



Merrimack Valley
Planning Commission
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community preservation
+ planning

CITY OF LAWRENCE

Housing Production Plan

2018-2022

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Acronyms

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

Key Definitions

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

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

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

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

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

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

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

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

- **Extremely Low Income (ELI)** – HUD bases the ELI income threshold on the FY2014 Consolidated Appropriations Act, which defines ELI as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty

guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50 percent very low-income limit.

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

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

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

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

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

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

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

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

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

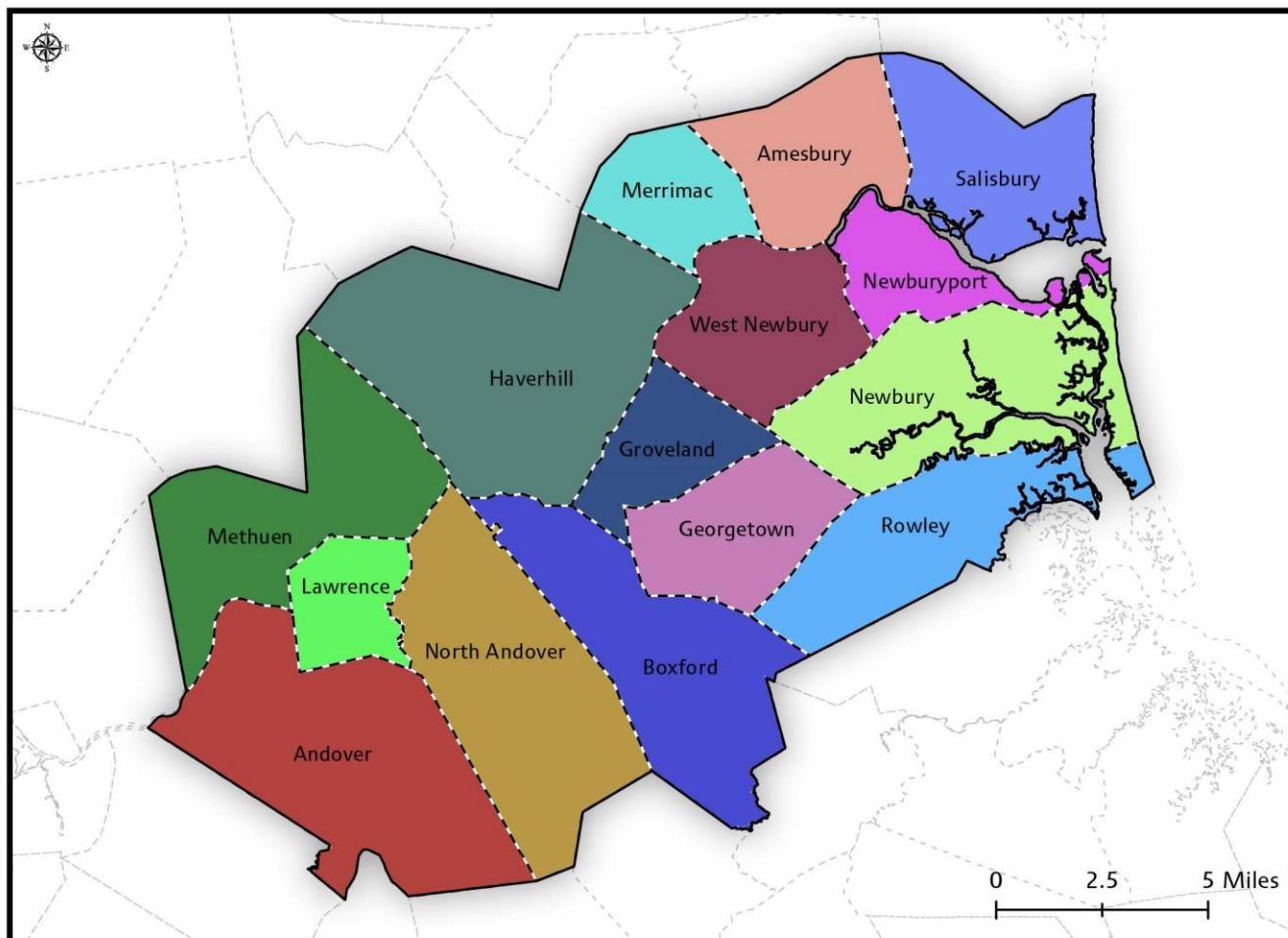
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the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

Merrimack Valley Region

Lawrence is part of the Merrimack Valley Region consisting of 15 municipalities in the northeastern portion of Massachusetts that are connected by a common, natural thread – the Merrimack River.

Amesbury
Andover
Boxford
Georgetown
Groveland
Haverhill
Lawrence
Merrimac

Methuen
Newbury
Newburyport
North Andover
Rowley
Salisbury
West Newbury



Chapter 1: Introduction

Background and Purpose

In 2017, the Merrimack Valley Planning Commission (MVPC) was awarded funds from the Commonwealth Community Compact Cabinet and MassHousing to develop the first Regional Housing Plan for the Merrimack Valley. The goal for the plan is to develop a strategy for meeting the housing needs of today and tomorrow's residents in the region. Using current data, population projections, and state-of-the-art mapping, MVPC worked collaboratively with each community in the region to understand their housing needs, set goals, and craft appropriate, tailored strategies that address their specific needs over the next five years. The final deliverable for this project is a Regional Housing Plan, with chapters that serve as housing production plans for each of the 15 communities in the Merrimack Valley, including the City of Lawrence. MVPC worked with Lawrence throughout 2017, to collect data, understand local housing conditions and needs, and develop strategies that will meet the needs of residents today and in the future. The result is a comprehensive analysis, set of strategies and use-friendly implementation plan for the City of Lawrence to follow over the next five years to develop housing for all.

This Housing Production Plan is intended to be a dynamic, living guide for housing production in Lawrence. It should be regularly consulted by the various stakeholders identified in the Housing Action Plan, and used as a tool for planning, especially as new resources become available, legislation is passed, or funding opportunities are created. It is recommended that the City report regularly on progress achieved to celebrate Lawrence's housing accomplishments.

PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the Lawrence Housing Production Plan consisting of: 1) Public Engagement; 2) Align with Existing Planning Efforts; and 3) Information Gathering. Each of these steps helped to ensure that Lawrence's plan is comprehensive, inclusive, and respectful of existing local, regional and state-wide planning efforts.



- 1) **Public Engagement:** MVPC worked with the City to facilitate in-person and virtual opportunities to engage stakeholders in Lawrence in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops: the first workshop was held in July 2017 to understand local housing needs, and the second workshop held in November 2017 identified potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Lawrence can be found in the Appendix.
- 2) **Align with Existing Planning Efforts:** MVPC consulted all relevant planning and housing documents that the City has developed over the past several years to ensure that this plan is consistent with all current studies and documents. Plans reviewed include: City of Lawrence FY 2018 Proposed Action Plan; Comprehensive Housing Study, 2015; Consolidated Annual Performance and Evaluation Report (CAPER), and the Draft – City of Lawrence Open Space and Recreation Plan, 2018.
- 3) **Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2010-2014 and 2011-2015 American Community Surveys (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States

by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. The Plan also uses data from a variety of other available sources including The Warren Group, Massachusetts Departments of Education and Transportation, DHCD and UMass Donahue Institute.

The housing needs assessment, which is included in the Demographic Profile and Housing Conditions sections, contains comparison data for a variety of geographies. Many data sets offer comparisons of the town to the region, county and the state, and some offer comparisons to other communities in the region.

Community Overview and Findings

Located twenty-five miles north of Boston, Lawrence is truly a city of immigrants and industry. Lawrence was built in the 1840s as the nation's first planned industrial city. The massive mill buildings lining the Merrimack River, the striking clock and bell towers and the breathtaking Great Stone Dam are all tributes to Lawrence's industrial heritage. The harnessed strength of the Merrimack River and its system of canals fueled the Lawrence mills that produced textiles for the American and European markets. By the early twentieth century, with a population of nearly 95,000, the city was a world leader in the production of cotton and woolen textiles in massive mills.

Known as the "Immigrant City", Lawrence has always been a multi-ethnic and multicultural gateway city with a high percentage of foreign-born residents. The successive waves of immigrants coming to Lawrence to work in the mills began with the Irish, followed by the French Canadians, English, and Germans in the late 1800s. Around the turn of the century and early 1900s, Italians, Poles, Lithuanians, and Syrians began arriving. The wave of Puerto Ricans and Dominicans started in the mid to late 1900s, and the newest arrivals have originated from Vietnam and Cambodia. The current population of nearly 80,000 is largely Hispanic and has given a Latino flavor to the local economy and culture.

Lawrence has grown at a pace slightly faster than the region, and is projected to continue to grow, creating the potential need for more housing units. Similar to the region's communities, the elderly population in Lawrence is expected to double by 2035, and many of these households will be seniors living alone. In addition, Lawrence households have significantly lower incomes than the rest of the region and the City has a much higher poverty rate than the region, county, or state.

Lawrence has some of the oldest housing stock in the region. Approximately 83% of the housing was built prior to 1979. Housing units of this age often have lead paint, asbestos, and other safety and health code compliance issues. A concern with this issue is the high rental rate in the City: and the percentage of households who rent (72%) is much higher than the region (37%). People who rent don't often have the ability or knowledge to upgrade their homes to remedy these issues.

Lawrence has a very high percentage (65%) of households with children under the age of 18 headed by a female single parent. In addition, Lawrence has a younger demographic. The median age in Lawrence is nearly 10 years younger than the county or state median age.

Understanding these demographics is the first step in planning for today and tomorrow's populations and preferences. The next section focuses on the current and projected future needs of Lawrence's residents.

Chapter 2: Demographic Profile

Key Findings

- Lawrence is growing at a slightly faster pace than the region. Projections indicate a continued growth in the coming years and a potential need for increased housing units overall. If average household size continues to increase, thereby reducing household formation, it would generate less demand for new units.
- The composition of Lawrence's households has modestly changed – households with children decreased about 2 percent and single-person households decreased about one-half-of-one percent. The age composition of Lawrence's population is projected to change – most significantly more than doubling the number older adults (age 65 year and over) between 2010 and 2035. An estimated more than one in three older adults in Lawrence live alone, which may lead to growth in single-person households in coming years and indicate need for more smaller housing units.
- Lawrence's population is racially/ethnically diverse and continues to racially identify primarily as non-white. The most significant racial/ethnic difference between Lawrence's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino – about 76 percent of Lawrence's population (of any race), whereas about 25 percent of region's population identifies as having Hispanic/Latino ethnicity.
- Lawrence's population has higher disability rates than the region – the most significant difference is in Lawrence's estimated disability rate for persons 65 years and over (44 percent), whereas about 33 percent of the region's population in this age cohort have disabilities. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- A very high proportion (65 percent) of Lawrence's family households with children under age 18 are single-parent households, mostly female-headed households. Single-parent households are more likely to struggle with housing costs.
- Lawrence's households are estimated to have significantly lower incomes than households in the region, with a median household income less than half of the regional weighted mean income.
- Lawrence renters have lower income than owners, as is typical, and lower income than the regional weighted mean renter income.
- Lawrence has a much higher estimated poverty rate per the 2015 ACS than the region, county, or state, with about 28 percent of the total population living in households below the federal poverty thresholds.
- All of Lawrence is designated as an Economic Justice area¹, for a combination minority, income, and English isolation.
- The Lawrence community helps to support people experiencing and at risk of homelessness in the region with at least four emergency shelters. While the number of homeless individuals and families has declined in recent years, the number of individuals with substance abuse issues who are experiencing homelessness has increased in the region.
- About 28 percent of Lawrence's households own and 72 percent rent their home, which is a dramatically higher proportion of renter households than in the region overall (37 percent).

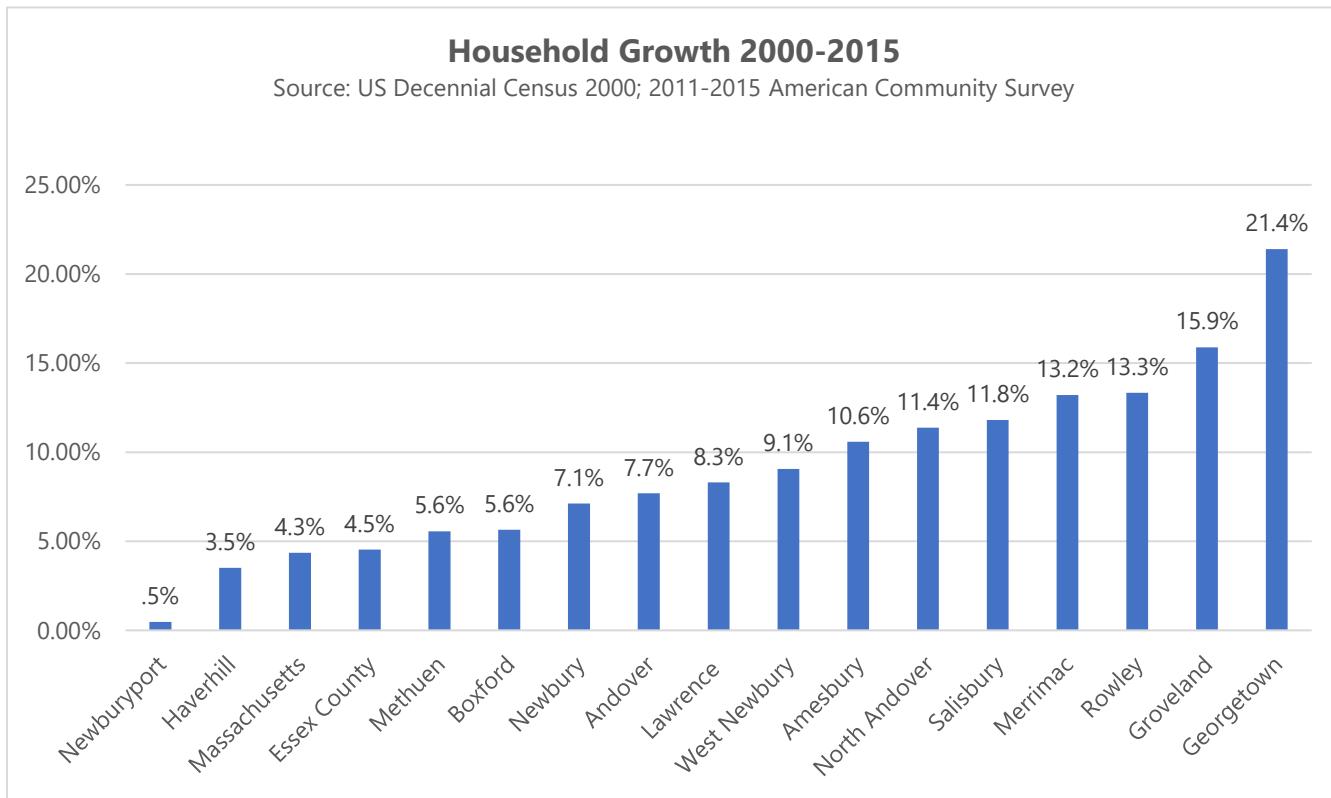
¹ Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement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

Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

Lawrence's estimated population per the 2015 American Community Survey (ACS) is 78,804 people – a growth of just over 9 percent from 2000. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent between 2000 and 2015. The estimated population of the region increased 8.75 percent in the same period.

The number of households in Lawrence grew a little less than population – about 8 percent in the same period – due to the increase in average household size from 2.9 persons per household to an estimated 2.94 persons per household.



Average family size increased slightly in Lawrence from 3.46 persons per household in 2000 to about 3.48 persons per household in 2015. A trend of increasing household size aligns with trends in the state and county according to the US Decennial Census and the ACS estimates. As household sizes increase, the number of households grow at a slower rate than the population, thus tempering demand for housing units. The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size remained about the same in the county and state at 2.53 pph in the state and 2.59 pph in the county.

The composition of Lawrence's households has changed slightly between 2000 and 2015 estimates. The number of households with children under 18 years old decreased from 11,263 households in 2000 to about 11,021 in 2015 – a decrease of just over 2 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county.

In the same period, single-person households in Lawrence also decreased from 6,233 households in 2000 to about 6,200 households in 2015 – a decrease of about one-half-of-one percent. This is counter to the trend in the state and county where single-person households increased. Single-person households increased about 6.9 percent in the state and 5.7 percent in the county.

Lawrence Household Characteristics, 2000-2015

	2000	2010	2015	% Change from 2000-2015
Population	72,043	76,377	78,804	9.40%
Households	24,463	25,181	26,494	8.30%
Households with individuals under 18 years	11,263	11,436	11,021	-2.10%
Single Person Households	6,233	6,169	6,200	-0.50%
Average Household Size	2.9	3	2.94	1.40%
Average Family Size	3.46	3.52	3.48	0.60%

Source: US Decennial Census 2000 and 2010, 2011-2015 ACS Estimates, S1101, DP-1

All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with average growth rate of 8.75 percent and median growth rate of 9.38 percent. Lawrence's estimated population growth in this period was 9.4 percent, reflective of the region's growth rate.

The state and county have lower estimated population growth rates than the region – both at about 5.6 percent.

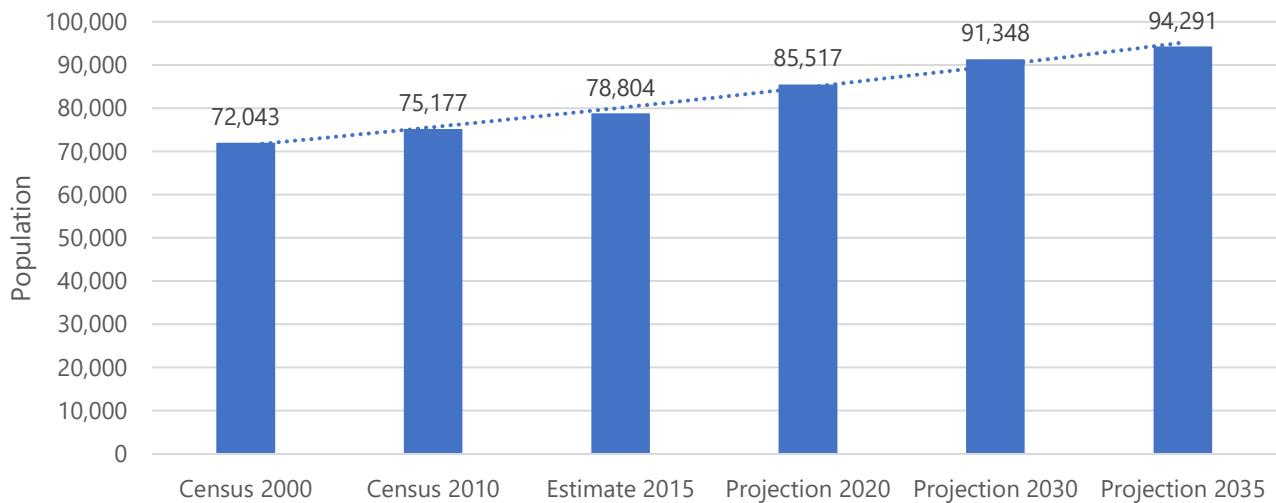
UMass Donahue Institute population projections indicate an increase in Lawrence's population by just over 19,100 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average household size of 2.94, this level of population growth could generate a need for roughly 6,500 new units. If average household size continued to increase, thereby reducing household formation, it would generate less demand for new units. However, it is important to remember that many factors effect population change cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.²



² UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. http://pep.donahue-institute.org/downloads/2015/new/UMDI_LongTermPopulationProjectionsReport_2015%2004%20_29.pdf, accessed 8/4/17.

Lawrence Population Growth and Projections

Source: U.S. Decennial Census 2000 and 2010; UMASS Donahue Institute Age Sex Details, 2013; 2011-2015 ACS, S0101

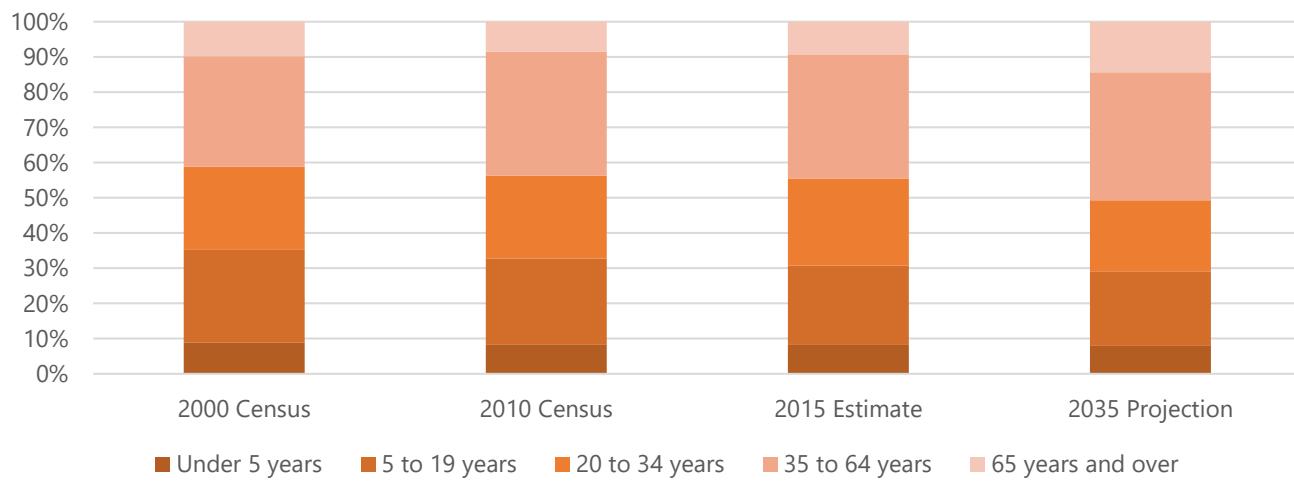


AGE

Per the UMass Donahue projections, the age composition of Lawrence's population is anticipated to change – most significantly the 106 percent increase in the number of older adults (age 65 year and over) between 2010 and 2035. The median age in Lawrence was estimated to be 31.0 years in 2015, according to the 2011-2015 ACS, which is lower than the county's median age of 40.6 years and the state's median age of 39.3 years.

Lawrence Age Distribution Projections

Source: UMass Donahue Age/Sex Details 2013; U.S. Decennial Census 2000 and 2010; 2011-2015 ACS



RACE AND ETHNICITY

Per the 2015 ACS, Lawrence's population continues to racially identify primarily as non-white, with an estimated 41 percent identifying as white alone, a decrease from 2000 when 49 percent of the population identified as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000. The region is becoming more racially and ethnically diverse, but it is not as racially and ethnically diverse as Lawrence.

In Lawrence, per the 2015 ACS, about 8 percent of the population identifies as Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 3 percent Asian alone, 45 percent as some other race alone, and 3 percent as two or more races. Regionally, about 3 percent of the population identifies as Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 4 percent Asian alone, 14 percent as some other race alone, and 2 percent two or more races.

The most significant racial/ethnic difference between Lawrence's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino - About 76 percent of Lawrence's population (of any race) per the 2015 ACS identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region's population identifies as having Hispanic/Latino ethnicity.

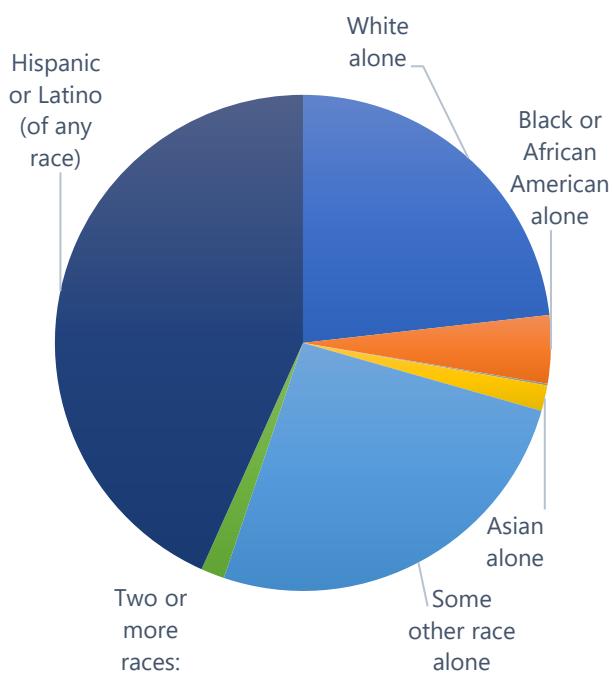
Lawrence Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	number	%	number	%	est.	%
Total Population	72,043	100%	76,377	100%	78,804	100%
White alone	35,044	49%	32,704	43%	32,245	41%
Black or African American alone	3,516	5%	5,788	8%	6,160	8%
American Indian and Alaska Native alone	583	1%	957	1%	166	0.2%
Asian alone	1,910	3%	1,895	2%	2,319	3%
Some other race alone	26,418	37%	30,018	39%	35,779	45%
Two or more races:	4,501	6%	1,588	2%	2,135	3%
Hispanic or Latino (of any race)	43,019	60%	56,363	74%	60,168	76%

Source: U.S. Decennial Census 2000 and 2010, Table QT-P3, 2011-2015 ACS Estimates, Tables B02001, DP05.

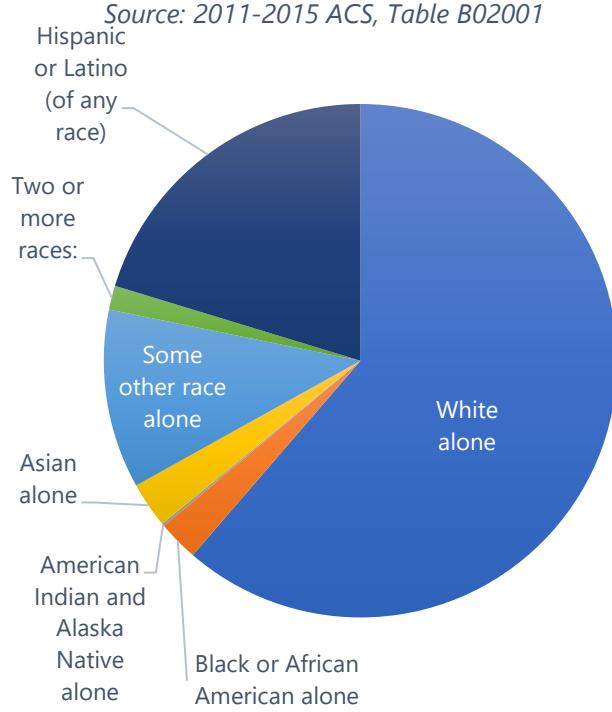
Lawrence Racial Composition

Source: 2011-2015 ACS, Table B02001



Merrimack Valley Region Racial Composition

Source: 2011-2015 ACS, Table B02001



Per the 2015 ACS estimates, Lawrence's population is about 37 percent foreign-born, which is a significantly larger proportion of foreign-born population compared with the region (16 percent), county (15 percent), and state (16 percent). Of Lawrence's foreign-born population, about 47 percent are naturalized U.S. citizens – slightly lower than the region (54 percent), county (53 percent), and state (52 percent). Of Lawrence's foreign-born naturalized U.S. citizens, most were born in Latin America (89 percent). Of the foreign-born-population not U.S. citizens in Lawrence, most were also born in Latin America (93 percent).



DISABILITY

Disability Type Definitions

All disabilities are self-reported via the 2011-2015 American Community Survey. Disability status is determined from the answers from these six types of disability.

Independent Living: People with independent living difficulty reported that, due to a physical, mental, or emotional condition, they had difficulty doing errands alone.

Hearing: People who have a hearing disability report being deaf or as having serious difficulty hearing.

Vision: People who have a vision disability report being blind or as having serious difficulty seeing even when wearing glasses.

Self-Care: People with a self-care disability report having difficulty dressing or bathing.

Ambulatory: People who report having ambulatory difficulty say that they have serious difficulty walking or climbing stairs.

Cognitive: People who report having a cognitive disability report having serious difficulty concentrating, remembering, or making decisions.

Source: American Community Survey Subject Definitions

Lawrence's estimated disability rate (14 percent of total non-institutionalized population)³ is slightly higher than the region (11 percent), county (12 percent), and state (12 percent). The estimated percentage of children under 18 years with a disability in Lawrence (5 percent) is comparable to the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability is moderately higher in Lawrence (13 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

The most significant difference is in Lawrence estimated disability rate is for persons 65 years and over (44 percent), whereas about 33 percent of the region, county, and state population in this age cohort have disabilities.

Disability by Age, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	78,108	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	10,786	14%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	21,342	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	982	5%	3694	5%	7,789	6%	63,543	5%
18-64 years	49,808	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	6,698	13%	20,377	9%	44,374	9%	383,623	9%
65 years and over	6,958	100%	44,026	100%	111,964	100%	947,022	100%
With disability	3,090	44%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

³ The U.S. Census Bureau defines non-institutionalized population as all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters. Whereas, institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. <https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html>

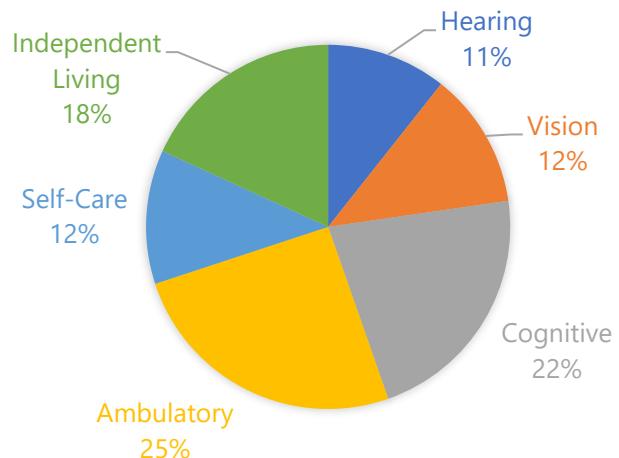
Of the estimated disabilities in Lawrence, the most reported was ambulatory (25 percent of reported disabilities). Cognitive was about 22 percent of total estimated reported disabilities and independent living was about 18 percent.

GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population's level of geographic mobility typically varies by economic status, family status, and age—Older adults tend to move less than younger adults and owners tend to move less than renters. Lawrence's geographic mobility rate is somewhat higher than the region, county, and state, likely due to higher proportion of renter households and a younger population.

LAWRENCE DISABILITY CHARACTERISTICS BY TYPE REPORTED

SOURCE: 2011-2015 ACS, TABLE S1810. NOTE: ACS RESPONDENTS CAN INDICATE MULTIPLE DISABILITIES; THE PERCENTAGES REPORTED HERE ARE A PERCENTAGE OF TOTAL ESTIMATED REPORTED DISABILITIES.



Per the 2015 ACS, about 86 percent of Lawrence's total population lived in the same home the year prior to the survey, which is a slightly lower percentage than in the region (89 percent), county (88 percent) and state (87 percent).

Of the population that had moved in the prior year, most (66 percent of population that had moved; 9 percent of total population) moved to Lawrence from another community in Essex County. This is comparable with mobility characteristics of the region (64 percent; 7 percent), county (66 percent; 7 percent), and state (66 percent; 7 percent).

Geographic Mobility, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	77,335	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	66,663	86%	301,390	89%	666,437	88%	577,921	87%
Same County	7,037	9%	24,315	7%	56,670	8%	47,773	7%
Same State	1,083	1%	5,547	7%	15,112	2%	17,914	3%
Different State	1,237	2%	5,646	2%	11,334	2%	13,933	2%
Abroad	1,315	2%	2,685	0.8%	6,045	0.8%	5,971	0.9%

Source: 2011-2015 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, Lawrence has about 26,494 total households, with 70 percent family households. About 52 percent of family households have children under age 18.

About 65 percent of family households with children are single-parent households in Lawrence, primarily female-headed households, which is significantly higher than the region (34 percent), county (19 percent), and state (17 percent).

About 23 percent of households are single-person households and about 36 percent of single-person households in Lawrence are age 65 plus. This is lower than percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone. In Lawrence, 17 percent of households are married couples without children under age 18, whereas in the region and in the county, 29 percent of total households are married couples without children.

Household Types, 2015

Household Type	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	26,494	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	18,455	70%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	9,618	52%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	799	8%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	5,440	57%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	4,525	17%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	8,039	30%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	6,200	23%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	2,225	36%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 72 percent of Lawrence's households rent their home and 28 percent own. Lawrence has a significantly higher estimated percentage of renter households than the region (63 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

Tenure Type	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	7,485	28%	79,885	63%	181,293	63%	1,583,667	62%
Rent	19,009	72%	46,072	37%	106,619	37%	966,054	38%
Total	26,494	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

Lawrence's household size distribution was relatively consistent between 2000-2015 with slightly larger share of two-, three-, and four-plus-person households and a slight decline of single-person households.

Per the 2015 ACS, most households in Lawrence consist of four-plus-person (32 percent) or two-persons (26 percent). About 23 percent of Lawrence's households are single-person and 19 percent three-person.

Household Size, 2015

Size	2000		2010		2015	
	number	%	number	%	est.	%
1-person	6,233	25%	7,047	27%	6,200	23%
2-person	5,684	23%	6,022	23%	6,968	26%
3-person	4,324	18%	5,023	19%	4,901	19%
4+-person	8,222	34%	8,178	31%	8,399	32%
Total	24,463	100%	26,270	100%	26,468	100%

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

HOUSEHOLD INCOME

Income Distribution

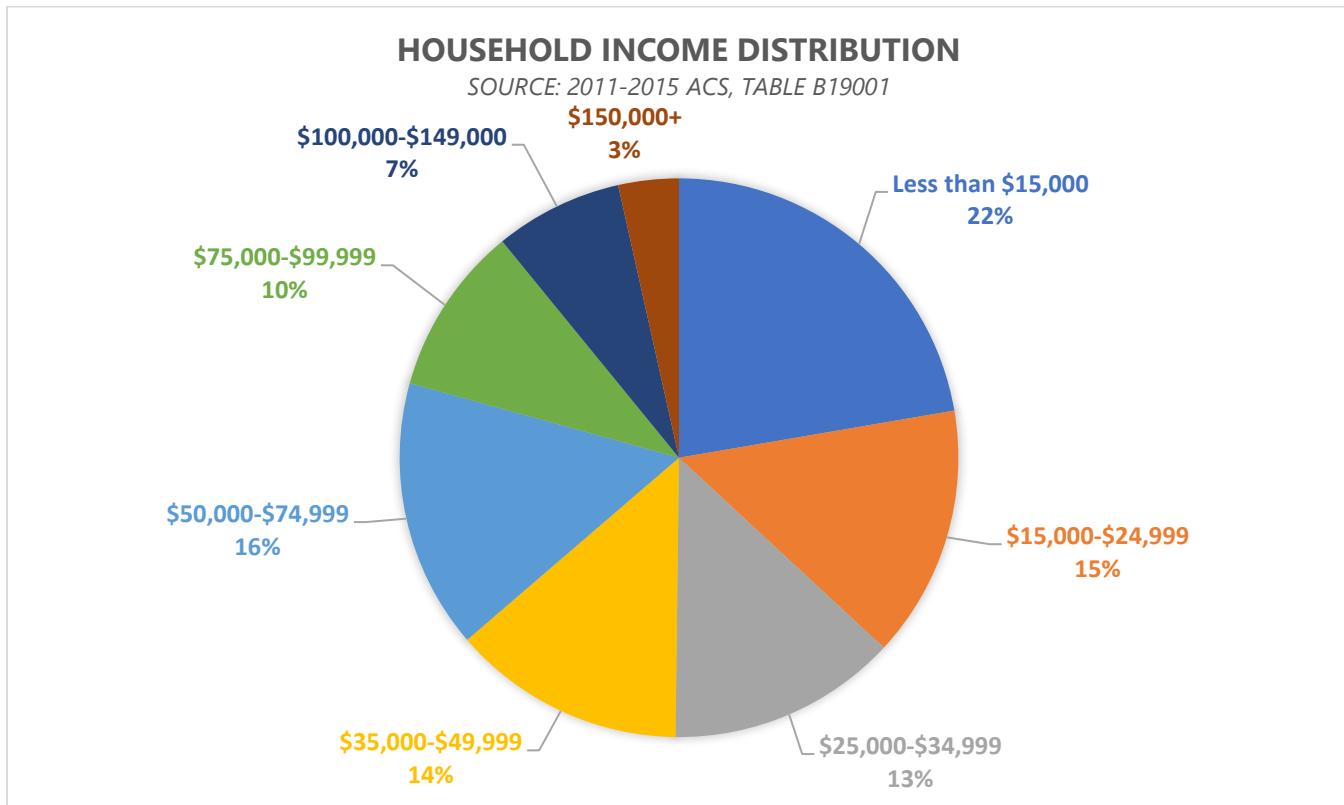
Lawrence's households are estimated to have significantly lower incomes than households in the region, county, and state.

Roughly 11 percent of Lawrence's households have income of \$100,000 or more and about 64 percent have income less than \$50,000, per the 2015 ACS. About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

Household Income Distribution, 2015

Income	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	5,908	22%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	3,868	15%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	3,523	13%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	3,577	14%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	4,133	16%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	2,596	10%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	1,961	7%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	927	3%	23,074	18%	49,883	17%	433,337	17%
Total	26,494	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001



Median Income

Lawrence's estimated median household income per the 2015 ACS is \$34,852, which is significantly lower than the weighted mean of the median income for the 15 Merrimack Valley communities (\$75,532) and significantly lower than county (\$69,068) or state (\$68,563).

Median Income, 2015

	Lawrence	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$34,852	\$75,532	\$69,068	\$68,563

Source: 2011-2015 ACS Estimates, Table S1901. *Note: Regional median incomes are calculations by the Merrimack Valley Planning Commission of weighted mean of estimated median incomes by Census block groups for the 15 towns and cities in the region as reported in the ACS 2011-2015.

Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In Lawrence, estimated median renter income was \$28,833 per the 2015 ACS and estimated median owner income was \$64,477.

Median Income by Tenure, 2015

Tenure	Lawrence	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$64,477	\$104,451	\$95,660	\$92,207
Renter Occupied	\$28,833	\$34,997	\$35,254	\$37,780

Source: 2011-2015 ACS Estimates, Table B25119. *Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the ACS 2011-2015.

Income Distribution by Age of Householder

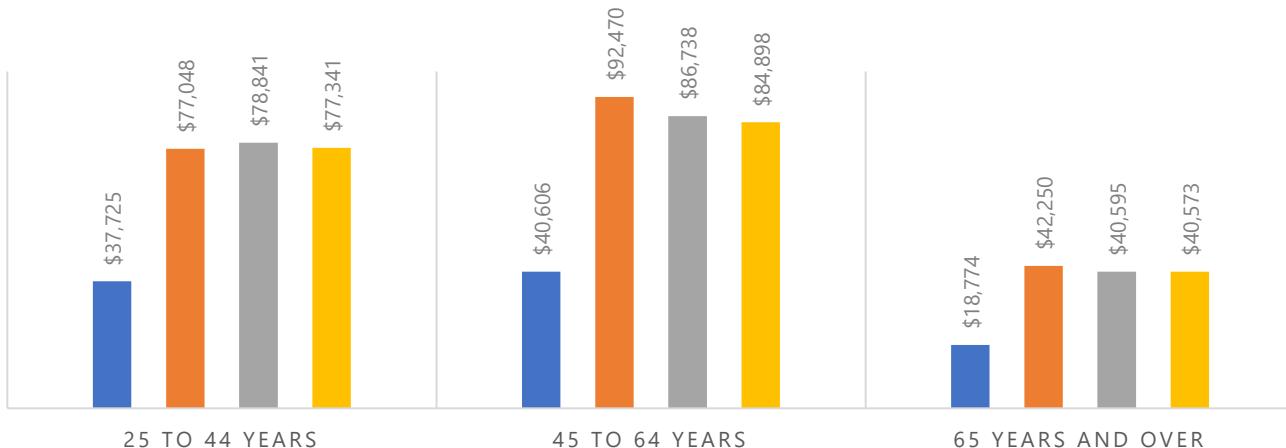
Lawrence's median household income is strikingly low for all three age cohorts (25 to 44; 45 to 65; and 65 and over). Per the 2015 ACS, households with householders age 44 to 64 years have the highest estimated median in Lawrence (\$40,606) – this is significantly lower than median incomes for this age cohort in the region (\$92,470), county (\$86,738) and state (\$84,898).

Households with senior householders (age 65 years and over) have less than half the median income of younger cohorts with an estimated median income of \$18,774 in Lawrence.

MEDIAN INCOME BY AGE OF HOUSEHOLDER, 2015

SOURCE: 2011-2015 ACS, TABLE B19049 *NOTE: REGIONAL MEDIAN INCOMES ARE THE AVERAGES OF THE FIFTEEN COMMUNITY'S MEDIAN INCOMES.

■ Lawrence ■ Merrimack Valley Region* ■ Essex County ■ Massachusetts



POVERTY

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

Lawrence has a much higher estimated poverty rate per the 2015 ACS than the region, county, or state, with about 28 percent of the total population living in households below the federal poverty thresholds.

Federal Poverty Thresholds

The federal poverty thresholds vary by household size and number of children under 18 and are updated annually. The thresholds do not vary geographically. For example, per the 2016 federal poverty thresholds, a household of three with no children under 18 years is below the poverty threshold if household income is at or below \$18,774 and a household of three with one child is below the poverty threshold if household income is at or below \$19,318.

Size of Family Unit	No related children	One related child	Two related children
One person	\$12,486		
Two people	\$16,072	\$16,543	
Three people	\$18,774	\$19,318	\$19,337
Four people	\$24,755	\$25,160	\$24,339

Source: 2016 Federal Poverty Thresholds <http://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>, accessed 8/2/17.

The table below includes every individual in families that have total income less than the family's poverty threshold. In Lawrence, about 37 percent of the population living in households below the federal poverty thresholds are children under 18 years.

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	2460	11%	3,953	9%	8,119	10%	61,483	8%
5-17 years	5810	26%	10,373	25%	19,400	23%	147,458	20%
18-34 years	5199	23%	9,157	22%	19,157	22%	218,761	29%
35-64 years	6639	30%	14,023	33%	27,877	33%	233,736	31%
65 years and over	2060	9%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	22168	28%	42,241	13%	85,417	11%	748,905	12%
Total Population	77,936	100%	338,637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table B17001

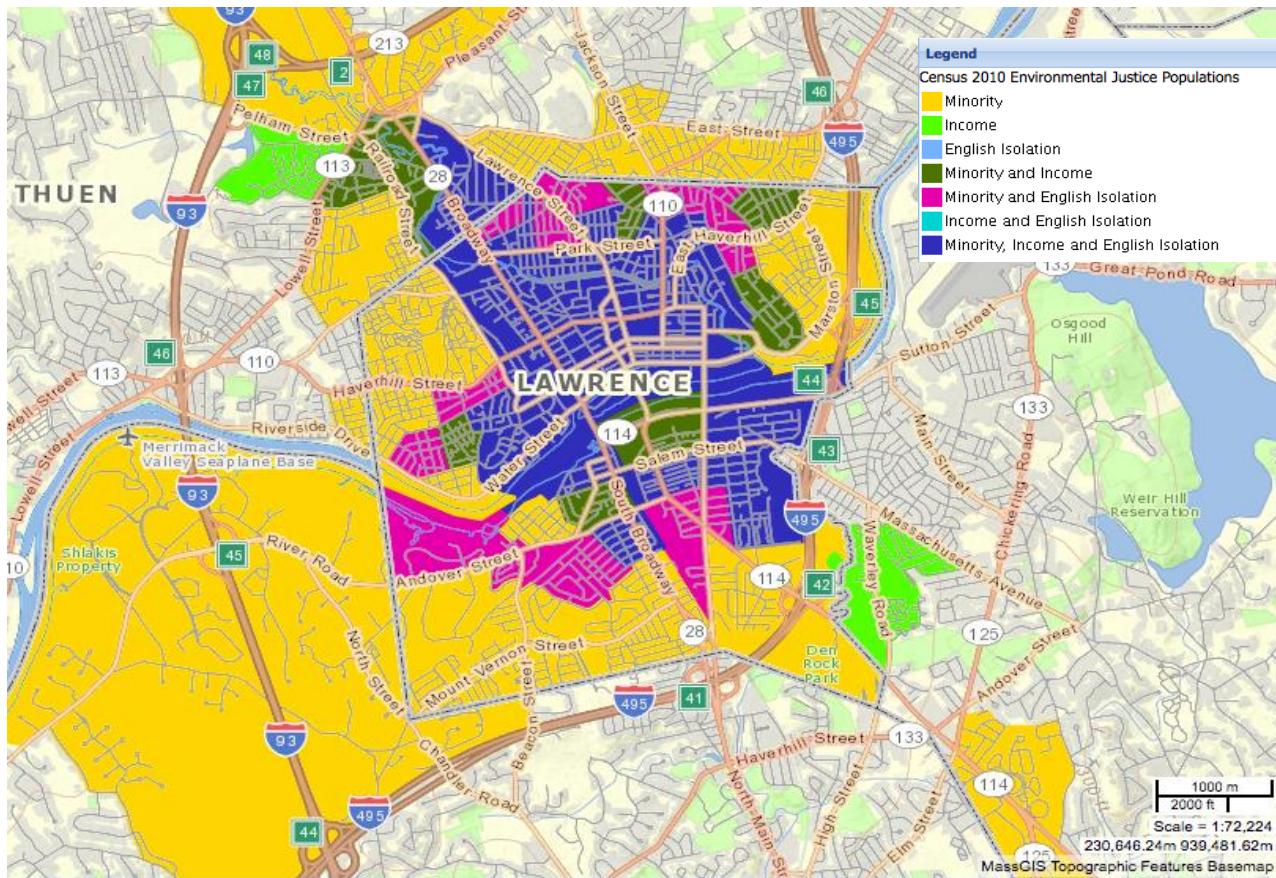
In the appendix, there is an additional table that breaks down the population living below the poverty thresholds by smaller age categories than the above table.



Environmental Justice

Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies, and the equitable distribution of environmental benefits. Historically, land use decisions in Massachusetts caused lower-income people and communities of color to experience a disproportionate share of environmental burdens and often lacked environmental assets in their neighborhoods.⁴ The state has identified Environmental Justice (EJ) neighborhoods that are comprised of EJ populations.⁵

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



⁴ Source: MA Executive Office of Energy and Environmental Affairs, www.mass.gov/eea/grants-and-tech-assistance/environmental-justice-policy.html.

⁵ Environmental Justice (EJ) Populations are those segments of the population that the Massachusetts Executive Office of Energy and Environmental Affairs has determined to be most at risk of being unaware of or unable to participate in environmental decision-making or to gain access to state environmental resources. They are defined as neighborhoods (U.S. Census Bureau census block groups) that meet one or more of the following criteria: 1) The median annual household income is at or below 65 percent of the statewide median income for Massachusetts; or 2) 25% of the residents are minority; or 3) 25% of the residents are foreign born, or 4) 25% of the residents are lacking English language proficiency. Source: <http://www.mass.gov/eea/docs/eea/ej/ej-policy-english.pdf>.

Homelessness Characteristics

POINT IN TIME COUNTS

Per the Balance of State Continuum of Care (CoC), which includes the City of Lawrence, the Point in Time count estimated that in 2017, there were 285 homeless individuals with children and 188 homeless individuals without children residing in Lawrence. Many homeless individuals (47 percent) reside in emergency shelters. Point in Time counts for Lawrence determined that in 2017, there were 221 people in emergency shelters, 87 people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.

There are several shelters located in Lawrence, including Casa Nueva Vida, the Lazarus House, Daybreak Shelter, and YWCA of Northeastern Massachusetts. Homeless shelters in the Merrimack Valley include the Newburyport YWCA, Community Action, Inc. in Haverhill, YWCA Haverhill, and the Emmaus Family House in Haverhill.

Homelessness Count in Lawrence in 2017

	2015		2016		2017	
	number	%	number	%	number	%
Homeless with Children:	392	100%	339	100%	285	100%
Emergency Shelter	230	59%	190	56%	163	57%
Transitional Housing	108	28%	105	31%	83	29%
Permanent Supportive Housing	10	2%	2	1%	39	14%
Other Permanent Housing	44	11%	42	12%	0	0%
Homeless without Children:	204	100%	209	100%	188	100%
Emergency Shelter	59	29%	58	28%	58	31%
Safe Haven	0	0%	0	0%	0	0%
Transitional Housing	17	8%	23	11%	23	12%
Permanent Supportive Housing	53	26%	106	51%	48	26%
Other Permanent Housing	75	37%	20	9%	47	25%
Rapid Rehousing	0	0%	2	1%	12	6%

Source: Balance of State Continuum of Care HIC PIT

DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

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

Economic Characteristics

Roughly 28 percent of Lawrence's total labor force is employed in service occupations. About 26 percent is employed in production, transportation, and material moving, and about 22 percent is employed in the sales and office sector. The remaining employed population works in the fields of management, business, science, and arts and natural resources, construction and maintenance.

Economic Sectors, 2015

Industry	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	5,215	16%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	9,351	28%	29,739	17%	70,286	18%	602,742	18%
Sales and office	7,296	22%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	2,943	9%	11,379	7%	27,135	7%	235,906	7%
Production, transportation and material moving	8,784	26%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	33,589	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Lawrence was 6.9 percent, which is significantly higher than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2016.⁶

Per the 2015 estimates, about 70 percent of Lawrence's households have less than 30-minute travel time to work. This is significantly higher than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 6 percent of Lawrence households commute over an hour, which is much lower than in the region, county, and state.

Travel Time to Work, 2015

Travel Time	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	10,157	32%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	12,245	38%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	5,933	18%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	1,784	6%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	1,955	6%	20,539	13%	48,720	14%	371,904	12%
Total	32,074	100%	158,982	100%	356,241	100%	3,194,998	100%

Source: 2011-2015 ACS Estimates, Table B08303

⁶ Source: The Executive Office of Labor and Workforce Development, 2016

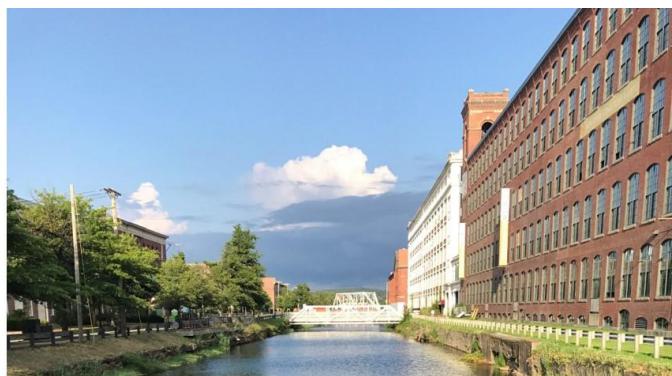
EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 69 percent of Lawrence's population age 25 years and over are high school graduates or have higher education – this is much lower than the county (89 percent) and state (89.8). About 8 percent of the population have a Bachelor's degree – this is much lower than the region (22 percent), county (22 percent) and state (23 percent). About 4 percent of Lawrence's population has a graduate or professional degree – this is also much lower than the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	47,165	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	9,252	20%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	5,624	12%	13,017	6%	27,055	5%	251,050	5%
High school graduate	15,878	34%	58,210	25%	136,786	26%	1,169,375	25%
Some college	8,531	18%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	2,536	5%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	3,621	8%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	1,723	4%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	32,544	69%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	5,188	11%	85,290	37%	198,749	38%	1,890,309	41%

Source: 2011-2015 ACS Estimates, Table S1501



Chapter 3: Local Housing Conditions

Key Findings

- Lawrence has about 28,065 housing units, with 94 percent occupied year-round and about 25 seasonal units. Lawrence's rental vacancy rates are low, indicating a housing demand for rental housing that exceeds supply.
- Roughly 28 percent of Lawrence's occupied housing units were owner occupied and 72 percent renter occupied, which is a much greater proportion of rental housing than in the region overall (37 percent).
- Housing in Lawrence is significantly older than housing in the region overall. About 83 percent of Lawrence's housing units were built prior to 1979. Homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements.
- Lawrence has the lowest average single-family tax bill in the region at \$2,947.
- Lawrence homeowners are of comparable age to homeowners in the region, most of which (58 percent) are between the ages of 35 and 59.
- For-sale housing prices are low compared with other communities in the region with a 2016 median sales price for all residential sales of \$264,000 – second lowest, with Haverhill slightly lower at \$262,000. Lawrence has an affordability gap of \$102,000—a household making the median income can afford a home up to \$128,000, while the median sales price for a single-family home was \$230,000 in 2016.
- In Lawrence, the median renter household income is about \$28,833 – a household with the median income could afford monthly rent (and utilities) cost of about \$720.
- About 70 percent of Lawrence's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 68 percent (12,530) of low-income households in Lawrence are estimated to spend more than 30 percent of their gross income for housing costs. Both low-income renters and owners have similar rates of cost burden in Lawrence (66 percent of renters and 65 percent of owners).
- Most renter households in Lawrence have incomes at or below 50 percent AMI (very low and extremely low income). Of particular concern are the roughly 6,160 extremely-low-income (ELI), 3,150 very-low-income (VLI), and 865 low/moderate-income (LMI) renter households and 740 ELI, 800 VLI, and 810 LMI owner households that spend too much on housing costs.
- The estimated 5,530 extremely-low-income households spending more than half of their gross income on housing is a population that can be particularly vulnerable to housing instability and possible homelessness.
- The majority (53 percent) of estimated housing cost burdened households in Lawrence are small families. Second most likely household type to cost burdened are elderly households.
- Almost fifteen percent or 4,057 units of Lawrence's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that Lawrence needs more rental assistance and affordable rental housing, especially units that are affordable to ELI and VLI households (with income at or below 50 percent AMI), including 3+ bedroom units that are appropriate for families, transitional housing, accessible housing, and housing with supportive services.
- In addition, while a less urgent need than affordable rental housing and assistance, Lawrence's extent of cost burdened low/moderate-income homeowners and age of its housing stock indicates need for assistance with housing costs such as health and safety improvements and energy efficiency modifications.
- Low rental vacancy rates and projected population and household growth indicate the need for production of new housing units, especially rental units at a variety of income levels including units affordable to low/moderate and more deeply affordable, as described above.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 28,065 housing units in Lawrence, with 26,494 year-round occupied units (94 percent) and an estimated 1,571 vacant units (6 percent of total housing units), with 25 of these (2 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Lawrence was 3.4 percent and ownership vacancy rate was 1.9 percent. These vacancy rates indicate a need for more rental housing. The county and state had similar vacancy rates for rental housing and lower vacancy rates for ownership.

An estimated 28 percent of Lawrence's total occupied housing units were owner occupied while 72 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a lower percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Vacancy Rates

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units. A low vacancy rate can result in pressure on housing prices. A 1.5% vacancy rate for ownership and 7% for rental units are considered natural vacancy rates in a healthy market.

Source: Metropolitan Area Planning Council, Basic Housing Needs Assessment, Sept 2014 – in consultation with Barry Bluestone, Dukakis Center at Northeastern University.

Occupancy, Vacancy, and Tenure, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	28,065	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	26,494	94%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	7,485	28%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	19,009	72%	46,072	37%	106,619	37%	966,054	38%
Vacant	1,571	6%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	25	2%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	3.4	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	1.9	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Lawrence's land is divided into 12,838 total parcels, with 10,902 parcels (85 percent) with residential uses. Most of the parcels in Lawrence consists of multi-family properties (approximately 35 percent) and single-family properties (33 percent, followed by condominiums at 11 percent).

Lawrence Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	4,268	33%
Two- or More Family	4,488	35%
Condominiums	1,421	11%
Apartments	725	6%
Commercial Parcels	834	6%
Other non-residential uses	1,102	9%
Total	12,838	100%

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

About 22 percent of units in Lawrence are single, detached units, which is much lower than the region (51 percent), county (52 percent), and state (50 percent). About 59 percent of Lawrence's units are in multi-family (three or more units) buildings, which is higher the region, county, and state.

Lawrence Units in Structure, 2017

Units in Structure	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	26,203	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	5,665	22%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	1,942	7%	10,856	8%	19,450	6%	145,650	10%
2	3,200	12%	12,787	10%	31,376	10%	292,932	10%
3 or 4	7,286	28%	14,721	11%	35,219	11%	308,861	7%
5 to 9	2,514	10%	7,349	6%	16,295	5%	164,745	2%
10 to 19	1,436	5%	6,295	5%	12,514	4%	120,407	5%
20 to 49	1,212	5%	5,271	4%	15,442	5%	122,166	11%
50 or more	2,865	11%	7,157	5%	18,063	6%	190,134	4%
Mobile home	0	0%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	83	0.3%	83	0%	150	0.05%	1,086	0.04%

Source: 2011-2015 ACS Estimates, Table B25024

AGE OF HOUSING

Housing in Lawrence is significantly older than housing in the region, county, and state. Per the 2015 ACS estimates, roughly 83 percent of Lawrence's homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting

Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates 4 percent of homes were built after 2000 in Lawrence compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 53 percent of existing housing units were constructed in Lawrence before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

Age of Housing, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	28,065	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	80	0%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	1,237	4%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	1,189	4%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	2,129	8%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	1,982	7%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	1,970	7%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	2,315	8%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	2,258	8%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	14,905	53%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

TRENDS IN RESIDENTIAL PROPERTY VALUES

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

In FY17, the total assessed value of all residential parcels in Lawrence was \$2,683,174,883, and the average value of a single-family home was \$192,107, the lowest of the region's communities. Lawrence's average single-family tax bill is \$2,947, which is over \$3,000 lower than the median of the regional community's average single-family tax bills (\$6,027).

Tax Rates and Average Tax Bills, FY2017

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

Source: DOR Municipal Databank, FY17

Permitting Activity

Between 2000 and 2015, residential permit activity in Lawrence fluctuated with an annual average of about 12 single-family units, 20 two-family units, and six multi-family units. Twelve three to four family units were also permitted in this period, averaging about 0.75 per year. Lawrence's overall annual average was about 38 units over all building types. Over this period, single-family permits experienced a peak in 2003 with 28 units permitted. Two-family units peaked in 2006 with 46 units permitted. Three or four family units peaked in 2006 with six units permitted. Multi-family peaked in 2013 with 36 units permitted. Since 2000, single-family permits have fluctuated and reached a low of two in 2011. Multi-family units were not permitted nine years between 2000 and 2015 including in 2000, 2006-2012, and 2015.

Lawrence Residential Building Permit Activity, 2000-2015

Permits Issued	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Single-Family	7	16	15	28	19	21	23	5	7	5	6	2	8	8	6	8
Two-Family Units	6	6	26	16	36	38	46	34	14	6	14	16	14	18	14	10
Three- or Four-Family Units	0	0	0	3	0	0	6	0	0	0	0	0	0	0	3	0
Five+ Family Units	0	12	6	5	20	10	0	0	0	0	0	0	0	36	10	0
Total	13	34	47	52	75	69	75	39	21	11	20	18	22	62	33	18

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

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Lawrence owner households (60 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent).

Owner by Year Moved In to Unit, 2015

Year	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	11	0%	429	1%	843	0.5%	7,437	0.5%
2010-2014	1,159	15%	11,451	14%	24,118	13%	203,982	13%
2000-2009	2,998	40%	28,806	36%	62,567	35%	546,366	35%
1990-1999	1,508	20%	19,046	24%	41,879	23%	356,671	23%
1980-1989	650	9%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	1,159	15%	10,508	13%	29,464	16%	271,359	17%
Total	7,485	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in Lawrence (58 percent) are between the ages of 35 and 59 – this is similar to trends in the region (58 percent), county (54 percent), and state (53 percent).

Owner by Age of Householder, 2015

Age of Householder	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	7,410	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	707	10%	5,687	7%	12,501	7%	120,668	8%
35-44 years	1,310	18%	14,340	18%	29,565	16%	262,247	17%
45-54 years	2,235	30%	21,581	27%	45,865	25%	386,386	24%
55-59 years	743	10%	10,116	13%	22,635	13%	197,033	12%
60-64 years	808	11%	9,064	11%	20,879	12%	177,103	11%
65-74 years	910	12%	11,371	14%	28,059	16%	245,529	16%
75-84 years	436	6%	5,218	7%	14,517	8%	131,404	8%
85+ years	261	4%	2,220	3%	6,826	4%	58,368	4%

Source: 2011-2015 ACS Estimates, Table B25007

Per the 2015 ACS estimates, about 49 percent of owner households in the region have incomes of \$100,000 or greater. In the county about 47 percent of owner households have income \$100,000 or greater and 46 percent in the state.

In Lawrence, about 23 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	7,485	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	139	1.9%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	158	2.1%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	266	3.6%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	404	5.4%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	284	3.8%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	716	9.6%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	873	11.7%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	1,642	21.9%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	1,281	17.1%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	1,076	14.4%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	646	8.6%	21,655	27.1%	46,079	25.3%	382,358	24.1%

Source: 2011-2015 ACS Estimates, Table B25118

OWNER-OCCUPIED HOUSING VALUES

Owner-Occupied Units by Value, 2015

Home Value	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	243	3.2%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	310	4.1%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	868	11.6%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	1,675	22.4%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	3,132	41.8%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	1,127	15.1%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	130	1.7%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	0	0.0%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	7,485	100%	79,885	100%	181,293	100%	1,583,667	100%

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

For-Sale Market

In 2017, the median sales price for a single-family home in Lawrence was \$239,900. The median sales price for a condo was \$137,500. From 2012 to 2017, the median sales price for a single-family home increased by roughly 60 percent in Lawrence. The chart below displays, however, that median sales prices have not yet risen above the peak of \$247,000 that was reached in 2005.

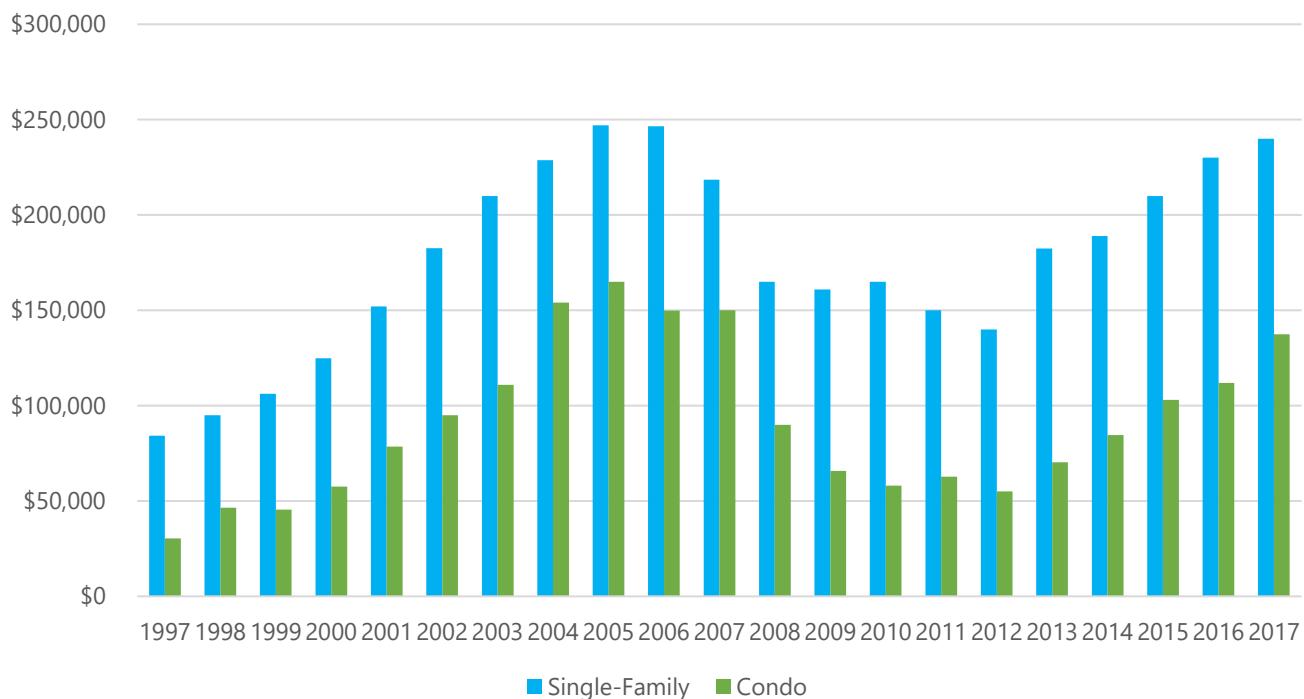
Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$84,250	\$30,450	\$72,000
1998	\$95,000	\$46,500	\$85,000
1999	\$106,200	\$45,500	\$102,000
2000	\$124,900	\$57,500	\$119,900
2001	\$152,000	\$78,500	\$149,000
2002	\$182,500	\$95,000	\$190,000
2003	\$209,900	\$111,000	\$235,500
2004	\$228,650	\$154,000	\$260,000
2005	\$247,000	\$164,900	\$280,000
2006	\$246,450	\$149,900	\$265,000
2007	\$218,500	\$150,000	\$234,950
2008	\$164,950	\$90,000	\$154,500
2009	\$161,000	\$65,747	\$145,250
2010	\$165,000	\$58,000	\$155,000
2011	\$150,000	\$62,700	\$155,000
2012	\$140,000	\$55,000	\$163,000
2013	\$182,450	\$70,250	\$205,000
2014	\$189,000	\$84,500	\$225,000
2015	\$210,000	\$103,000	\$243,000
2016	\$230,000	\$112,000	\$264,000
2017	\$239,900	\$137,500	\$285,500

Source: The Warren Group Town Stats, 2017

Median Sales Price 1997-2017

Source: The Warren Group Town Stats accessed August 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Lawrence renter households (88 percent) moved into their current unit between 2000 and 2014. This is a comparable proportion of renter households in Lawrence moving in to their unit in this period to the region (88 percent), county (84 percent), and state (87 percent).

Renter by Year Moved In to Unit, 2015

Year	Lawrence		Merrimack Valley		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	212	1%	831	2%	2,057	2%	21,922	2%
2010-2014	9,395	49%	23,544	51%	53,482	50%	499,876	52%
2000-2009	7,447	39%	17,015	37%	36,618	34%	331,130	34%
1990-1999	1,365	7%	3,211	7%	8,407	8%	71,061	7%
1980-1989	345	2%	873	2%	2,388	2%	22,277	2%
1979 or earlier	245	1%	598	1%	1,667	2%	19,788	2%
Total	19,009	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. Close to half of renter householders in Lawrence (49 percent) are between the ages 25 and 44 years – this is slightly higher proportionally than estimated renters in this age range than in the region (45 percent), county (44 percent), and state (48 percent).

Renter by Age of Householder, 2015

Age of Householder	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	17,843	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	4,230	24%	9,648	22%	22,861	23%	251,629	28%
35-44 years	4,431	25%	10,121	23%	20,887	21%	182,349	20%
45-54 years	3,755	21%	8,735	20%	19,632	19%	165,738	18%
55-59 years	1,602	9%	4,017	9%	9,431	9%	70,612	8%
60-64 years	1,267	7%	2,933	7%	7,464	7%	57,771	6%
65-74 years	1,430	8%	4,237	10%	9,710	10%	82,851	9%
75-84 years	749	4%	2,479	6%	6,727	7%	54,611	6%
85+ years	379	2%	1,633	4%	4,752	5%	35,286	4%

Source: 2011-2015 ACS Estimates, Table B25007

Per the 2015 ACS estimates, about 34 percent of renter households in the region have incomes above \$50,000 and about 39 percent have incomes between less than \$25,000.

In Lawrence about 26 percent of households have estimated income above \$50,000 and about 45 percent less than \$25,000.

In the county, about 38 percent of renter households have incomes below \$25,000 and about 36 percent above \$50,000, and in the state about 36 percent below \$25,000 and about 40 percent above \$50,000.

Renters by Household Income, 2015

	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	19,009	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	1,271	6.7%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	1,717	9.0%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	2,362	12.4%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	1,745	9.2%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	1,440	7.6%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	2,796	14.7%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	2,711	14.3%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	2,502	13.2%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	1,311	6.9%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	886	4.7%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	268	1.4%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Source: 2011-2015 ACS Estimates, Table B25118

RENTAL HOUSING COSTS

A renter household with the median income in Lawrence cannot afford the fair market rent for the metropolitan area.

Wages Needed to afford Fair Market Rent in Massachusetts

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

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

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

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

About 75 percent of renter households in Lawrence pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is slightly higher than the region at 70 percent, and higher than Massachusetts, where 59 percent of renter households pay between \$500 and \$1,499. 8 percent of renter households in Lawrence pay more than \$1,500 in monthly gross rent, while in the region 15 percent pay more than \$1,500 per month.

The Lawrence HMFA (HUD Metro Fair Market) is made up of 39 percent renters, according to the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,024 for a one-bedroom apartment, which would require an income of \$40,960 to be affordable (not spending more than 30 percent of gross income). However, in Lawrence the median renter household income is about \$28,833 – a household with the median income could afford monthly rent (and utilities) cost of about \$720.

Renter Households by Gross Rent per Month 2015

Gross Rent	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	3,328	18%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	5,669	30%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	8,368	45%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	1,256	7%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	170	1%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	0	0%	381	1%	973	1%	20,885	2%
\$3,000 or more	0	0%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	18,791	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates; Table B25063.

Housing Affordability

HOUSING COST BURDEN

As defined by the U.S. Department of Housing and Urban Development, “housing cost burden” occurs when low/moderate-income (LMI) households spend more than 30 percent of their gross income on housing costs. When a household is cost burdened, it has less income to spend on other necessities and to circulate into the local economy – this is especially challenging for LMI households.

For homeowners, “housing costs” include the monthly cost of a mortgage payment, property taxes, and insurance. For renters, it includes monthly rent plus basic utilities (heat, electricity, hot water, and cooking fuel). When housing costs exceed 50 percent of a low- or moderate-income household’s monthly income, the household meets the definition of “severely cost burdened.”

The 2014 ACS estimates indicated that about 70 percent of Lawrence households have incomes at or below 80 percent of the Area Median Income (AMI).⁷

About 43 percent of owner households have incomes at or below 80 percent AMI, and about 81 percent of renter households have incomes at or below 80 percent AMI.

Most renter households in Lawrence (64 percent) have incomes at or below 50 percent AMI.

⁷ 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.

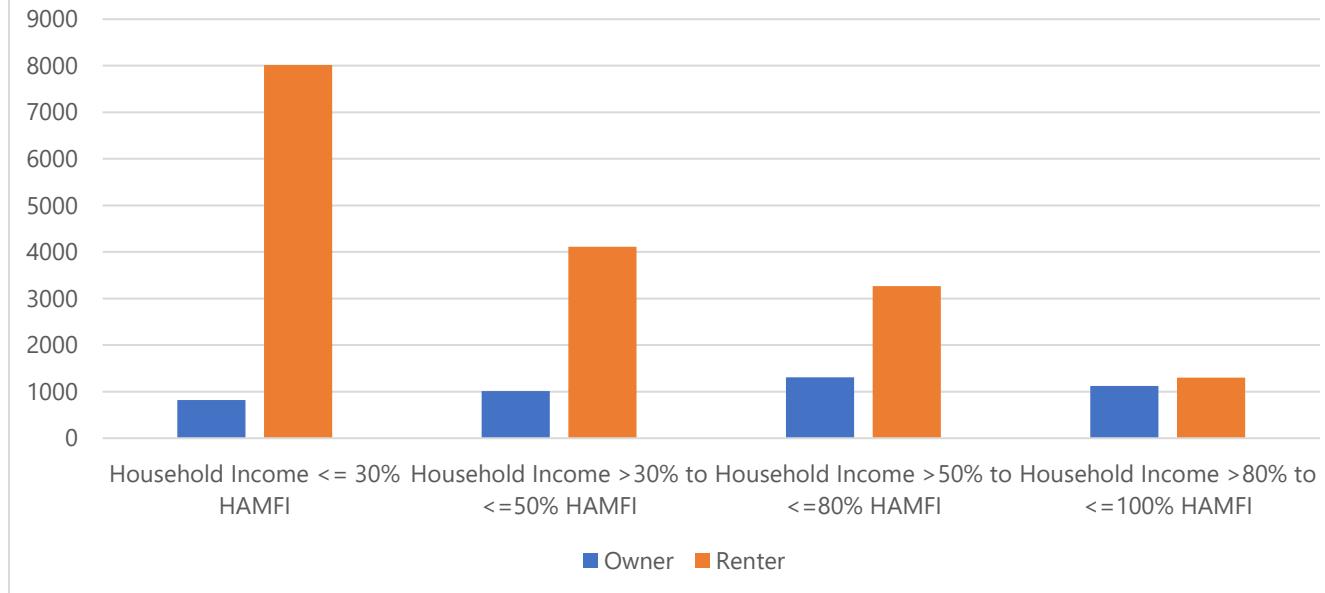
Household Income Distribution Overview, 2014

Income Range	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	820	11%	8,015	42%	8,835	34%
Household Income >30% to <=50% HAMFI	1,010	14%	4,115	22%	5,125	19%
Household Income >50% to <=80% HAMFI	1,305	18%	3,270	17%	4,575	17%
Household Income >80% to <=100% HAMFI	1,120	15%	1,300	7%	2,420	9%
Household Income >100% HAMFI	3,110	42%	2,260	12%	5,370	20%
Total	7,365	100%	18,960	100%	26,325	100%

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

Household Income: Owners and Renters

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



About 43 percent of total owner households and 54 percent of renter households in Lawrence pay more than 30 percent of their income towards housing.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	4,120	56%	8,290	44%	12,410	47%
Cost Burden >30% to <=50%	1,530	21%	4,425	23%	5,955	23%
Cost Burden >50%	1,640	22%	5,800	31%	7,440	28%
Cost Burden not available	70	1.0%	455	2%	525	2%
Total	7,360	100%	18,970	100%	26,330	100%

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

Of 18,535 households with incomes at or below 80 percent AMI in Lawrence, 12,530 (68 percent) are cost burdened.

Cost Burdened Renters and Owners in Lawrence by Income Range, 2014

Income by Cost Burden (owners and renters)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	6,900	51%	5,530	74%	8,840	34%
Household Income >30% to <=50% HAMFI	3,955	30%	1,440	19%	5,120	19%
Household Income >50% to <=80% HAMFI	1,675	13%	420	6%	4,575	17%
Household Income >80% to <=100% HAMFI	510	4%	50	1%	2,420	9%
Household Income >100% HAMFI	360	3%	0	0%	5,375	20%
Total	13,400	100%	7,440	100%	26,330	100%

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

Of the estimated 15,400 low-income renter households in Lawrence, about 66 percent are cost burdened and about 32 percent have extremely low income and are severely housing cost burdened - spending more than 50 percent of their gross income on rent.

Cost Burdened Renters in Lawrence by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	6,160	60%	4,915	85%	8,015	42%
Household Income >30% to <=50% HAMFI	3,150	31%	815	14%	4,115	22%
Household Income >50% to <=80% HAMFI	865	8%	70	1%	3,270	17%
Household Income >80% to <=100% HAMFI	25	0%	0	0%	1,300	7%
Household Income >100% HAMFI	25	0%	0	0%	2,260	12%
Total	10,225	100%	5,800	100%	18,960	100%

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

About 3,135 owner households in Lawrence have low income and roughly 65 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Lawrence by Income Range, 2014

Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	740	23%	615	38%	820	11%
Household Income >30% to <=50% HAMFI	800	25%	620	38%	1,010	14%
Household Income >50% to <=80% HAMFI	810	26%	355	22%	1,305	18%
Household Income >80% to <=100% HAMFI	485	15%	50	3%	1,120	15%
Household Income >100% HAMFI	335	11%	0	0%	3,110	42%
Total	3,170	100%	1,640	100%	7,365	100%

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

Of all households in Lawrence, 13,494 (51 percent) are cost burdened. Most cost burdened households are small family households (53 percent). Seventeen percent of cost burdened households are elderly households and 12 percent are large family households. Tables detailing cost burden by household type can be found in the appendices.

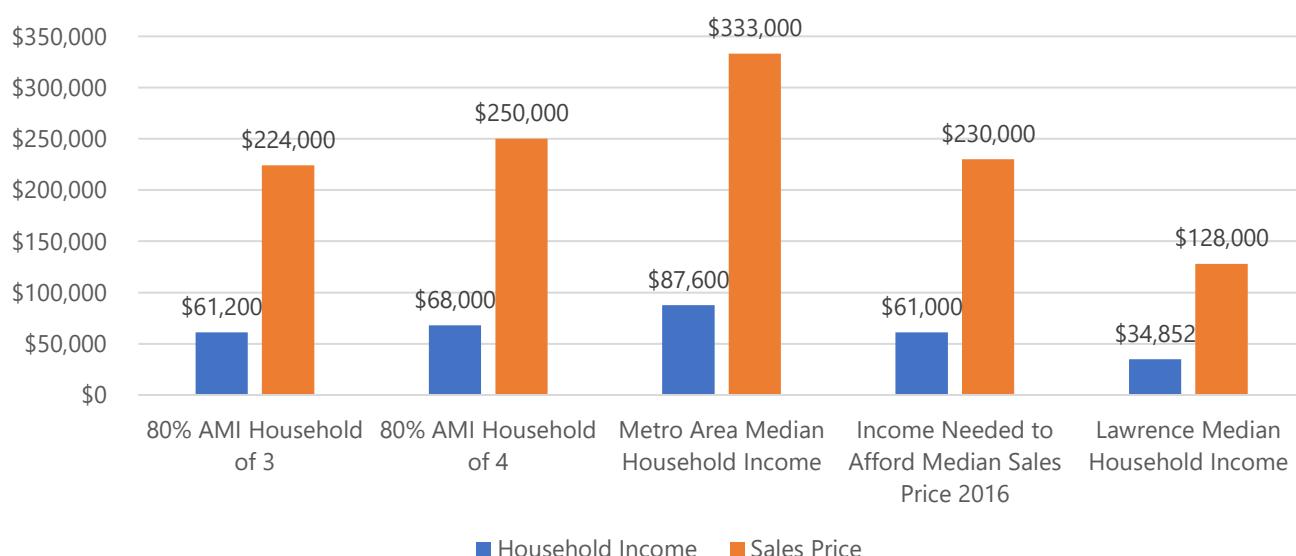
OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Lawrence with 80 percent AMI could afford to purchase a home up to \$250,000. The median sales price for a single-family home in Lawrence in 2016 was less than this, at \$230,000. A household would have to make \$61,000 per year to afford a home at the median sales price. At the Lawrence HMFA median household income of \$87,600, a household could afford a home up to \$333,000 in Lawrence, though at the Lawrence median household income of \$34,852, a household could afford a home only up to \$128,000.

Lawrence has an affordability gap of \$102,000—households making the median household income can afford to buy a home up to \$128,000, while the median sales price for a single-family home in 2016 was \$230,000.

Annual Income Needed to Afford to Purchase a Single-Family House

Source: DHCD Sales Price Calculator, Author calculations using FY2017 tax rate, and assuming 30-year fixed mortgage, 20% downpayment, 4.20% interest rate.



RENTAL AFFORDABILITY BY INCOME

In the Lawrence HMFA, the FY17 Fair Market Rent for a one-bedroom apartment is \$1,024 and a two-bedroom apartment is \$1,305. The table below shows the rent affordable at different yearly salaries. A monthly gross rent that is affordable is no more than 30 percent of a household's monthly earnings.

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of \$526 per month in the Lawrence HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$876 per month, and a two-person household with low income (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,360 per month. A two-person household with the area median income can afford a monthly gross rent of \$2,190.

Rent Affordable to Two-Person Households by Income Limit 2017

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

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

AFFORDABLE UNITS

As of December 2017, there were 4,057 units in Lawrence listed on the Subsidized Housing Inventory. 99 percent of these were rental units, and the remaining 1 percent were ownership. 15 percent of Lawrence's housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units	27,092	100%
Affordable Units	4,057	14.97%
Rental	4,030	99%
Ownership	27	1%

Source: DHCD Subsidized Housing Inventory, 2017

There are 1,811 units listed on the SHI in Lawrence (47 percent) that have perpetual affordability, including Stadium Courts (256 rental units), Beacon Court (208 rental units), Merrimac Court (292 rental units) and Hancock Courts (195 rental units).

960 units have affordability that is set to expire between 2017 and 2022, including:

- 198 rental units at Essex Towers
- 140 rental units at Heritage Common
- 305 rental units at The Protektory I, II, and III

Chapter 4: Housing Development Considerations

Environmental Constraints

WATER RESOURCES

Lawrence has a wealth of natural and engineered water resources, which are contained within the Merrimack River watershed and the Shawsheen River watershed. These resources include three rivers, two canals, Stevens Pond, Jacques Pond, and the Reservoir. These water resources have tremendous ecological, historic, and recreational value and could be greatly enhanced for both city residents and the regional ecosystem. The Merrimack River is the state's second largest drinking water source, providing over 300,000 people with water in Lowell, Lawrence and Methuen.

The Merrimack River is considered a Class B waterway, which means that it is a habitat for fish and other wildlife and is also suitable for drinking water with appropriate treatment. However, there are still major challenges to the health of Lawrence's rivers, including illegal dumping, Combined Sewer Overflow (CSO), stormwater runoff, bank erosion and the persistent presence of invasive species. The Arlington Neighborhood experienced significant flooding in 2001 and 2006. After repeated floods, a portion of the neighborhood at Marion Avenue was declared a FEMA flood zone in 2001 and is now the site of Kennedy Playstead. The Spicket and Shawsheen rivers in particular suffer from illegal dumping of trash as well as oil and other toxic substances from auto body shops along the river.

Flooding along the Merrimack, Spicket and Shawsheen Rivers continues to be a major concern. A recent unpublished EPA study compared climate data for the Chesapeake Bay, Long Island Sound, southeast Massachusetts, and Lawrence. It found that Lawrence had the largest increase in high intensity precipitation events during the 1990s-2000s—these events are higher than the upper design storm values used to map the flood plain. In other words, as the climate changes, Lawrence will experience more frequent 100-year storms. The City is concerned as over 17 percent of Lawrence is within the 100- and 500-year floodplains.

WETLANDS

The City of Lawrence has relatively few wetlands, due to the intensive development of riverfront lands and other areas over the past 150 years. Most of the wetlands that remain are concentrated along the undeveloped portions of the Shawsheen River and Merrimack Rivers. This makes the case all the more important to preserve these existing wetlands, and to ensure that there is no further degradation of the city's wetland resources.

In 2005, the Lawrence Conservation Commission expanded the state wetland ordinance (25-foot buffer along all rivers) to recognize and further protect certain extended areas as wetlands. This designation provides for stricter regulation surrounding the city's wetlands, water resources, and adjoining lands when new development or redevelopment projects are proposed. Four additional riverfront areas were assigned to the City's rivers—200 feet, 100 feet, 50 feet and 25 feet based on the existing unique characteristics, development densities and uses. More recently, the Conservation Commission has proposed new regulations to tighten performance standards and expand protection for vernal pools as well as expand the land subject to flooding to include the 500-year flood zone.

Lawrence contains several ephemeral woodland ponds that fill with water in the cooler months of the year and remain ponded throughout the spring. These vernal pools provide excellent habitat for rare and endangered species as well as amphibians and invertebrates. All of Lawrence's certified vernal pools are located on the south side of the city, with most of them clustered in Den Rock Park.

Historic and Cultural Resources

Lawrence's built environment is notable for its local, state and national significance. This includes eight National Historic Districts, nine State Historic Districts and four Local Historic Districts. The majority of the districts are clustered north of the Merrimack River with overlap between districts in the following neighborhoods: Malden / Arlington Mills, the North Common neighborhood, the North Canal district, portions of the Prospect Hill neighborhood and portions of the Arlington neighborhood. Some prominent historic and cultural sites include:

- **The Great Stone Dam:** Designed by Charles S. Storrow, Chief Engineer for the Essex Company, it was completed in 1848 to power Lawrence's mills. At the time of construction, it was the longest dam in the world, at 1,629 feet.
- **The Everett Mills:** One of the City's largest mill buildings, it stands six stories tall and occupies an entire city block. The Everett Mills Clock Tower, which faces the eastern end of Essex Street, creates an impressive anchor to the city's historic main street.
- **Rollins School Clock Tower:** This stately brick school building and clock tower were built in the early 1900's as part of a citywide school building program that also included the Bruce, Tarbox, Wetherbee, Hood and Breen Schools. The Rollins School is named for John Rodman Rollins, a two-term Mayor of Lawrence who also served as paymaster of the Essex Company and cashier for the Pacific Mills.
- **Water Tower and Reservoir:** The Water Tower and Reservoir on Tower Hill are among the City's most important historic sites. Built in 1896, the water standpipe was designed to hold to more than 500,000 gallons. The brick casing for the tower is the tallest building in the city with an observation deck at 107 feet above the foundation. The Reservoir originally had a storage capacity of more than 40 million gallons of water. Although a portion of the Reservoir has since been filled in, it still serves as the City's primary facility for water storage.
- **City Cemeteries:** The City's three cemeteries (Bellevue, St. Mary's, and Immaculate Conception) on Tower Hill are significant both for their historic and scenic value. In total, the cemeteries comprise more than 130 acres of land.
- **Historic Mill Buildings:** The enormous mill buildings lining the Merrimack River are perhaps the City's most distinctive feature. With close to twelve million square feet of space, these buildings are a testament to the City's industrial past. Among these, the Pacific Mill, Washington Mill, Wood Mill and Ayer Mill are the largest. In 1924, mill buildings covered nearly 300 acres of land along the Merrimack River.
- **Ayer Mill Clock Tower:** The Ayer Mill Clock Tower, built in 1910 as part of the American Woolen Company headquarters, is the largest mill clock in the world. The clock tower was completely restored in 1998.
- **Arlington Mills and Stevens Pond:** The Arlington Mills complex, originally built in the late 1800s, was used by Malden Mills to manufacture their signature Polartec fleece fabric. After a devastating fire in 1995, Malden Mills built a new facility on the site and remained one the City's largest employers. Stevens Pond, located at the center of the Malden Mills complex, includes a small dam with a walkway connecting the north and south sides of the Spicket River. In 2009, Manchester Street Park opened on the North side of Stevens Pond. The park includes a large open space, playground, community gardens and a dramatic overlook of the pond and mill buildings. The City received funding in 2009 from the DCR Recreational Trails Grant Program to complete the park's connection with the Spicket River Greenway.
- **Campagnone North Common:** Included in the original plan for the City, this 17 1/2 acre park was donated by the Essex Company to the young City of Lawrence. The Common had a bandstand and a pond as well as the pathways, veteran monuments and trees that you see today. Historically, the houses and buildings facing the

Common had specific rules regarding the height, material and usage of the structure. The Common was renamed the Campagnone North Common after three sons of a Lawrence family were killed in World War II.

- **North and South Canals:** The canals are Lawrence's historic circulation system that used to distribute water from the river to the mills for power generation. They are an integral component to the city's historic core, but the owner of the canal (Enel Green Power) has not maintained the walls and this threatens public and private infrastructure.

Infrastructure Capacity

Lawrence is served by Interstates 495 and 93, regional bus and rail, as well as the Lawrence Municipal Airport in nearby North Andover. The MVRTA Intermodal Transportation Center, the Patricia McGovern Transportation Center, was completed in 2005 on Merrimack Street. Service to the station is provided by the MBTA Haverhill/Reading line from Boston to Haverhill, both inbound and outbound. The center includes a civic space with seating, landscaping and sculpture as well as multi-level parking that serves surrounding businesses and commuters.

The City's water systems have excess capacity to manage new growth. Upgraded several years ago, the drinking water treatment plant is a 16-million-gallon facility that treats water from the Merrimack River. Lawrence's sewer system is part of the Greater Lawrence Sanitary District (GLSD), which serves Lawrence, Methuen, Andover, North Andover and Salem, New Hampshire. The existing system functions effectively under normal conditions, but Combined Sewer Overflow (CSO) is a recurring problem during heavy rains, when a combination of raw sewage and storm water empties into outfall pipes along the Merrimack and Spicket Rivers. Five CSOs directly affect water quality downstream and negatively impact parks and recreational boating along the river.

Regulatory Barriers

Lawrence's Zoning Ordinance includes thirteen zoning districts and two Overlay Districts. In general, business districts are concentrated in the downtown area and along major thoroughfares, including Routes 28 and 114. The city's industrially-zoned land is primarily located on the north and south banks of the Merrimack River and along the rail corridors, as well as in a large industrial park on the western side of the city. Residential zones are located throughout the city, with a variety of housing types and densities permitted. In 1999, Lawrence's zoning was amended to create a minimum lot size of 10,000 square feet in all residential zones, making many of the city's smaller lots non-conforming. In October 2003, a zoning overlay district called the Reviviendo Gateway Initiative was approved that permits a greater mix of uses and streamlined permitting in the mill district, eastern end of downtown, and the North Canal mill district. A similar overlay was created in April 2008 for the Arlington Mill District in the northwestern corner of the city.

In 2016, the Lawrence Redevelopment Authority began the process of creating a new Urban Renewal Plan. This plan involved extensive community outreach and a focus on developing an economic strategy to grow the existing primary industries of food manufacturing and production, specialty manufacturing, healthcare, education, and arts and culture. A major outcome of the plan is the identification of catalyst sites along the Amesbury Street corridor, including improvements at Pemberton Park. The plan proposes two new overlay districts: a Downtown Smart Growth Overlay District north of the Merrimack River and a Planned Industrial Development District south of the Merrimack River.

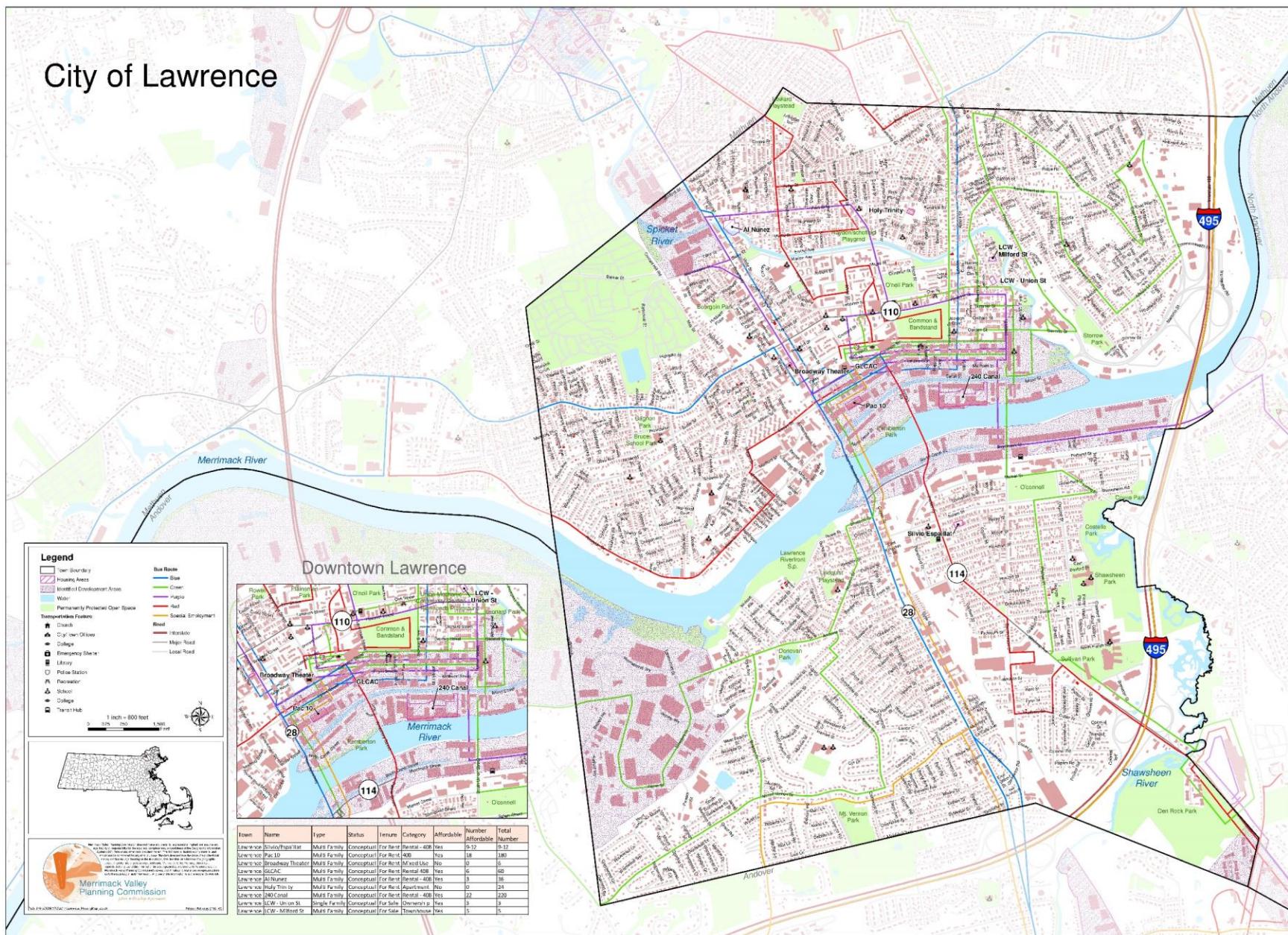
POTENTIAL HOUSING LOCATION CONSIDERATIONS IN LAWRENCE

In February 2018, City stakeholders identified potential locations for future housing development. A number of sites were identified for potential housing unit development because of their access to public services and public transit, proximity to existing housing, and areas the City would like to concentrate additional development. However, not all of the sites used these filters. There are other criteria the City could use to prioritize the conceptual parcels (see Status column), including presence of environmental resources, lot size, ownership and type of use, and units on the lot. Please see Appendix I for a list of specific criteria the City can use to prioritize these sites further. The following map is a visual representation of these potential sites.

Potential Housing Development Locations and Environmental Constraints in Lawrence

Name	Type	Status	Tenure	Category	Affordable	Number Affordable	Total	Development Area (Acres)	Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply)	Brownfield Present
370-372 Essex Street	Multi-Family	Conceptual	For Rent	Mixed use	Yes	36	36	0.30	No	No
Holy Trinity	Multi-Family	Conceptual	For Rent	Apartment	No	0	24	0.34	No	No
26-30 Milford Street	Multi-Family	Conceptual	For Sale	Ownership	Yes	2	2	0.26	No	No
128-134 Union Street	Single Family	Conceptual	For Sale	Ownership	Yes	3	3	0.37	Rare Species	Yes
148-154 Bailey Street	Multi-Family	Conceptual	For Rent	Apartments	No	0	12	1.00	No	No
173-175 Haverhill Street	Multi-Family	Conceptual	For Rent	Mixed Use	No	0	15	0.25	Unknown	No
602-610 Broadway	Multi-Family	Conceptual	For Rent	Mixed Use	Yes	76	76	6.77	Unknown	No

City of Lawrence



Chapter 5: Housing Goals and Strategies

Five-Year Goals

The City of Lawrence currently has 4,057 subsidized housing units listed on the Department of Housing and Community Developments Subsidized Housing Inventory as of December 2017. This number represents 14.97% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the City currently has met the 10% affordable housing goal as defined by DHCD.⁸

Because the percentage of affordable housing units in Lawrence meets the minimum requirement of 10% set by the state under Chapter 40B and is considered a "Certified Community," the City can determine its own yearly production schedule. Meeting the 10% state affordability goal does not preclude developers from applying for a Chapter 40B Comprehensive Permit or for the City to hear Chapter 40Bs that they would like to pursue (i.e., friendly 40Bs). In the event there is an application and a hearing scheduled by the Zoning Board of Appeals (ZBA), within 15 days of the opening of a local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant for the permit, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be "Consistent with Local Needs" the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be Consistent with Local Needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

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

If a community has a DHCD-approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

Additionally, once certification has been achieved—within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant (developer), with a copy to DHCD, that it considers a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met (HPP Certification), and the factual basis for that position (an example would be a DHCD HPP certification letter), including any necessary supportive documentation.

⁸This section, including the following paragraphs, is required to discuss goals as they relate to the Chapter 40B Housing Production Plan statute, 760 CMR 56.03(4).

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

Strategies

Based on the local needs, existing resources, and development considerations, the following strategies have been developed for Lawrence through a stakeholder engagement process. This plan also incorporates strategies from the 2015 Lawrence Comprehensive Housing Plan and should be considered a companion to the City of Lawrence Consolidated Plan FY2016-2020. The strategies were developed to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs. The strategies have been grouped into three main categories:

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

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

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

PLANNING AND POLICIES

1. **Establish a Rental Cost Taskforce.**

The Mayor will establish a taskforce to review and assess the current cost of rent in the City of Lawrence and bring forth recommendations to the Mayor and City Council to deal with the current Rental Crisis. The establishment and work of the Taskforce should be concluded and reported to the Mayor and City Council no later than September 2019.

2. **Continue partnering with for- and non-profit developers to create affordable housing on privately owned sites.**

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

3. Maintain Housing Choice Community status which will provide preferential access to Commonwealth grant programs as well as a new grant program open only to Housing Choice Communities.

In 2018, the Baker-Polito Administration created the Housing Choice Initiative, a multi-pronged effort to align resources and data to create a single point of entry for communities seeking assistance in increasing their supply of housing. A crucial part of Housing Choice Initiative is the Housing Choice designation and grant program. In May 2018, the City of Lawrence was designated as a Housing Choice Community. For more information on the Housing Choice Community Program, please visit: <https://www.mass.gov/orgs/housing-choice-initiative>.

4. Adopt an Inclusionary Housing Bylaw.

The purpose of an inclusionary housing bylaw is to provide for the development of affordable housing in compliance with MGL c. 40B, § 20-23. The goal is that affordable housing units created by the bylaw will qualify as a Subsidized Housing Inventory (SHI) under Chapter 40B and the regulations and guidelines of the Massachusetts Department of Housing and Community Development (DHCD). A model inclusionary zoning bylaw can be found: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf.

5. Investigate utilizing services of a regional housing coordinator.

Developing and maintaining affordable housing can be a full-time job in some communities. In others, it at least necessitates on-going, dedicated staff to employ the various tasks involved with creating, tracking and retaining affordable units. Although Lawrence has a full-time housing coordinator, there are still benefits to working with neighboring communities on housing production and related issues. Lawrence's housing coordinator would have access to regional housing views and approaches, which would include best practices, potential partnerships, education techniques, etc. Note: MVPC is exploring options to serve in this capacity for its member communities by including this strategy in the Regional Housing Plan.

6. Conduct ongoing community education.

In order to successfully create affordable housing, it is important to remove one of the biggest obstacles – lack of community support. In many communities, the term “affordable housing” conjures up negative connotations and evokes “not-in-my-backyard” sentiments. However, community education that focuses on why affordable housing is important, including the economic benefits and a focus on the profile of those who would benefit, will help remove that barrier to creating affordable units and help to create a richer, well-rounded and healthy community. There are a variety of successful educational campaigns, and one of the most successful is to put a “face” to affordable housing. The Citizens’ Housing and Planning Association (CHAPA) created a document called *The Faces of 40B* which can serve as a template for communities in creating their own education programs: <https://www.chapa.org/sites/default/files/Facesof40B.pdf>.

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

This is a relatively new strategy that is being used to establish an on-going long-term relationship between a developer(s) and a local government in an effort to create affordable housing that aligns with the community's goals. It aligns with the Housing Production Plan's production goals, as stated in the Goals section of this plan, and is non-exclusive. The agreement encourages regular communication between the developer and various boards and committees responsible for creating affordable housing. A sample Host Community Agreement can be found at: <http://www.hamiltonma.gov/wp-content/uploads/2017/02/Draft-Host-Community-Agreement.pdf>.

8. Provide support for elderly to age in place.

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

9. Continue participating in the MA Healthy Aging Collaborative's Age-Friendly Communities Program.

Lawrence became an age-friendly community in 2018 and assigned a Task Force to guide its efforts. Age-friendly communities strive to better meet the needs of their older residents by considering the environmental, economic, and social factors that influence the health and well-being of older adults. These programs seek to allow older adults to stay in their communities and "age in place." One option is to join an age-friendly network. The World Health Organization (WHO) established a [Global Network of Age-Friendly Cities and Communities](#) to support communities who are taking active steps toward becoming more age-friendly. The American Association of Retired Persons (AARP) [Network of Age-Friendly Communities](#) is the U.S. affiliate of the WHO network. MVPC has included this strategy in the Regional Housing Plan. To learn more, visit:

<https://mahealthyagingcollaborative.org/programs/overview/age-friendly-communities/>.

10. Provide direct support for low income homeowners and renters struggling with housing costs.

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

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

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

12. Track and report the progress of the new Senior Tax Work Off Program.

In 2009, the Massachusetts Legislature created the Senior Citizen Property Tax Work-Off Abatement Program. The tax work-off abatement provision allows any community in Massachusetts to establish a program giving homeowners aged 60 or older the opportunity to volunteer their time to the city or town in exchange for a reduction in property tax of up to \$1,000. In 2018, the City of Lawrence implemented the Senior Tax Work Off Program in partnership with the Lawrence Senior Center. They currently have space for 100 positions to work in municipal departments at minimum wage for up to 45.5 hours of "volunteer" service.

13. Investigate opportunities and models for shared living situations for seniors.

With an increasing aging population in the Merrimack Valley, now is the time to investigate home sharing as an option for seniors, particularly for women. According to AARP, "four million women aged 50-plus live in U.S. households with at least two women 50-plus — a statistic that is expected to rise." According to the National Center for Family & Marriage Research, "one out of three boomers will probably face old age without a spouse." Women, on average, live about five years longer than men. If you add in rising housing costs and the desire to 'downsize', more and more aging adults will be looking for opportunities to stay in their community, and with their peers. AARP released an article with numerous resources on shared living situations around the United States: <https://www.aarp.org/home-family/your-home/info-05-2013/older-women-roommates-house-sharing.html>. Another model that is being used here in Massachusetts, is [Nesterly](#).

14. Continue investing in training and technology to improve Lawrence's ability to better plan, monitor and steer strategic interventions more effectively.

The City is exploring and investing in information technology systems to improve the identification and tracking of distressed properties that can be available for use across departments, including affordable housing development. This task will support the Office of Planning and Development's work by improving their database to meet these goals.

15. Attract new resources to better leverage limited local funds and assets and introduce new initiatives.

The City should consider creating a Revolving Loan Fund (RLF) with area banks to step-up housing rehabilitation efforts. Consider City or other guarantees to incentivize lenders to participate. Encourage banks and corporations to fund more neighborhood projects. Scale-up and create brand new efforts that build on those of the past.

16. Support capacity-building and expansion of private and non-profit sectors to tackle neighborhood-based housing improvements including assisted housing for special populations.

The city should establish development priorities and work with for profit and non-profit developers on the implementation of these strategies and help expand existing development capacity beyond geographic boundaries through coalition building and organizational support.

17. Exert greater local and regional leadership in the area of housing.

Position Lawrence to lead a transformative effort to improve neighborhoods and attract investment. This could be through a campaign to attract regional and statewide attention, engaging targeted state leadership, or assuming a key role in the development of new policies and resources for Gateway Cities.

18. Set a clear vision as well as processes and incentives to attract and support developers where appropriate.

Market Lawrence as a City that is open to working with developers, with a clear vision for the future that can be implemented with a minimum of regulatory hurdles if certain requirements are met. Package incentives to increase interest in developing in Lawrence and provide timely support required to meet funding regulatory requirements and approvals. Encourage small, community-oriented private developers to move beyond traditional duplex and triple decker development to construct denser housing in appropriate areas. Coordinate this effort with City master planning, zoning and design guideline efforts so that both private and public interests are served.

19. Establish a clear regulatory process with incentives where appropriate based on the City's vision for the future and development and design guidelines for implementing it. Revise Lawrence's Zoning Ordinance based on the reevaluation of the types of development desired.

This strategy will help remove barriers to adaptive reuse of mill buildings and other non-residential properties, promote mixed-use development, and consider live-work space. This process could involve adopting another 40R District, utilizing "friendly 40B" opportunities, adopting a sign ordinance and façade improvement program to improve the appearance of local businesses, and encouraging development to the lot line with parking behind to increase pedestrian use.

20. Reinforce the character of the City's urban fabric in the downtown and mill areas, encourage appropriate development including housing in the context of economic development priorities, and connect the center of the City to the surrounding neighborhoods.

Following the lead of the *Lawrence TBD Urban Redevelopment Plan*, link housing strategies to this planning effort and create design guidelines that guide downtown and neighborhood revitalization efforts such as increasing accessibility, focusing on adaptive reuse and infill development, developing investment corridors, developing and maintaining open spaces, and establishing a connection between repurposed mills and downtown commercial uses.

21. Guide new neighborhood development based on a clear process and incentives where appropriate.

This strategy will help position Lawrence to improve neighborhoods and attract investment in housing for the full range of incomes. This could include focusing on demolition of housing that is in poor condition, developing planning and design guidelines to ensure high quality development, combining new housing development with supportive services for the homeless, special needs populations and seniors, and even creating land banks.

PRODUCTION

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

As shown in the household income distribution chart, there are a variety of income levels in the community.

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

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

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

<https://humancentereddesign.org/index.php?q=resources/universal-design-housing>.

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

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

4. Investigate models that address creation of starter homes that are “right-sized”.

Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? Here are some questions to consider when determining the “right-size”:

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

5. Follow Sustainable Design Standards to create/remodel housing units.

Sustainable Design Standards help to create more energy efficient, low-carbon solutions for housing that reduces the costs to renting or owning a home. There are several methods that can be used, including (but not limited to) Passive House design, EnergyStar and GreenGlobes. As a Green Community, Lawrence has adopted the “stretch code” and as such is addressing this issue.

6. Use existing resources effectively to put vacant property and underutilized land back into productive use and ultimately increase the tax revenue.

The City should work to ensure that vacant and underutilized property is redeveloped into much needed housing. This includes utilizing the distressed properties list, lots obtained through tax title, and the receiverships program to identify and develop properties for affordable housing. The receivership program, in particular, prioritizes first time home-buyers. The City's Distressed Property Task Force, led by the Mayor's Chief of Staff, is actively pursuing this goal and should continue to do so.

7. Further review and set departmental goals related to housing production and rehabilitation.

The creation and enforcement of housing goals is key to staying on target with redevelopment efforts. The City should establish clear lines of accountability, focus on outcomes, and evaluate and encourage rehabilitation and redevelopment in line with a new Lawrence Master Plan and design standards. It is important to coordinate these efforts with those of community groups, non-profit organizations and private developers to help realize city priorities.

PRESERVATION

1. Consider converting abandoned structures into affordable housing, as appropriate.

Similar to federally-initiated government programs such as the McKinney-Vento Homeless Assistance Act and Base Realignment and Closure Act, local governments can adopt programs that convert empty or underutilized properties to affordable housing. Converting existing structures can save money and be a great revitalization tool. As with the strategy above to use public land for affordable housing, it is important to develop criteria for assessing suitability to reuse these structures for housing.

2. Ensure the long-term sustainability of existing subsidized units.

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

3. Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.

As our population ages and there is more of a need for services for the disabled and elderly, converting existing single-family homes into multi-unit structures could be an affordable tool for communities. Large, underutilized mansions are being converted to multi-level apartments that are affordable. It can also be a great way to provide more affordable units without constructing brand-new multi-family developments, which can create opposition and deter from neighborhood character. Small multi-family residences also offer connection and proximity to others and create the opportunity to expand the definition of family to include our neighbors. While this goal may not fit Lawrence perfectly, it is worthy of consideration and would be applicable in some neighborhoods and properties.

4. Consider retrofitting municipally-owned buildings to affordable housing.

Similar to the abandoned buildings strategy, retrofitting municipally-owned buildings for affordable housing could provide another option for communities. Buildings such as old schools and other municipal structures can provide a unique opportunity to maintain the community's historic buildings while providing more affordable options for residents.

5. Provide financial and technical support to improve existing neighborhood housing.

Provide the needed support to help improve Lawrence's housing stock and its neighborhoods. This support may be in many forms: from financial and technical, to the establishment of a clear and well-defined regulatory process, to educating and training city staff on state and federal laws and code enforcement, and having city departments work collaboratively to reduce vacancies, prevent abandonment, increase curb appeal, and assemble sites for development and redevelopment.

Action Plan

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

Housing Strategies			
Strategies	Time to Complete (months/years)	Strategy Champion(s) (Board, committee, person, etc.)	Funding Needed? Y/N and Source
Planning and Policies			
Establish a Rental Cost Taskforce	1 year	Mayor	No
Partner with for- and non-profit developers to create affordable housing	Ongoing	Office of Planning and Development (OPD), Planning Board	No
Maintain designation as a Housing Choice Community	1 year	OPD	No
Adopt an Inclusionary Housing Bylaw	1 year	OPD, Planning Board, Zoning Board, City Council	No if using sample ordinance and use local counsel
Investigate utilizing services of a regional housing coordinator	1 year	OPD, City Council, MVPC	Yes Housing Choice Program
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	OPD	No
Provide support services for elderly to age in place	Ongoing	OPD, Senior Center, Council on Aging, Mayor's Health Task Force (MHTF)	No
Continue participating in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	OPD, MHTF, Council on Aging, Age-Friendly Lawrence Planning Committee	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	OPD, Community Housing Trusts, Council on Aging	No
Develop trainings for staff, board and committee members to learn more about affordable housing processes and needs	Ongoing	OPD, MVPC	No, but could use Housing Choice Initiative funding to support a training
Track and report the progress of the new Senior Tax Work Off Program	2 years	OPD, MVPC, Council on Aging	Yes CPA
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	OPD, MHTF, MVPC, Council on Aging	No
Invest in training and technology to improve Lawrence's ability to better plan, monitor	Ongoing	Mayor, City Council	Yes General fund and state and federal funds

and steer strategic interventions more effectively			
Attract new resources to better leverage limited local funds and assets and introduce new initiatives	Ongoing	OPD	No
Support capacity-building and expansion of private and non-profit sectors to tackle neighborhood-based housing improvements including assisted housing for special populations	Ongoing	OPD	Yes CDBG, HOME
Exert greater local and regional leadership in the area of housing	Ongoing	Mayor, OPD, MVPC	No
Set a clear vision as well as processes and incentives to attract and support developers where appropriate	Ongoing	Mayor, OPD, Planning Board, Economic Development Director	No
Establish a clear regulatory process with incentives where appropriate based on the City's vision for the future and development and design guidelines for implementing it. Revise Lawrence's Zoning Ordinance based on the reevaluation of the types of development desired	1-2 Years	Mayor, OPD, Planning Board, Economic Development Director, Inspectional Services, Redevelopment Authority	Yes MassWorks MassDevelopment DHCD
Reinforce the character of the City's urban fabric in the downtown and mill areas, encourage appropriate development including housing in the context of economic development priorities, and connect the center of the City to the surrounding neighborhoods	Ongoing	Mayor, OPD, Economic Development Director, Housing Committee, Redevelopment Authority	No
Guide new neighborhood development based on a clear process and incentives where appropriate.	Ongoing	OPD, Economic Development Director	No
Production			
Encourage development of housing that is affordable to both low- and moderate-income households	Ongoing	OPD	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	Ongoing	OPD, Engineer, Council on Aging, Northeast Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority, MHTF	Yes MassWorks, DHCD
Inventory publicly-owned land to determine suitability and availability for developing affordable housing	1-2 years	OPD, City Council	No
Investigate models that address creation of starter homes that are "right-sized"	1 year	OPD	No

Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	OPD, Planning Board	No
Use existing resources more effectively to put vacant property and underutilized land back into productive use and ultimately increase tax revenue	Ongoing	OPD, Inspectional Services, Redevelopment Authority, Distressed Properties Task Force	Yes CDBG, HOME
Further review and set departmental goals related to housing production and rehabilitation	Ongoing	Mayor, OPD	No
Preservation			
Consider converting abandoned structures into affordable housing, as appropriate	Ongoing	OPD, City Council	Yes U.S. HUD
Ensure the long-term sustainability of existing subsidized units	1 year	OPD, MVPC	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	OPD, Zoning Board, City Council	Yes DHCD
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	OPD, City Council	Yes U.S. HUD
Provide financial and technical support to improve existing neighborhood housing	Ongoing	OPD, Neighborhood Associations	Yes CDBG, HOME
Enhance inter-departmental coordination to reduce property vacancy and abandonment	Ongoing	Mayor, OPD, Inspectional Services	No

Appendix A

HUD Income Limits FY2017

Lawrence is part of the Lawrence HUD Metro FMR Area, so the income limits presented below applies to all of the Metro FMR Area. Income limits in the Housing Production Plan reference 2017 figures, but 2018 is also included below for informational purposes.

FY 2017 Income Limits Summary

FY 2017 Income Limit Area	Median Income Area	FY 2017 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Lawrence city	\$87,600	Very Low (50%)								
		Income Limits (\$)	30,700	35,050	39,450	43,800	47,350	50,850	54,350	57,850
		Explanation								
		Extremely Low Income Limits (\$)*	18,450	21,050	23,700	26,300	28,780	32,960	37,140	41,320
		Explanation								
		Low (80%)								
		Income Limits (\$)	47,600	54,400	61,200	68,000	73,450	78,900	84,350	89,800
		Explanation								

FY 2018 Income Limit Area	Median Family Income Area	FY 2018 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Lawrence, MA-NH HUD Metro FMR Area	\$95,000	Very Low (50%)								
		Income Limits (\$)	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700
		Explanation								
		Extremely Low Income Limits (\$)*	19,950	22,800	25,650	28,500	30,800	33,740	38,060	42,380
		Explanation								
		Low (80%) Income Limits (\$)	50,350	57,550	64,750	71,900	77,700	83,450	89,200	94,950
		Explanation								

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

- 1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").
- 2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

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

Bedroom Mix Policy

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

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

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

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

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

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



Appendix D

Comprehensive Permit Denial and Appeal Procedures

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

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

Appendix E

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lawrence

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1512	Beacon Court	65 Ducket Ave	Rental	208	Perp	No	HUD
1513	Elm Towers	353 Elm St	Rental	101	Perp	No	HUD
1514	Exchange Street	Center, Exchange, School Sts.	Rental	36	Perp	No	HUD
1515	Father O'Reilly Homes	Hampshire, 50 Onron, Andover Sts.	Rental	137	Perp	No	HUD
1516	Loring & Market	Market, Loring, Park Sts.	Rental	46	Perp	No	HUD
1517	Merrimac Court	56 Melvin St	Rental	292	Perp	No	HUD
1518	Morton Street	Furnam St.	Rental	160	Perp	No	HUD
1519	Union Street	65 Union St.	Rental	76	Perp	No	HUD
1520	Hancock Courts	Bernard/ Hancock/ Leonard/ Savoie	Rental	195	Perp	No	DHCD
1521	Stadium Courts	Phillips/Exeter/North Parish/Crawford/Osgood & others	Rental	256	Perp	No	DHCD
1522	Brunswick House	198 Essex St.	Rental	71	Perp	No	DHCD
1523	Amesbury Gardens	198 Amesbury St	Rental	160	Perp	No	DHCD
							HUD
1524	Arlington Park	Arlington Park & Tanney (355 Park St)	Rental	130	2019	No	MassHousing
1525	Bedford and Oxford Streets	10-16 Bedford St	Ownership	2	2027	No	DHCD
1526	Berkeley Place	41 Berkeley St	Rental	38	07/01/2024	No	MassHousing
1527	Sycamore Apartments	30 Bradford St.	Rental	166	2050	No	DHCD
							MassHousing
							HUD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lawrence

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1528	Corpus Christi House		Rental	8	2019*	No	HUD
1529	Covenant House	24-30 Summer Street	Rental	12	2022	No	DHCD
1530	Diamond Spring Gardens	1 Beacon St.	Rental	97	2019	No	HUD
1531	Essex Towers	Broadway & Essex Sts	Rental	198	2020	No	MassHousing
1532	Fidelity House	598 Haverhill St.	Rental	14	2022	No	HUD
1533	Garden Street Apartments	188 Garden St.	Rental	10	2037	No	HUD
1535	Heritage Common	45 Camelia Teoli Way	Rental	140	2021	Yes	DHCD
							DHCD
							DHCD/ MassHousing
1536	High Street Apt. Program		Rental	0		No	HUD
1537	Hope In Action	18 & 20 Bwy/469 & 475 Daisy, 24 Kirk St., Fairmont St	Rental	71	2028*	No	MassHousing
1538	Lawrence YMCA SRO	599 Canal St	Rental	73	Perp	No	DHCD
							MHP
1539	Museum Square	2 Jackson St.	Rental	176	2032	No	DHCD
							DHCD/ MassHousing
1540	Orange Wheeler One	126-128, 138 Franklin St; 359 Haverhill St	Rental	13	2054	No	DHCD
1541	Orange Wheeler Four	330-332, 336-338, 356-358 Haverhill St.	Rental	10	2054	No	DHCD
1542	Orange-Wheeler	334 Haverhill Street	Ownership	4	2026	No	DHCD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lawrence

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1543	Parker Street Residence	Parker St	Rental	8	2028	No	EOHHS
							FHLBB
1544	Parkside Apartments West	260 Haverhill St./scattered sites	Rental	146	2030*	No	HUD
							HUD
1545	Reviviendo! Summer St. Homeownership	Union & Summer Streets	Mix	8	2017	No	DHCD
							FHLBB
							DHCD
							DHCD
1546	Rita Hall Apts	490 Hampshire/ Exchange/ Arlington Sts	Rental	90	2036*	No	MassHousing
1547	Riverside Condominiums	238-240 Water St	Ownership	11	2031	No	DHCD
1549	The Protectory I	189 Maple St.	Rental	111	2020	No	HUD
1550	The Protectory II	191 Maple St.	Rental	106	2020	No	HUD
1551	The Protectory III	193 Maple St.	Rental	88	2020	No	HUD
1552	Valebrook Apts	11 Summer Street	Rental	150	2030*	No	MassHousing
1553	Water/Holt Streets	323-325 Water St; 1-9, 10-17 Holt St.	Rental	22	2028	No	MHP
1554	Youthbuild Lawrence Cross Street	Cross Street	Ownership	1		No	FHLBB
1555	YWCA of Greater Lawrence -Self Sufficiency Program		Rental	10	2029	No	DHCD
3945	Reviviendo Family Housing	10 Jackson Terrace, 60-62 Newbury St, 101-105 Haverhill St; 105-113 Newbury St	Rental	17	2033	No	DHCD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lawrence

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3945	Reviviendo Family Housing	10 Jackson Terrace, 60-62 Newbury St, 101-105 Haverhill St; 105-113 Newbury St	Rental	17	2033	No	DHCD
							DHCD
4052	Essex Street	540 & 572-574 Essex Street	Rental	20	2021	No	MHP
4053	May Street	139-143 May Street	Rental	9	2021	No	MHP
4054	Garden Street	111-113, 129, 131-133, 135 & 137 Garden St.	Rental	19	2020	No	MHP
4331	DDS Group Homes	Confidential	Rental	16	N/A	No	DDS
4570	DMH Group Homes	Confidential	Rental	60	N/A	No	DMH
9490	Saunders School Apartments	243 S. Broadway Street	Rental	16	2051	NO	DHCD
9491	Union Crossing	50 Island Street	Rental	60	2042	NO	DHCD
9492	Sacred Heart	23 Hawley Street, 30 & 32 Groton St	Rental	44	2060	NO	DHCD
9493	Newbury & Garden	Newbury & Garden Streets	Ownership	8	2062	NO	DHCD
9681	Loft 550/Malden Mills	520-602 Broadway Street	Rental	75	2062	NO	DHCD
							MassHousing
10018	Malden Mills Phase II	600 Broadway	Rental	62	2065	NO	MassHousing
							DHCD
							HUD
Lawrence Totals				4,057	Census 2010 Year Round Housing Units		27,092
					Percent Subsidized		14.97%

Appendix F

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

This table includes poverty status for unrelated individuals age 15 years and over. Note that if someone is under age 15 and not living with a family member (such as foster children), we do not know their household income and they are excluded from the poverty universe (table totals).⁹

Age	Lawrence		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
15 years	0	0%	11	0.1%	51	0.2%	1,672	0.5%
16-17 years	82	2%	154	1%	338	1%	3,736	1%
18-24 years	685	13%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	707	13%	1,755	13%	4,348	15%	55,572	18%
35-44 years	743	14%	1,899	14%	3,312	11%	28,476	9%
45-54 years	930	17%	2,440	18%	5,252	18%	43,985	14%
55-64 years	976	18%	2,238	17%	5,616	19%	50,784	16%
65-74 years	802	15%	1,638	12%	3,749	13%	28,876	9%
75+ years	537	10%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	5462	7%	1,3268	4%	29,898	4%	316,775	5%
Total Population	77,936	100%	33,8637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table S1701

⁹ U.S. Census Bureau, People Whose Poverty Status Cannot Be Determined. "<https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>", accessed 8/3/17.

Appendix G

Cost Burdened Renters and Owners by Household Type

Cost Burdened Renters and Owners

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	385	6%	3,550	51%	605	9%	1,020	15%	1,335	19%	6,895	78%	8,835
>30% and <=50% AMI	270	7%	2,330	59%	500	13%	275	7%	580	15%	3,955	77%	5,125
>50% and <=80% AMI	90	5%	755	45%	265	16%	95	6%	470	28%	1,675	37%	4,575
>80% and <=100% AMI	40	8%	250	49%	145	28%	20	4%	60	12%	515	21%	2,420
Income >100% AMI	0	0%	230	63%	35	10%	25	7%	74	20%	364	7%	5,370
Total Cost Burdened	785	6%	7,115	53%	1,550	12%	1,435	11%	2,519	19%	13,404	51%	26,325

Cost Burdened Renter Households

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	305	5%	3,260	53%	520	8%	830	13%	1,240	20%	6,155	77%	8,015
>30% and <=50% AMI	145	5%	1,920	61%	410	13%	170	5%	505	16%	3,150	77%	4,115
>50% and <=80% AMI	0	0%	390	45%	30	3%	45	5%	400	46%	865	26%	3,270
>80% and <=100% AMI	0	0%	0	0%	25	100%	0	0%	0	0%	25	2%	1,300
Income >100% AMI	0	0%	0	0%	20	83%	0	0%	4	17%	24	1%	2,260
Total Cost Burdened	450	4%	5,570	55%	1,005	10%	1,045	10%	2,149	21%	10,219	54%	18,960

Cost Burdened Owner Households

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	80	11%	290	39%	85	11%	190	26%	95	13%	740	90%	820
>30% and <=50% AMI	125	16%	410	51%	90	11%	105	13%	75	9%	805	80%	1,010
>50% and <=80% AMI	90	11%	365	45%	235	29%	50	6%	70	9%	810	62%	1,305
>80% and <=100% AMI	40	8%	250	51%	120	24%	20	4%	60	12%	490	44%	1,120
Income >100% AMI	0	0%	230	68%	15	4%	25	7%	70	21%	340	11%	3,110
Total Cost Burdened	335	11%	1,545	49%	545	17%	390	12%	370	12%	3,185	43%	7,365

Appendix H

coUrbanize Comments from the City of Lawrence

Community	Creator	Category	Comments
Lawrence	Brad Buschur	Where do we need more housing, and what kinds of housing should there be?	More housing near transit!
Lawrence	Brad Buschur	Where do we need more housing, and what kinds of housing should there be?	The plan needs to address homelessness.
Lawrence	Marianne Vesey	Re: Where do we need more housing, and what kinds of housing should there be?	I work in Lawrence with people with disabilities, who have much difficulty finding safe & affordable housing. Many of my co-workers also earn modest incomes, and have similar challenges, particularly if they hope to own a home.
Lawrence	coUrbanizer via Text	Open house idea	Debbie Mason
Lawrence	coUrbanizer via Text	Open house idea	Ok. Good program tonight at Nevins in Methuen
Lawrence	Katherine Robinson	Where do you see other solutions for or examples of housing diversity?	Lawrence

Appendix I

Potential Affordable Housing Ranking Criteria (*from Belmont Open Space and Housing Inventory Project*)

The Housing Ranking Criteria was developed based on available data and information pertinent to the creation of affordable housing in Belmont. These criteria include: lot sizes, ownership, type of use, public transit access, proximity to town services and schools, number of dwelling units on a lot, ratio or status of lot utilization, existing water and sewer access, and zoning districts. The Town of Belmont's 2014 Assessor's database provided quantifiable statistics for each of these factors. The ranking system utilizes the same base point system of 3, 2, 1, 0 and additional weighted point system as the Open Space Ranking Criteria. Significant criteria that may contribute to affordable housing development were weighted 3 times or 5 times in a 9, 6, 3, 0 or 15, 10, 5, 0 point systems. The higher number indicates a greater level of significance for affordable housing consideration. Individual parcels did not receive multiple levels of points within one criteria. Table 4 includes the complete point structure assigned to each criteria described below.

The rationale behind each affordable housing criteria include:

1. Lot size

Larger parcels were indicated as a priority by the Town for affordable housing development. Six points were assigned to parcels greater than 2 acres in single residence zones and parcels greater than 1 acre in other zones.

2. Ownership and type of use

A parcel's potential or readiness for affordable housing development is considered to be affected by its ownership and type of use. For this criteria, any parcel that is currently used for affordable housing receives 15 points as the Town would like to continue such use. Town-owned and Housing Authority properties are assigned 10 points to indicate a relatively high potential for future affordable housing opportunity. Commercial and residential mixed use, office buildings in residential zones, the 40R district, as well as church and school properties present additional affordable housing potentials and are assigned 5 points. Many of these areas were also identified as having potential for affordable housing in the Belmont Housing Production Plan Draft October 2013 goals and strategies.

3. Public transit access

Public transit access is considered essential for affordable housing to increase mobility and overall quality of life. Parcels within $\frac{1}{4}$ mile of bus stops and $\frac{1}{2}$ mile of the commuter rail station are assigned 6 points.

4. Proximity to Services

Pedestrian access to town services and schools is also considered important for affordable housing. Parcels within $\frac{1}{4}$ mile of town centers2 and schools are assigned 3 points.

5. Units on lot

Lots that have multiple dwelling units present more opportunity for affordable housing. Lots with three or more units are assigned 9 points.

6. Underutilization

Underutilized parcels present opportunities for infill, mixed use, and affordable housing development. The status of underutilization can be represented by multiple factors, such as type of use and related zoning district, floor area ratio (FAR), vacancy, and the building-land ratio value. These factors are grouped into three categories and assigned 6 or 3 points accordingly.

7. Zoning

Different zoning districts of Belmont offer varying flexibilities and opportunities for affordable housing, either by right or by special permit. Belmont's zoning districts are grouped into four categories based on their use, density, and other related zoning provisions, and are assigned 3, 2, or 1 respectively. The zoning district categories include: General Residence and Apartment House (3 points), Single Residence and Local Business I (2 points), and Local Business II, III, and General Business (1 point). Any parcel that did not fit into one these categories was assigned a 0.

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