

Data & Draft Policies/Strategies for Merrimac's 2010 Housing Production Plan



April 8, 2010

Overview

- DHCD requires data that:
 - Is as up-to-date as possible
 - Reflects the community AND the region
- The committee has requested context to note:
 - Merrimac's unique characteristics within its region
 - The depth of need for affordable housing (to justify high affordability ratio requirements for comprehensive permits)
- Most available data specific to Merrimac is out-of-date (2000 Census). Up-to-date data is mostly for the region.

Census Data

- Detailed & updated American Community Survey
 - Can be broken down into 3-year spans for smaller areas, 2006-2008 is the most recent available. “PUMS” area includes:
 - Boxford
 - Georgetown
 - Groveland
 - Haverhill
 - Merrimac
 - North Andover
 - West Newbury
- DHCD is aware that ALL HPPs being updated at this time will have some skewed data. This will be noted in the report text.

Basic Demographics

Population

- For Census PUMS area:
 - ▣ Population is: 120,720 - up 2.42% since 2000
 - ▣ 89.1% , white; 6.64% Hispanic or Latino
 - ▣ 25.9% under 18, 11.5% is over age 65
 - ▣ Household/family type data for area are available (e.g., married couple, nonfamily)
- From Census Population Estimates:
 - ▣ Merrimac 2008 population = 6,504 – up 5.96% since 2000
- Town census data (self-reported population only) will be available in late April

School Enrollments

As directly reported by school/district offices

Pentucket Regional School District Enrollments

Merrimac students - all Pentucket schools

School Year	Enrollment
2009	1,226
2008	1,242
2007	1,272
2006	1,229
2005	1,309

Whittier Regional Vocational Technical High School

Merrimac students

School Year	Enrollment
2009	56

Educational Attainment

□ Educational Attainment, Census PUMS area (age 25 and up)

No schooling completed	347	0.43%
Some high school or less	6012	7.52%
High school graduate, GED, or alternative	20118	25.17%
Some college	13357	16.71%
Associate's degree	7511	9.40%
Bachelor's degree	21067	26.36%
Master's or professional degree	10688	13.37%
Doctorate degree	835	1.04%

Income

For Census PUMS area: 2006-8

Annual Household Income (2008 Constant \$)		
Total Households:	44,623	
Less than \$10,000	1,821	4.08%
\$10,000 to \$14,999	1,687	3.78%
\$15,000 to \$19,999	1,932	4.33%
\$20,000 to \$24,999	1,386	3.11%
\$25,000 to \$29,999	1,443	3.23%
\$30,000 to \$34,999	1,298	2.91%
\$35,000 to \$39,999	1,735	3.89%
\$40,000 to \$44,999	1,257	2.82%
\$45,000 to \$49,999	1,397	3.13%
\$50,000 to \$59,999	3,376	7.57%
\$60,000 to \$74,999	4,269	9.57%
\$75,000 to \$99,999	6,738	15.10%
\$100,000 to \$124,999	5,178	11.60%
\$125,000 to \$149,999	3,616	8.10%
\$150,000 to \$199,999	3,653	8.19%
\$200,000 or more	3,837	8.60%

Labor Force & Employment

- Census PUMS area:
 - Labor force = 65,888 or 73.7% of over-18 population
- Merrimac employers/wages profile (2008):

Industry	Establishments	Avg. Employment	Avg. Weekly Wage
Total, All Industries	118	691	\$635
Construction	23	70	\$670
Manufacturing	6	27	\$791
Wholesale Trade	6	9	\$1,952
Retail Trade	10	38	\$617
Transportation and Warehousing	5	46	\$660
Finance and Insurance	8	46	\$802
Professional and Technical Services	5	18	\$1,196
Administrative and Waste Services	6	19	\$593
Health Care and Social Assistance	8	60	\$552
Accommodation and Food Services	7	92	\$229
Other Services, Ex. Public Admin	19	42	\$393

Unemployment

State data for Merrimac

Month	Year	Labor Force	Employed	Unemployed	Unemployment Rate
November	2009	3,488	3,244	244	7.0
October	2009	3,485	3,222	263	7.5
September	2009	3,474	3,179	295	8.5
August	2009	3,551	3,242	309	8.7
July	2009	3,544	3,251	293	8.3
June	2009	3,547	3,260	287	8.1
May	2009	3,500	3,236	264	7.5
April	2009	3,501	3,233	268	7.7
March	2009	3,506	3,229	277	7.9
February	2009	3,501	3,229	272	7.8
January	2009	3,511	3,252	259	7.4

Annual	Year	Labor Force	Employed	Unemployed	Unemployment Rate
Average	2008	3,513	3,350	163	4.6
Average	2007	3,513	3,381	132	3.8
Average	2006	3,500	3,363	137	3.9
Average	2005	3,465	3,318	147	4.2
Average	2004	3,440	3,277	163	4.7
Average	2003	3,490	3,309	181	5.2
Average	2002	3,574	3,381	193	5.4
Average	2001	3,587	3,466	121	3.4
Average	2000	3,557	3,478	79	2.2

Housing Market

Housing Inventory

□ Census PUMS area

Housing Units: Year Built

Total:	47,006	
Built 2005 to 2008	793	1.69%
Built 2000 to 2004	3,110	6.62%
Built 1990 to 1999	5,238	11.14%
Built 1980 to 1989	7,628	16.23%
Built 1970 to 1979	5,392	11.47%
Built 1960 to 1969	4,626	9.84%
Built 1950 to 1959	3,641	7.75%
Built 1940 to 1949	1,758	3.74%
Built 1939 or earlier	14,820	31.53%
Median year structure built	1967	

Housing Market

□ Building permits (per HUD)

▣ Essex County

Year	2003	2004	2005	2006	2007	2008
Units in Single-Family Structures	978	1,180	1,141	941	684	458
Units in All Multi-Family Structures	1,080	1,640	1,413	1,252	435	586
Total Units	2,058	2,820	2,554	2,193	1,119	1,044

▣ Town of Merrimac

Year	2003	2004	2005	2006	2007	2008
Units in Single-Family Structures	15	13	10	10	10	6
Units in All Multi-Family Structures	0	27	31	32	27	26
Total Units	15	40	41	42	37	32

□ Building permits (per town Inspectional Svcs.)

	2007	2008	2009
1 & 2 Family Dwellings	8	4	10
Multi (3+ units) Family Dwellings	1*	0	0

*A development of 25 units of age 55 and over housing (Merrimac Commons)

Housing Market

□ Census PUMS area – home values

Less than \$100,000	1.14%
\$100,000 to \$199,999	7.16%
\$200,000 to \$299,999	22.63%
\$300,000 to \$399,999	28.44%
\$400,000 to \$499,999	14.11%
\$500,000 to \$749,999	18.56%
\$750,000 to \$999,999	5.36%
\$1,000,000 or more	2.60%

□ Census PUMS area – 44,623 housing units

■ Owner-occupied = 73.76%

■ Renter-occupied = 23.24%

Housing Affordability

- Most recent DHCD figures (9/29/09)

Subsidized Housing Inventory (SHI) counting toward 40b goal of 10%

	2000 Census Year Round		Percent SHI
Community	Housing Units	Total SHI Units	Units
Boxford	2,602	23	0.90%
Georgetown	2,601	361	13.90%
Groveland	2,090	75	3.60%
Haverhill	23,675	2,086	8.80%
Merrimac	2,281	146	6.40%
North Andover	9,896	694	7.00%
West Newbury	1,414	26	1.80%

- **40b/Housing Production Plan Goal**

Assuming no loss of units (expiring use, etc.) 83 new SHI units are needed for Merrimac to meet its 40b goal. A one-year comprehensive permits exemption would be earned for 12 units of SHI per year produced, a two year exemption for 23 units per year.

Housing Affordability

Economic Well-Being

- 6.77% of households at or below poverty level, probably more now due to recession (for Census PUMS area, 2006 - 2008)
- 7.0% unemployment rate in Merrimac (per state), yet # of employed persons is the same as 8.7% peak in August 2009 (people have left the labor force)
- 60% of renters unable to afford a 2-bedroom unit at 2009 HUD fair market rent (using HUD figures for Lawrence area which includes Merrimac)

Supply

- Area deficit of 133,350 homes for families up to 30% of AMI (per NLIHC for 6th Congressional District)

Housing Affordability

Housing Cost Burden

- Merrimac is in HUD's Lawrence metro area (HMFA)
- 2010 Fair Market Rents (FMR = 40th percentile for market), Lawrence HMFA:

0-Bed	1-Bed	2-Bed	3-Bed	4-Bed
\$761	\$968	\$1,171	\$1,398	\$1,442

- Income needed to afford FMR, per NLIHC 30% formula:

0-Bed	1-Bed	2-Bed	3-Bed	4-Bed
\$30,440	\$38,720	\$46,840	\$55,920	\$57,680

Housing Affordability

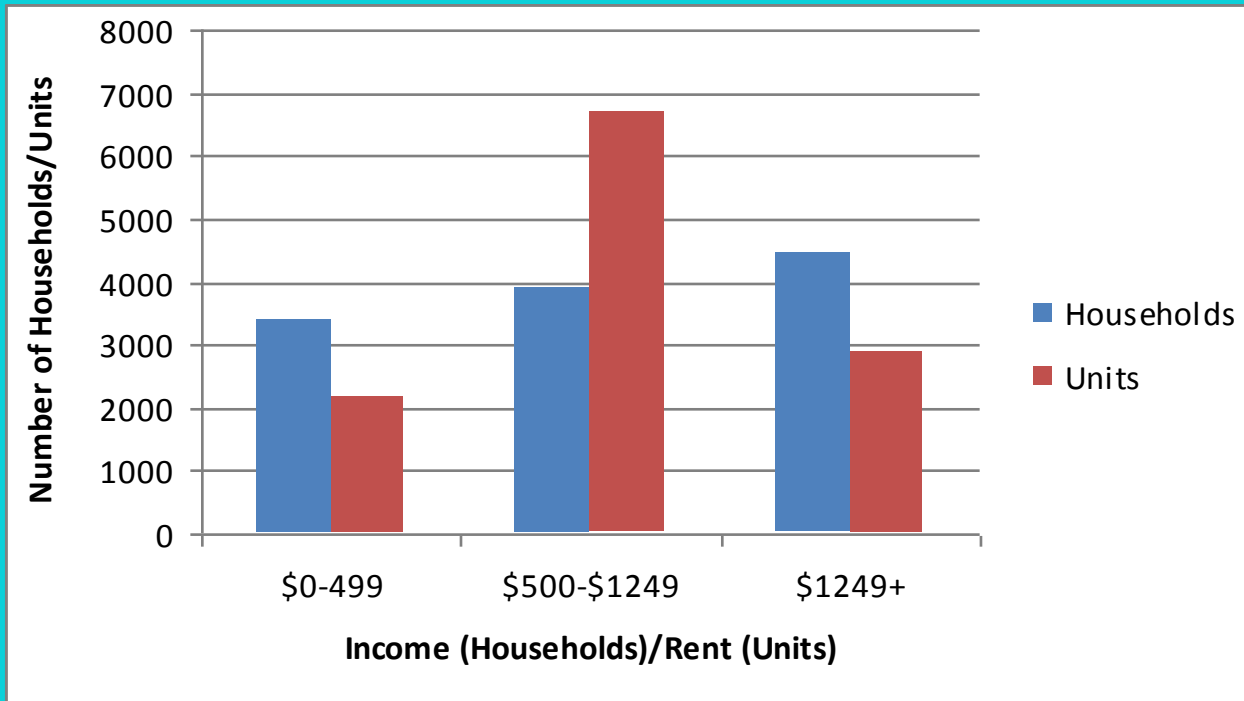
Housing Cost Burden (continued)

- Households for whom 2-bed Fair Market Rent units are unaffordable:
 - At least **28.4%** of all households, but this figure is much higher for renter households
- At least **21.5%** of renter households devote more than **50%** of their income to their rent

GROSS RENT AS % OF HOUSEHOLD INCOME (Renter household units)

Less than 10.0 percent	328	2.8%
10.0 to 14.9 percent	858	7.3%
15.0 to 19.9 percent	1488	12.7%
20.0 to 24.9 percent	1850	15.8%
25.0 to 29.9 percent	1219	10.4%
30.0 to 34.9 percent	1285	11.0%
35.0 to 39.9 percent	743	6.3%
40.0 to 49.9 percent	922	7.9%
50.0 percent or more	2516	21.5%
Not computed	502	4.3%

Housing Affordability



Housing Affordability

Housing Affordability Summary

- There are more renter households at lower income levels than there are units affordable to these households. Many of these households only have a choice to rent units that are well beyond their means.
- There are more renter households at higher income levels than there are units affordable to these households. This means that some of the units affordable to people at middle and low incomes are occupied by more well-off households.
- At least 1,200 rental units affordable to low-income households have to come to market to begin to close the regional gap. Proportional to its share of the regional population, this would mean 64 units in Merrimac.

Other Available Data

□ Foreclosures

Merrimac Foreclosure Deed Filings

2009	5
2008	7
2007	8
2006	3
2005	0
2004	0

□ Population Projection

(Prepared in 2004 by UMASS Donahue Institute)

- Merrimac 2020 population = 7,193, or 10.6% growth, 2009-2020

Other Available Data

□ Commuting Data

Area name	Total	1990						Mean travel time to work
		Car, truck, or van		Public transportation	Walked	Other means	Worked at home	
		Drove alone	Carpooled					
Boxford town	3,381	2,999	172	36	42	17	115	28.1
Georgetown town	3,418	2,708	413	17	148	14	118	25.9
Haverhill city	25,016	19,942	2,908	665	799	135	567	22.4
Merrimac town	2,656	2,090	375	22	41	24	104	24.7
North Andover town	11,502	9,534	995	232	453	60	228	22.9
West Newbury town	1,899	1,524	164	19	48	28	116	26.5
Total	47,872	38,797	5,027	991	1,531	278	1,248	25.1
Essex County	324,829	252,008	35,777	13,801	12,877	2,586	7,780	22.9

Area name	Total	2000						Mean travel time to work
		Car, truck, or van		Public transportation	Walked	Other means	Worked at home	
		Drove alone	Carpooled					
Boxford town	3,854	3,237	222	70	9	38	278	35.8
Georgetown town	3,783	3,290	210	90	20	11	162	30.4
Haverhill city	29,241	23,869	3,167	678	597	128	802	26.7
Merrimac town	3,334	2,875	262	42	38	25	92	28.2
North Andover town	13,152	10,946	752	368	403	85	598	28.8
West Newbury town	2,157	1,847	178	7	22	0	103	31.1
Total	55,521	46,064	4,791	1,255	1,089	287	2,035	30.2
Essex County	343,631	270,604	32,332	16,820	9,654	2,938	11,283	27.1

Goals & Strategies

- DHCD requires three components to overall plan:
 - ▣ Comprehensive Housing Needs Assessment
 - ▣ Affordable Housing Goals
 - ▣ Implementation Strategies
- Merrimac 2005 plan is structured as follows:
 - ▣ Introduction
 - ▣ Housing Needs Analysis
 - ▣ Opportunities & Constraints
 - ▣ Goals, Policies and Strategies
- ➔ The committee may want to consider using the state's structure for the new report. This would require augmentation of the existing "Goals, Policies & Strategies"

Goals & Strategies

- See handout for previously-discussed revisions to goals and strategies. Highlights include:
 - ▣ Assist households and middle income levels *in addition* to those at lower income levels
 - ▣ 33% affordability in new developments
 - ▣ Mixed use overlay district in current mobile home areas