)	% of Cost Burdened	Household type is senior non-family	% of Cost Burdened	Non-senior, non-family	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	60	10%	190	31%	30	5%	245	40%	85	14%	610	64%	955
>30% and <=50% AMI	50	10%	180	36%	0	0%	195	39%	80	16%	505	75%	675
>50% and <=80% AMI	130	22%	225	37%	65	11%	140	23%	44	7%	604	57%	1,065
>80% and <=100% AMI	60	18%	160	49%	19	6%	15	5%	75	23%	329	43%	765
Income >100% AMI	90	11%	509	60%	130	15%	30	4%	85	10%	844	10%	8,625
Total Cost Burdened	390	13%	1,264	44%	244	8%	625	22%	369	13%	2,892	24%	12,085

Cost Burdened Renter Households

Household Income Range	Household type is senior family (2 persons, either or both age 62+)	% of Cost Burdened	Household type is small family (2 persons, neither 62+, or 3-4 persons)	% of Cost Burdened	Household type is large family (5+ persons)	% of Cost Burdened	Household type is senior non-family	% of Cost Burdened	Non-senior, non-family	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	40	11%	110	30%	20	5%	115	31%	85	23%	370	58%	640
>30% and <=50% AMI	10	6%	100	56%	0	0%	30	17%	40	22%	180	63%	285
>50% and <=80% AMI	55	26%	80	37%	0	0%	75	35%	4	2%	214	74%	290
>80% and <=100% AMI	0	0%	0	0%	0	0%	0	0%	20	100%	20	10%	195
Income >100% AMI	0	0%	4	9%	0	0%	0	0%	40	91%	44	4%	1,065
Total Cost Burdened	105	13%	294	36%	20	2%	220	27%	189	23%	828	33%	2,475

Cost Burdened Owner Households

Household Income Range	Household type is senior family (2 persons, either or both age 62+)	% of Cost Burdened	Household type is small family (2 persons, neither 62+, or 3-4 persons)	% of Cost Burdened	Household type is large family (5+ persons)	% of Cost Burdened	Household type is senior non-family	% of Cost Burdened	Non-senior, non-family	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	20	8%	80	33%	10	4%	130	54%	0	0%	240	76%	315
>30% and <=50% AMI	40	12%	80	25%	0	0%	165	51%	40	12%	325	83%	390
>50% and <=80% AMI	75	19%	145	37%	65	17%	65	17%	40	10%	390	50%	775
>80% and <=100% AMI	60	19%	160	52%	19	6%	15	5%	55	18%	309	54%	570
Income >100% AMI	90	11%	505	63%	130	16%	30	4%	45	6%	800	11%	7,560
Total Cost Burdened	285	14%	970	47%	224	11%	405	20%	180	9%	2,064	21%	9,610

Appendix H

coUrbanize Comments from the Town of Andover

Commenter	Category	Comments
Lisa S.	Where do we need more housing, and what kinds of housing should there be?	Options for downsizing seniors is a need in Andover
Lisa S.	Re: Where do we need more housing, and what kinds of housing should there be?	Basically in and around downtown, but my marker is a bit off.
Maureen Drouin	Re: Where do we need more housing, and what kinds of housing should there be?	I agree - but it's needed across the Valley! We'll never be able to build/develop enough affordable housing to meet the need - we need to invest in more rental subsidies, explore models such as co-housing and shared living, and the 'village' concept as a
Katherine Robinson	Where do we need more rental housing in the region?	Andover
Paul Salafia	Re: Where do we need more housing, and what kinds of housing should there be?	Andover needs senior housing. Seniors are aging rapidly and they have nowhere to go in town.

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 sewing 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.

MERRIMACK VALLEY PLANNING COMMISSION
Haverhill, MA
www.mvpc.org
978-374-0519

JM GOLDSON
community preservation + planning
Boston, MA
www.jmgoldson.com
617-872-0958