

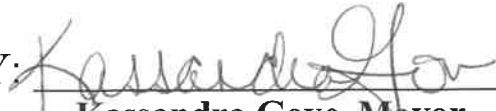


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CITY OF AMESBURY
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SPONSORED BY:


Kassandra Gove, Mayor

BILL No. 2026-086

A Resolution to adopt the City of Amesbury Housing Production Plan.

Summary: The City of Amesbury, in collaboration with the Merrimack Valley Planning Commission, has prepared the 2024–2029 Housing Production Plan (HPP). This strategic plan establishes goals and implementation strategies to address Amesbury’s housing needs, with a focus on expanding affordable housing opportunities and encouraging a diverse range of housing types throughout the community.

The five-year plan evaluates community demographics, housing demand, and development trends, and outlines specific actions to guide the City’s housing efforts.

Be it Resolved by the City Council of the City of Amesbury assembled, and by the authority of the same, as follows:

That the City of Amesbury adopts the Housing Production Plan, 2024-2029.

CITY OF AMESBURY

HOUSING PRODUCTION PLAN

2024-2029



Prepared For: Kassandra Gove, Mayor

Prepared By: Merrimack Valley Planning Commission

City of Amesbury 2024-2029 Housing Production Plan

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CHAPTER 1: INTRODUCTION

Background & Purpose

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

The City of Amesbury last approved an HPP in 2020. That 5-year plan is due to expire in 2025, and thus this plan began its creation. Following state guidance, this plan offers tools and strategies for how to achieve affordable housing production goals. More than that, however, this plan articulates a strategy for increasing housing of all types in the community. As is shown throughout the plan, Amesbury has a need and a desire to diversify its housing stock and create a community where all its residents have access to the housing that best fits their needs.

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

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

During this process, the City of Amesbury was also creating a new Master Plan, IAmesbury 2030. With the two planning efforts happening at the same time, MVPC worked with the Amesbury Master Plan committee and RKG, the consultants working on the Master Plan, to receive feedback on housing needs in the City. Public engagement events for the master plan were combined with HPP engagement, creating a unified process to plan for the future of housing in the city.

Acknowledgements

This update process was conducted in collaboration with the City of Amesbury, the Housing Master Plan Working Group, and RKG Associates. With this core work, Amesbury co-hosted a series of community engagement sessions, one virtual and one in-person, to glean public sentiment around key housing production strategies and simultaneously educate on these types of tools. Thank you to the Amesbury community at-large and the Master Plan Committee for their impactful contributions to this important plan.

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

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

Community Overview & Findings

Amesbury is a small city bordered by South Hampton, NH to the north, Salisbury to the east, Merrimac to the west, and Newburyport, West Newbury, and the Merrimack River to the south. Amesbury retains all of the characteristics of a former mill town with large tracts of land encompassing suburban residential development along with a historic, industrial downtown. Amesbury was incorporated as a town early in the state's history in 1668, and later incorporated as a city in 1996.

Amesbury changed gradually between the 18th and 19th centuries from a farming community to an industrial one, with a focus on maritime and manufacturing businesses. In recent years, Amesbury has become a mostly suburban community while continuing to incorporate a strong industrial economy into its vibrant historic downtown. City residents have easy access to Interstates 495 and 95 as well as Routes 110 and 150, with many of them commuting to their jobs in Boston and the rest of the Merrimack Valley region.

Amesbury has experienced both population and household growth over the last several years. From 2010 to 2020, the City gained about 1,000 residents.

Homes for sale in Amesbury tend to be moderately priced compared to nearby communities. The average price for all home sales (single family & condominiums) was about \$595,000 in 2023. Roughly 70 percent of Amesbury's occupied housing units were owner occupied and 30 percent renter occupied, which is typical for the smaller cities in the region.

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

- Amesbury's population is projected to decrease by 7% between 2020 and 2050
- Between 2020 and 2050, the following changes to Amesbury's age distribution are projected to occur:
 - 9% decrease in population under 20
 - 18% increase 65+ population

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

2018-2023 Housing Accomplishments

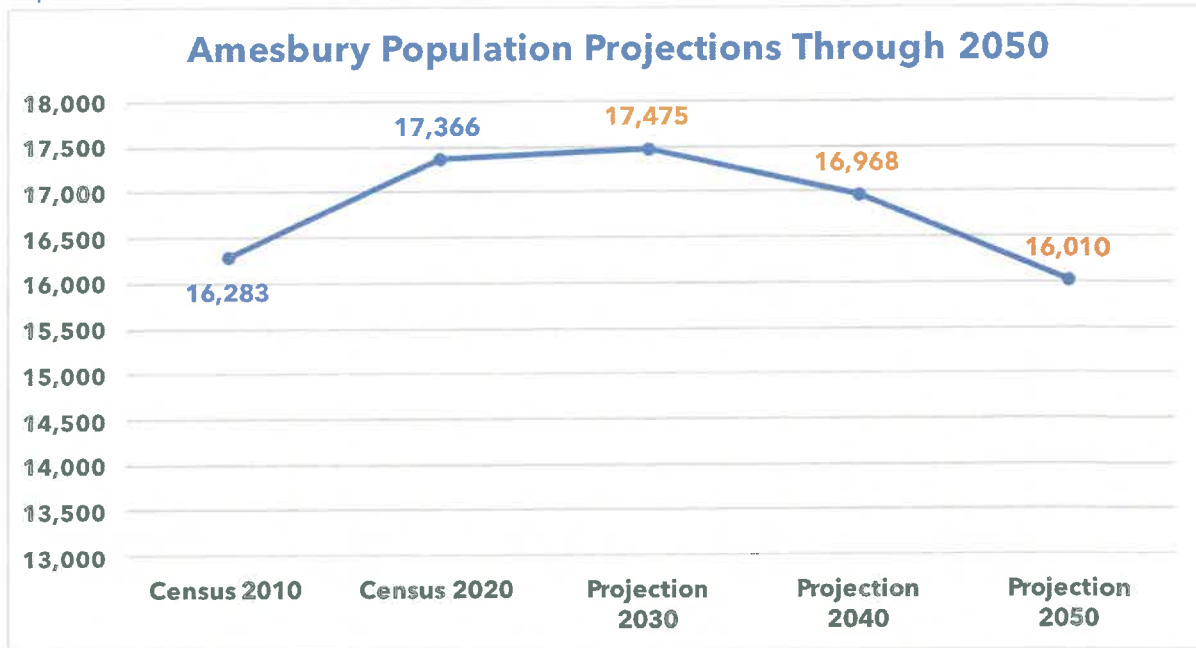
Over the past 5 years, the City of Amesbury has worked diligently to advance its housing production efforts, in accordance with its 2018 Housing Production Plan. Through joint efforts spearhead by the Affordable Housing Trust, Planning Department, Planning Board, Zoning Board of Appeals, Mayor's Office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

Planning & Policies

- Submitted an application to EOHLC to modify an existing 40R Smart Growth District to encourage up to 150 units of new multi-family housing;
- Submitted an application to EOHLC for a new 40R Smart Growth District that will support over 300 new multi-family housing units;
- Established and funded an Affordable Housing Trust to facilitate with the creation of new affordable housing and supportive services;
- Adopted an Accessory Dwelling Unit ordinance to support infill housing opportunities for smaller housing units.
- Amended the Historic Preservation Special Permit to encourage adaptive reuse and preservation for additional housing units within existing historic structures.
- Applied to EOHLC for a new 3A MBTA Overlay District for meeting its housing requirements under the 3A MBTA Communities Act; and
- Established and funded Amesbury's first Rental Assistance Program for low to moderate income Amesbury residents.

CHAPTER 2: DEMOGRAPHIC PROFILE

Population

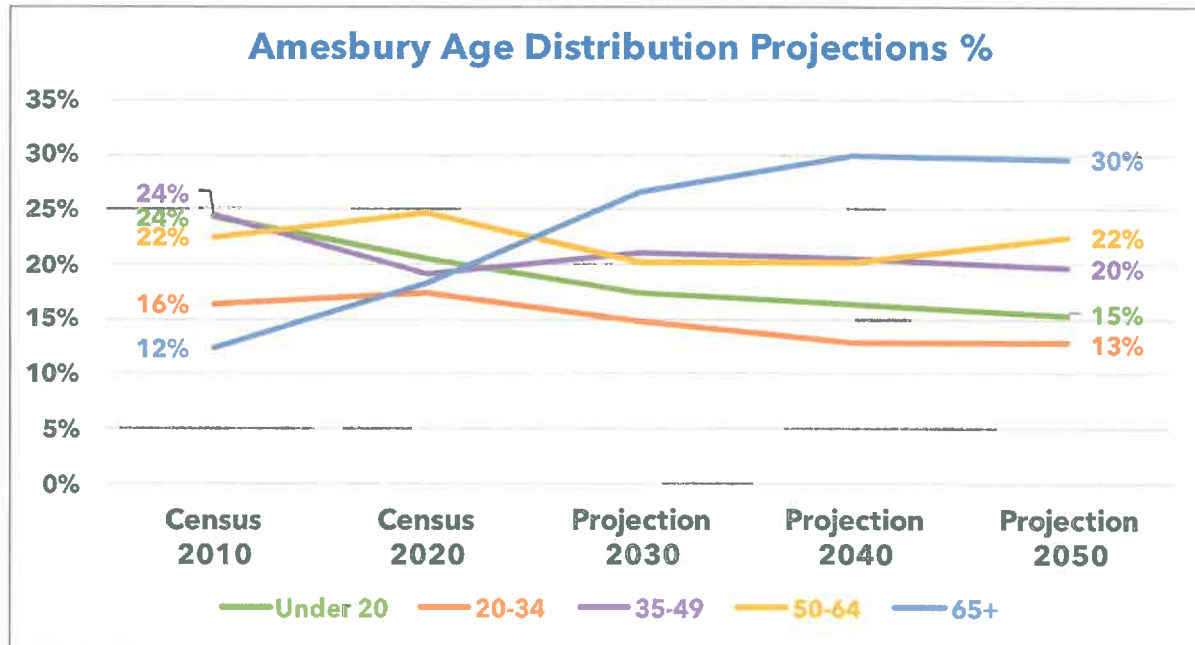


Source: UMASS Donahue Institute, Massachusetts Population Projections

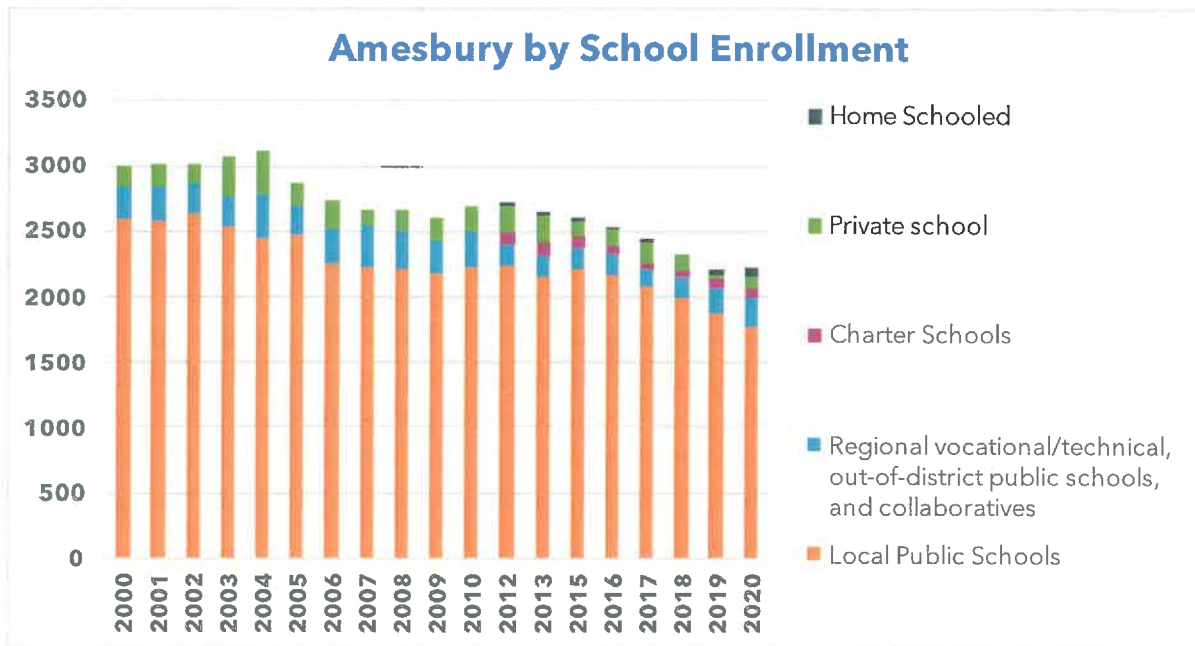
Per the 2020 Census, the City of Amesbury has a population of 17,366 residents. Population projections from the UMass Donahue Institute indicate that between 2020 and 2050, the population is projected to remain mostly steady, increasing slightly in 2030 and then decreasing by 2050. This projected change over 30 years is estimated based on current birth, mortality, and local migration trends. After a slight increase in population by 2030, the population is projected to decrease by about 8% over the following decades, from 17,475 to 16,010. This projection is most likely to hold true if the City does not attract additional young families in the coming years. With that in mind, Amesbury has begun taking active and progressive steps toward providing opportunities for higher-density, sustainable growth, which should offset the projected decrease in population. Promoting and maintaining diverse housing availability is a substantial factor in mitigating out-migration, as well as providing opportunities for new residents looking to move into the City. The strategies Amesbury looks to employ in this plan may be leveraged to encourage sustainable growth for the community and attract younger residents through smaller, more affordable housing opportunities.

These projections, combined with changing household compositions (fewer children, more people over 65, and more single-person households), point to the possible need to rethink how the current housing stock is used. This could include seeking opportunities to redevelop existing

properties to accommodate changing needs, encouraging smaller housing units in multi-family projects, accessory dwelling units, starter homes, or other housing types that best fit the demographics and needs of the community.



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



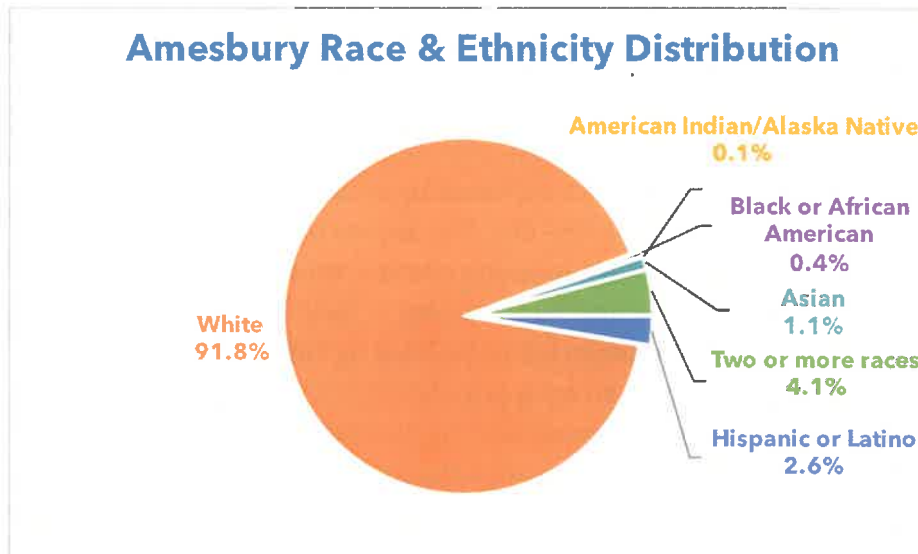
Source: MA Department of Elementary & Secondary Education, School, and District Profiles

Amesbury's age projections show an aging population, suggesting a need for additional housing types suitable for downsizing and individuals on a fixed income. In some cases, lack of suitable housing may be a factor in the decrease that is projected in certain groups. Most notably, the under 20 age group proportion is projected to decrease from 2020-2050. This decrease correlates with local school enrollment data, which indicates an already-occurring steady decrease in enrollment across all school types in the City. The decline of school-aged children in the City may be due to a lack of housing available to young families, especially if older adults do not have options for downsizing in Amesbury and decide to stay in their larger home. Meanwhile, the 65+ age group proportion is projected to increase by 18%, making up almost a third of Amesbury's population by 2050. With an aging population, it is crucial that the housing and personal needs of seniors are strongly integrated into the housing production conversation, especially in regard to the need or desire to downsize into physically and financially accessible housing. The need for supportive services is also an integral factor when considering where senior-friendly housing could and should be located.

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

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

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



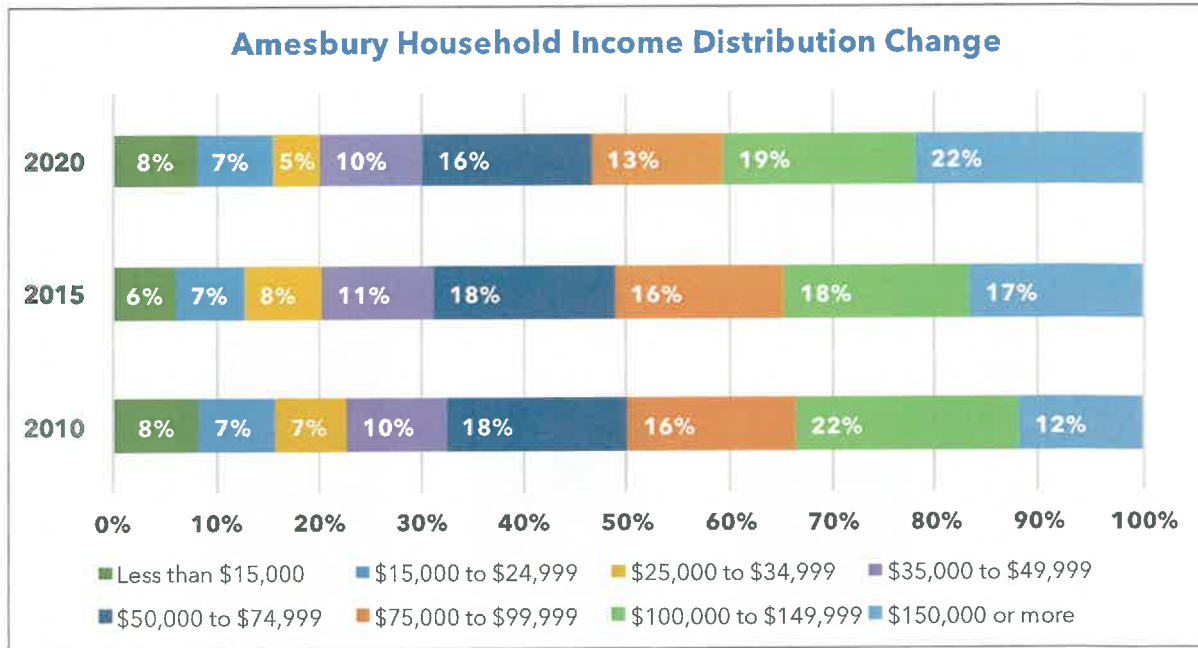
Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year Estimates, Table DP05

Amesbury's race & ethnicity distribution reflects the distribution across most suburban communities in the Merrimack Valley, with approximately 92% of residents identifying as non-Hispanic white. A key factor in cultivating continued diversification of and economic access to the region's communities is allowing for and developing a range of housing types—financially available to a range of prospective renters and homeowners with variable income ranges. Due to historic trends in local zoning, communities in the Merrimack Valley have been limited in offering this range of housing types. Through recent local planning efforts, however, communities in the region have begun to legalize different housing types, for renter and ownership, offering more abundant opportunities to live in these communities. With these efforts, communities like Amesbury can work to reverse the trends observed by Llana Barber in her book about Lawrence, MA, *Latino City*. As she writes:

“The emphasis on single-family zoning and the upward spiral relationship between a municipality's exclusivity, desirability, tax base, and quality of its public services, especially education, continued to render many suburbs off limits to people from urban communities of color even as explicit racial barriers fell in the post-Civil Rights era. Suburban homeownership was affordable for average U.S. Americans in the 1950s in a way that it rarely was by the 1980s, especially in the crowded Northeast, and zoning restrictions often limited the availability of rental housing to cities” (Barber, 2017, p. 26).

Source: Barber, Llana. *Latino City: Immigration and Urban Crisis in Lawrence, Massachusetts, 1945-2000*. The University of North Carolina Press, 2017.

Household Trends



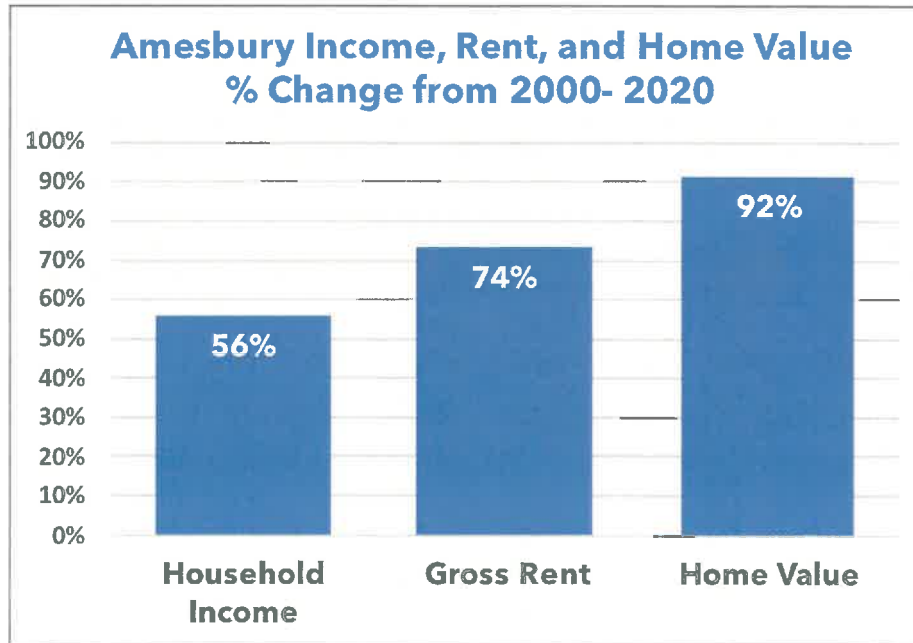
Source: 2006-2010 ACS Estimates, 2011-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001

Median Income by Tenure, 2020				
Tenure	Amesbury	Merrimack Valley Region*	Essex County	Massachusetts
All Residents	\$81,027	\$108,174	\$82,225	\$84,385
Owner	\$111,150	\$127,308	\$112,582	\$110,315
Renter	\$41,176	\$51,875	\$41,553	\$47,842

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

According to the 2020 American Community Survey (ACS), Amesbury's housing stock is 68% owner occupied and 32% renter occupied. Over the next ten years, this is expected to shift toward more rental housing with the adoption of additional 40R and MBTA 3A Districts. The median household income for Amesbury renters was \$41,176 in 2020, and the median household income for homeowners was \$111,150. This difference follows a historic wealth disparity between renters and owners state and country-wide and indicates the importance of preserving naturally occurring affordable rental opportunities for residents, in addition to promoting development of income-restricted affordable units, to meet this need.

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



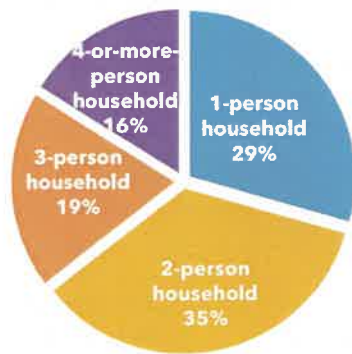
Source: 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4

Additionally, it is critical to observe the changes in overall housing costs in Amesbury over time to add more context to the housing landscape. Over the 20-year period between 2000 and 2020, there has been a significant increase in median household income, gross rent, and home value in the City. While it is expected that household incomes would rise alongside rising rent and home values, there is a growing distance between median income and average rent in Amesbury – per Census data, household income has increased 56% over this period, while gross rent has increased 74% and home values have increased 92% over the same 20-year period. This difference has implications when it comes to access to homeownership opportunities in Amesbury, as higher rent costs make it harder for renters to save up enough funds for a downpayment on a home purchase and rising home values increase the amount of money a household needs to purchase a home.

Comparing a community's current housing stock and its current occupancy characteristics may provide insight into possible housing supply gaps, suggesting what types of housing development should be considered if there are sizeable gaps between occupancy counts and bedroom counts within existing structures. These observations are objective, and do not reflect individual housing type preference – for example, a two-person household may be best suited

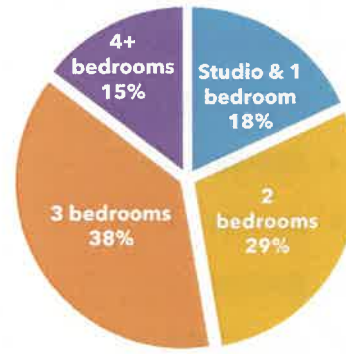
to occupy a 3-bedroom home, based on individual needs, design preference, storage needs, etc. However, these comparisons may provide more quantitative context to identify local needs, such as the desire to downsize within the community, where there potentially are not enough options to do so.

Housing Breakdown by Occupancy



1 or 2 person households make up **64%** of Amesbury's homes, while 1- or 2-bedroom homes make up **47%** of Amesbury's housing stock.

Bedrooms per Housing Unit



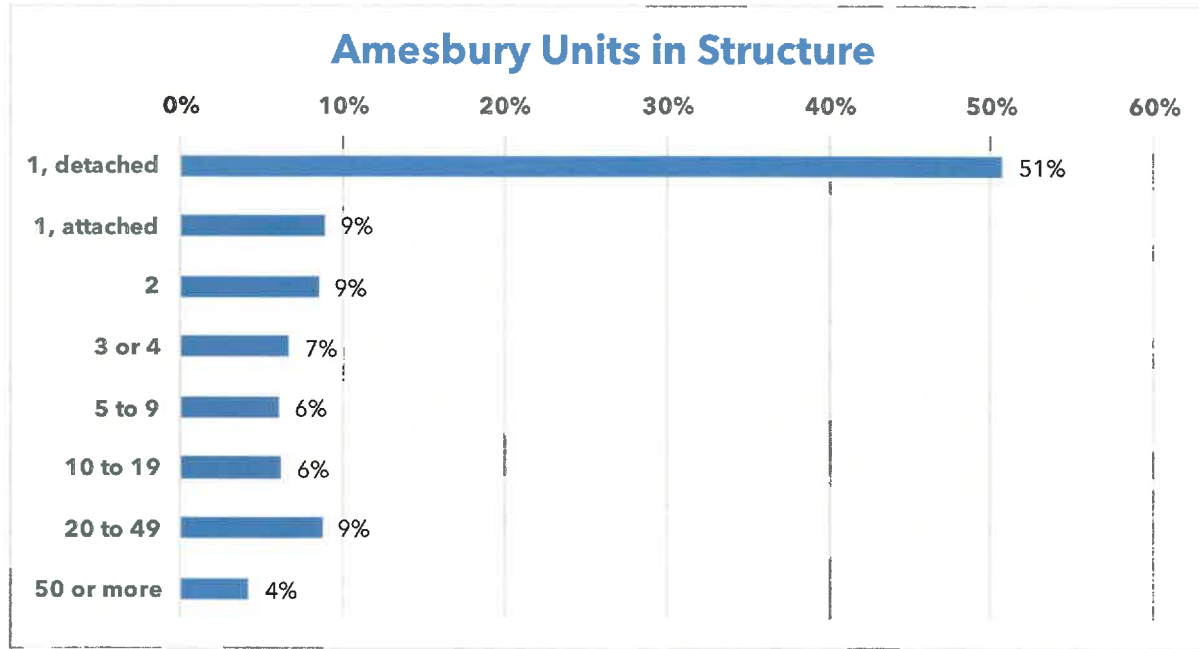
3 or more person households make up **35%** of Amesbury's homes, while 3 or more-bedroom homes make up **53%** of Amesbury's housing stock.

Source: 2016-2020 ACS Estimates, Tables S2501 & B25041

As is commonly seen in surrounding communities, Amesbury appears to lack one- or two-bedroom units and an excess of three- or four-bedroom units. 1 or 2 person households comprise 64% of Amesbury homes, while 1- and 2-bedroom units comprise 47% of the City's total housing stock. On the other end, 3 or more person households comprise 35% of homes, while the majority of the City's housing stock is three or more-bedroom units, at 53%. These figures may suggest a gap in availability of "right-sized" housing, which the City could address by encouraging the development of smaller housing units consisting of studio, one-, and two-bedroom units.

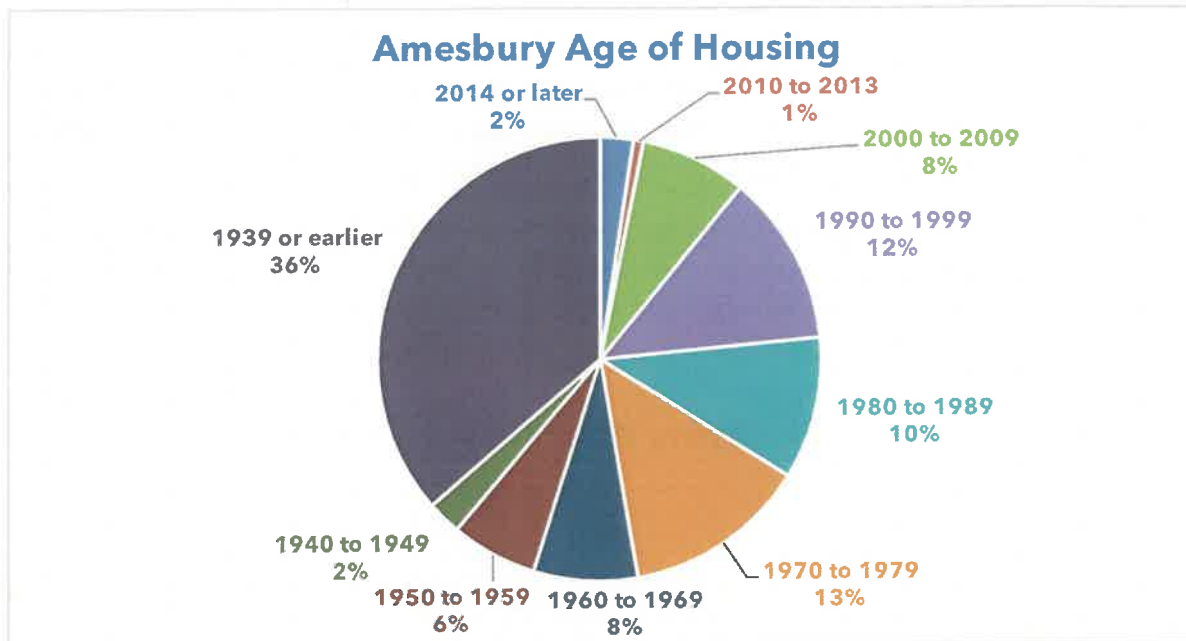
CHAPTER 3: LOCAL HOUSING CONDITIONS

Housing Supply



Source: 2016-2020 ACS Estimates, Table B25024

As of the 2020 American Community Survey, approximately half of all housing units in Amesbury are detached single-family homes. 9% of housing stock is single family attached units, which includes Townhouses. When compared to the rest of the Merrimack Valley region, Amesbury's housing stock has higher proportions of multifamily units. Given the aging population and the apparent gap in availability of smaller units (discussed above), a key strategy of this plan may be to create pathways for the creation of smaller units in multifamily developments. There are several approaches Amesbury could take to encourage these housing types, including revising zoning ordinances to allow for increased density bonuses or reduced minimum unit sizes. This may encourage developers to incorporate a mix of unit sizes, including studios and one-bedroom apartments. The City could also collaborate with non-profit developers to facilitate the development of smaller, affordable housing units.



Source: 2016-2020 ACS Estimates, Table B20534

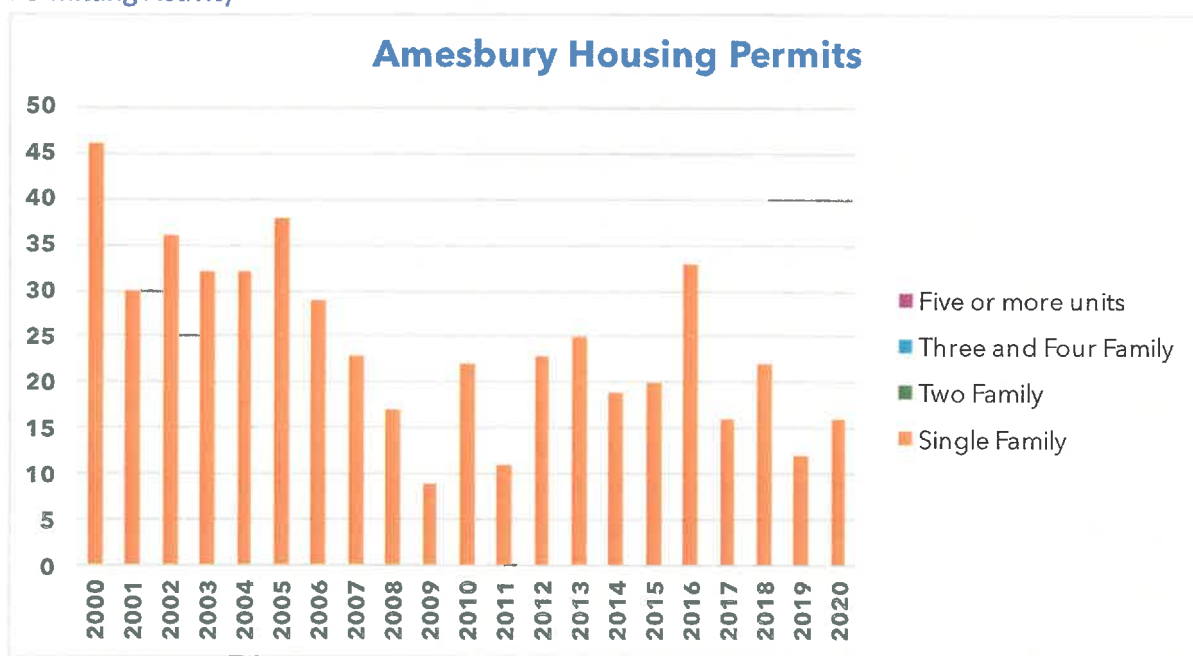
The age of housing is an important factor to consider in planning for future growth, as the preservation of existing housing stock is critical to the overall well-being of the City's form, function, and of its residents. Amesbury, similar to other small towns in Massachusetts, is known for its quintessential New England aesthetic, where much of this character is exhibited by its housing stock. Almost half of the City's housing stock was built before 1960, which is typical for many communities in the Merrimack Valley region. The City began seeing steady housing production through the second half of the 20th century, continuing through the early 2000s. This trend in housing production during this period is like the historic trends seen in other small towns throughout Massachusetts, as families began moving out of cities to settle in the bedroom communities outside Boston. In the past decade, Amesbury saw a significant slowdown in housing construction with only 3% of the community's housing stock being built after 2010. However, between 2020 and 2029, the City expects to increase the new housing stock by nearly 1,500 units representing 15% (a fivefold increase) of the housing stock being built after 2010.

Trends in Residential Property Values

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

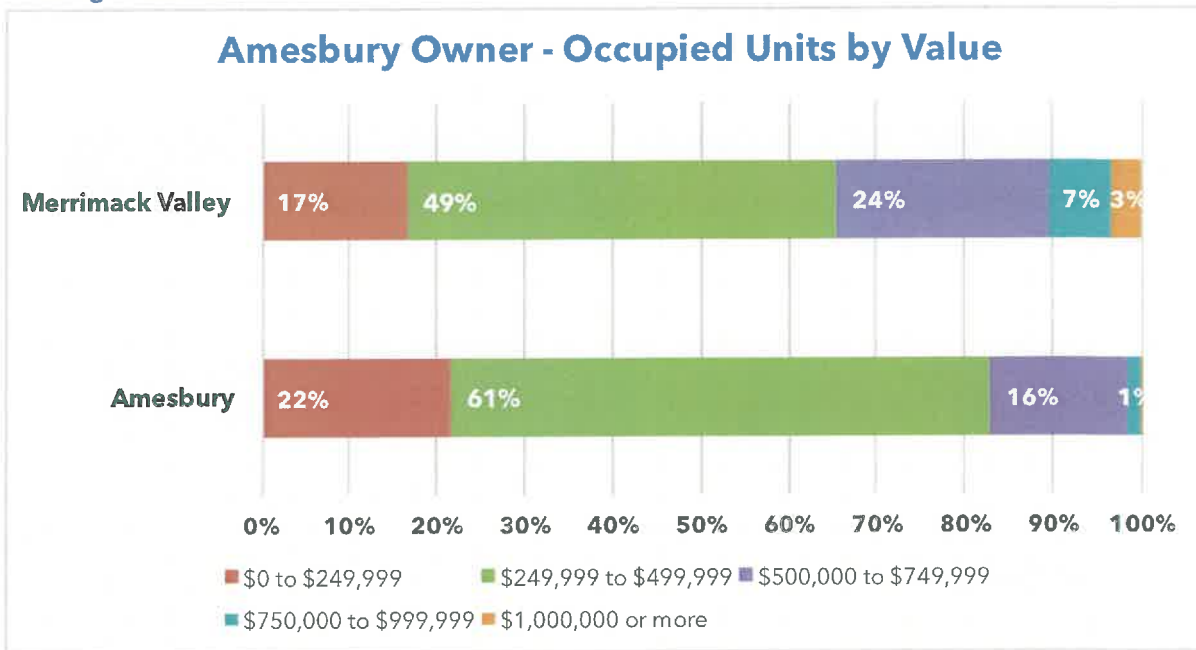
In FY23, the total assessed value of all residential parcels in Amesbury was \$2,816,128,760, and the average assessed value of a single-family home was \$520,389. Since the last iteration of the City's HPP in 2018, the single-family assessed value has risen 56%.

Permitting Activity

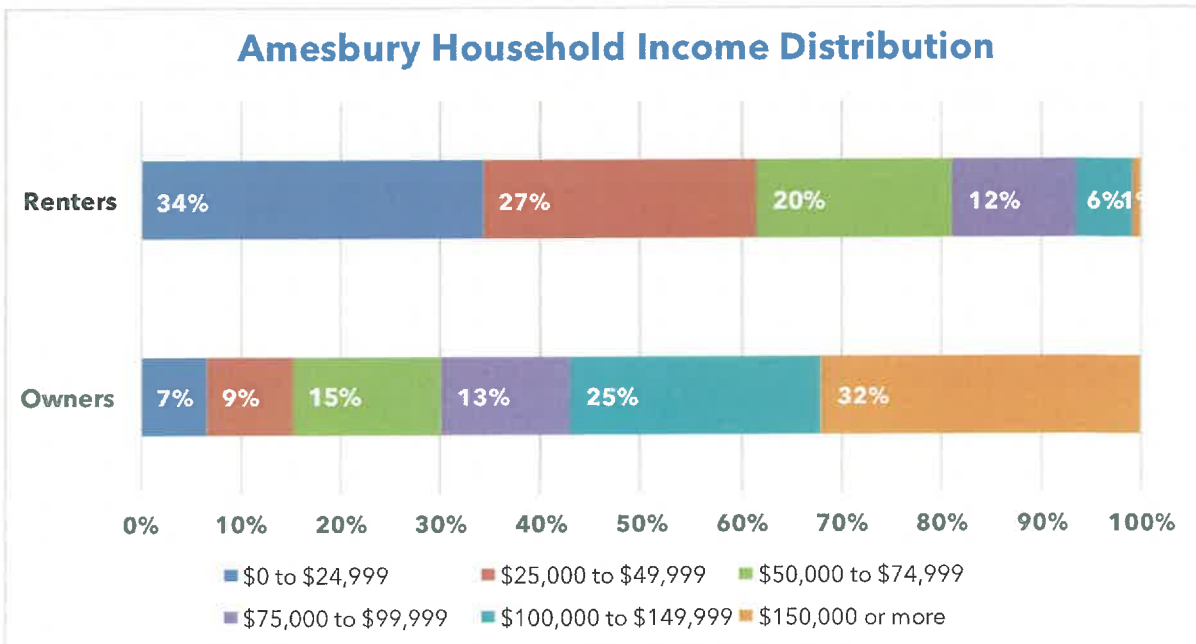


Over the last two decades, permitting activity in Amesbury has varied by total permits issued per year and by building type. In the early 2000s, Amesbury permitted a significant amount of new housing, mostly large-scale multi-family housing and single-family homes. In the decade following, there was a general decline in housing production, with mainly single-family homes being permitted albeit at a lower rate than the 2000s. With new 40R and MBTA zoning proposals, it is expected that the total permits will significantly increase from 2026-2029.

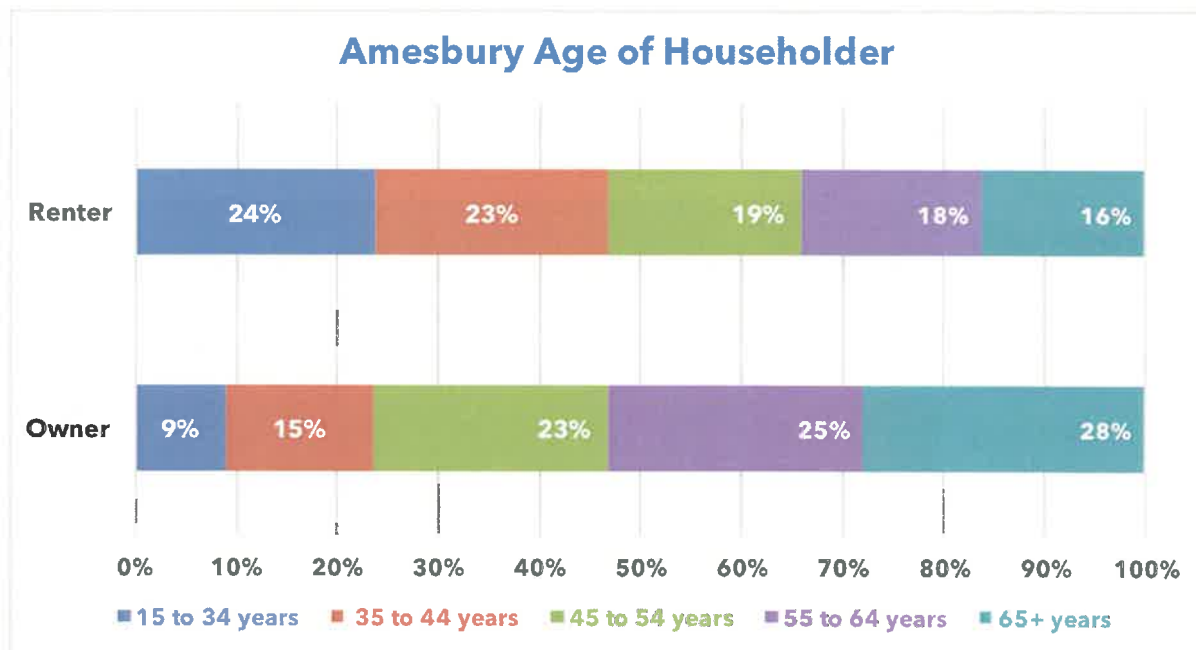
Housing Characteristics



Source: 2016-2020 ACS Estimates, Table B25118



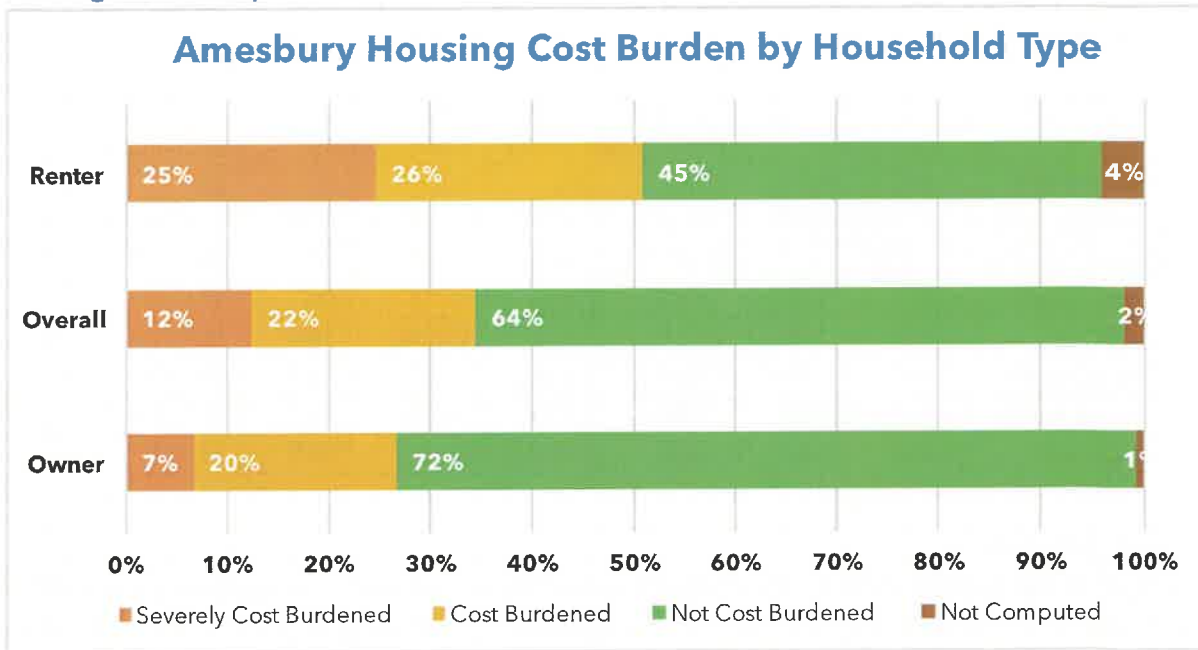
Source: 2016-2020 ACS Estimates, Table B25118



Source: 2016-2020 ACS Estimates, Table B25007

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

Housing Affordability



Source: 2016- 2020 ACS Estimates, Table B25070, Table B25091²

Per the U.S. Department of Housing and Urban Development (HUD), household cost burden is defined as “...a household that spends more than 30 percent of its gross income on housing costs, including utilities. A household is severely cost burdened if it spends more than 50 percent of its income on housing.” Approximately one third of all residents residing in Amesbury are cost burdened, while about half of renter households in Amesbury are cost burdened. The percentage of cost burdened owner households is significant as well, with approximately 1 out of 4 homeowners paying a significant portion of their income on housing expenses.

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

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

Population in Households Below Federal Poverty Thresholds by Age

Age of Householder	Amesbury		Merrimack Valley		Essex County		Massachusetts	
	Est.	%	Est.	%	Est.	%	Est.	%
Total Population	17,235	100%	349,866	100%	770,223	100%	6,637,329	100%
Total in Poverty	1,146	7%	36,677	10%	78,089	10%	653,454	10%
Under 5 years	0	0%	3,047	8%	6,778	9%	47,069	7%
5 to 17 years	264	23%	8,237	22%	15,691	20%	117,012	18%
18 to 34 years	212	18%	8,055	22%	16,840	22%	183,304	28%
35 to 64 years	475	41%	11,992	33%	26,087	33%	207,736	32%
65 years+	195	17%	5,346	15%	12,693	16%	98,333	15%

Source: 2020 ACS Estimates, Table B17001

Affordability Gap

As cited in the previous HPP, housing sale prices in Amesbury continue to increase significantly and are out of reach even for median-income households. According to Redfin home sale data, the 2023 average sales price in Amesbury was \$594,500. Amesbury households making the median household income of \$81,000 could afford to purchase a home up to \$260,000 with an \$26,000 downpayment. However, the average sales price of \$594,500 requires an annual gross household income of about \$168,000 with a 10% down payment, when factoring in costs for taxes and insurance and current interest rates of about 6.8%.

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

Income (Boston-Cambridge-Quincy, MA-NH – HFMA)*	Average Sales Price Amesbury	Affordable Price	Gap
80% of Median = \$118,450	\$595,000	\$405,000	\$190,000
100% of Median = \$149,300	\$595,000	\$525,000	\$70,000

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

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

Ownership Affordability by Income

As seen in the above table, a household of four in Amesbury with 80 percent AMI could afford to purchase a home up to \$405,000, with a downpayment of \$40,000. However, the average sales price for a single-family home in Amesbury in 2023 was \$594,500 according to Redfin market data, meaning a household would have to make about \$143,000 per year to afford a

home at the average sales price. At the Amesbury Median Household Income of \$81,027 a household could afford a home up to \$260,000 with an \$26,000 downpayment.

Rental Affordability by Income

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of up to \$834 per month for a one-bedroom unit in the Boston HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$1,391 per month for a one-bedroom unit, and a two-person household with low-income household (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$2,221 per month for the same unit size. A household with the HMFA Area Median Income can afford a monthly gross rent of \$3,733.

Source: HUD Affordable Housing Program Income and Rent Limits 2023

Amesbury Income Distribution by HAMFI*	Owner	% of All Households	% of Owners	Renter	% of All Households	% of Renters	Total
<= 30% HAMFI	365	5%	7%	890	12%	37%	1,255
>30% to <=50% HAMFI	415	6%	8%	545	7%	23%	960
>50% to <=80% HAMFI	820	11%	16%	525	7%	22%	1,345
>80% to <=100% HAMFI	665	9%	13%	285	4%	12%	950
>100% HAMFI	2,745	37%	55%	145	2%	6%	2,890
Total	5,015			2,390			7,405

*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.

Source: CHAS Cost Burden Data, Based on 2016-2020 ACS

Referencing HUD Area Median Family Income (HAMFI) figures, of all Amesbury households, 48% earn 80% AMI or below, regardless of tenure type. The highest percentage of households making 80% AMI or below are renters, with 82% of renters falling within the income category of less than or equal to 80% AMI.

CHAPTER 4: HOUSING DEVELOPMENT CONSTRAINTS

Environmental Constraints

Amesbury, situated to the north of the Merrimack River, has a landscape of low and gently rolling hills and expansive woodlands. Outside of the few hills, the City is mostly flat and has several ponds, streams and large wetland areas along with Lake Attitash.

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

A GIS analysis of Amesbury's FIRM flood hazard maps by MVPC has determined that 1,761 acres (2.75 sq. mi.) of land area within the City is located within the 100-year floodplain and thus is vulnerable to flooding. An additional 299 acres (0.5 sq. mi.) lies within the 500-year floodplain. Together, these two flood zones constitute 23% of the total area of the community.

When considering sites for future housing development in the City, care should be taken to minimize new impervious surfaces and minimize impact to the city's Water Resource Protection District. If developing in current open space, proper stormwater management may help alleviate the risks posed by flooding and cluster subdivisions should be considered.

Infrastructure

Transportation

The City of Amesbury is connected to the rest of the Merrimack Valley region through interstate access and state roads, as well as several municipal roads. Interstate 495 provides transportation access across the City. Route 110 runs east-west parallel to I-495 while Route 150 runs north-south across the center of Amesbury. Both of these roads are major thoroughfares through the City and connect Amesbury with surrounding communities along with several residences and businesses.

Amesbury has two fixed bus routes through the City provided by MeVa (Merrimack Valley Transit) connecting Amesbury to the rest of the region. Route 17 runs from Haverhill to Salisbury Beach along Route 110, crossing through downtown Amesbury. Route 19 runs from Amesbury's downtown to Newburyport's Commuter Rail Station. These routes provide crucial connections for regional destinations and public transport access for Amesbury residents.

Amesbury also continues to focus on extending the Amesbury Riverwalk to the downtown area. This trail connects to the Coastal Trails Network, which provides active transportation routes to other communities in the Merrimack Valley. Bicycle and pedestrian improvements along Routes 110 and 150 and other areas in the City will continue to expand these active transportation connections.

Sewer and Water

Amesbury provides public drinking water mainly from the Powwow River and Lake Attitash. Two wells in the northwest corner of the City are also used to meet peak water needs in summer months. A public sewer system is operated by the City through the Amesbury Wastewater Treatment Plant (WWTP).

Regulatory Considerations

Residential Zoning

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

While Site Plan Review is not required for new single- and two-family homes, multi-family housing of three or more units would be subject to the Site Plan Review process. Planned Unit Developments, either by right or by Special Permit, would also be subject to Site Plan Review along with any historic uses. According to the City, the purpose of site plan review are “to promote highway traffic safety and protect the capability of state and local roads to conduct traffic smoothly and effectively; to promote attractive and viable commercial, industrial, or multi-family development projects; to protect the character, aesthetic visual qualities and property values of the City and abutting residential districts; to discourage unlimited commercial ‘strip development’ and curb cuts along highways, and to encourage commercial growth in nodes and clusters; and to allow for the preservation of open space, and the protection of natural features and environmentally sensitive areas.”

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

Residential Districts

Residential 8 (R-8) is a high-density residential district mainly allowing for the development of single-family housing by-right along with in-law apartments through a Special Permit from the Board of Appeals. Conversions of single-family dwellings into two- or three-family homes are allowed through a Special Permit from the Board of Appeals. Cluster residential developments are also allowed through a Special Permit from the Planning Board, however multi-family housing is not permitted in this district. The minimum lot size in this district is 8,000 SF and the maximum building height in this district is 2 ½ stories and 35 feet. This district is mainly located in the neighborhoods surrounding the downtown area.

Residential 20 (R-20) is a medium-density residential district mainly allowing for the development of single-family housing by-right along with in-law apartments through a Special Permit from the Board of Appeals. Conversions of single-family dwellings into two- or three-family homes are allowed through a Special Permit from the Board of Appeals. Cluster residential developments are also allowed through a Special Permit from the Planning Board, however multi-family housing is not permitted in this district. The minimum lot size in this

district is 20,000 SF and the maximum building height in this district is 2 ½ stories and 35 feet. This district is in several areas in Amesbury, including several neighborhoods north of the downtown area, south of the downtown area near the Merrimack River, along Lions Mouth Road, as well as the neighborhoods surrounding Lake Attitash.

Residential 40 (R-40) is a medium-density residential district mainly allowing for the development of single-family housing by-right along with in-law apartments through a Special Permit from the Board of Appeals. Cluster residential developments are also allowed through a Special Permit from the Planning Board, however multi-family housing is not permitted in this district. The minimum lot size in this district is 40,000 SF and the maximum building height in this district is 2 ½ stories and 35 feet. This district is located across neighborhoods on the eastern side of the City, along Route 110 on the western side of Amesbury, along with neighborhoods to the northwest of the downtown area.

Residential 80 (R-80) is a low-density residential district mainly allowing for the development of single-family housing by-right along with in-law apartments through a Special Permit from the Board of Appeals. Cluster residential developments are also allowed through a Special Permit from the Planning Board, however multi-family housing is not permitted in this district. The minimum lot size in this district is 80,000 SF and the maximum building height in this district is 2 ½ stories and 35 feet. This district is in more rural areas of Amesbury, including the northeast and northwest corners of the City as well as to the southwest along the Merrimack River.

Rural Cluster (RC) is a low-density residential district mainly allowing for the development of single-family housing by-right along with in-law apartments through a Special Permit from the Board of Appeals. Cluster residential developments are also permitted by-right, however Site Plan Review shall apply to these developments. The minimum lot size for this district is 10 acres (435,600 SF) per dwelling unit. For residential cluster developments permitted by right, the density shall not exceed one dwelling unit per 80,000 SF. For cluster residential development permitted by Special Permit from the Planning Board, the minimum lot size is 10,000 SF. The maximum height in this district is 2 ½ stories and 35 feet. This district is in several large rural parcels across Amesbury.

Business Districts

Central Business District (CBD) is a zoning district mainly allowing for commercial uses along with some residential uses. Multi-family housing is allowed through a Special Permit from the Planning Board and may be allowed as part of a mixed-use development that includes commercial uses within the same structure. Accessory apartments are allowed through a Special Permit from the Board of Appeals. Planned unit developments are also allowed with a Special Permit from the Planning Board. The minimum lot size in this district is 5,000 SF and the maximum building height in this district is 4 stories and 40 feet. This district is mainly located in downtown Amesbury.

Commercial (C) is a zoning district mainly allowing for commercial uses along with some residential uses. Multi-family housing is allowed through a Special Permit from the Planning

Board and may be allowed as part of a mixed-use development that includes commercial uses within the same structure. Existing residential uses shall be subject to the regulations for the particular type of dwelling as defined in the R-8 district, however dwelling units located over commercial uses in multi-story buildings shall adhere to dimensional and density controls from commercial uses in this district. The minimum lot size in this district is 20,000 SF and the maximum building height in this district is 4 stories and 40 feet. This district is mainly located across several parcels along Route 110.

Industrial Districts

Light Industrial (IL) is a zoning district that mainly allows for industrial uses along with some residential uses. Cluster residential developments are allowed through a Special Permit from the Planning Board. The minimum lot size in this district is 10 acres, with a maximum building height of 3 stories and 35 feet. This district is located across a few parcels along Clinton Street.

Central Industrial (IC) is a zoning district that mainly allows for industrial uses along with some residential uses. Multi-family housing and Planned Unit Developments are both allowed through a Special Permit from the Planning Board. The minimum lot size in this district is 40,000 SF and the maximum building height is 3 stories and 35 feet. This district is mainly located in the industrial areas to the east of the downtown area.

Overlay Districts

Amesbury Gateway Village Smart Growth Overlay District (AGVSGOD) and East End Overlay District (EEOD) are zoning overlay districts with several sub-districts incorporating different uses.

- In the Single- or Two-Family Sub-district, single-family or two-family residences are allowed by right. The maximum building area is 20% and the maximum building height is 2 ½ stories and 35 feet in this sub-district.
- In the Multi-Family Sub-district, single-family homes, two- and three-family dwellings, and multi-family residential uses with no more than seventy-five units per building are allowed by right. In the AVGSGOD, the maximum building area is 35% and the maximum building height is 5 stories and 58 feet in this sub-district while the EEOD restricts buildings to 4 stories in height.
- In the Mixed-Use Sub-district, single-family homes, two- and three-family dwellings, and multi-family housing are allowed by right provided that any residential uses are located above the commercial uses permitted. The maximum building area is 80% and the maximum building height is 2 ½ stories and 35 feet in this sub-district.
- In the Substantially Developed Area Sub-districts, two- and three-family dwellings along with multi-family and mixed-use developments are allowed by right. This overlay district has several density requirements depending on the use type of a structure. Single-family residential uses are allowed at a density of at least eight units per acre, two-family residential uses are allowed at a density of at least twelve units per acre, and multi-

family residential

uses are allowed at a density of at least twenty units per acre (except in the Multi-Family Sub-district which allows a density of at least thirty units per acre).

- The maximum building area is 80% and the maximum building height is five stories in the AVGVSGOD and three stories in the EEOD.

The AGVSGOD is located on several parcels located on the southwest corner of the intersection between Route 110 and Route 150 and the EEOD is located on over 50 acres of land area along Elm Street, Route 110 and Clark's Road.

Downtown Artist Work/Live District (DAD) is an overlay district allowing for the use of a structure as an artist live/workspace, which requires a Special Permit from the Planning Board. This district is located on several parcels near the downtown area.

Elm Street Overlay District (ESOD) is an overlay zoning district that allows the conversion of single-family housing to two- and three-family dwelling units by right. One residential unit per floor is allowed by right above the first floor of a commercial use, and additional units may be allowed through a Special Permit from the Planning Board. The minimum lot size in this district is 40,000 SF and the maximum building height is 2 ½ stories and 35 feet. This overlay district is located across several parcels along Elm Street.

Rocky Hill MBTA 3A Overlay District (RH-MBTA 3AOD) is an overlay district that allows for two- and multifamily development at a density of at least 15 units per acre. The overlay district is 50 acres in area and requires at least 10% of all units be designated as affordable housing units.

Special Permits

Cluster Residential Development

Cluster residential developments may be permitted through a Special Permit from the Planning Board, which allows single-family detached homes or residential dwellings up to four attached units. The minimum lot size for these developments is 10,000 SF and the maximum building height is limited to 35 feet.

Planned Unit Development

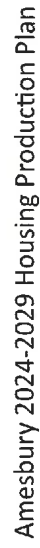
Planned Unit Developments are allowed in the *Central Business District*, *Central Industrial District*, and *R-8 district* through a Special Permit from the Planning Board. Residential dwelling units are allowed above the ground floor of a commercial use but are prohibited on the same floor as commercial uses. Any attached dwelling units shall not exceed four units per structure. The minimum lot size for a Planned Unit Development is 5 acres, however lots in such a district with common ownership on separate parcels separated by existing public or private right of ways may be combined. The minimum lot size for the underlying zoning shall apply for new Planned Unit Developments, however in the *R-8 district* the minimum lot size is 1 acre. If a single-use, multi-family development within 80 feet of an *R-8 district* contains only two-family structures on a lot, the minimum lot area is 12,000 SF. The maximum height for Planned Unit Developments shall not exceed the height allowed by the underlying zoning district.

Multi-Family

Multi-family units are allowed in the *Central Industrial, Commercial, and Central Business District* zones through a Special Permit from the Planning Board when part of a mixed-use development that includes both residential and commercial uses. Conversion of existing or expanded mixed-use, industrial, or commercial buildings to multi-family residential buildings are also allowed. In a mixed-use development, only residential and commercial uses are permitted (not industrial) provided that the commercial uses are located at least on the ground floor and the residential dwelling units are located above the commercial uses. The Multi-Family Special Permit does not allow for new free standing multi-family residential dwellings that do not incorporate commercial uses within the structure.

Historic Preservation

Along with uses permitted in any residential or commercial zoning district or in the *Central Business District*, multi-family residential uses may be permitted with a Historic Preservation Special Permit (HP-SP) from the Planning Board. Up to three dwelling units may be allowed on a lot, however four or more dwelling units may be allowed provided that the lot has at least twice the minimum lot area of the zoning district in the *Central Business District, Commercial District, R-8, R-20, R-40, and R-80 districts* or at least one acre in the *RC district*. If a lot is subdivided for a single-family dwelling, the minimum lot size shall be 10,000 SF. If a lot is subdivided for a two- or three-family dwelling, the minimum lot size shall be 12,000 SF. At least 10% of all new dwelling units shall be designated as affordable housing units.



City of Amesbury Zoning Overlay Districts

Sealed
Merrimack, MA

THIS IS TO CERTIFY THAT THIS IS THE ZONING MAP OF THE CITY OF AMESBURY, MASSACHUSETTS WHICH WAS ADOPTED BY THE MUNICIPAL COUNCIL ON THE EIGHTH DAY OF AUGUST, 2022 AND BOUND CHANGES AND ZONING AMENDMENTS THROUGH THE FIRST DAY OF JANUARY, 2024.

City Clerk
CITY CLERK

Legend

	Overlay District
	Historic District
	Water
	Wetlands
	Wetlands of Special Concern
	Wetlands of Moderate Concern
	Wetlands of Minimal Concern
	Wetlands of Very Minimal Concern
	Wetlands of No Concern
	Wetlands of Unknown Concern
	Wetlands of Very High Concern
	Wetlands of Extreme Concern
	Wetlands of Very High Concern
	Wetlands of Extreme Concern
	Wetlands of Moderate Concern
	Wetlands of Minimal Concern
	Wetlands of Very Minimal Concern
	Wetlands of No Concern
	Wetlands of Unknown Concern
	Wetlands of Very High Concern
	Wetlands of Extreme Concern



SHEET 2 OF 2

PLAN
SCALE 1"=100'

CHAPTER 5: HOUSING PRODUCTION STRATEGIES

City of Amesbury 5-year Housing Production Numeric Goals

Year	0.5% Increase				1.0% Increase			
	Additional Affordable Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Affordable Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current		663	7,808	8.49%		663	7,808	8.49%
2024	39	702	7,847	8.99%	78	741	7,886	9.49%
2025	39	741	7,886	9.49%	78	819	7,964	10.49%
2026	39	780	7,925	9.99%	78	897	8,042	11.49%
2027	39	819	7,964	10.49%	78	975	8,120	12.49%
2028	39	858	8,003	10.99%	78	1053	8,198	13.49%

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

The City of Amesbury currently has 641 subsidized housing units listed on the Subsidized Housing Inventory (SHI) as of October 2025. This number represents 8.21% percent of the total year-round housing units as reported by the 2020 U.S Census. Therefore, the City is 140 SHI-qualifying affordable housing units shy of the 10 percent affordable housing goal.

To produce 0.5 percent of its total units annually as SHI units, Amesbury will need to add an additional 39 SHI-eligible housing units each year. To produce 1 percent of its total units annually, the City will have to produce 78 SHI units annually. It may be a challenging task to reach either of these goals every year during the 5 years of this plan, but given the recent

interest in high density projects in the 40R Districts and the MBTA 3A District it may be possible to achieve certification within one to two years depending on the ownership type and level of affordability for the deed restricted units.

Housing Production Strategies

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

While some of the strategies do not directly create affordable units, they do serve as a foundation for achieving housing goals, including the creation of a more diverse housing stock in Amesbury. These strategies have been adapted from the City's [recently completed Master Plan](#).

Strategy 1: Expand housing choices in Amesbury by allowing units and buildings of varying sizes that accommodate a wider range of household types.

- Update the Accessory Dwelling Unit (ADU) ordinance that reduces barriers to property owners in building smaller units in Amesbury. Amesbury can encourage the development of structures that fit the community's character while providing much more needed additional housing units.
 - The state passed the [Affordable Homes Act](#) in August 2024. Section 8 of the Affordable Homes Act amends the Zoning Act to allow ADUs up to 900 square feet to be built by right in single-family zoning districts. An ADU must:
 - Maintain a separate entrance, either directly from the outside or through an entry hall or corridor shared with the principal dwelling sufficient to meet the requirements of the state building code for safe egress.
 - Be either no larger than half the gross floor area of the principal dwelling or 900 square feet, whichever is smaller.
 - Other communities across the Merrimack Valley have recently established ADU bylaws that allow both attached and detached structures on single-family lots. In 2023, [West Newbury passed a zoning bylaw](#) allowing for both attached and detached ADUs by right.
- Adopt and amend zoning and design standards that allows Amesbury to comply with the [MBTA Communities Act](#) and create districts that allow multifamily housing as-of-right through a locally informed process by the end of 2024 as required of MBTA adjacent communities.
 - The city should be able to keep maximum building heights consistent with current zoning and may want to implement design standards to ensure future development is at a scale and quality consistent with other areas of the city.

- Draft and adopt amendments to key housing production areas such as the East End 40R District, Gateway Village 40R District, Rocky Hill 3A District, and Lower Millyard that will allow a range of housing options and reduce barriers to housing production. Allow mixed uses where appropriate and desired in key housing production areas.
 - Additional density in the downtown area could add smaller housing units and increase the customer base within walking distance to downtown businesses. This strategy can be used as both a housing development tool and economic development tool, helping to activate and enliven downtown.
 - Utilizing appropriate tools of zoning, the city can accommodate redevelopment of areas proximate to Market Square. This serves as an opportunity to implement a “Smart Growth” strategy of creating new housing and employment opportunities along existing transit lines (MeVa).
- Prioritize city-owned or purchased land for housing. Leverage disposition or a long-term lease to encourage creative housing solutions such as multi-family developments, clustered starter homes, a senior co-housing community, or exploring a community land trust model.
 - The City is interested in cataloguing existing foreclosures, and City owned properties to identify suitable sites for affordable housing development. Factors to consider include current zoning regulations, proximity to amenities, environmental considerations, and community impact. There are several properties in the City worth considering, including the former Ordway School on School Street, the Friend Street surface parking lot, the Water Street structured parking facility, and redevelopment of the former Amesbury Elementary School on South Hampton Road.
- Retain “Housing Choice Community” designation.
 - The city has twice received designation as a “Housing Choice” community, a state designation that allows the city to apply for exclusive grant programs and gives it preferential treatment when applying to competitive statewide grant programs. This designation is set to expire in 2025, and the city should make every effort to retain this designation. It should also be noted that among the many factors associated with being designated a Housing Choice Community, is successfully adopting a compliant MBTA Communities Multi-Family District.
- Investigate models that address creation of starter homes that are “right sized.”
 - A common concern heard amongst residents during community engagement sessions was the lack of “starter homes” or homes appropriate for downsizing in the community. This commonly refers to housing units, either detached or in a condominium development, that are ownership units containing 1, 2, or 3 bedrooms. If detached, these units are typically on smaller lots.

- One way to address this would be for the City to adopt a “Starter Home District” pursuant to [MA General Law Chapter 40Y](#). According to this statute, a starter home is a single-family home under 1,850 square feet. In the starter home district, single-family homes should be allowed by-right at a minimum density of 4 units per acre. Accessory Dwelling Units up to 600 square feet are also allowed on the same lot as the starter home. The statute also specifies that in each starter home zoning district, at least half of the starter homes must contain at least three bedrooms.
 - In addition to these statutory requirements, the state’s Department of Housing and Livable Communities is expected to promulgate regulations in 2024 to guide communities in their adoption of these districts. The City should consider adopting a 40Y district locally after reviewing the state regulations.
 - If Amesbury adopts a 40Y district pursuant to the soon-to-be released regulations, the City is eligible for incentive payments from the state for both establishing the zoning and for the creation of new units in the district. These incentive payments follow the same structure as 40R zoning districts. [More is information available here.](#)

Strategy 2: Leverage funding, regulations, policies, and partnerships to expand the availability and improve the quality of housing to low- and moderate-income households.

- Amesbury has been proactive in exploring innovative housing solutions, such as by hosting Charles Marohn, founder and president of Strong Towns, to showcase his new book, “[Escaping the Housing Trap](#)”. The City could incorporate the Strong Towns core campaign of [incremental housing](#) into its housing policy or consider applying to host a [2024 Community Action Lab](#) through Strong Towns.
- The Amesbury Housing Trust has been meeting regularly since April 2021 and focuses solely on housing development and preservation. The [Affordable Housing Trust](#) could expand direct financial support offerings and continue to assess opportunities for the City and Affordable Housing Trust to work together to identify possible property acquisitions for affordable housing reuse.
 - Local nonprofit housing developers are best positioned to build affordable housing if the land comes at no cost and is made available by the City or Affordable Housing Trust. Currently there are limited options for City-owned land to be used for affordable housing. The Affordable Housing Trust should work collaboratively with the City and property owners of potential future land sales to identify options for purchase by the AHT to be used for Affordable Housing.

- Evaluate the feasibility of reducing or eliminating permitting fees for affordable housing which could include filing and review fees, building permit fees, and utility connection fees. Consider working with the Housing Trust to create a program for offsetting fees. Utilize Amesbury's Affordable Housing Trust to work with the city and developer community to leverage deeper affordability or expand the percentage of affordable housing units to increase affordability and obtain additional SHI units for large rental projects within the city's 40R districts.
 - The AHT may also look to continue building relationships and partnerships with developers who have experience in utilizing applicable tax credits to develop affordable housing. This may include the Low-Income Housing Tax Credit (LIHTC) along with other effective affordable housing financing tools.
- Seek opportunities to provide housing-related training to elected and appointed boards and committees to encourage continued learning about changing rules and regulations, fair housing laws, and best practices in housing.
 - The Merrimack Valley Planning Commission can conduct community engagement efforts through its various programming. Using District Local Technical Assistance (DLTA) funds, MVPC can work with communities across the Merrimack Valley to conduct community education forums and discussions. In the last few years, the agency hosted housing forums in both [Haverhill](#) and [North Andover](#), which were educational sessions separate from the HPP process.
 - Along with educating the public on issues related to housing, it is also crucial to ensure that local forms of government are informed about these issues. There are several tools available specifically for municipal board members, including [training manuals](#) directly offered from the MA Executive Office of Housing and Livable Communities. [The Citizen Planner Training Collaborative](#) provides several informational resources for board members, as well as ongoing training opportunities.
- Evaluate the feasibility of instituting a rental registry program in Amesbury that would require annual registration and periodic inspections of rental units as tenants change or after a certain period.

Strategy 3: Provide safe, affordable, and accessible housing options for older adults to help them remain a part of the community

- Encourage all new housing, particularly multifamily housing and age-restricted housing, to follow [universal design standards](#), [ADA Standards](#) for accessible design or [age friendly standards](#) for accessibility.
- Participate in the [AARP Network](#) of Age-Friendly State and Communities.

- Modify the zoning ordinance to allow for new models of housing that may help older adults remain in Amesbury. This could include housing co-ops, single-room occupancy facilities, co-living, cluster developments, or single-family conversions to multi-unit structures.
- Create an adaptive modifications program that would provide no interest loans or forgivable grants to low-income older adult households for accessibility modifications to their homes.
- Investigate new or expanded programs to reduce the property tax burden on older adults in Amesbury. This could include options like expanding the senior work off program or instituting a property tax ex-emption for older adult homeowners who meet certain income criteria.

Strategy 4: Foster partnerships with housing and service providers to address housing needs for those who may be under-housed, experiencing homelessness, or under threat of eviction.

- Participate in regional collaborations addressing housing development, including engagement with the development community.
- Ensure city departments coordinate approaches and resources to address housing challenges for those experiencing homelessness or under threat of eviction.
- Work with surrounding communities and the regional planning agency to conduct an annual housing fair with the intent of providing housing-related information, programs, and assistance to area residents.
- Engage the Massachusetts Attorney General's office to offer annual workshops or training on fair housing and tenants' rights, laws, and protections.
- Develop and fund a local emergency rental assistance program that can help low-income households cover rent, mortgage, or utilities in the case of an unexpected financial crisis.
- Partner with the Amesbury Housing Authority to identify opportunities to partner on the creation of, or improvements to, public housing.

Action Plan Matrix

Housing Strategies			
Strategies	Time to Complete	Strategy Implementer(s)	Key first steps and funding options
Expand housing choices in Amesbury by allowing units and buildings of varying sizes that accommodate a wider range of household types.	2024-2025	OCED / Mayor / City Council / Housing Trust	- Update and adopt a new Accessory Dwelling Unit (ADU) ordinance based on the Affordable Homes Act regulations. - Draft and adopt changes to key housing production areas such as the East End 40R Overlay District, Gateway Village 40R Overlay District, Rocky Hill 3A District, and Lower Millyard. - Prioritize city-owned or tax-title land for housing. - Retain “Housing Choice Community” designation. - Investigate models that address creation of starter homes that are “right sized.”
Leverage funding, regulations, policies, and partnerships to expand the availability and improve the quality of housing to low- and moderate-income households.	2024-2029	OCED / Housing Trust / Inspection Department	- The City could incorporate the Strong Towns core campaign of incremental housing into its housing policy or consider applying to host a 2024 Community Action Lab through Strong Towns. - The Amesbury Housing Trust could expand direct financial support offerings and identify possible property acquisitions for affordable housing reuse. - Prioritize greater than 10% of appropriations from the Community Preservation Act (CPA) adopted in November 2023 to support affordable housing. - Evaluate the feasibility of reducing or eliminating permitting fees for affordable housing. - Seek opportunities to provide housing-related training to elected and appointed boards and committees. - Evaluate the feasibility of introducing a rental registry program in Amesbury. - Continue to support funding for the CDBG Program for low- to moderate-income residents. - Amend the Affordable Housing Ordinance to require in-lieu “fair-share” payments to the Housing Trust for smaller housing projects.

Provide safe, affordable, and accessible housing options for older adults to help them remain a part of the community	2024-2029	OCED / Council on Aging / Housing Trust / Mayor / City Council	- Encourage all new housing, particularly multifamily housing and age-restricted housing, to follow universal design standards, ADA Standards for accessible design or age friendly standards for accessibility. - Participate in the AARP Network of Age-Friendly State and Communities. - Modify the zoning ordinance to allow for missing middle housing. - Create an adaptive Home Modification Loan Program that would provide no interest loans or forgivable. - Investigate new or expanded programs to reduce the property tax burden on older adults in Amesbury.
Foster partnerships with housing and service providers to address housing needs for those who may be under-housed, experiencing homelessness, or under threat of eviction.	2024-2029	Housing Trust / OCED / GLCA / HOME	- Participate in regional collaborations addressing housing, including engagement with the development community. - Ensure city departments coordinate approaches and resources to address housing challenges for those experiencing homelessness or under threat of eviction. - Work with surrounding communities and the regional planning agency to conduct an annual housing fair with the intent of providing housing-related information, programs, and assistance to area residents. - Engage the Massachusetts Attorney General's office to offer annual workshops or training on fair housing and tenants' rights, laws, and protections. - Develop and fund a local emergency rental assistance program that can help low-income households cover rent, mortgage, or utilities in the case of an unexpected financial crisis. - Partner with the Amesbury Housing Authority to identify opportunities to partner on the creation of, or improvements to, public housing.

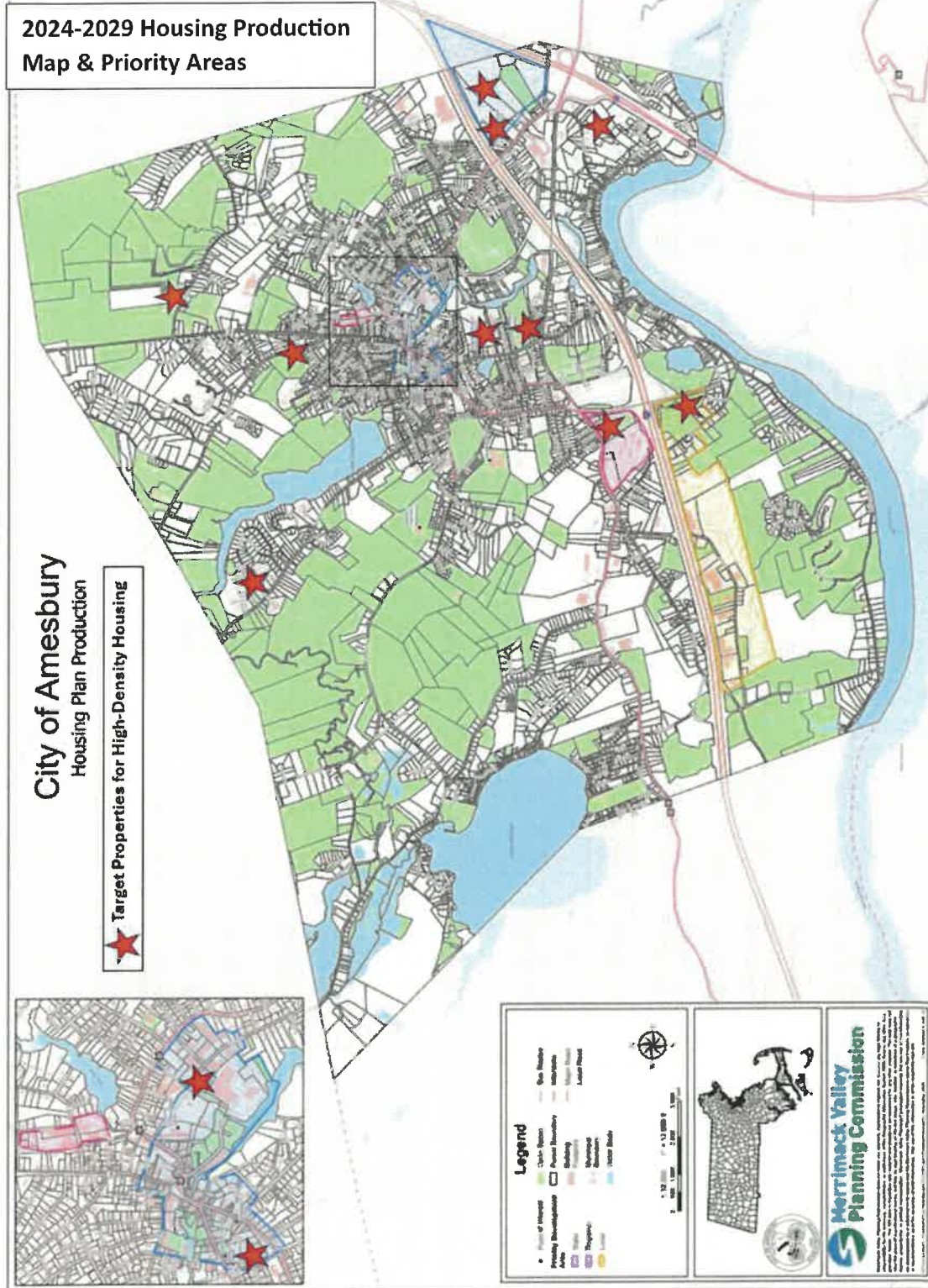
2024-2029 Housing Production Plan & Priority Target Areas

Amesbury's Priority Housing Target Areas								
Site Name	Housing Type	Development/ Zoning Type	Status	Tenure	SHI Units	Affordable Units	Total Units	Density
24 South Hampton Road	Multi-Family	PUD	Conceptual	Ownership	8	8	57	Moderate
2756 Main St.	Multi-Family	40B	Conceptual	Rental	8	8	8	Moderate
47 Clinton Street	Congregate Housing	Infill/Reuse	Conceptual	Ownership / Rental	NA	NA	NA	Moderate
230 Main Street	Multi-Family	HPSP	Conceptual	Rental	10	10	68	Moderate
9 Oakland Street	Mixed-Use	HPSP	Conceptual	Rental	19	19	124	High
58-63 Cynthia Lane	Multi-Family	40R	Conceptual	Ownership	NA	NA	NA	Moderate
259 Elm Street	Multi-Family	HPSP	Conceptual	Ownership	2	2	18	Moderate
29 Clark's Road	Mixed-Use Multi-Family	40R	Conceptual	Rental	30	30	154	High
287-291 Elm Street	Multi-Family	40R	Conceptual	Rental	30	30	150	High
Noel Street	Multi-Family	40R	Conceptual	Ownership / Rental	NA	NA	NA	Moderate
21 Pond View Ave.	Mixed-Use	40R	Conceptual	Ownership / Rental	NA	NA	NA	High
28 Haverhill Rd.	Multi-Family	40R	Conceptual	Ownership	25	25	126	High
Rocky Hill	Multi-Family	MBTA Communities	Conceptual	Mixed	39	39	385	Moderate
5-9 School Street	Multi-Family	HPSP	Conceptual	Ownership	1	1	7	Moderate
TOTAL UNITS					172	172	1097	

APPENDIX

- 2024-2029 Housing Production Map
- Amesbury Subsidized Housing Inventory

**2024-2029 Housing Production
Map & Priority Areas**



EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Amesbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
50	n/a	Field Street	Rental	8	Perp	No	EOHLC
51	Macy Terrace	32-50 Macy St.	Rental	27	Perp	No	EOHLC
52	Heritage Towers	180 Main St.	Rental	102	Perp	No	EOHLC
53	Heritage Vale	Naysons Court	Rental	43	Perp	No	EOHLC
54	Powow Villa	Friend St	Rental	30	Perp	No	EOHLC
55	Powow Villa	Summer St	Rental	30	Perp	No	EOHLC
56	Market Macy St. Apts	205 Market St; 30-38 Macy St	Rental	23	Perp	No	EOHLC
58	Housing Support, Inc.	280 Main Street	Rental	4	2031	No	EOHLC
59	Elms Residence for Men	53 Friend St	Rental	29	Perp	No	EOHLC FHLBB
60	Turning Point, Inc.	276 Main Street	Rental	10	perp	No	EOHLC
61	Whittier School Apts	20 Prospect Street	Rental	14	2026*	No	HUD EOHLC
4189	DDS Group Homes	Confidential	Rental	49	N/A	No	DDS
4535	DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
7713	Carriage Lofts	37-39 Milliard Street	Ownership	6	2054	NO	EOHLC
7843	Carriage Lofts, LLC	25 Pond St/36 High St	Ownership	0	Perp	NO	EOHLC
7844	Lofts at Clark's Pond	25 Cedar St	Ownership	0	perp	NO	?
8711	Amesbury Heights	36 Haverhill Rd	Rental	240	perp	NO	EOHLC

10/3/2025

Amesbury
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EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Amesbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
8711	Amesbury Heights	36 Haverhill Rd	Rental	240	perp	NO	MassDevelopment
9840	Briggs Mill Apartments	20 Cedar Street	Rental	9	perp	NO	EOHLC
10610	South Hampton Road	South Hampton Road	Ownership	1	perp	YES	MassHousing
11183	Bartlett Cottages	276, 278, 280 Main St	Rental	8	Perp	YES	EOHLC
Amesbury Totals				641	Census 2020 Year Round Housing Units		
					Percent Subsidized		
					7,808		
					8.21%		

10/3/2025

Amesbury
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