



Welcome Home

Essex



Affordable Housing Trust Committee
August 27, 2025

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Agenda

- Survey Results
- Draft Housing Sites
- Draft Goals and Strategies
- Next Steps





Survey Results

What we learned in from the residents

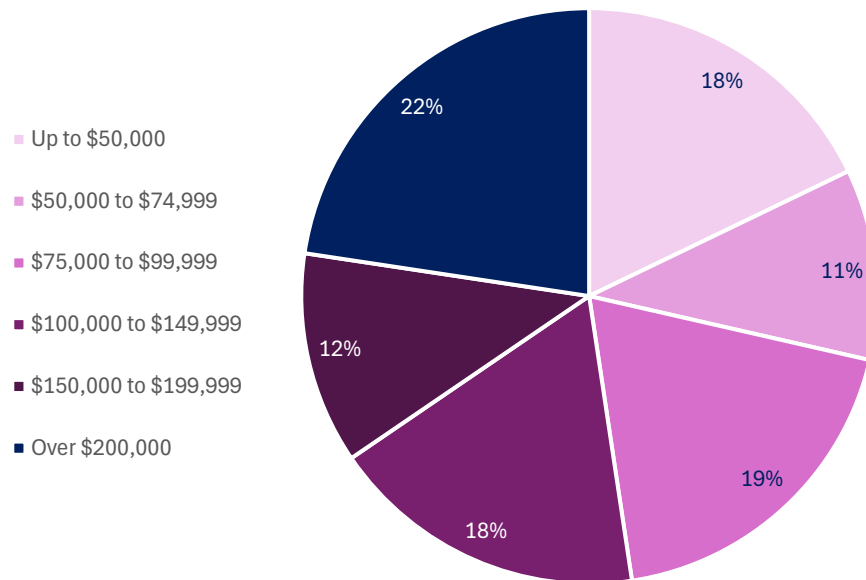
Who Took the Survey? Overall

- 224 Respondents.
- Margin of error: 5% (based on town population and 90% confidence level).
- Nearly all survey takers live in Essex. A few people work in Essex and want to move there; they live in a nearby town.
- Almost everyone identified as White. One person listed "other", and one person listed "American Indian / Alaska Native".

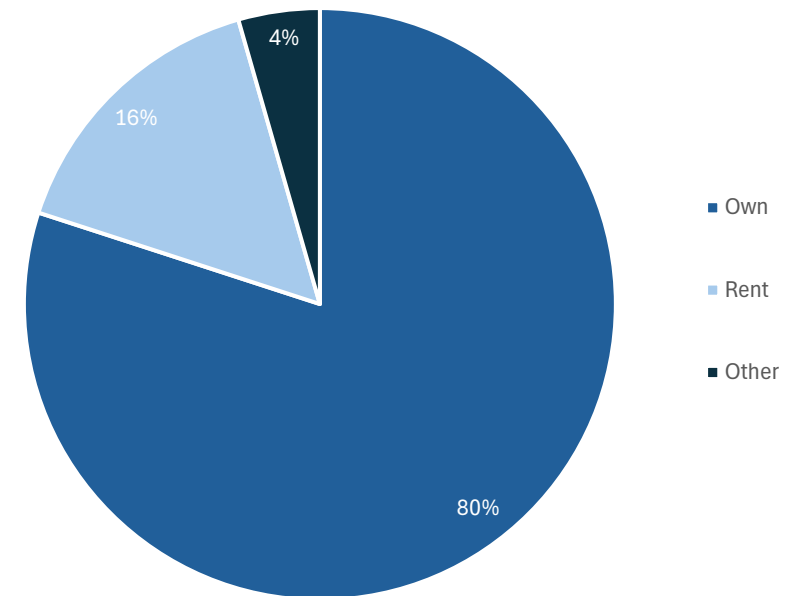


Who Took the Survey? Tenure and Income

Household Income



Housing Tenure



"Other" responses include: "Live-in Caretaker", "Couch Surfing, can't afford rent", "Homeless", "Live with Parents"

Priority Rankings

Goal 1: Expand small-scale housing

Goal 2: Zoning Changes and Incentives

Goal 3: Target Development to Downtown

Goal 4: Fund and Expand the AHTF

Goal 5: Work to preserve existing SHI

Priority Rankings

Ranked #1

Goal 1: Expand small-scale housing

Ranked #2

Goal 5: Work to preserve existing SHI

Ranked #3

Goal 2: Zoning Changes and Incentives

Ranked #4

Goal 4: Fund and Expand the AHTF

Ranked #5

Goal 3: Target Development to downtown

Priority Rankings

Ranked #1

Goal 1: Expand small-scale housing

Ranked #2

Goal 5: Work to preserve existing SHI

Ranked #3

Goal 2: Zoning Changes and Incentives

Ranked #4

Goal 4: Fund and Expand the AHTF

Ranked #5

Goal 3: Target Development to downtown

Scores between Goals 1 and 5 were very close, as were the scores between goals 2 and 4. All of these goals received very strong support.

Comments on the housing locations indicate that downtown development is controversial. Many see it as a great place for housing, others have strong concerns about flooding or business displacement.

Common Themes in the Feedback

- Lots of Support for ADUs.
- Support for expanding sewer access and re-working the agreement with Gloucester.
- Concerns about water, septic, and traffic.
- Support for town zoning reform.
- Lack of education around
 - Starter home districts (to be expected, regs are new)?
 - What the AHTFC does?
 - What "Affordable" means?
 - What towns typically regulate?
- Many views are on the extremes of either keep the status quo or make radical changes.

A tale of two residents

One survey responder: *"I won't mind if you needed to rip up half the town to make affordable housing!!"*

Another responder: *"Single family homes should be the top priority. Multi family homes eventually turn into dumps. "*

Other feedback not necessarily tied to goals and strategies:

- Some comments suggest removing a community school entirely and moving all elementary school children to the Manchester district. There's a feel that this school has the capacity to accept Essex students.
- New development should match the character of the current surroundings.
- Need to de-stigmatize Affordable Housing.
- Great need to talk to more residents so that they are more informed about the challenges we face with housing affordability.

Myth: We do not have a housing crisis

"I believe there is no longer a housing crisis. In fact there are more houses on the market than there are buyers as evident of a recent article in Wall Street Journal. "

– Quote from survey respondent.

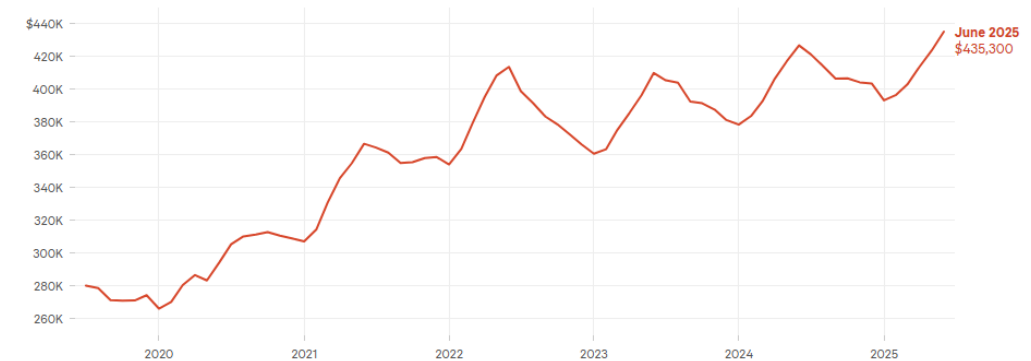
This is an example of where facts need the proper narrative to be properly understood.

Yes, houses are sitting on the market longer.

- This is because they are more expensive than people can afford, especially at current interest rates.
- Economic anxiety is also playing a role. People with cash, means, and other assets are buying. Everyone else is not.

The median home price has risen almost 50% over the last 5 years

Median sales price for all homes, by month



Source: National Association of Realtors

Credit: Daniel Wood and Laurel Wamsley/NPR

Nationwide, prices have increased substantially in recent years. Metro Boston remains strongest housing markets in the US for price.

More information on the national housing crisis at <https://www.npr.org/2025/07/26/nx-s1-5478757/home-price-record-mortgage-rates>

Myth: Affordable Housing belongs *elsewhere*

Other direct quotes from survey-takers:

- *"There are towns that are better suited for affordable housing closer to the outskirts of Boston. Essex is not one of them."*
- *"Would not want more than the 10% required...many of us moved here due to the return (growth) on our investment (house) and would not want to jeopardies that. "*

All communities in Greater Boston have an affordability crisis, and the state mandated 10% SHI goal is Massachusetts' way of encouraging all communities to help solve this. This is not just a Greater Boston, or even a Massachusetts problem: much of New England has a housing shortage.

Affordable, or other multi-family Housing developments will not negatively affect single-family prices. Single-family homes are the most desirable type of housing from both personal preference and financial investment perspectives. Other housing types do not put these values value at risk.

Many people assume that apartment-dwellers and people in Affordable Housing developments are societal-ills.

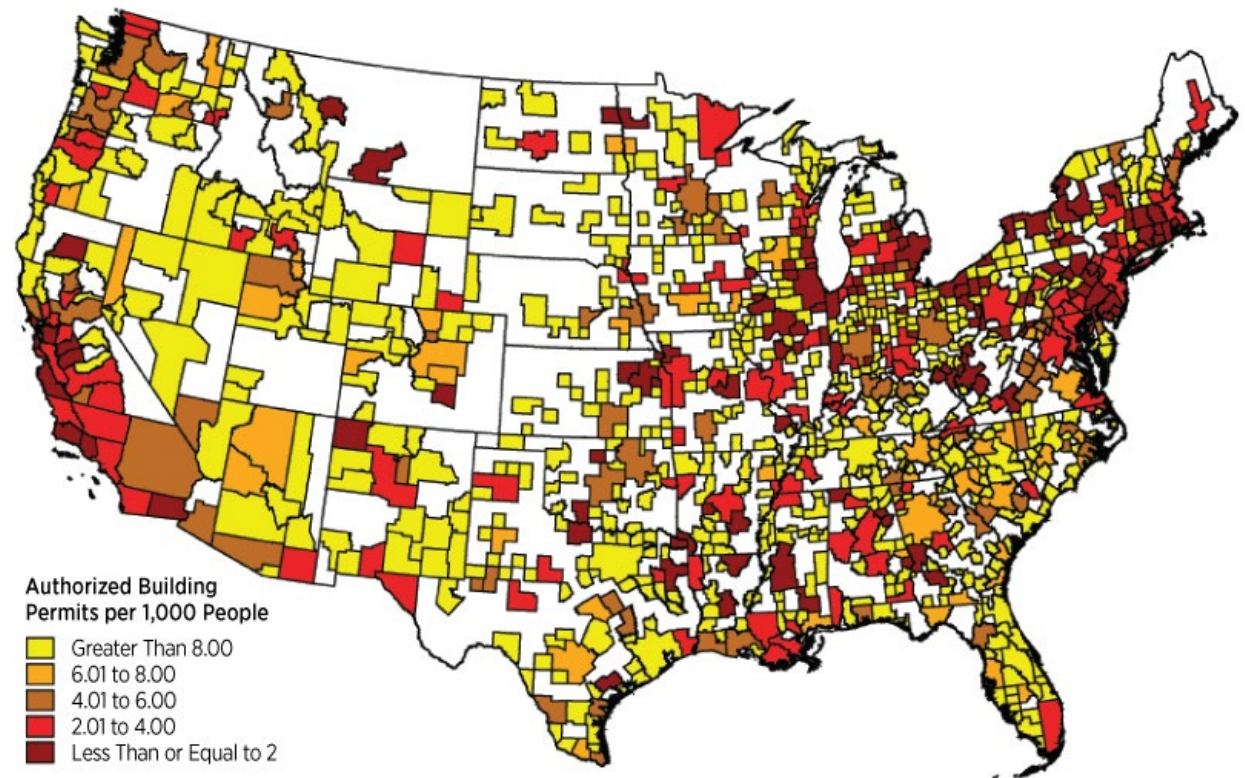
For a family of four, the 80% AMI income limit to qualify for Affordable Housing is a household income of **\$132,300**. That is two adults who earn about \$66,000 per year and two children.

This amount is higher than many professional starting salaries (teachers, librarians, etc.).

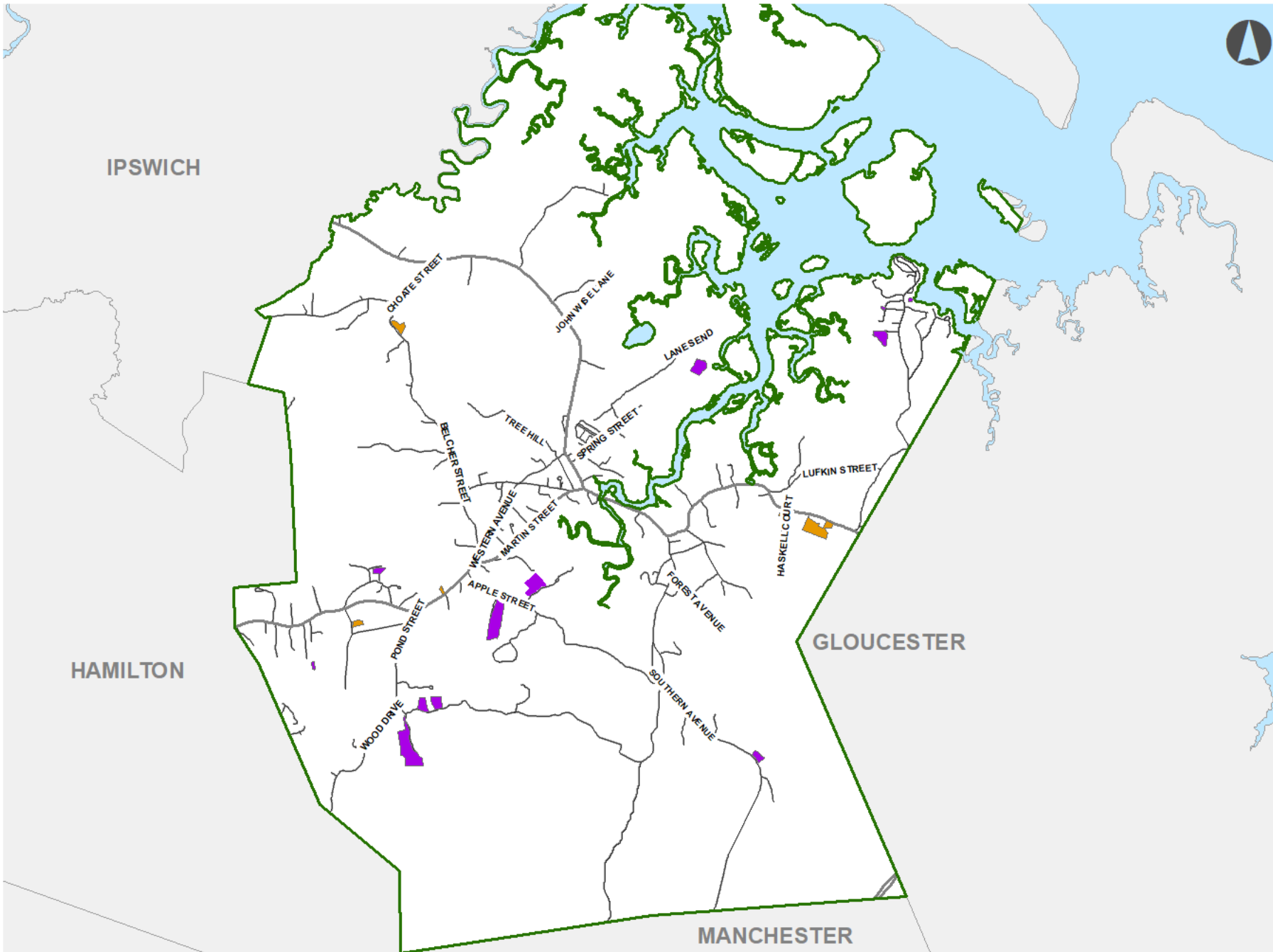
Myth: We are Building more now than ever

"Why not improve other communities that have more housing, such as Gloucester and Danvers and Peabody and Salem. Building is now at an all time high."

– Quote from survey respondent.



■ FEDERAL RESERVE BANK OF ST. LOUIS



Essex HPP New Residential Development 2020 - 2024

Legend

-  Essex Boundary
-  Parcels
-  Major Roads
-  Neighboring Towns

Development Activity

Number of Units

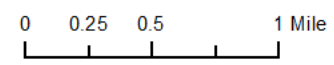
-  1 This data is new construction only. It does not include homes that were rehabbed or rebuilt.
-  2

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

Produced by:
Metropolitan Area Planning Council
60 Temple Place, Boston, MA 02111
(617) 933-0700

Data Sources: MAPC, EOHLC, MassGIS, MassDOT

August 2025





Draft Strategies

For the Housing Production Plan

Strategy	Expand Options for Small Scale Housing	Zoning and Incentives for Affordable Housing production	Target Housing Development in Essex' Downtown	Continue to Fund and Expand the Affordable Housing Trust	Preserve all Existing units on the SHI
Pursue a 40R Smart Growth or 40S starter Home zoning overlay district	X	X	X		
Support local Affordable Housing organizations through strategic planning and coordination				X	X
Adopt an Accessory Dwelling Unit bylaw in compliance with state regulations	X				
Use publicly-owned land for Affordable Housing and Parks	X				
Promote State Housing Programs	X				X
Review Community Preservation Act funds to determine ways to increase local funding for Affordable Housing				X	X
Offer pre-approved architectural design templates to streamline the permitting of small homes	X		X		

Strategies to Increase Affordable Housing Production					
Strategy	Expand Options for Small Scale Housing	Zoning and Incentives for Affordable Housing production	Target Housing Development in Essex' Downtown	Continue to Fund and Expand the Affordable Housing Trust	Preserve all Existing units on the SHI
Reduce Parking Requirements for Affordable Housing Developments		X	X		
Work with the MBTA to create additional transit connectors to the greater T rail and bus networks		X			
Create a legal checklist criteria for the planning board to grant conversions of from single family to two or three family		X			
Adopt a right of first refusal property for Essex to acquire properties that are currently, or would be suitable, for Affordable Housing development.	X			X	X
Explore additional incentives for seniors and property owners who rent to HCV holders		X			
Explore marketing and fundraising activities for the Affordable Housing Trust				X	X
Explore town-supported financing options for ADU development and conversion	X	X			
Total Affordable Housing Units Produced					

Strategy	Expand Options for Small Scale Housing	Zoning and Incentives for Affordable Housing production	Target Housing Development in Essex' Downtown	Continue to Fund and Expand the Affordable Housing Trust	Preserve all Existing units on the SHI
Incentivize and promote greater density in Essex's downtown			X		
Pursue and support Affordable Housing Projects that could increase the water and sewer infrastructure through grants and partnerships with MassWorks	X				
Encourage small-scale, low-rise multifamily Affordable developments such as clustered cottages	X				
Adopt an inclusionary zoning bylaw		X		X	X
Consider creating a density bonus incentive program (can be included in the IZ bylaw)		X			

Strategy	Expand Options for Small Scale Housing	Zoning and Incentives for Affordable Housing production	Target Housing Development in Essex' Downtown	Continue to Fund and Expand the Affordable Housing Trust	Preserve all Existing units on the SHI
Reduce minimum lot sizes (particularly for SFH)	X	X			
Duplex by-right across Essex	X	X			
Tax Breaks for smaller homes (up to 900 sq ft)	X	X			
Promote inter-municipal coordination, including conversations between AHT and the Open Space Committee				X	
Create a guide for development in the town's 3A district			X		



Draft Housing Sites

New Sites based on survey feedback

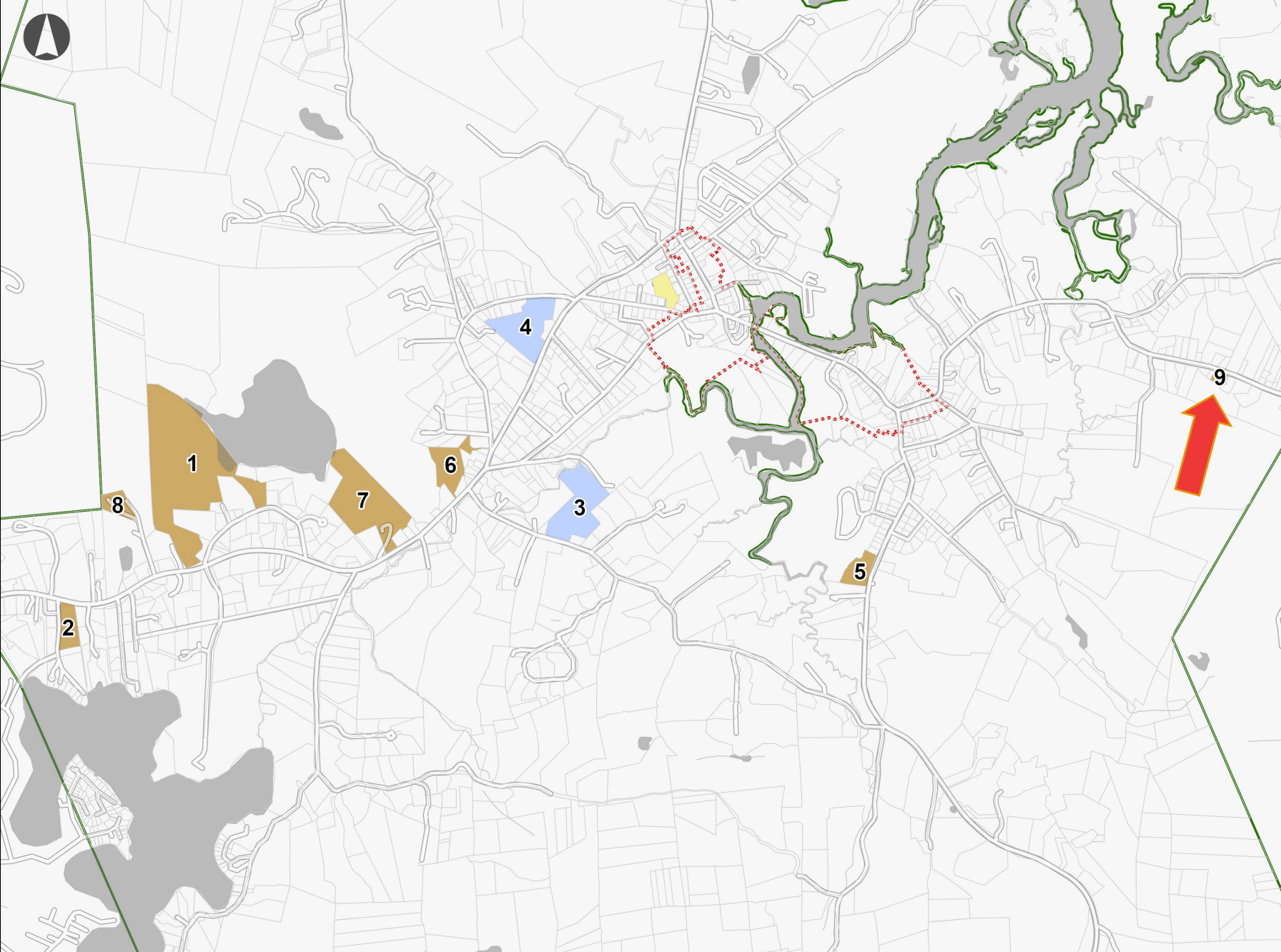
Where should we put Affordable Housing?

Without explicitly naming all the sites the committee has previously selected, we asked the community where should Affordable Housing go?

- Many people feel that the current Housing Authority site is appropriate and would support adding density / stories to that existing site. This is a common answer MAPC sees on HPP surveys.
- The other sites that residents noted as possibilities were vetted by MAPC and Town staff. This does not include sites that were essentially “non-starters” with severe development constraints, or sites that the committee had already discussed and eliminated.

Crowdsourced Ideas that Aren't Feasible

- **Allen Property on Southern Avenue** – This property was sold at tax auction to be developed as market-rate housing. The size of the parcels makes Affordable Housing difficult here regardless.
- **Former Police / Fire site at 24 Martin (next to town hall)**- Would be challenging to develop given the size and location of the parcel
- **In Riverview Hill** – Access road is private, existing development already “feels cramped”
- **15 Tree Hill** – Property owner not looking to divest in the next five years. Could be a candidate for the next HPP if that situation changes.



Essex HPP Potential Housing Sites

- Essex Boundary
- Parcels
- Housing Authority Housing
- Essex's Downtown District
- Potential Housing Sites**
- Potential Affordable Housing Site
- Potential AH or Elementary School

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New Draft Site #9

139 Eastern Avenue

Size 0.8 acres

Current Use Single Family

Adjacent Uses Single Family / Essex Seafood (143), Robcon Masonry Supply (147)

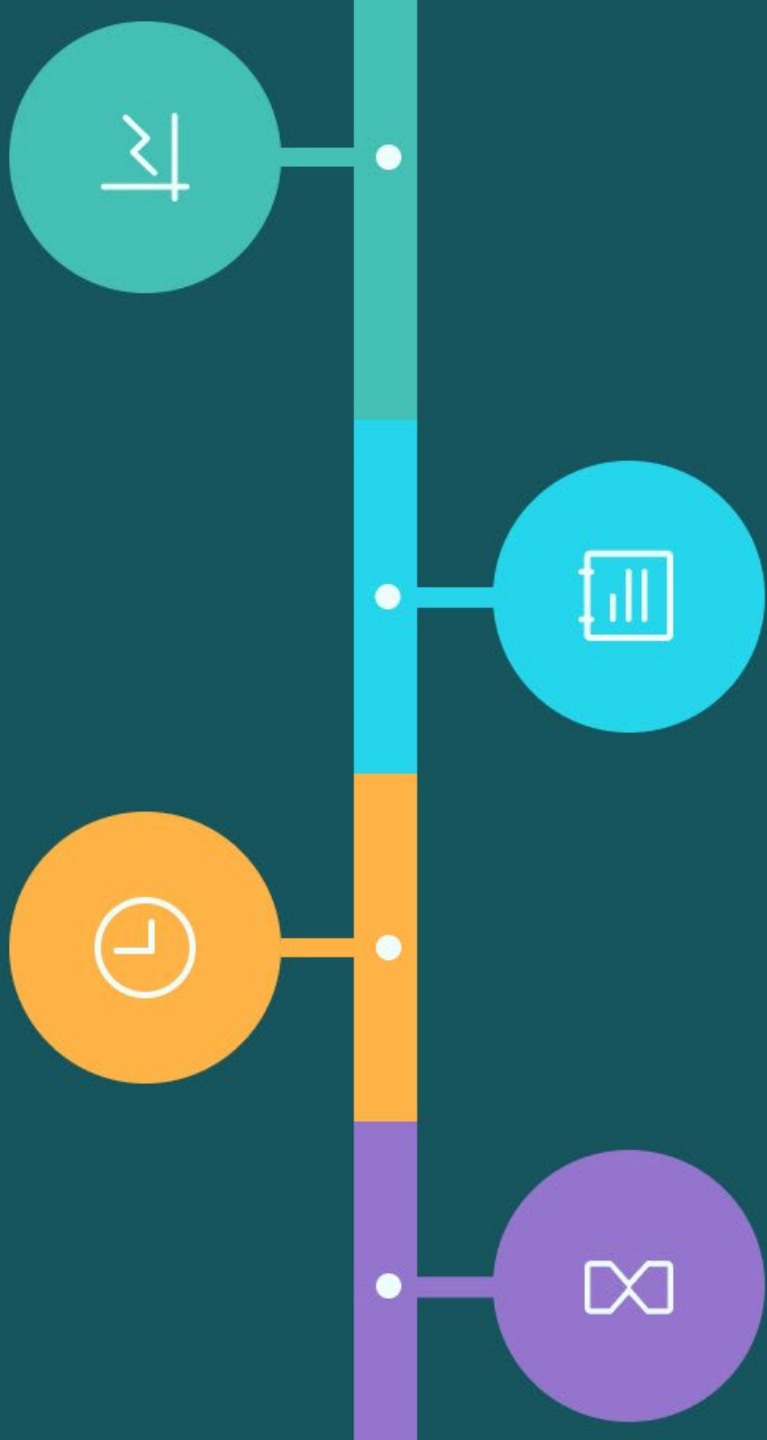
Water / Sewer? Yes

Multifamily Suitability Moderate

Constraints None other than parcel size.

Could be suitable for a ≤ 10 -unit development





Timeline & Upcoming Meetings

Where we are. Where we're going.

HPP Timeline

EXPLORING AND DATA GATHERING

- Project Startup
- Strategizing
- Housing Needs Assessment
- Public Engagement

2024 - 5
Q4 - Q1



CONSTRAINTS & OPPORTUNITIES

- Land use and zoning audit
- Draft site selection
- Constraints analysis
- Housing type / design

2024 - 5
Q4 - Q1



GOALS + STRATEGIES

- Refine site selection
- Draft goals
- Draft strategies
- Public Engagement

2025
Q1 - Q2



FINAL PLAN & DELIVERABLES

- Refine goals and strategies
- Draft Housing Plan
- Executive summary
- Educational Materials

2025
Q3 - Q4



ADOPTION & PROJECT CLOSE

- Public Comment period
- Joint Select and Planning Board meeting
- Vote for plan adoption

2025
Q4



Some of these items and groupings are fluid since some items have dependences and others do not.

Committee Meeting Timeline

MEETING #2

- Discuss housing needs assessment findings
- Project messaging
- Prepare for first engagement event

2024
Q3 - Q4



MEETING #3

- Review constraints and opportunities
- Debrief the first public engagement event
- Provide input on housing strategies

2024 - 5
Q4 - Q1



MEETING #4

- Prepare draft goals and strategies for the public.
- Discuss feasibility of strategy recommendations.
- Prepare for second engagement event

2025
Q1 - Q2



MEETING #5

- Debrief second engagement event.
- Finalize goals and strategies as needed

2025
Q3 - Q4



MEETING #6

- Review of draft plan
- Reaching consensus on recommendations, goals, strategies

2025
Q4



The process is scoped to have six total committee meetings for this project.



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Thank you!