



City of Haverhill 2025-2030 Housing Production Plan

DRAFT 9/11/2025

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Acknowledgements

On behalf of the Merrimack Valley Planning Commission, we would like to express our sincere thanks to all who participated in the 2024-2029 Haverhill Housing Production Plan process.

Throughout this update process, a working group comprised of City personnel gathered to build consensus around Haverhill's existing housing landscape and what types of strategies and action items would work most effectively to continue to build a Haverhill that includes a variety of housing types with varying affordability. This intensive, thoughtful work would not have been possible without the significant contributions of time and thought from each and every participant. In addition to this core work, Haverhill co-hosted a virtual community engagement session to glean public sentiment around key housing production strategies and simultaneously educate on these types of tools. Thank you to the Haverhill community at-large and the working group for their impactful contributions to this important plan.

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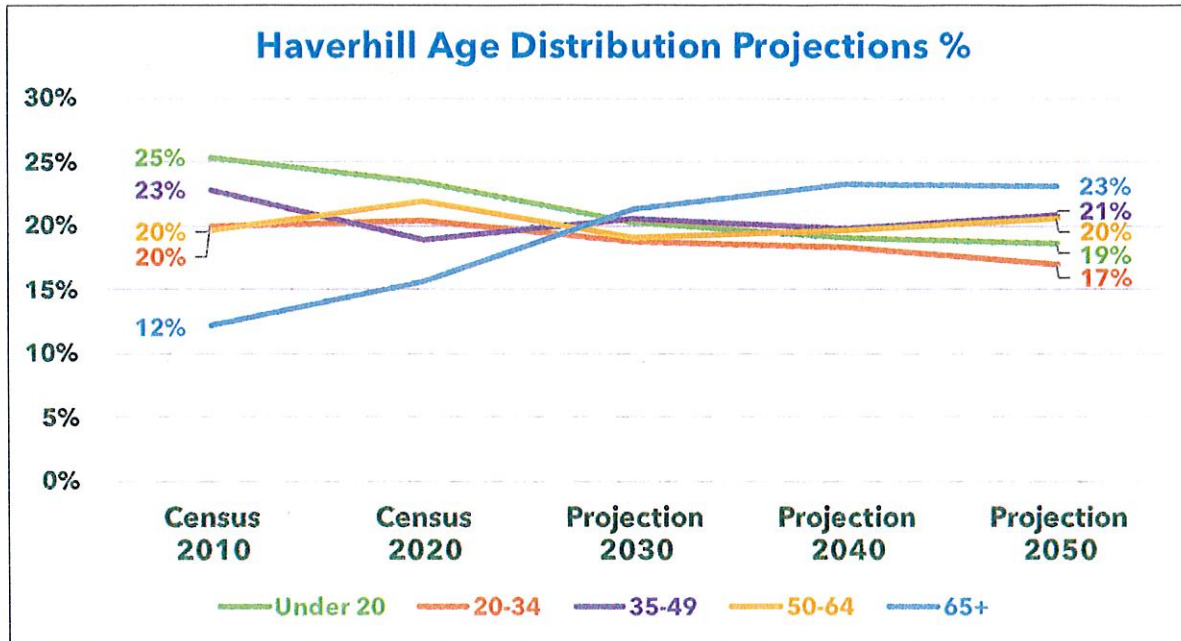


2018-2023 Housing Accomplishments

Over the past 5 years, the City of Haverhill has worked diligently to advance its housing production efforts, in accordance with its 2018 Housing Production Plan. Through joint efforts spearhead by the Affordable Housing Trust, Planning Department, Planning Board, Zoning Board of Appeals, and Select Board, the following accomplishments have been achieved:

Planning & Policies

- Completed construction of over 400 new housing units, including 100+ affordable housing units.
- Recently approved permits for over 1,000 new housing units.
- Created 7 new affordable homeownership units in the Mount Washington neighborhood with 4 additional units in the planning process.
- Adopted a new Accessory Dwelling Unit (ADU) bylaw in 2023.
- Added more group homes and sober homes to the City's housing inventory to better meet the housing needs of those challenged by addiction, mental illness, and disabilities.
- Adopted a new Inclusionary Zoning ordinance



Source: UMASS Donahue Institute, Massachusetts Population Projections, "Age/Sex Details"

Haverhill's age projections show an aging population, suggesting a need for additional housing types suitable for downsizing and individuals on a fixed income. In some cases, lack of suitable housing may be a factor in the decrease that is projected in certain groups. Most notably, the under 20 age group proportion is projected to decrease from 2020-2050. Meanwhile, the 65+ age group is projected to increase by 11%, making up almost a quarter of Haverhill's population by 2050. With an aging population, it is crucial that the housing and personal needs of seniors are strongly integrated into the housing production conversation, especially in regard to the need or desire to downsize into physically and financially accessible housing. The need for supportive services is also an integral factor when considering where senior-friendly housing could and should be located.

It is important to note that this age distribution data is based on projections from trends seen in previous years. There are several factors that determine changes in a community's age distribution. Fluctuations in birth rates, aging populations, and housing turnover rates may affect the age distribution seen in a community. If communities work to develop new housing, it may impact the projected distribution, depending on the types of housing communities are



enrollment charts. The first figure shows the school enrollment in Haverhill Public Schools—the total number of students enrolled in the City’s K-12 schools. The second figure shows the City’s “Foundation Enrollment,” a number used by DESE to calculate the amount of state aid that will be provided to the City. Foundation enrollment calculates the total amount of students the district is financially responsible for, and weights the enrollment depending on the student type to create a full-time equivalent number, which is slightly different than the actual number of children attending the public schools.

Haverhill’s school enrollment shows a slight decrease in the total number of students since 2000, while the foundation enrollment shows a slight increase since 2000. Taken together, it appears the city’s enrollment trends are relatively stable—no major increases or decreases in student population when comparing 2000 to 2025.

While the City’s school enrollment does not show a significant difference between 2000 and 2025, significant housing production has occurred. In Haverhill, there is no clear correlation between increasing housing production and school enrollment—as demonstrated in the years where the City produces new housing units but sees a drop in enrollment. Despite the common belief that housing development may increase school enrollment, studies have shown this is likely not the case. Based on a study conducted by the Metropolitan Area Planning Council (MAPC) that analyzed school districts across Massachusetts, there is no indication that an increase in housing production correlates with an increase in school enrollment. This study was recently updated in 2024, yielding the same findings.

“While it is true that schoolchildren occupying new housing units may cause a marginal change in enrollment, they are one small factor among many. In cities and towns with the most rapid housing production, enrollment barely budged; and most districts with the largest student increases saw very little housing unit change. The rate of housing unit growth is not a useful predictor of overall enrollment change, nor is rapid housing development a precondition to sudden enrollment increases.”

Source: The Waning Influence of Housing Production on Public School Enrollment in Massachusetts. Metropolitan Area Planning Council. October 2017.



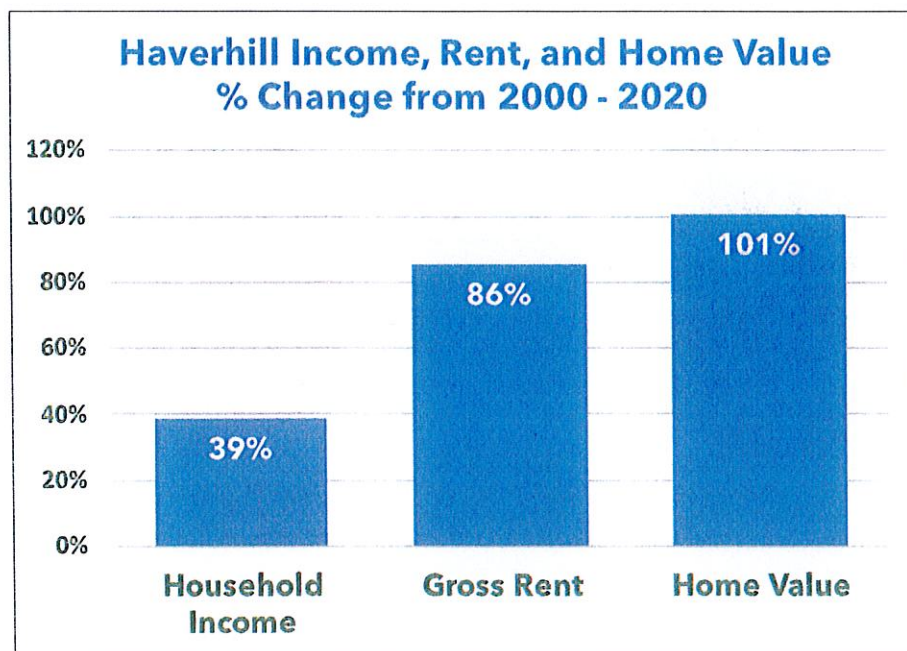
Source: 2006-2010 ACS Estimates, 2011-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001

Median Income by Tenure, 2020				
Tenure	Haverhill	Merrimack Valley Region*	Essex County	Massachusetts
All Residents	\$69,237	\$108,174	\$82,225	\$84,385
Owner	\$96,051	\$127,308	\$112,582	\$110,315
Renter	\$43,525	\$51,875	\$41,553	\$47,842

Source: 2020 ACS Estimates, Table B25119. *Note: Merrimack Valley Regional median incomes are the author's calculation of the average of the estimated median incomes of the 15 towns and cities in the region.

According to the 2020 American Community Survey (ACS), Haverhill's housing stock is 58% owner occupied and 42% renter occupied. The median household income for Haverhill renters was \$43,525 in 2020, and the median household income for homeowners was \$96,051. This difference follows a historic wealth disparity between renters and owners state and country-wide and indicates the importance of preserving naturally occurring affordable rental opportunities for residents, in addition to promoting development of income-restricted affordable units, to meet this need.

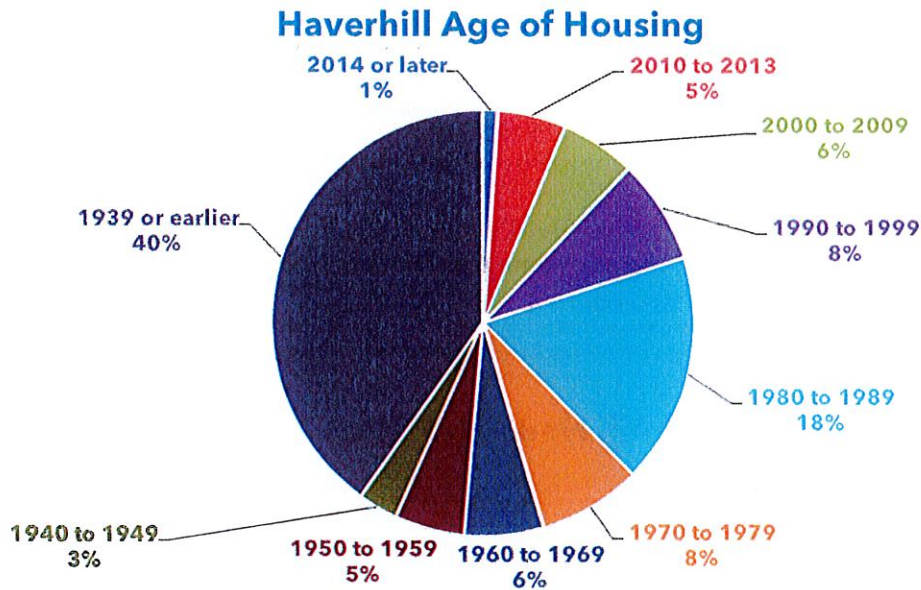
Similarly, when discussing access and availability of units that are affordable to residents seeking both owner and rental opportunities in the City, it is of equal importance to consider available housing types to meet individual needs.



Source: 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4



As is commonly seen in surrounding communities, Haverhill appears to have a slight lack of one or two bedroom units and an excess of three or four bedroom units. 1 or 2 person households comprise 60% of Haverhill homes, while 1 and 2 bedroom units comprise 40% of the City's total housing stock. On the other end, 3 or more person households comprise 40% of homes, while the majority of the City's housing stock is three or more bedroom units, at 51%. These figures may suggest a gap in availability of "right-sized" housing, which the City could address by encouraging the development of smaller housing units consisting of studio, one, and two bedroom units.



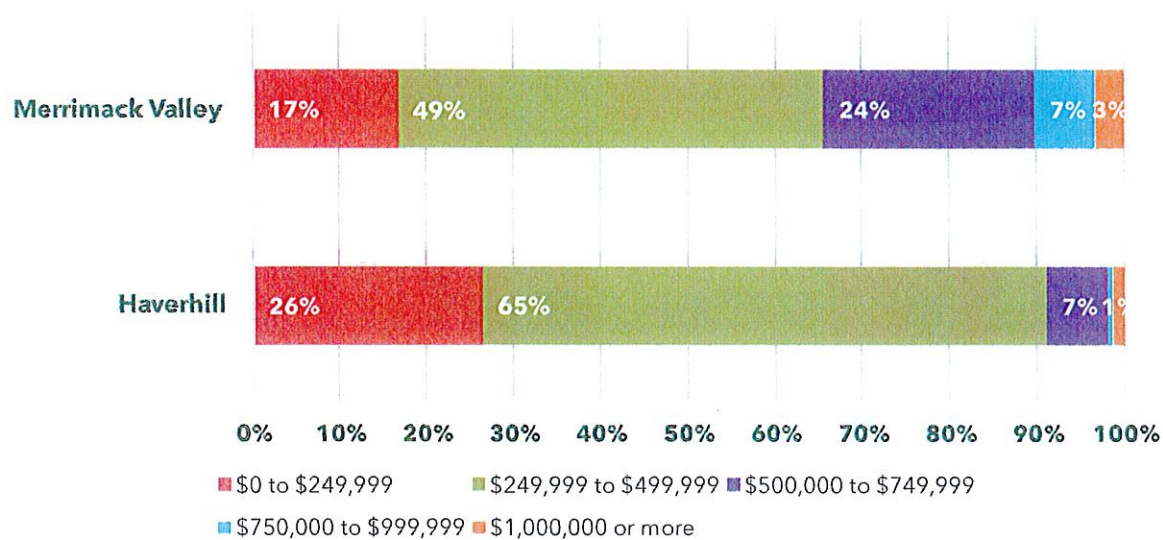
Source: 2023 ACS Estimates, Table B25034

The age of housing is an important factor to consider in planning for future growth, as the preservation of existing housing stock is critical to the overall wellbeing of the City's form, function, and of its residents. Haverhill, similar to other Gateway cities in Massachusetts, is known for its quintessential New England aesthetic, where much of this character is exhibited by its housing stock. Approximately half of the City's housing stock was built before 1960, which is typical for many communities in the Merrimack Valley region. The City began seeing steady housing production through the second half of the 20th century, with an uptick in construction during the 1980s and 1990s. This trend in housing production during this period is similar to the historic trends seen in other communities throughout Massachusetts, as families began moving out of cities to settle in the bedroom communities outside Boston. In recent years, Haverhill has seen an uptick in housing production once again as new developments in the downtown area have brought much needed new multi-family housing units to the City.



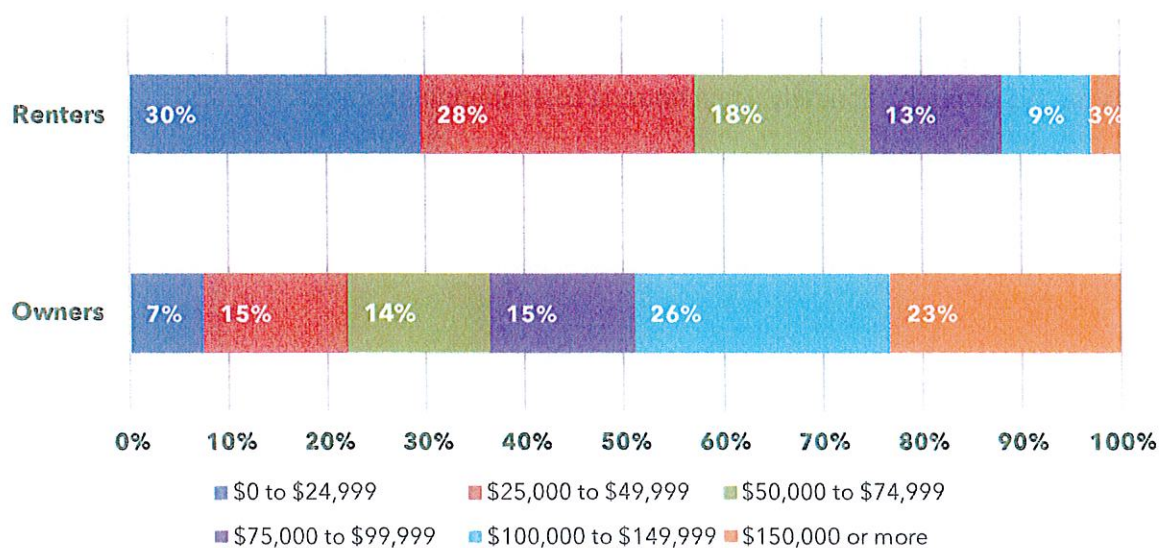
Housing Characteristics

Haverhill Owner - Occupied Units by Value



Source: 2016-2020 ACS Estimates, Table B25075

Haverhill Household Income Distribution

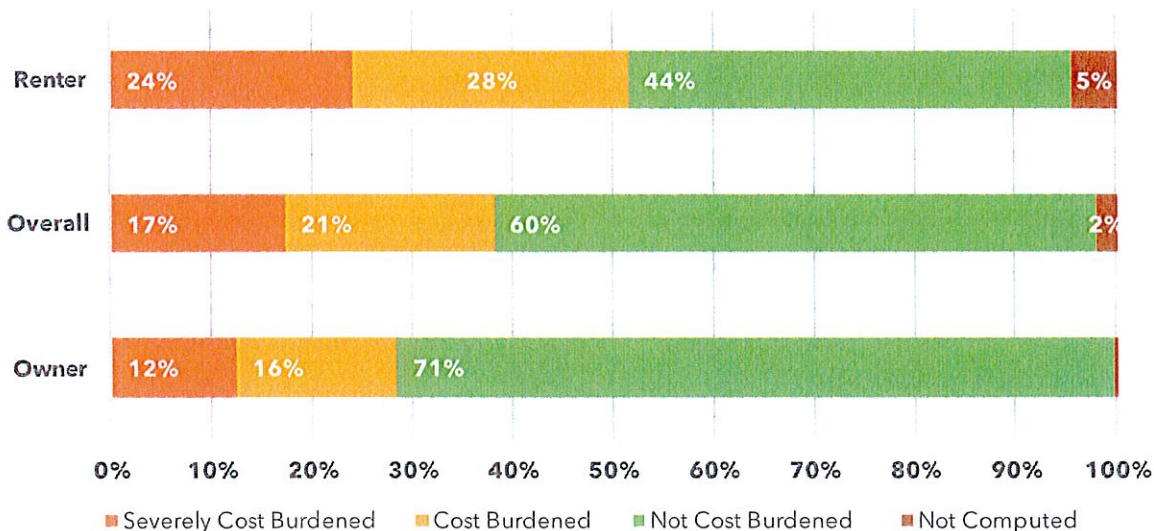


Source: 2020 ACS Estimates, Table B25118



Housing Affordability

Haverhill Housing Cost Burden by Household Type



Source: 2020 ACS Estimates, Table B25070, Table B25091²

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

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



Affordability Gap

As cited in the previous HPP, housing sale prices in Haverhill continue to increase significantly and are out of reach even for median-income households. According to home sale data, the 2023 median sales price in Haverhill for a single family home was \$520,000. However, Haverhill households making the median household income of \$94,210 could only afford to purchase a home up to \$336,172 with a \$60,000 downpayment.

As shown in the table below, there is a difference between homeowners' median income and the price of a home, creating a homeowner affordability gap. This gap is defined as the difference between the median sales price for Haverhill and the 'affordable price' (household paying no more than 30 percent of annual income on housing).

Income	Median Sales Price Haverhill	Affordable Price	Gap
80% of Median = \$75,368	\$520,000	\$250,156	\$269,844
100% of Median = \$94,210	\$520,000	\$336,172	\$183,828

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

Source: Bankrate.com Housing Affordability Calculator; Author's Calculations

Ownership Affordability by Income

As seen in the above table, a household of four in Haverhill with 80 percent of the median income could afford to purchase a home up to \$250,000 with a downpayment of \$25,000. However, the average sales price for a single-family home in Haverhill in 2023 was \$520,000, meaning a household would have to make about \$135,000 per year to afford a home at the average sales price.

Rental Affordability by Income

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

Source: HUD Affordable Housing Program Income and Rent Limits 2023

CHAPTER 4: HOUSING DEVELOPMENT CONSTRAINTS

Environmental Constraints

Haverhill, located on the border of New Hampshire to the north, is defined by the Merrimack River running directly through the center of the City. Haverhill has a landscape that varies widely between rural agricultural areas, suburban residential neighborhoods, and a historic downtown urban center.

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

A GIS analysis of the City's FIRM flood hazard areas by MVPC has determined that 3,628 (5.67 sq. mi.) of land area in Haverhill is located within the 100-Year floodplain and thus is vulnerable to flooding. An additional 847 acres (1.32 sq. mi.) lies within the 500-Year floodplain. Together, these two flood zones constitute almost twenty percent (19.6%) of the total area of the community.

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

Infrastructure

Transportation

The City of Haverhill is connected to the rest of the Merrimack Valley region through interstate access and state roads, as well as several municipal roads. Interstate 495 provides several transportation access points across the City. Several state routes cross through the downtown and other areas in the City, including Routes 97, 108, 110, 113, and 125. All of these roads serve as major thoroughfares through Haverhill and connect the City with surrounding communities along with several residences and businesses.

There are several fixed bus routes provided through MeVa (Merrimack Valley Transit), ultimately convening at the Washington Square Transit Center. These routes connect several locations within Haverhill, including commercial centers such as Westgate Plaza, as well as destinations outside the City including Lawrence, North Andover, Groveland, Plaistow, Lawrence, and Salisbury Beach.

Haverhill also continues to focus on developing active transportation routes, connecting destinations within the City as well as the rest of the region. The Riverwalk and the Bradford Rail Trail provide active transportation access along the Merrimack River, while bike lanes throughout the City connect residents with destinations across Haverhill and the Merrimack Valley region.



minimum lot size in this district is 20,000 SF and the maximum building height is 2.5 stories and 35 feet. This district is located among the medium-density residential neighborhoods outside of the downtown core.

High Density (RH) is a residential district mainly allowing for the development of single-family and two-family (or duplex) residential structures as well as accessory dwelling units by-right. Three-family and multi-family dwelling units are also allowed in this district with a Special Permit by the City Council. The minimum lot size in this district is 7,500 SF for single-family detached dwellings, 9,600 SF for two-family dwellings (or duplexes), and 11,700 SF for three-family dwellings. For multi-family dwellings, this district requires a 40,000 SF minimum lot size with a 10,000 SF minimum for the first dwelling unit along with a 3,000 SF minimum for each additional dwelling unit. The maximum building height in this district is 2.5 stories and 35 feet. This district is located among the high-density residential neighborhoods outside of the downtown core.

Urban Density (RU) is a residential district mainly allowing for the development of single-family and two-family (or duplex) residential structures as well as accessory dwelling units by-right. Three-family and multi-family dwelling units are also allowed in this district with a Special Permit by the City Council. The minimum lot size in this district is 7,500 SF for single-family detached dwellings, 9,000 SF for two-family dwellings (or duplexes), and 11,700 SF for three-family dwellings. For multi-family dwellings, this district requires a 25,000 SF minimum lot size with a 7,500 SF minimum for the first dwelling unit along with a 2,000 SF minimum for each additional dwelling unit. The maximum building height in this district is 2.5 stories and 35 feet, however a maximum building height of up to 110 feet and 10 stories may be allowed with a Special Permit for multi-family residential structures. This district is located among the high-density residential neighborhoods adjacent to the downtown core.

Commercial Districts

Neighborhood (CN) is a zoning district mainly allowing for commercial uses with some residential uses allowed. Multi-family dwelling units, along with flexible developments consisting of single-family, two-family, and multi-family residential structures containing no more than six dwelling units, are allowed with a Special Permit by the City Council. The minimum lot size in this district is 5,000 SF and the maximum building height is 45 feet and 3 stories. Existing residential uses are subject to the regulations in the *High Density (RH)* zoning district depending on the type of dwelling unit. This district is located across several commercial areas in the City among the village nodes.

General (CG) is a zoning district mainly allowing for commercial uses with some residential uses allowed. Three-family and multi-family residential structures are allowed with a Special Permit by the City Council. The minimum lot size in this district is 5,000 SF and the maximum building height is 40 feet and 3 stories. Existing residential uses are subject to the regulations in the *High Density (RH)* zoning district depending on the type of dwelling unit. For multi-family dwellings,



- Townhouse (Subzone E) allows for multi-family housing by-right. The maximum residential density in this subzone is 12 dwelling units per acre. The maximum building height in this subzone is four stories.

Merrimack Street Gateway Renaissance Overlay District (MSGROD) is a zoning overlay district mainly allowing for mixed-use commercial and residential development as well as multi-family housing by-right. There are no minimum lot size requirements in this district, however the maximum building height is 10 stories and 125 feet or 12 stories and 125 feet for priority projects. The maximum residential density in this overlay district is 110 dwellings per acre and 220 dwellings per acre for priority projects. This overlay district is located along Merrimack Street in downtown Haverhill.

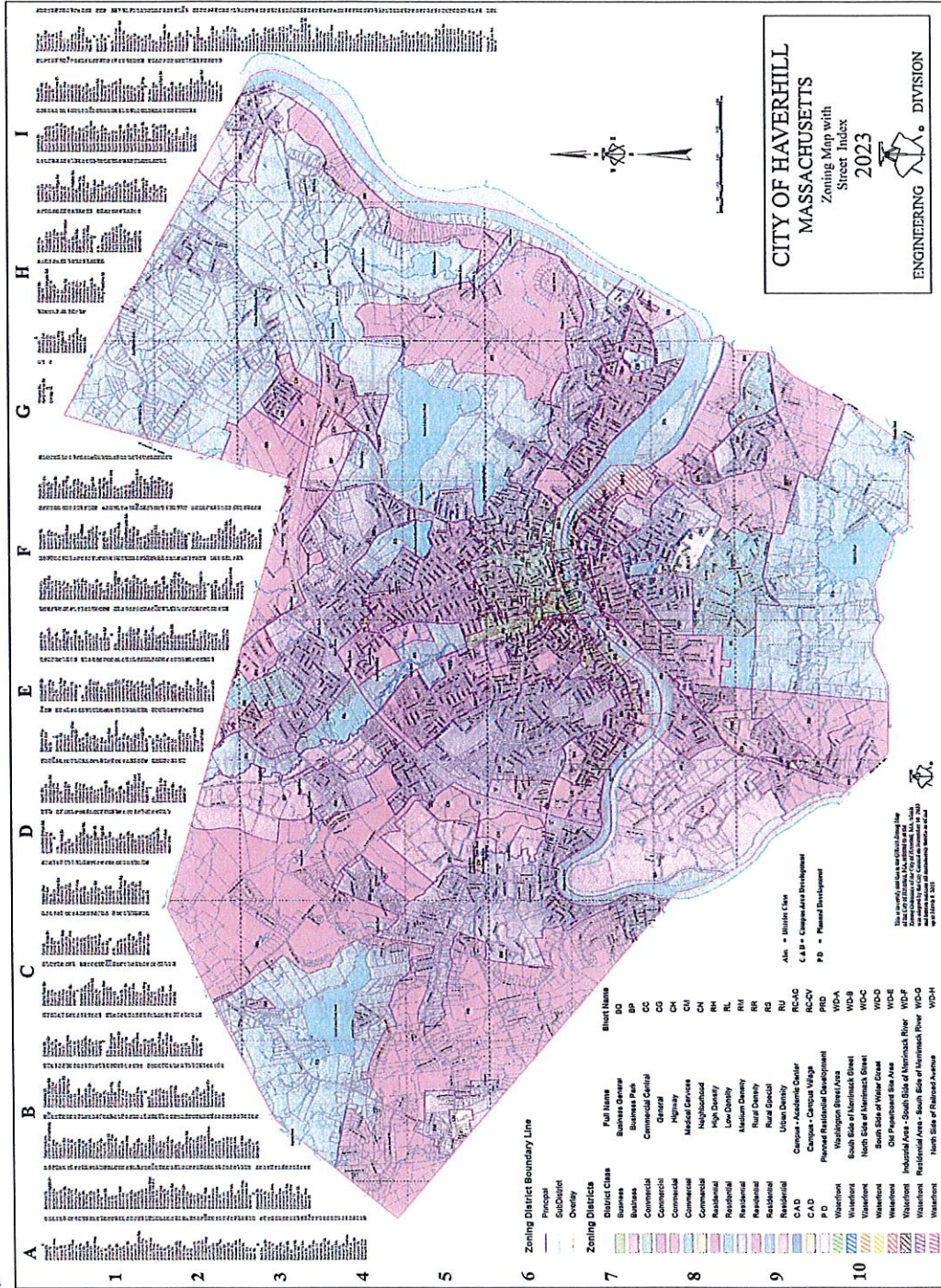
Waterfront District (WD) is a zoning overlay district located along the Merrimack River that allows a mix of residential and commercial uses. There are several sub-districts included in this overlay district.

- *Waterfront District A (WD-A)* is a sub-district located in the Washington Street area matching the requirements of the *Downtown Smart Growth Overlay District (DSGOD)*. Multi-family residential structures, along with developments of two or more dwelling units as part of a mixed-use structure, are allowed through site plan review from the City Council or Planning Board. The maximum residential density in this overlay district is 110 dwellings per acre and 220 dwellings per acre for priority projects. The maximum building height in this sub-district is 74 feet.
- *Waterfront District B (WD-B)* is a sub-district located on the south side of Merrimack Street adjacent to the Merrimack River matching the requirements of the *Merrimack Street Gateway Renaissance Overlay District (MSGROD)*. The maximum residential density in this overlay district is 110 dwellings per acre and 220 dwellings per acre for priority projects. The maximum building height in this sub-district is 10 stories and 125 feet or 12 stories and 125 feet for priority projects.
- *Waterfront District C (WD-C)* is a sub-district located on the north side of Merrimack Street. Multi-family residential structures, along with developments of two or more dwelling units as part of a mixed-use structure, are allowed through site plan review from the City Council or Planning Board. The maximum residential density in this sub-district is 120 units per acre. The maximum building height in this sub-district is 74 feet.
- *Waterfront District D (WD-D)* is a sub-district located along Water Street providing a vibrant entrance into the downtown area. Multi-family residential structures, along with developments of two or more dwelling units as part of a mixed-use structure, are allowed through a Special Permit from the City Council. The maximum residential density in this sub-district is 30 units per acre. The maximum building height in this sub-district is 74 feet.
- *Waterfront District E (WD-E)* is a sub-district located at 100 South Kimball Street (also known as the Paperboard site). Single-family, two-family, and multi-family residential



CITY OF HAVERHILL
MASSACHUSETTS
Zoning Map with
Street Index
2023

ENGINEERING X. DIVISION





Housing Production Strategies

Based on the local needs, existing resources, and development considerations, the following recommended strategies have been developed with Haverhill. The proposed strategies were developed after conversations with residents and City staff to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs.

While some of the strategies do not directly create affordable units, they do serve as a foundation for achieving housing goals, including the creation of a more diverse housing stock in the city.

- Strategy 1: Expand home ownership opportunities for Haverhill residents.
 - Home ownership allows residents to build personal wealth and invest in their community. Haverhill may encourage additional opportunities for residents to own their home by increasing the supply of new, right-sized housing units available for purchase. One way to do this would be to create a [40Y Overlay Zoning District](#). 40Y districts, also known as “starter home districts,” make it easier for developers to build smaller homes that may be more affordable to first time homebuyers.
 - Similar to 40R districts, if a community adopts a 40Y district it receives payments from the state, and then receives additional payments for each new housing unit created.
 - EOHLC is expected to promulgate regulations to assist communities with creating 40Y districts in the coming months.
 - Haverhill may also look to expand the City's existing first-time homebuyer program. Currently, qualified first-time homebuyers may be eligible to receive up to \$15,000 for downpayment or closing costs towards purchasing a property located in the Mount Washington or Lower Acre neighborhoods. Due to CDBG funding restrictions, the program is limited in its ability to expand. However, the City could expand this program using funds from an Affordable Housing Trust see (Strategy 3). Other communities have leveraged Affordable Housing Trust funding to establish downpayment assistance programs, in partnership with nonprofits.
- Strategy 2: Continue to encourage development of housing that is affordable to both low- and moderate-income households.
 - The City should continue building relationships and partnering with developers who have experience in utilizing applicable tax credits (including the Low-Income Housing Tax Credit (LIHTC) and other effective affordable housing financing tools in order to address the creation of new affordable housing. Haverhill may also wish to activate and utilize municipally owned property to develop housing that supports community needs. Cataloguing existing City owned properties and



for seniors. This may include age-restricted residential developments, such as 55+ communities, that increase the available housing stock in the City without the potential of impacting the school system.

- Work with the State to review accessory dwelling unit regulations that may hinder creation of new units and assemble a working group of city staff to streamline approval process.
- Strategy 5: Allow additional housing supply in village centers.
 - The City's 2035 Master Plan outlines several strategies for increasing housing options for residents. Two key strategies that should be further explored include:
 - Modify zoning to enable mixed-use townhouse-level multifamily in commercial neighborhood (CN) zones.
 - Explore the possibility of encouraging one additional level of housing density around the village centers.
 - Both of these strategies can help provide additional housing options and concentrate development in already developed areas of the City, further protecting the open space and farmland elsewhere in Haverhill. Allowing for a slightly higher residential density in these areas may help to increase the number of housing units available in Haverhill while also maintaining the character of existing neighborhoods.
- Strategy 6: Explore the feasibility of adopting the Good Landlord Tax Credit.
 - The Massachusetts Legislature recently passed a law allowing for communities to adopt the [Good Landlord Tax Credit](#), which would provide landlords with a property tax exemption if they rent their properties at an affordable rate. This incentive may encourage more landlords to provide additional affordable rental units that are much needed in the City. Haverhill may wish to examine the benefits of adopting this ordinance as a strategy to address the creation of new affordable housing units.
- Strategy 7: Achieve Housing Choice Community Designation.
 - Given the City's recent housing permitting, it is likely the City qualifies to be designated as a Housing Choice Community through the Commonwealth. With this designation, the City will gain access to additional grant opportunities and receive additional points towards other grant opportunities.
 - Applications for this designation are available on an annual basis, with the 2025 applications due by April 18, 2025.
- Strategy 8: Allow three-unit structures (triple deckers) by right in neighborhoods where they have historically been built.
 - Many neighborhoods across Haverhill are characterized by traditional three-unit structures (triple deckers) that have been a part of the City's housing stock for



Action Plan Matrix

Housing Strategies			
Strategies	Time to Complete	Strategy Implementer(s)	Key first steps and funding options
Expand home ownership opportunities for Haverhill residents.	1-2 years	City Council, Planning Board, City Staff	- Review the 40Y statute to learn basic requirements, including review of incentive payments under chapter 40R the city could be eligible for - Upon release of state regulations in 2025, review regulations and discuss with the planning board the desire to implement a 40Y district in Haverhill - In anticipation of the state approving regulations, the City will immediately prepare proposed local regulations to be ready to file as soon as the state promulgates rules. - Examine opportunities to expand the current first-time homebuyer program through activating an Affordable Housing Trust and partnering with non-profit developers
Continue to encourage development of housing that is affordable to both low- and moderate-income households.	Ongoing	Mayor, Affordable Housing Trust, City Staff	- Currently undertaking a detailed review of all city owned property to update any property suitable for residential development. - Develop an RFP versus auction process to maximize appropriate and suitable development. - Work with Affordable Housing Trust to identify sites best suited for affordable housing reuse - Meet with organizations like Habitat for Humanity or Bread and Roses Housing to learn how they can assist with development of affordable housing on City-owned land
Activate the Affordable Housing Trust	6 months – 1 Year	Mayor, Affordable Housing Trust, City Council	- Examine the requirements for activating the Affordable Housing Trust in alignment with the city's current bylaw - Form an advisory committee to explore the process of activating the Affordable Housing Trust



			• Examine the impact of a tax credit that may encourage landlords to offer additional affordable rental units in Haverhill • Prepare the documents to file the hole rule petition to implement the program locally.
Achieve Housing Choice Community Designation	1 Year	Community Development	• Apply for Housing Choice designation, which will open up additional grant opportunities for the City.
Allow Triple-Deckers by right	6 months - 1 Year	Community Development, City Council	• Determine which neighborhoods have pre-existing triple-deckers • Propose zoning change to allow traditional vertical 3 deckers to be approved or vertically expanded to not require a special permit



Ayers Village	Mixed-Use Multi-Family		Conceptual				
Broadway	Mixed-Use Multi-Family		Conceptual				
Main Street	Mixed-Use Multi-Family		Conceptual				
Primrose Street	Mixed-Use Multi-Family		Conceptual				
Washington Street	Mixed-Use Multi-Family		Conceptual				
South Main Street	Mixed-Use Multi-Family		Conceptual				
Groveland Street	Mixed-Use Multi-Family		Conceptual				
Rivers Edge	Mixed-Use Multi-Family		Conceptual				