HAVERHILL, MA

Housing Production Plan

2026-2031

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Merrimack Valley Planning Commission

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Chapter 1: Introduction

Background & Purpose

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

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

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

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

As part of this process, the City of Haverhill, in collaboration with MVPC, conducted a public engagement event to closely involve Haverhill residents in the HPP update process. A virtual session was held on October 4, 2023, where participants had the opportunity to review region-wide and local housing data and discuss their interpretations of how this data resonated with their lived experiences.

Acknowledgments

On behalf of the Merrimack Valley Planning Commission, we would like to express our sincere thanks to all who participated in the 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.

City of Haverhill Staff:

- Melinda Barrett, Mayor
- Christine Lindberg, Chief of Staff
- Josselyn DeLeon-Estrada, Deputy Chief of Staff
- Andrew Herlihy, Community Development Division Director
- Matt Hennigan, Housing Coordinator

Merrimack Valley Planning Commission:

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

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

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

Community Overview & Findings

Haverhill is a mid-sized city bordered by New Hampshire to the north; Merrimac, West Newbury, and Groveland to the east; Boxford and North Andover to the south; and Methuen to the west. Haverhill retains all of the characteristics of a Gateway city with a historic downtown, rural agricultural areas, and several suburban residential neighborhoods. Haverhill was first incorporated as a town early in the state's history in 1641, later becoming a city in 1870.

Haverhill changed gradually between the 19th and 20th centuries from an industrial community to one which is mostly residential with a vibrant commercial downtown center. City residents have easy access to Interstate 495 as well as Routes 97, 108, 110, 113, and 125.

Haverhill has experienced both population and household growth over the last several years. From 2010 to 2020, the City gained about 6,900 residents.

Homes for sale in Haverhill tend to be lower priced than in nearby communities. The average price for all home sales (single family & condominiums) was about $463,000 in 2023. Roughly 60 percent of Haverhill's occupied housing units were owner occupied and 40 percent renter occupied, which is typical for a Gateway city in the region.

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

- Haverhill's population is projected to increase by 6% between 2020 and 2050
- Between 2020 and 2050, the following changes to Haverhill's age distribution are projected to occur:
  - **6% decrease in population under 20**
  - **11% increase 65+ population**

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

2018-2023 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.



Chapter 2: Demographic Profile

Population

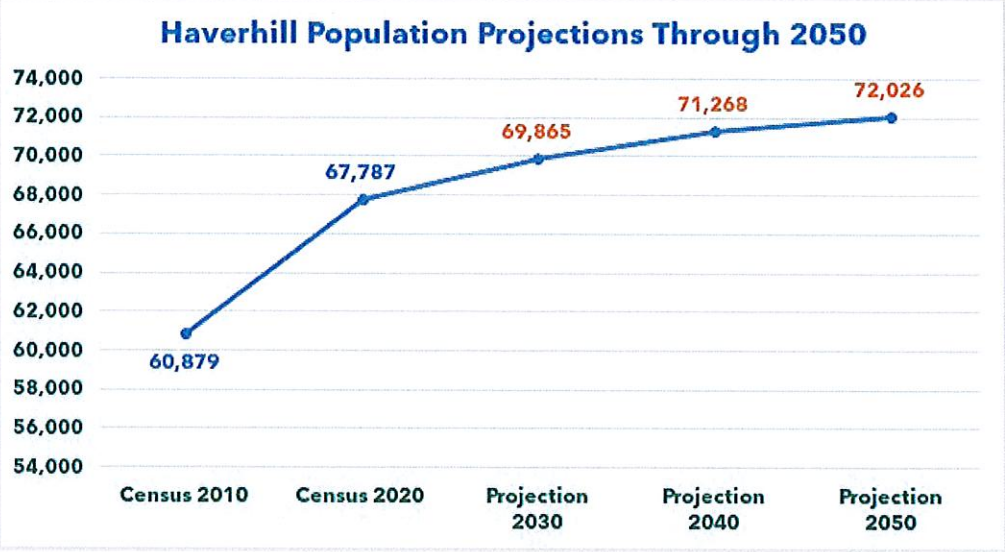


FIGURE 1: **POPULATION PROJECTIONS THROUGH 2050** [1]

Per the 2020 Census, the City of Haverhill has a population of 67,787 residents. Population projections from the UMass Donahue Institute indicate that between 2020 and 2050, the population is projected to increase by about 6% percent, from 67,787 to 72,026. This projected increase over 30 years is moderate, and is estimated based on current birth, mortality, and local migration trends. Promoting and maintaining diverse housing availability is a substantial factor in mitigating out-migration, as well as providing opportunities for new residents looking to move into the City. The strategies Haverhill looks to employ in this plan may be leveraged to encourage sustainable growth for the community.

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

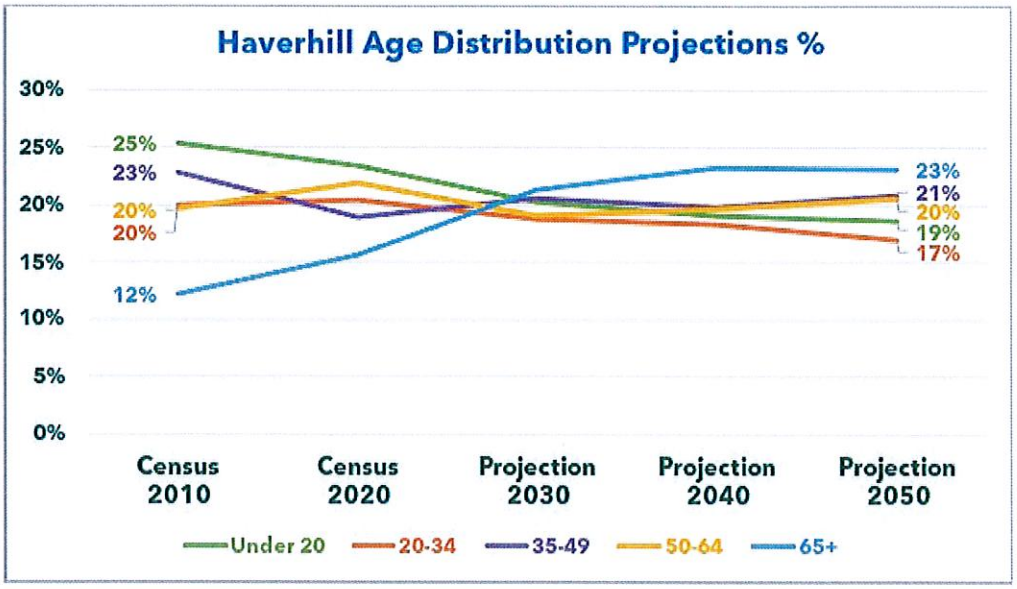


FIGURE 2: AGE DISTRIBUTION PROJECTIONS [2]

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. This decrease correlates with local school enrollment data, which indicates a slight decrease in enrollment since 2000. 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 building.

Residents age 65+ are expected to make up 23% of all residents by 2050, an increase of 11% from 2020.

Haverhill's public school enrollment has declined by 710 students from 2000-2020, which may be due to a lack of housing available to young families.

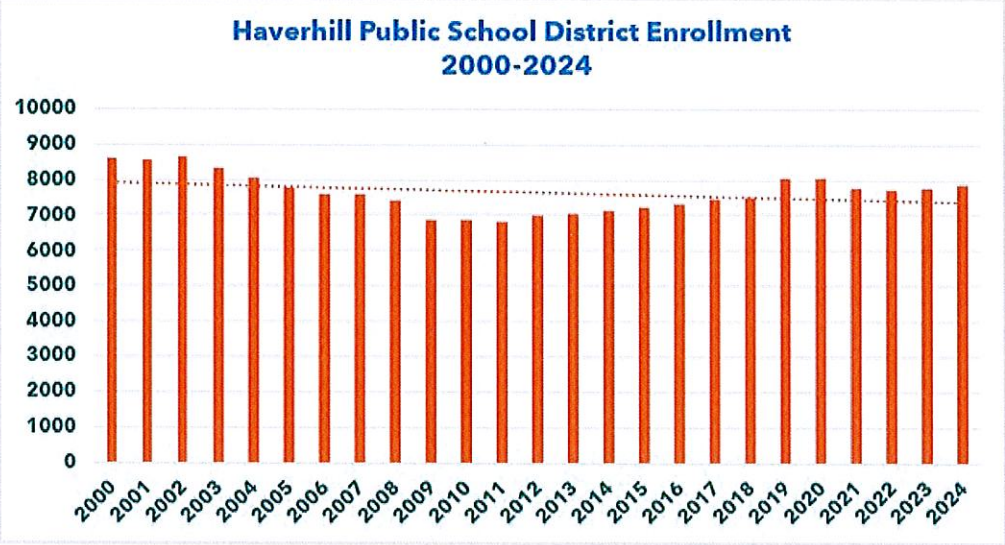


FIGURE 3: SCHOOL ENROLLMENT BY SCHOOL TYPE [3]

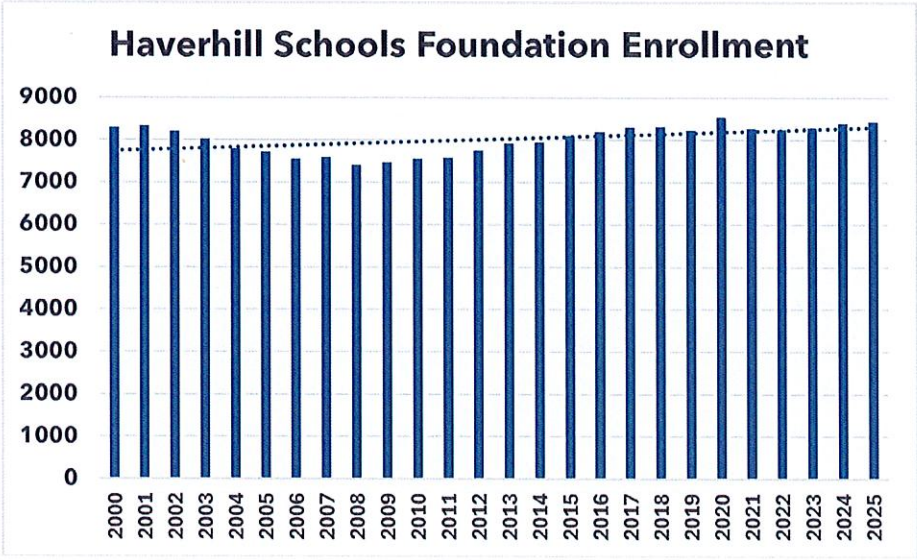


FIGURE 4: SCHOOL ENROLLMENT BY SCHOOL TYPE [4]

Multiple data sets are available to measure school enrollment—depending on how enrollment is quantified, it is possible to have slightly different numbers, as demonstrated in Haverhill's 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. In both charts, it is clear the City has seen fluctuating student numbers over the last few decades, with a steady increase seen between 2010 and 2020. It is important to note that these charts do not capture students who enroll mid-year and then leave the district at the end of that year, which is a challenge that gateway cities like Haverhill encounter often.

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.***" [5]

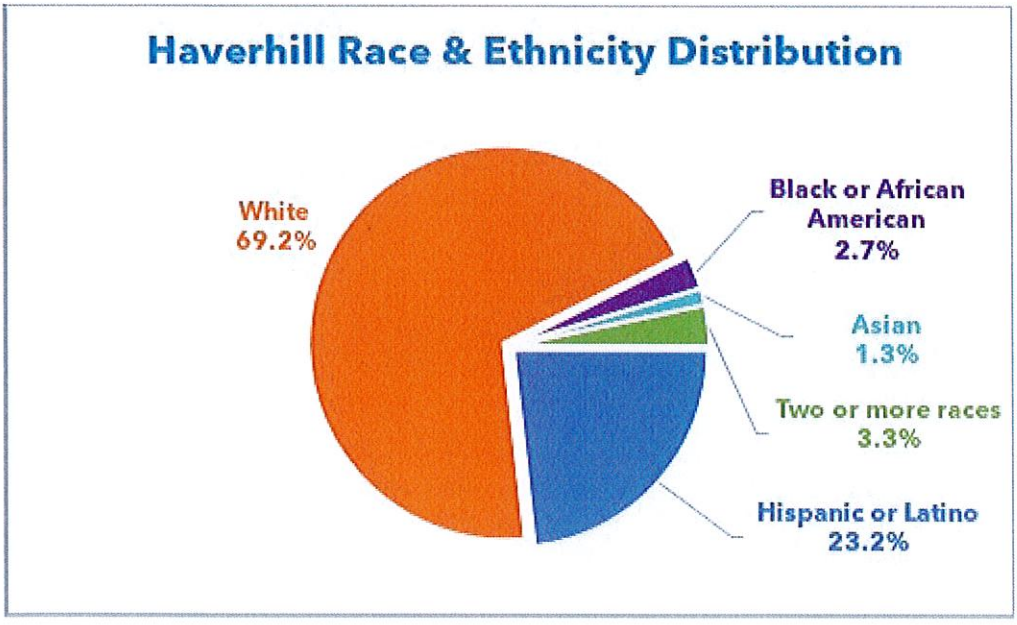


FIGURE 5: **RACE & ETHNICITY DISTRIBUTION** [6]

Haverhill's race & ethnicity distribution reflects the distribution across the Gateway cities of the Merrimack Valley, with almost 70% of residents identifying as non-Hispanic white and 23% of residents identifying as Hispanic or Latino. A key factor in ensuring continued economic and racial diversity in the community will be the continuation of a diverse housing stock, with a variety of housing types and housing costs accessible to all individuals and families.

Household Trends

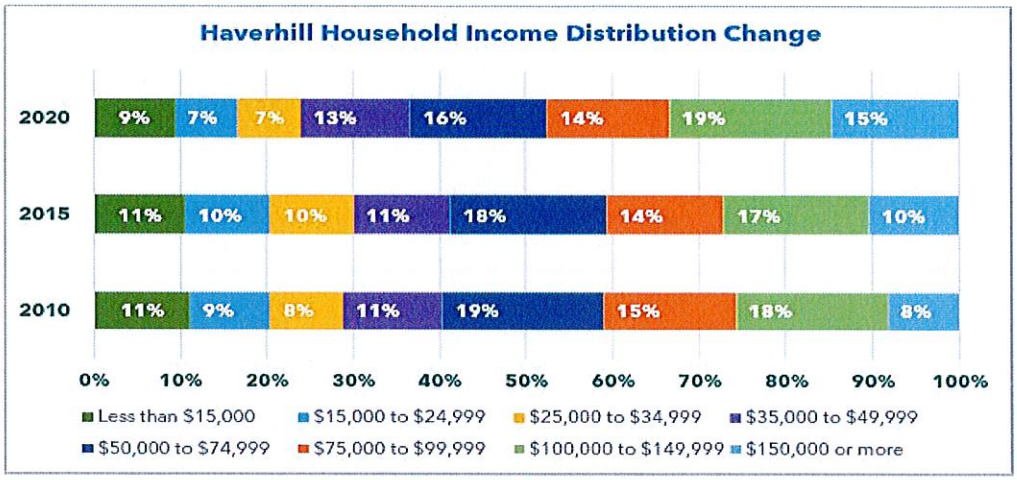


FIGURE 6: HOUSEHOLD INCOME DISTRIBUTION CHANGE [7]

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

TABLE 1: 2020 MEDIAN HOUSEHOLD INCOME BY TENURE [8]

**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.*

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

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.

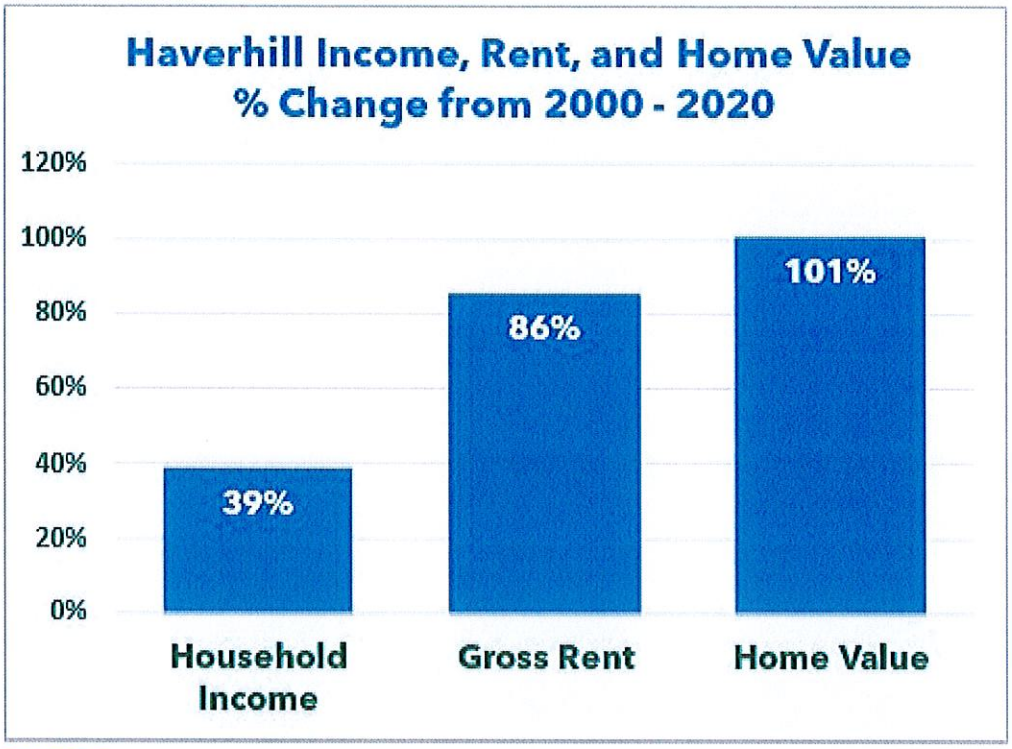


FIGURE 7: INCOME, RENT AND HOME VALUE % CHANGE FROM 2000-2020 [9]

The cost of rent is far outpacing incomes, increasing at over 2x the rate from 2000-2020.

Additionally, it is critical to observe the changes in overall housing costs in Haverhill over time to add more context to the housing landscape. Over the 20-year period between 2000 and 2020, there has been a significant increase in median household income, gross rent, and home value in the City. While it is expected that household incomes would rise alongside rising rent and home values, there is a growing distance between median income and median rent in Haverhill – per Census data, household income has increased 39% over this period, while gross rent has increased 86% and home values have increased 101% over the same 20-year period. This difference has implications when it comes to access to homeownership opportunities in Haverhill, as higher rent costs make it harder for renters to save up enough funds for a downpayment on a home purchase and rising home values increase the amount of money a household needs to purchase a home.

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

1 and 2-person households make up 60% of Haverhill's homes, while 1 and 2-bedroom housing units make up 40% of Haverhill's housing stock.

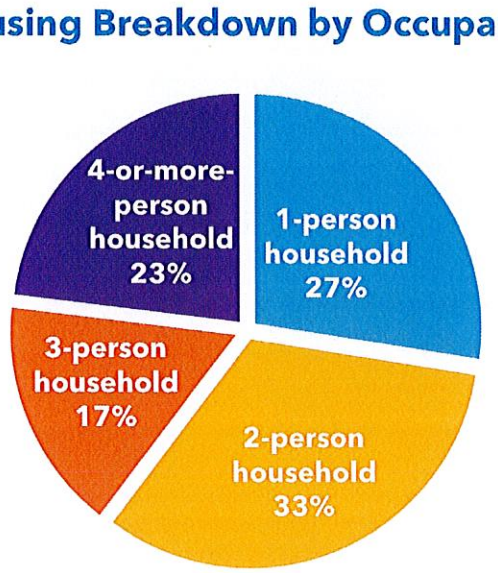


FIGURE 8: HOUSING BREAKDOWN BY OCCUPANCY [10]

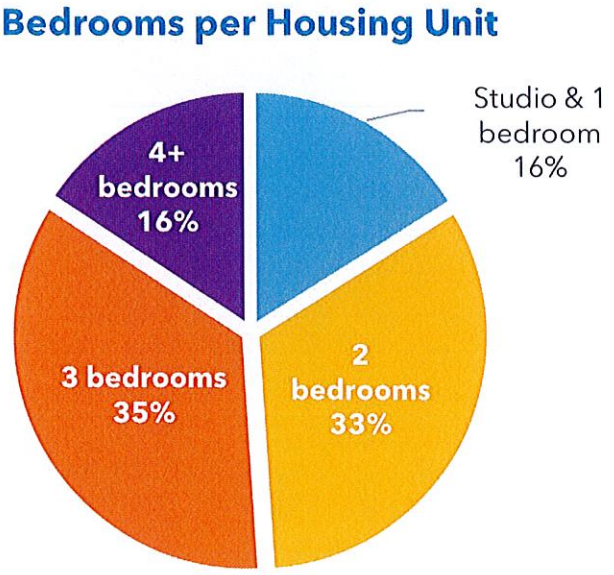


FIGURE 9: BEDROOMS PER HOUSING UNIT [11]

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.



Chapter 3: Local Housing Conditions

Housing Supply

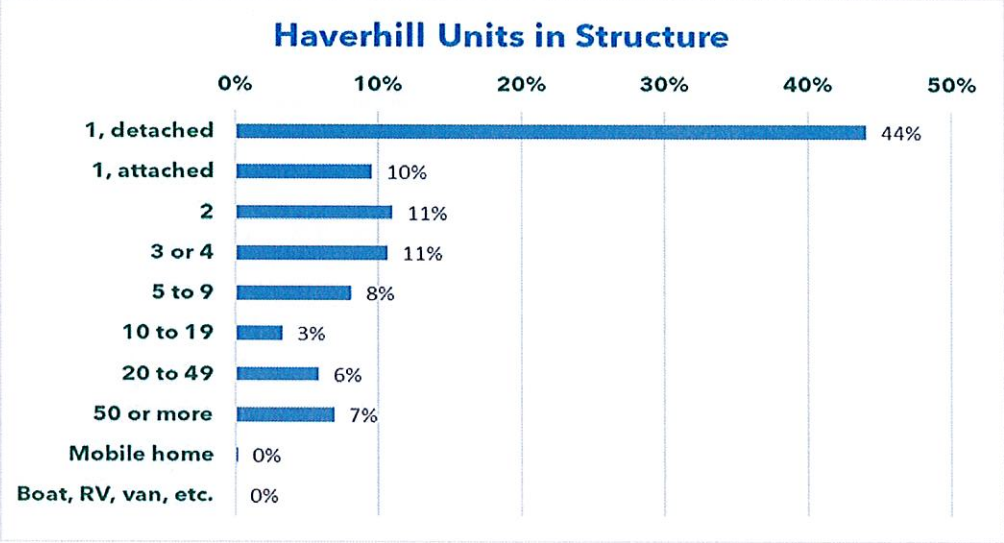


FIGURE 10: UNITS IN STRUCTURE [12]

44% of Haverhill's housing units are single-family detached homes.

As of the 2023 American Community Survey, approximately 44% of all housing units in Haverhill are detached single-family homes. Given the aging population and the apparent gap in availability of smaller units (discussed above), a key strategy of this plan may be to create pathways for the creation of smaller units in multifamily developments. There are several approaches Haverhill could take to encourage these housing types, including revising zoning ordinances to allow for increased density bonuses or reduced minimum unit sizes. This may encourage developers to incorporate a mix of unit sizes, including studios and one-bedroom apartments. The City could also collaborate with non-profit developers to facilitate the development of smaller, affordable housing units.

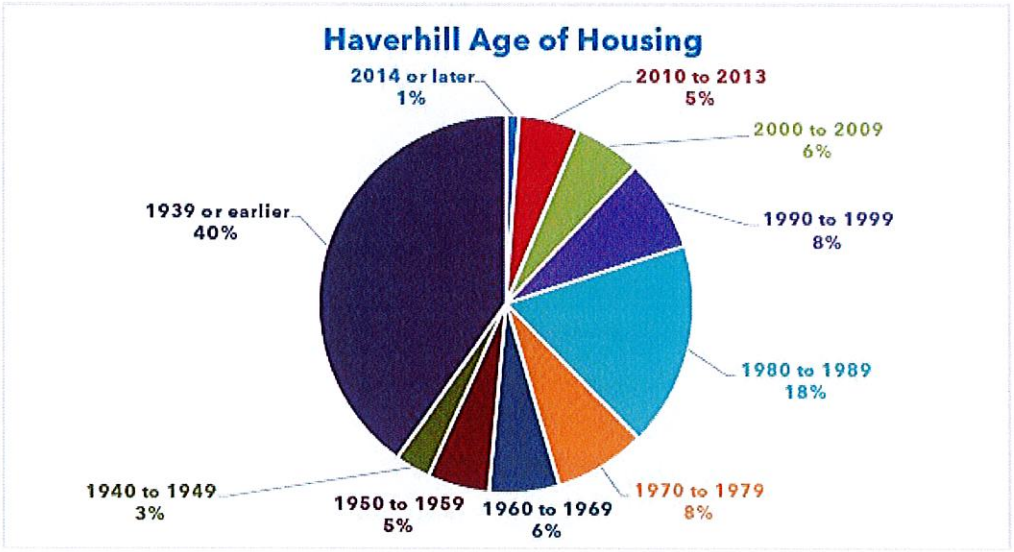


FIGURE 11: AGE OF HOUSING [13]

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.

48% of Haverhill's housing stock are units built prior to 1960.

Trends in Residential Property Values

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

In FY23, the total assessed value of all residential parcels in Haverhill was $8,435,061,505, and the average assessed value of a single-family home was $462,309. Since the last iteration of the City's HPP in 2018, the single-family assessed value has risen 60%.

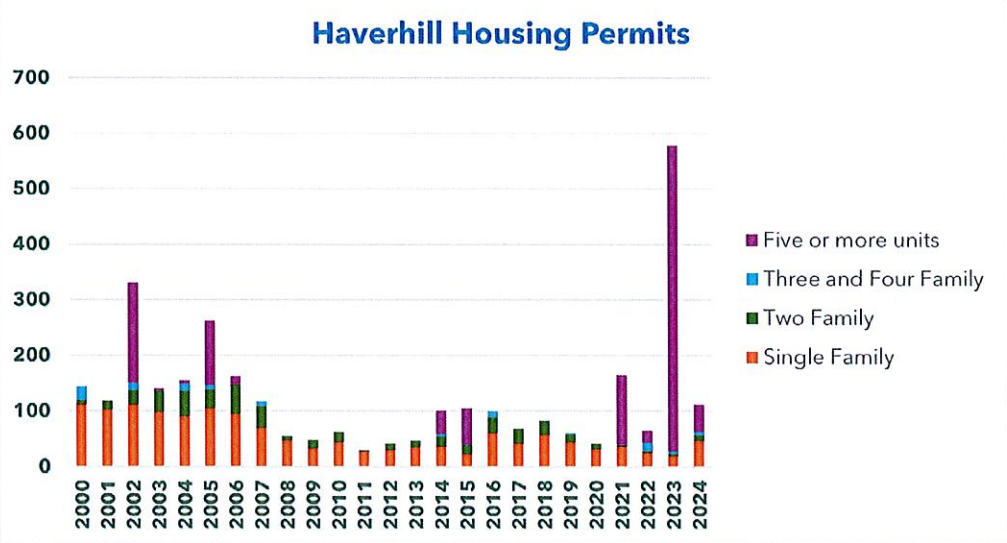


FIGURE 12: **HOUSING PERMITS** [14]

Permitting Activity

Over the last two decades, permitting activity in Haverhill has varied by total permits issued per year and by building type. In the early 2000s, Haverhill permitted a significant amount of new housing, including single family homes as well as several duplexes and multi-family housing structures. After a decrease in production in the years surrounding the Great Recession, housing production began to increase again with several single-family homes and duplexes, along with a few multi-family housing structures, being permitted albeit at a lower rate than then 2000s. In recent years, Haverhill has increased the number of permits issued mainly encompassing several new multi-family developments, with significant permitting occurring in 2023.

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



Housing Characteristics

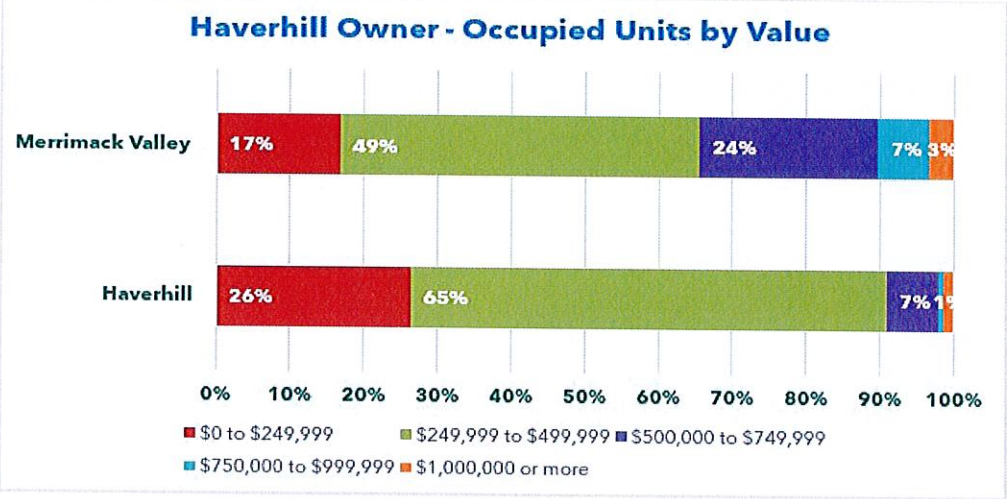


FIGURE 13: OWNER-OCCUPIED UNITS BY VALUE [15]

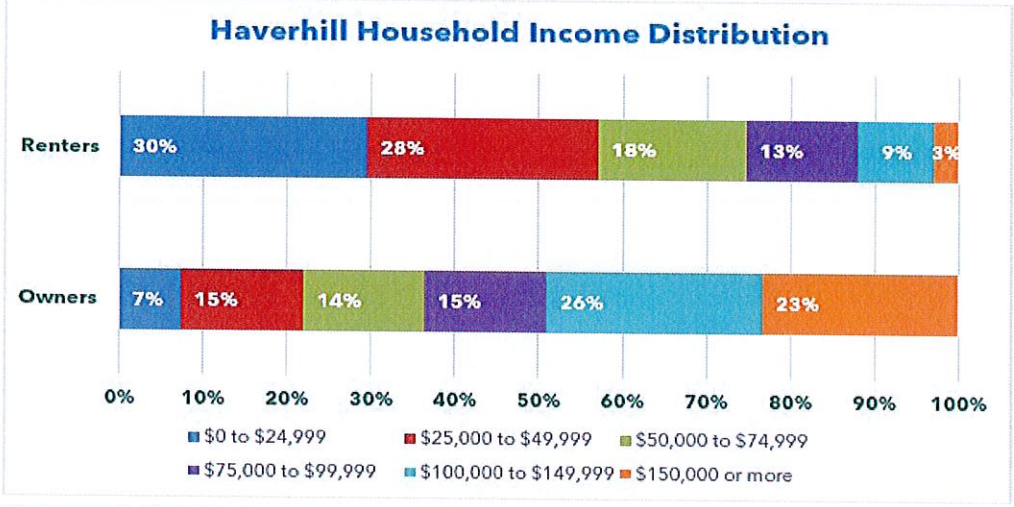


FIGURE 14: HOUSEHOLD INCOME DISTRIBUTION [16]

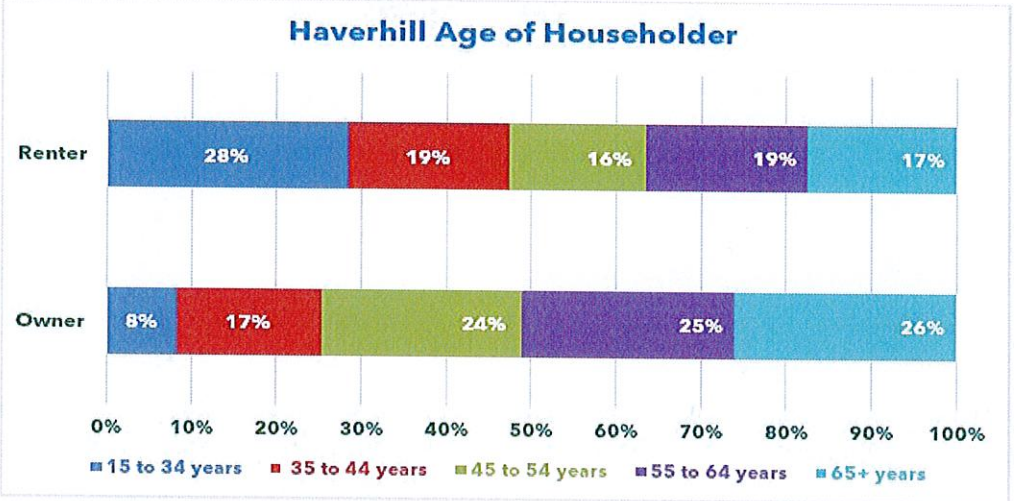


FIGURE 15: AGE OF HOUSEHOLDER [17]

~50% of owner-occupied units have a household income over $100,000, compared to just 12% of renter -occupied units.

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

Housing Affordability

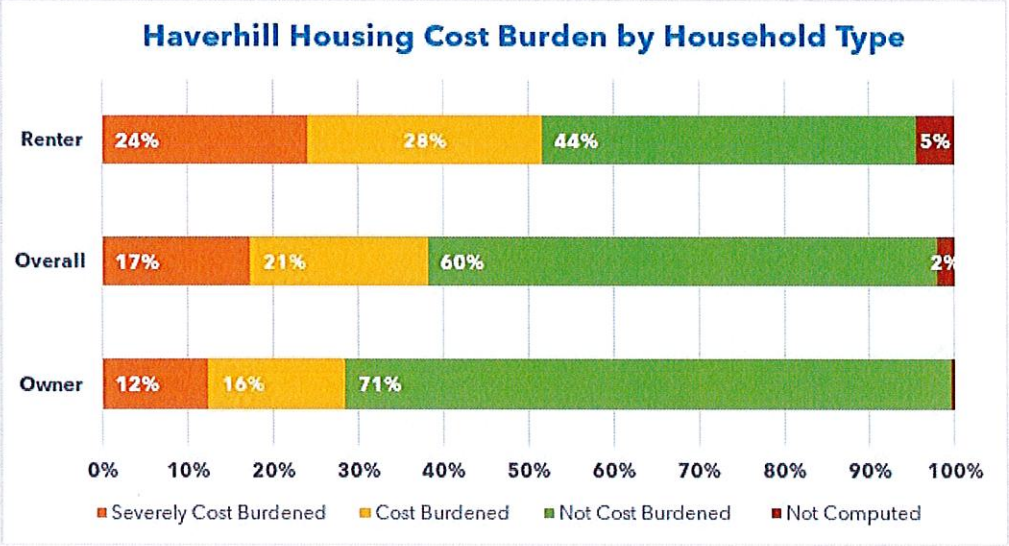


FIGURE 16: **HOUSING COST BURDEN BY HOUSEHOLD TYPE** [18]

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 strategies that promote housing affordability and economic well-being for a broader segment of the population.

52% of all renters and 28% of homeowners in Haverhill are housing cost burdened.

Age of Householder	Haverhill		Merrimack Valley		Essex County		Massachusetts	
	Est.	%	Est.	%	Est.	%	Est.	%
Total Population	62,880	100%	349,866	100%	770,223	100%	6,637,329	100%
Total in Poverty	7,550	12%	36,677	10%	78,089	10%	653,454	10%
Under 5 years	672	9%	3,047	8%	6,778	9%	47,069	7%
5 to 17 years	2,021	27%	8,237	22%	15,691	20%	117,012	18%
18 to 34 years	1,596	21%	8,055	22%	16,840	22%	183,304	28%
35 to 64 years	2,580	34%	11,992	33%	26,087	33%	207,736	32%
65 years+	681	9%	5,346	15%	12,693	16%	98,333	15%

TABLE 2: **POPULATION IN HOUSEHOLDS BELOW FEDERAL POVERTY THRESHOLDS BY AGE** [19]

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

TABLE 3: **HOUSING AFFORDABILITY CALCULATIONS** [20]

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

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.

Income Distribution by HAMFI*	Owner	% of All Households	% of Owners	Renter	% of All Households	% of Renters	Total
Household Income <= 30% HAMFI	995	4%	7%	3,045	12%	30%	4,040
Household Income >30% to <=50% HAMFI	1,380	6%	10%	2,025	8%	20%	3,405
Household Income >50% to <=80% HAMFI	2,450	10%	17%	2,205	9%	21%	4,655
Household Income >80% to <=100% HAMFI	1,545	6%	11%	1,190	5%	12%	2,735
Household Income >100% HAMFI	7,950	32%	56%	1,835	7%	18%	9,785
Total	144,320			10,295			24,615

TABLE 4: **INCOME DISTRIBUTION BY HAMFI** [21]

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

Referencing HUD Area Median Family Income (HAMFI) figures, of all Haverhill households, 49% earn 80% AMI or below, regardless of tenure type. The highest percentage of households making 80% AMI or below are renters, with 70% of renters falling within the income category of less than or equal to 80% AMI.

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

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.

Sewer and Water

Haverhill provides public drinking water to the majority of residents and businesses through surface water from the City's several lakes and reservoirs. The City also provides public wastewater services through the Haverhill Wastewater Treatment Plant.

Regulatory Considerations

Residential Zoning

Haverhill has several different residential zoning districts, each having different uses or dimensional parameters. Most land area in the City is zoned for single family detached structures, with several areas allowing multi-family housing.

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

Residential Districts

Rural Special (RS) is a low-density residential district mainly allowing for the development of single-family housing as well as accessory dwelling units by-right. Flexible developments consisting of single-family, two-family, and multi-family residential structures containing no more than six dwelling units are also allowed in this district with a Special Permit by the City Council. The minimum lot size in this district is 2 acres and the maximum building height is 2.5 stories and 35 feet. This district is located among the low-density residential areas on the outskirts of the City.

Rural Density (RR) is a low-density residential district mainly allowing for the development of single-family housing as well as accessory dwelling units by-right. Flexible developments consisting of single-family, two-family, and multi-family residential structures containing no more than six dwelling units are also allowed in this district with a Special Permit by the City Council. The minimum lot size in this district is 80,000 SF and the maximum building height is 2.5 stories and 35 feet. This district is located among the low-density residential neighborhoods on the outskirts of the City.

Low Density (RL) is a residential district mainly allowing for the development of single-family housing as well as accessory dwelling units by-right. Flexible developments consisting of single-family, two-family, and multi-family residential structures containing no more than six dwelling units are also allowed in this district with a Special Permit by the City Council. The minimum lot size in this district is 40,000 SF and the maximum building height is 2.5 stories and 35 feet. This district is located among the low-density residential neighborhoods along major roads to the north and south of the City.

Medium Density (RM) is a residential district mainly allowing for the development of single-family housing as well as accessory dwelling units by-right. Flexible developments consisting of single-family, two-family, and multi-family residential structures containing no more than six dwelling units are also allowed in this district with a Special Permit by the City Council. The 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, this district requires a 20,000 SF minimum lot size with a 2,000 SF minimum for the first dwelling unit along with a 1,000 SF minimum for each additional dwelling unit. The maximum building height for multi-family residential structures is 74 feet and 6 stories. This district is located across several commercial areas in the City, including near the downtown core.

Central (CC) is a zoning district mainly allowing for commercial uses with some residential uses allowed. 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 74 feet and 6 stories, however a maximum building height of up to 110 feet and 10 stories may be allowed with a Special Permit. 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, there is no minimum lot size. This district is located among the commercial areas adjacent to the downtown core.

Overlay Districts

Downtown Smart Growth Overlay District (DSGOD) is a zoning overlay district mainly allowing for multi-family housing by-right as well as mixed-use commercial and residential development in certain subzones. All projects are required to designate at least 20% of new housing units as affordable housing. This overlay district is located within the Washington Square neighborhood and surrounding areas.

- *High Density 220 (Subzone A)* allows for mixed-use residential and commercial development as well as multi-family housing by-right. The maximum residential density in this subzone is 220 dwelling units per acre. The maximum building height shall be no greater than the height of the existing structures in the subzone, which are typically 8+ stories.
- *High Density 120 (Subzone B)* allows for mixed-use residential and commercial development as well as multi-family housing by-right. The maximum residential density in this subzone is 120 dwelling units per acre. The maximum building height shall be no greater than the height of the existing structures in the subzone, which are typically 7+ stories.

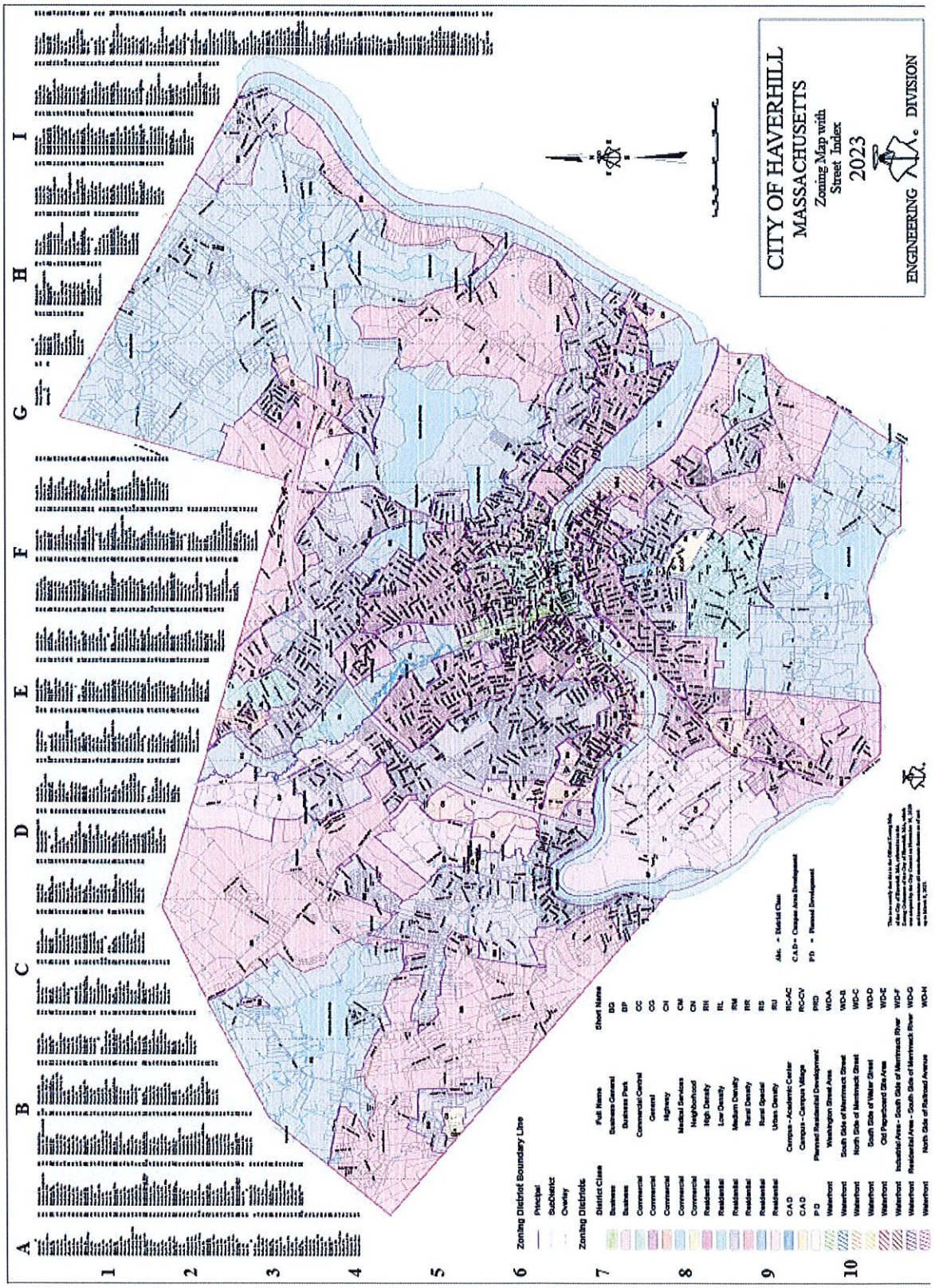
- *High Density 65 (Subzone C)* allows for mixed-use residential and commercial development as well as multi-family housing by-right. The maximum residential density in this subzone is 65 dwelling units per acre. The maximum building height shall be no greater than the height of the existing structures in the subzone, which are typically 8+ stories.
- *Multifamily 20 (Subzone D)* allows for mixed-use residential and commercial development as well as multi-family housing by-right. The maximum residential density in this subzone is 20 dwelling units per acre. The maximum building height in this subzone is six stories, with a four-story building height maximum on Washington Street and within the Historic District.
- *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 structures are allowed through site plan review from the City Council or Planning Board. 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 20 units per acre. The maximum building height in this sub-district is 74 feet and 6 stories.
- *Waterfront District F (WD-F)* is a sub-district located in the industrial area on the south side of the Merrimack River in Bradford. Single-family, two-family, and multi-family residential structures are allowed through site plan review from the City Council or Planning Board. 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 20 units per acre. The maximum building height in this sub-district is 55 feet.
- *Waterfront District G (WD-G)* is a sub-district located in the residential area on the south side of the Merrimack River in Bradford. Single-family, two-family, and multi-family residential structures are allowed through site plan review from the City Council or Planning Board. The maximum residential density in this sub-district is 20 units per acre. The maximum building height in this sub-district is 40 feet and 3 stories.
- *Waterfront District H (WD-H)* is a sub-district located on the north side of Railroad Avenue near the Bradford Commuter Rail Station. 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 or Planning Board. The maximum residential density in this sub-district is 20 units per acre. The maximum building height in this sub-district is 74 feet.

City Zoning Map



Chapter 5: Housing Production Strategies

Year	0.5% Increase				1.0% Increase			
	Additional Affordable Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Affordable Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current		2,735	27,869	9.81%		2.735	27,869	9.81%
2026	139	2,874	28,008	10.31%	279	3,014	28,148	10.81%
2027	139	3,013	28,147	10.81%	279	3,293	28,427	11.82%
2028	139	3,152	28,286	11.31%	279	3,572	28,706	12.82%
2029	139	3,291	28,425	11.81%	279	3,851	28,985	13.82%
2030	139	3,430	28,564	12.31%	279	4,130	29,264	14.82%

TABLE 5: **5-YEAR HOUSING PRODUCTION NUMERIC GOALS**

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

The City of Haverhill currently has 2,735 subsidized housing units listed on the Subsidized Housing Inventory (SHI) as of June 2023. This number represents 9.81% percent of the total year-round housing units as reported by the 2020 U.S Census. Haverhill only needs an additional 52 SHI units to reach the 10 percent affordable housing goal. Over the next five years and beyond, the goal is for Haverhill to reach and maintain the 10% 40B minimum. Provided the City takes a proactive approach to housing development, it is possible for Haverhill to reach this goal and certify their HPP over the next five years.

To produce 0.5 percent of its total units annually as SHI units, Haverhill will need to add an additional 139 SHI-eligible housing units each year. In order to produce 1 percent of its total units annually, the City will have to produce 279 SHI units annually.

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.
  - 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.
  - 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 working with developers such as Habitat for Humanity or Bread & Roses Housing to assess the feasibility of building affordable housing on these parcels would allow the City to continue increasing its supply of affordable housing.
- 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.

Strategy 3: Activate the Affordable Housing Trust.

- Haverhill does not currently have an active Affordable Housing Trust but has one established in its bylaws. An Affordable Housing Trust would allow the City to have additional flexibility on spending funds towards affordable housing development. With Haverhill's current Inclusionary Zoning Bylaw, any payments in-lieu provided from new housing developments could be utilized by an Affordable Housing Trust towards the creation of new affordable housing. Additional revenue sources, such as funding the City could receive from adopting the Community Preservation Act, may also support affordable housing initiatives of an Affordable Housing Trust.
- The Mayor will forward appointees for the Housing Trust board to the City Council and will examine sources to capitalize the fund.
    - The City may wish to undertake initial first steps towards activating an Affordable Housing Trust. The Massachusetts Housing Partnership (MHP) also created a helpful guide for communities to learn about the process it takes to establish an Affordable Housing Trust. It covers essential steps municipalities can take to establish AFTs, including researching existing AFTs, drafting bylaws, forming the trust, and securing funding. Along with assistance from MHP, there are also technical assistance grants available through the Community Compact Cabinet to help communities through the process of establishing an AFT.

Strategy 4: Support and develop senior housing initiatives to help residents age in place.

- Haverhill may look to explore the feasibility of expanding the Senior Citizen Tax Incentive Program to provide additional opportunities for relief of property tax burden for senior residents. This program currently allows qualified senior homeowners above 65 years of age to work in the municipal government for a tax abatement. Identifying additional funding opportunities would allow the City to expand access to this program to more seniors.
    - The City will prepare a proposal to increase the elderly tax discount for City Council review.
- The City may also examine successful programs in other communities to provide senior residents with financial assistance to allow them to remain in their homes. In Norfolk, a new Retire in Place Assistance (RIPA) program provides small grants for eligible senior residents to repair and rehabilitate their properties.
- With a growing senior population, Haverhill has been proactive in the creation of new senior housing. The City recently saw the development of 48 new units as an extension of an existing affordable senior apartment complex. By partnering with developers and identifying new locations for senior housing, the City can continue to encourage the creation of affordable and market rate housing units 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.
- The City will continue to promote and encourage the creation of village center projects as envisioned by the master plan and enabled by the zoning changes approved to allow projects to proceed.

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.
  - The City aims to prepare the documents to file the hole rule petition to implement the program locally.

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 and expected to open in early January 2026.

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 generations. Despite their historic presence, current zoning requires a Special Permit from the City Council to construct new triple deckers. Revising zoning to allow these structures by right could facilitate the development of new housing that aligns with existing development patterns, including the construction of new triple deckers or the addition of a third unit to existing two-family homes.
- The City will propose zoning changes to allow traditional vertical 3 deckers to be approved or vertically expanded to not require a special permit.

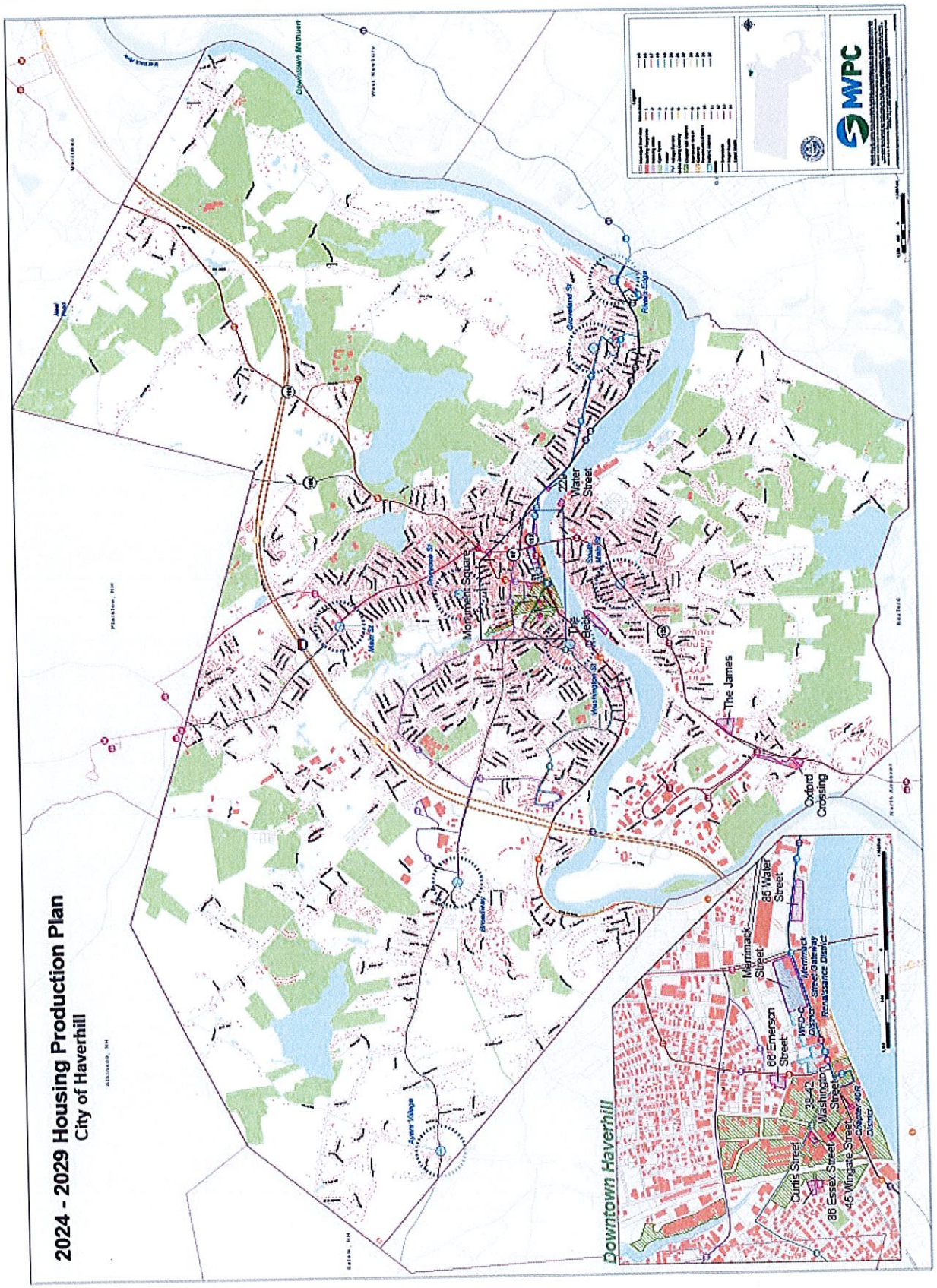
Strategies	Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
Expand home ownership opportunities for Haverhill residents.	1-2 years	City Council, Planning Board, City Staff	► Review the 40Y statute to learn basic requirements, including review of incentive payments under chapter 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 ► Mayor will forward to the city council appointments to the Housing Trust Board and will examine sources to capitalize the fund. ► Utilize the Inclusionary Zoning Bylaw's payment in-lieu option to increase the Affordable Housing Trust's funding

Strategies	Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
Support and develop senior housing initia-tives to help residents age in place	Ongoing	City Council Board, City Staff	► Expand the Senior Property Tax Work Off program to provide additional housing cost relief to seniors in Haverhill ► Examine successful programs in other communities that provide senior residents with additional financial assistance, such as Norfolk's Retire in Place Assistance (RIPA) ► Partner with developers to identify new locations for affordable and market-rate senior housing ► Prepare the proposal to increase the elderly tax discount for City Council review. ► 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.
Explore allowing additional housing supply in village centers	1 Year	Planning Board, City Council, City Staff	► Identify the requirements to modify current zoning to allow additional mixed-use, townhouse, and multi-family housing options in village nodes while maintaining the existing neighborhood character ► Explore opportunities for slightly higher residential density to concentrate development around existing dense village centers to preserve additional open space ► Continue to promote and encourage the creation of village center projects as envisioned by the master plan and enabled by the zoning changes approved to allow projects to proceed
Explore the feasibility of adopting the Good Landlord Tax Credit	1-2 Years	City Council, City Staff	► Evaluate the benefits of adopting the Good Landlord Tax Credit ordinance to incentivize affordable rental housing ► 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 home rule petition to implement the program locally

Strategies	Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
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

TABLE 6: ACTION PLAN MATRIX

2026-2031 Housing Production Plan Map



2026-2031 Housing Production Locations

As part of the Housing Production Plan process, the City has identified sites for current and future potential housing production. Listed below are the sites currently permitted, under construction, or identified as conceptual sites for future production. The village centers, identified in the Master Plan, are potential sites for housing development. These are indicated on the attached map as the Commercial Neighborhood zoning districts.

HOUSING SITE LIST							
Site Name	Housing Type	Development/ Zoning Type	Status	Tenure	Affordability	Affordable Units	Total Units
Merrimack Street	Mixed-Use Multi-Family		Permitted	Rental	Market Rate		390
Oxford Crossing	Mixed-Use Multi-Family		Permitted	Rental	Market Rate		230
The Beck	Mixed-Use Multi-Family		Permitted	Rental	Market Rate		290
The James	Mixed-Use Multi-Family		Permitted	Rental	Market Rate		150
512 Washington Street	Multi-Family	Conversion	Permitted	Ownership	Affordable	4	4
86 Essex Street	Mixed-Use Multi-Family	Infill/Reuse	Permitted	Rental	Mixed	8	42
85 Water Street	Multi-Family		Permitted	Rental	Mixed	8	113
229 Water Street	Multi-Family		Permitted	Rental	Market Rate		9-10
Monument Square	Multi-Family		Permitted	Rental	Mixed	1	14
66 Emerson Street	Multi-Family		Completed	Rental	Market Rate		24
38 Railroad Street	Multi-Family Condos		Permitted	Ownership	Market Rate		48
38-42 Washington Street	Mixed-Use Multi-Family		Permitted	Rental	Mixed	2	8
45 Wingate Street	Mixed-Use Multi-Family		Completed	Rental	Mixed	3	15

VILLAGE CENTERS			
Site Name	Housing Type	Housing Type	Status
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

TABLE 7: **HOUSING SITE LIST**

Endnotes

[1] ***UMASS*** Donahue Institute, Massachusetts Population Projections

[2] UMASS Donahue Institute, Massachusetts Population Projections, "Age/Sex Details"

[3] MA Department of Elementary & Secondary Education, School and District Profiles

[4] MA Department of Elementary & Secondary Education, School and District Profiles

[5] The Waning Influence of Housing Production on Public School Enrollment in Massachusetts. Metropolitan Area Planning Council. October 2017.

[6] U.S. Census Bureau American Community Survey, 2016-2020 5-year Estimates, Table DP05

[7] 2006-2010 ACS Estimates, 2011-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001

[8] 2016-2020 ACS Estimates, Table B25119

[9] 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4

[10] 2016-2020 ACS Estimates, Table S2501

[11] 2016-2020 ACS Estimates, Table B25041

[12] 2016-2020 ACS Estimates, Table B25024

[13] 2016-2020 ACS Estimates, Table B20534

[14] Massachusetts Housing Partnership Data Town and Town Data

[15] 2016-2020 ACS Estimates, Table B25075

[16] 2016-2020 ACS Estimates, Table B25118

[17] 2016-2020 ACS Estimates, Table B25007

[18] 2016- 2020 ACS Estimates, Table B25070, Table B25091

[19] 2020 ACS Estimates, Table B17001

[20] Bankrate.com Housing Affordability Calculator; Author's Calculations

[21] CHAS Cost Burden Data, Based on 2016-2020 ACS

HAVERHILL, MA





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