

State of Housing

High-Level Assessment of North Shore Communities

February 26, 2026



Meeting Purpose

Meeting Goal

Provide a high-level snapshot of housing data to show regional housing trends and prompt a discussion among member communities about identifying and implementing regional housing goals

Meeting Outcomes

- Subregional communities have a better understanding of the landscape of housing in their communities and the subregion as a whole
- Municipal planners, planning board members, and community advocates have a resource that they can share with decision-makers
- Subregional communities start to talk about shared housing challenges and goals

Presenters



Adam Ploetz, AICP
*Manager of Housing &
Neighborhood
Development*



John Cruz, AICP
*Senior Housing and Land
Use Planner*

Agenda

- Mini Housing Needs Assessment
- Land Use and Zoning Audit
- Housing Toolkit Research
- Discussion



Old school chalkboard in a Beverly Village housing unit

Mini Housing Needs Assessment

Initial Takeaways

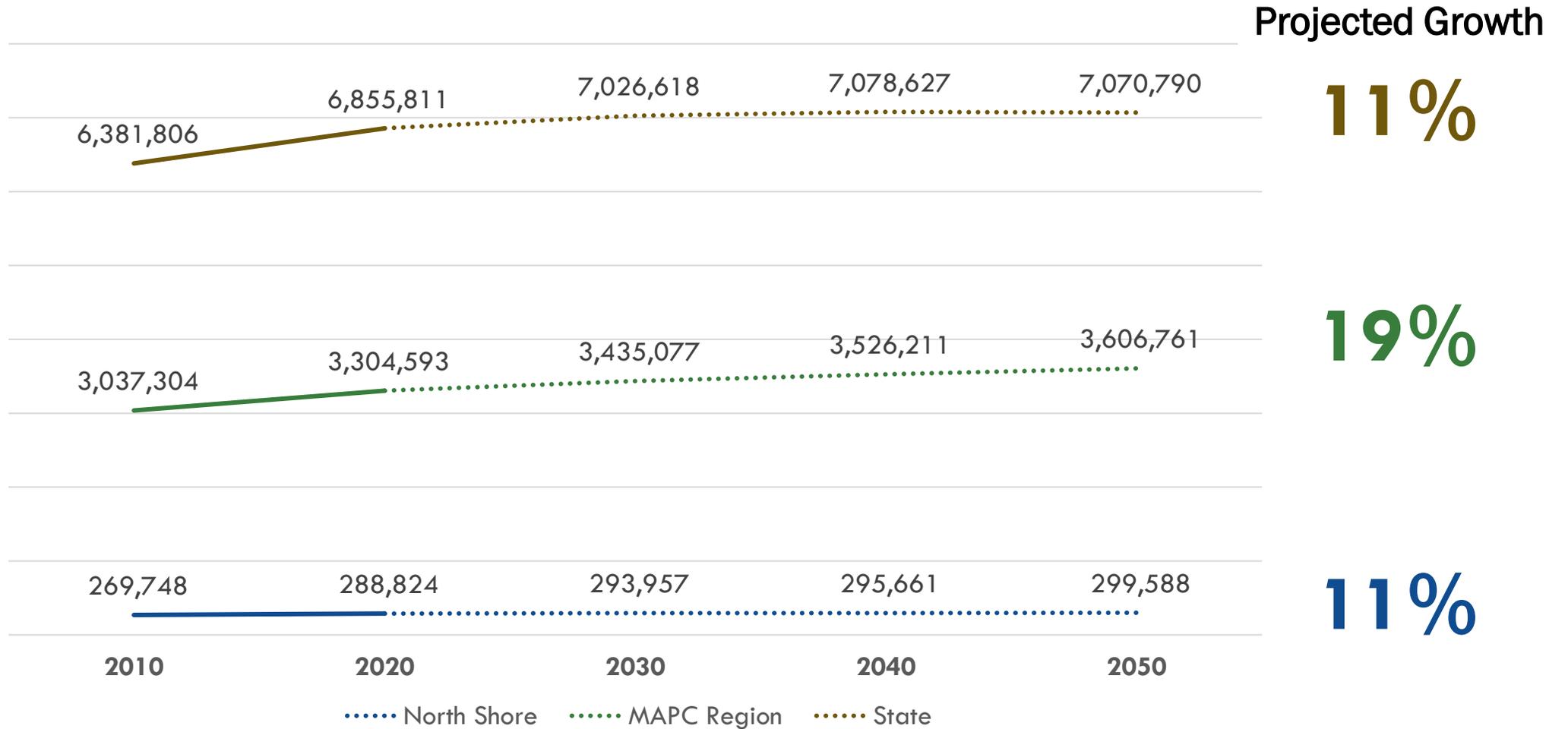
Housing production is not keeping up with population growth

- Communities with larger populations and/or higher numbers of housing units are not uniformly high producers
- While each community has a unique set of housing challenges, those challenges are shared by other communities

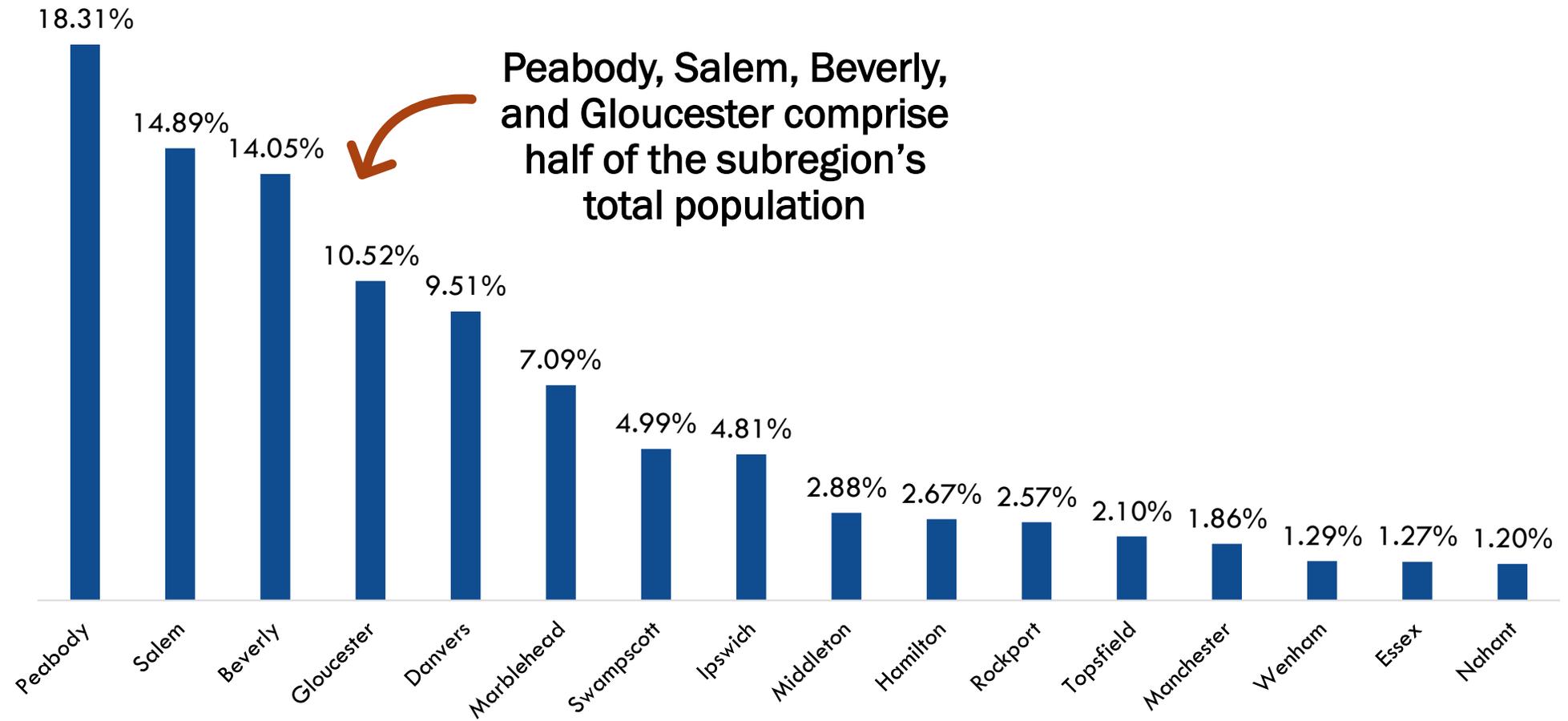
Affordability is a universal issue

- Even communities that have a small share of low-income residents have a significant share of cost-burdened residents
- Limited housing supply increases costs and creates barriers to opportunity

Population Trends + Projections

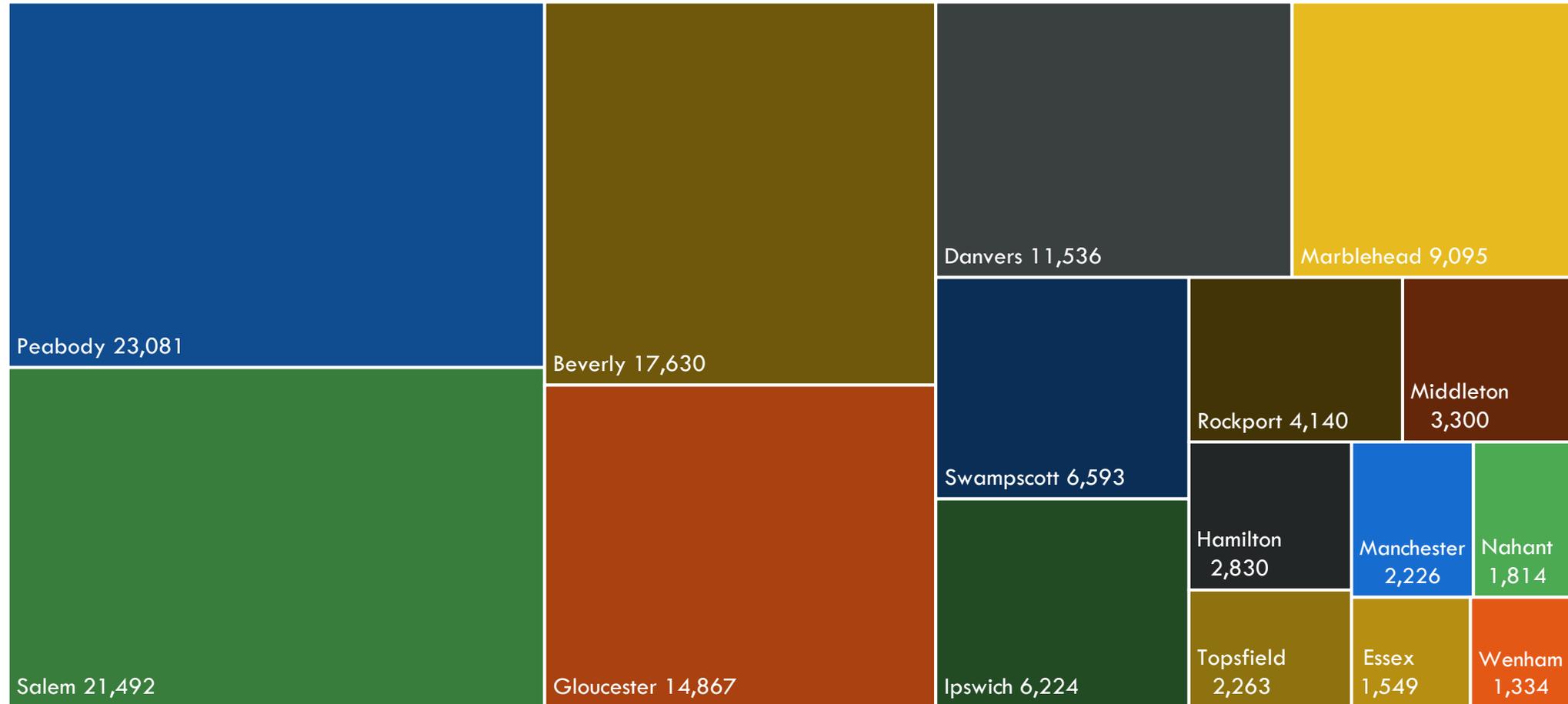


Share of Total NSTF Population (2020)

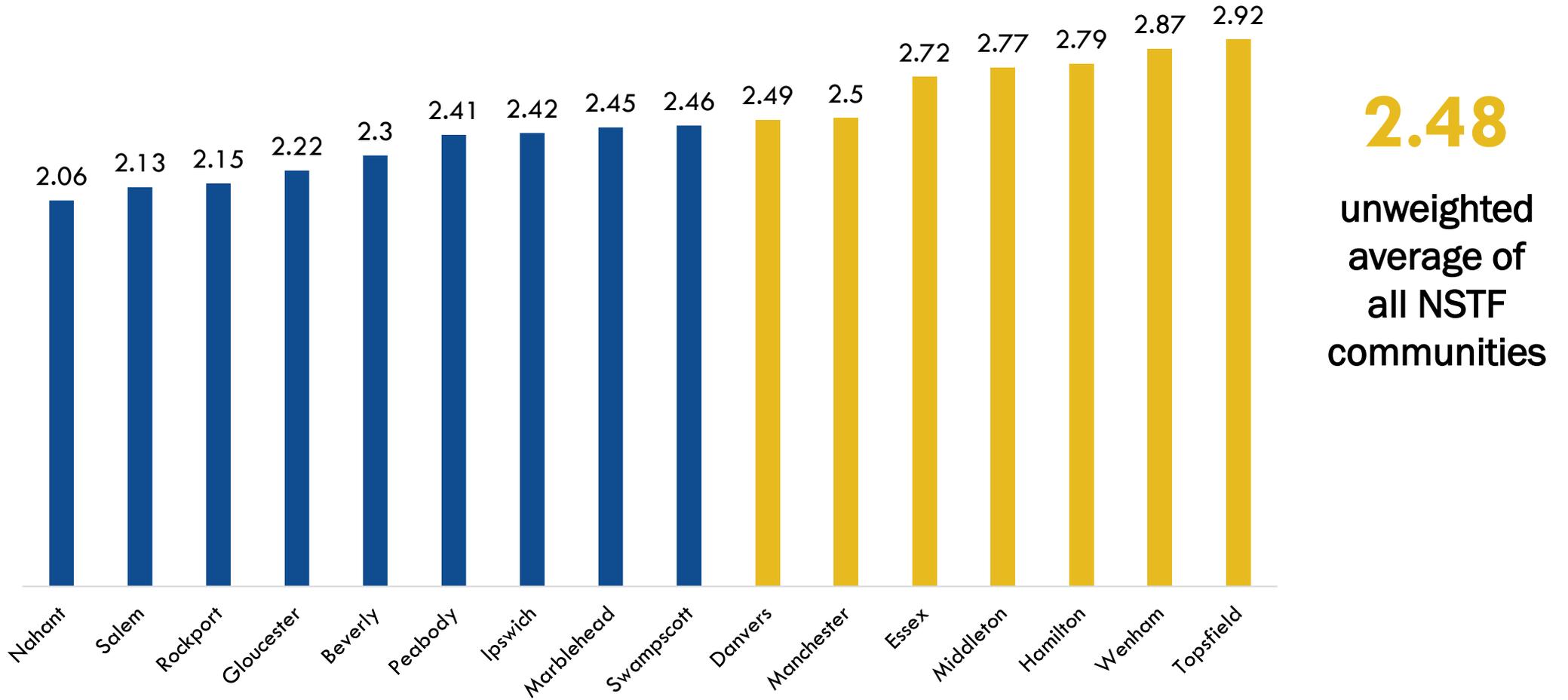


Housing Units by Town (2024)

129,974 homes in the North Shore!

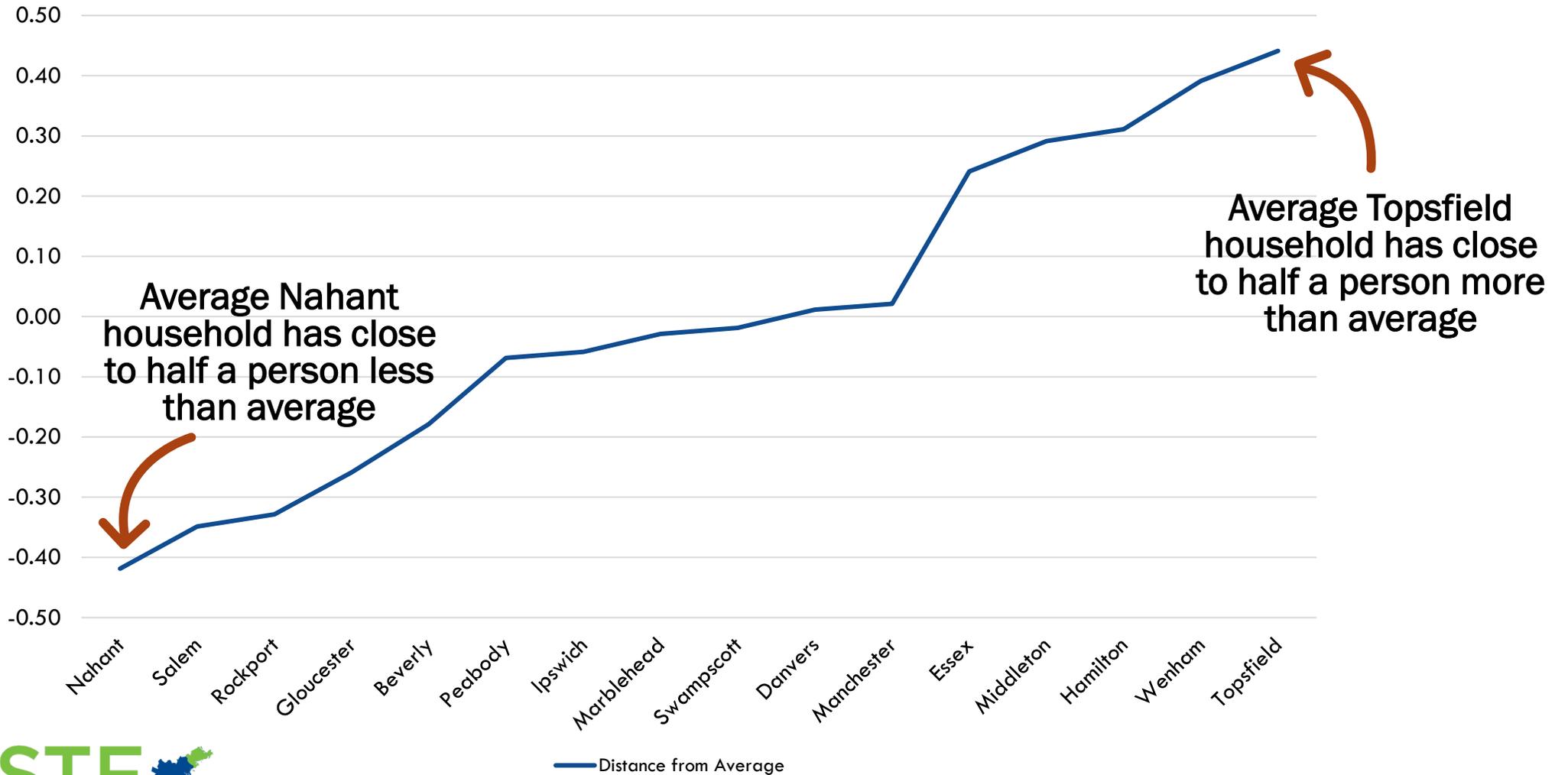


Average Household Size (2024)

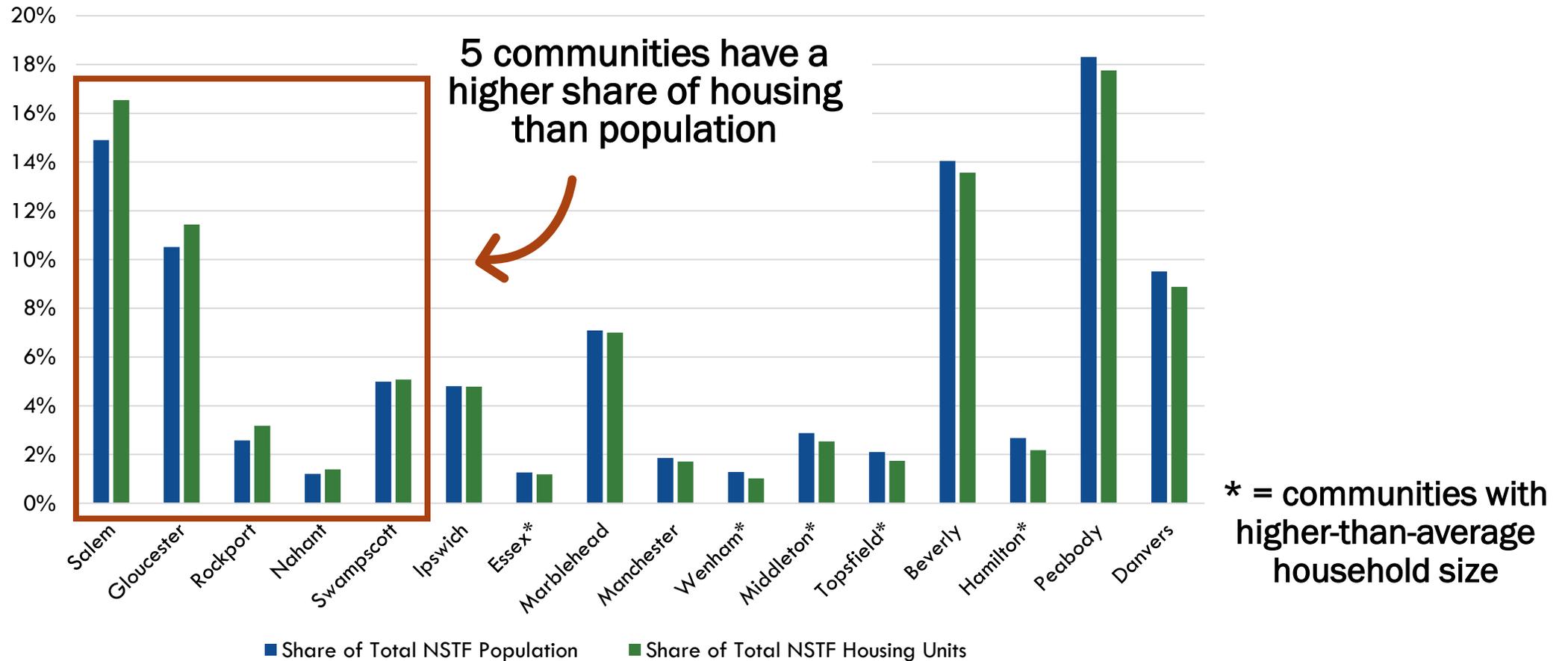


Average Household Size (2024)

2.48



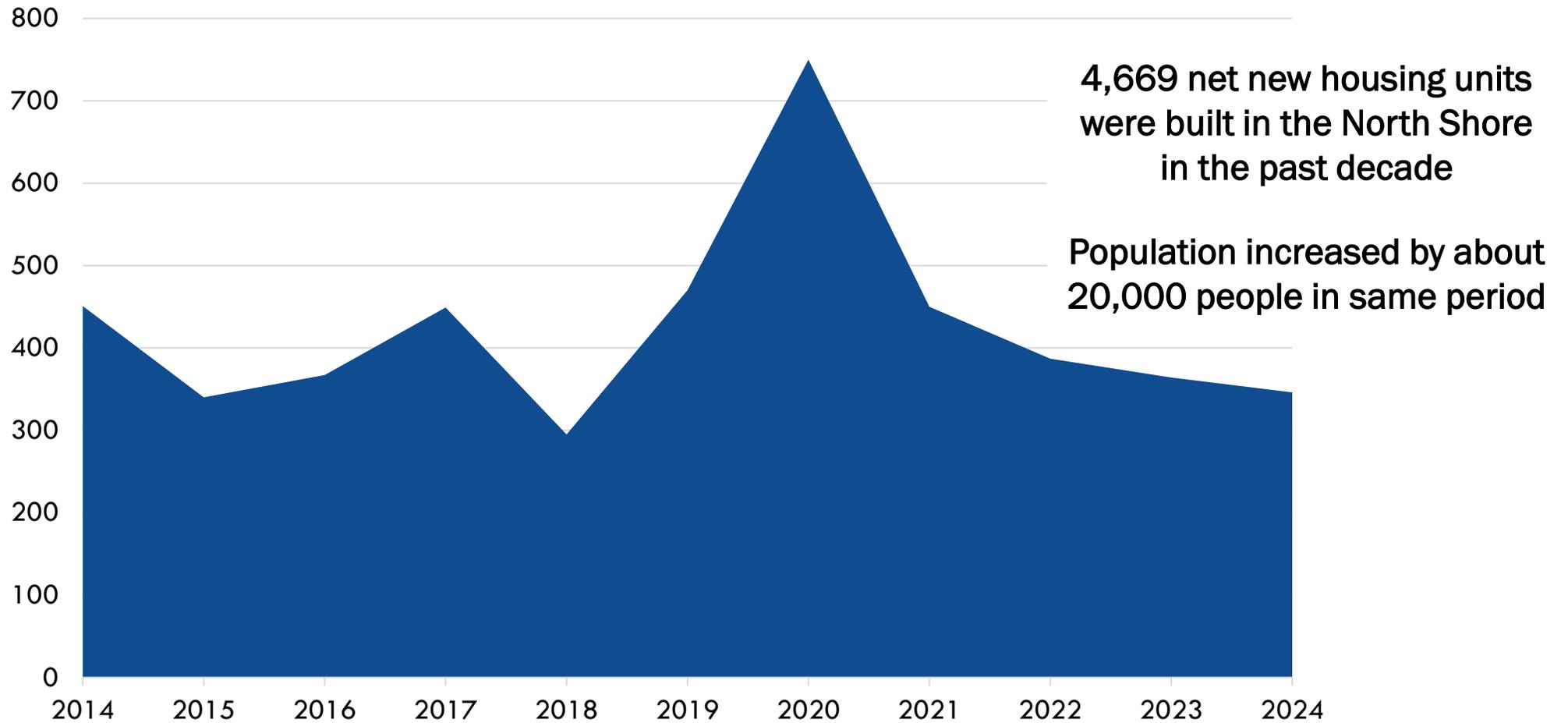
Population Relative to Housing Supply



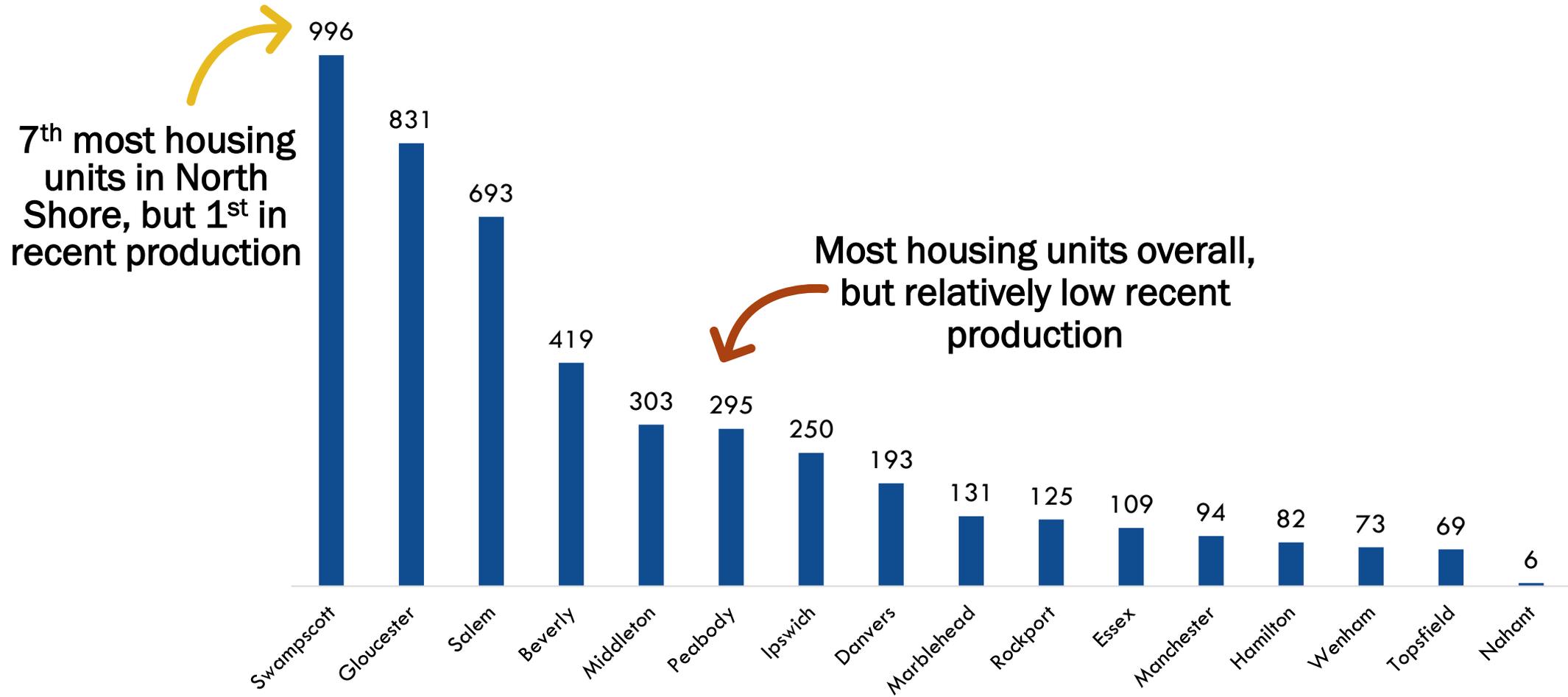
Population Relative to Housing Supply

Communities by Population Size	Communities by Number of Housing Units
Peabody	Peabody
Salem	Salem
Beverly	Beverly
Gloucester	Gloucester
Danvers	Danvers
Marblehead	Marblehead
Swampscott	Swampscott
Ipswich	Ipswich
Middleton	Rockport
Hamilton	Middleton
Rockport	Hamilton
Topsfield	Topsfield
Manchester	Manchester
Wenham	Nahant
Essex	Essex
Nahant	Wenham

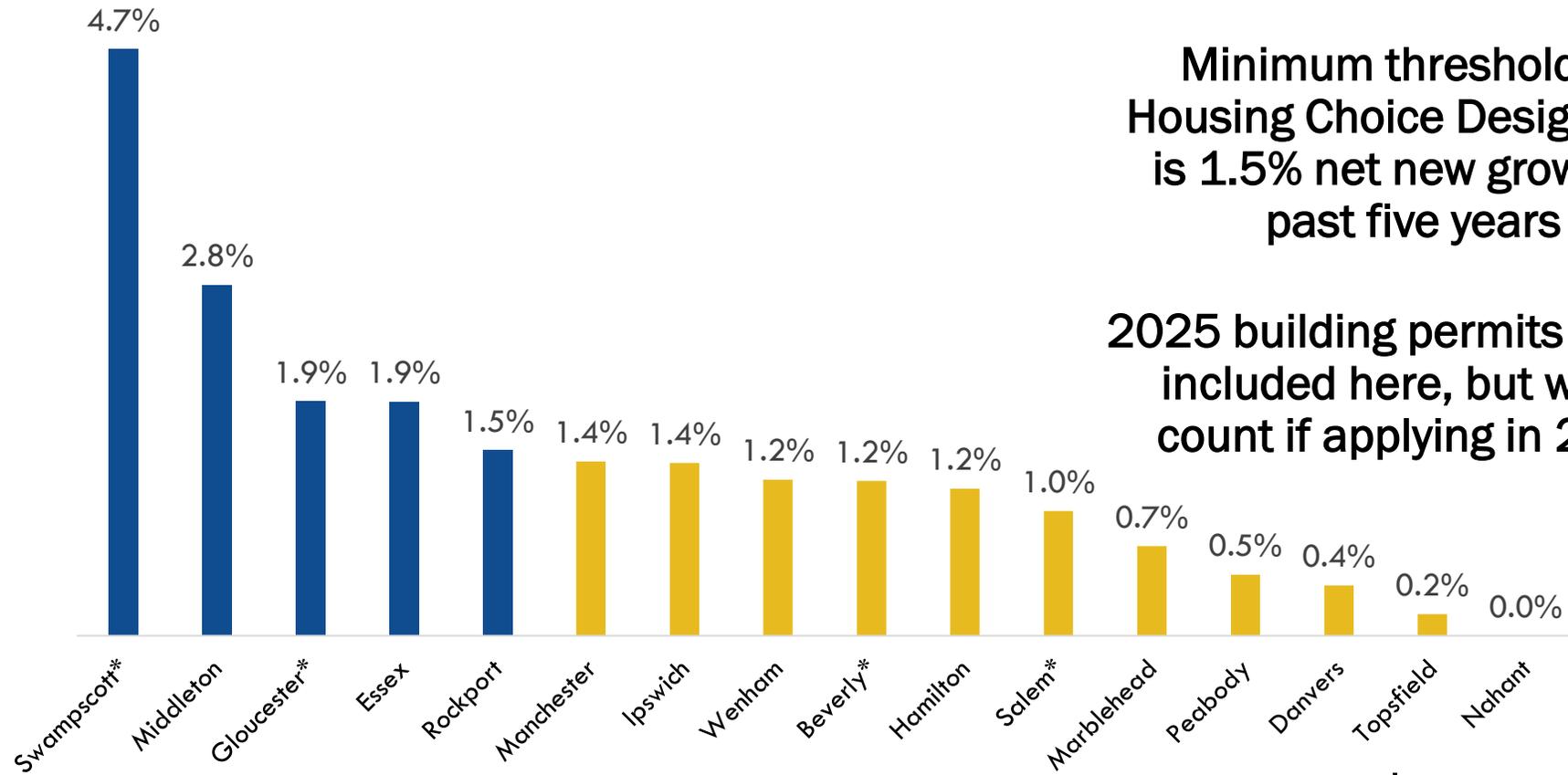
Housing Unit Production (2014-2024)



Housing Unit Production (2014-2024)



Housing Unit Growth (2021-2024)

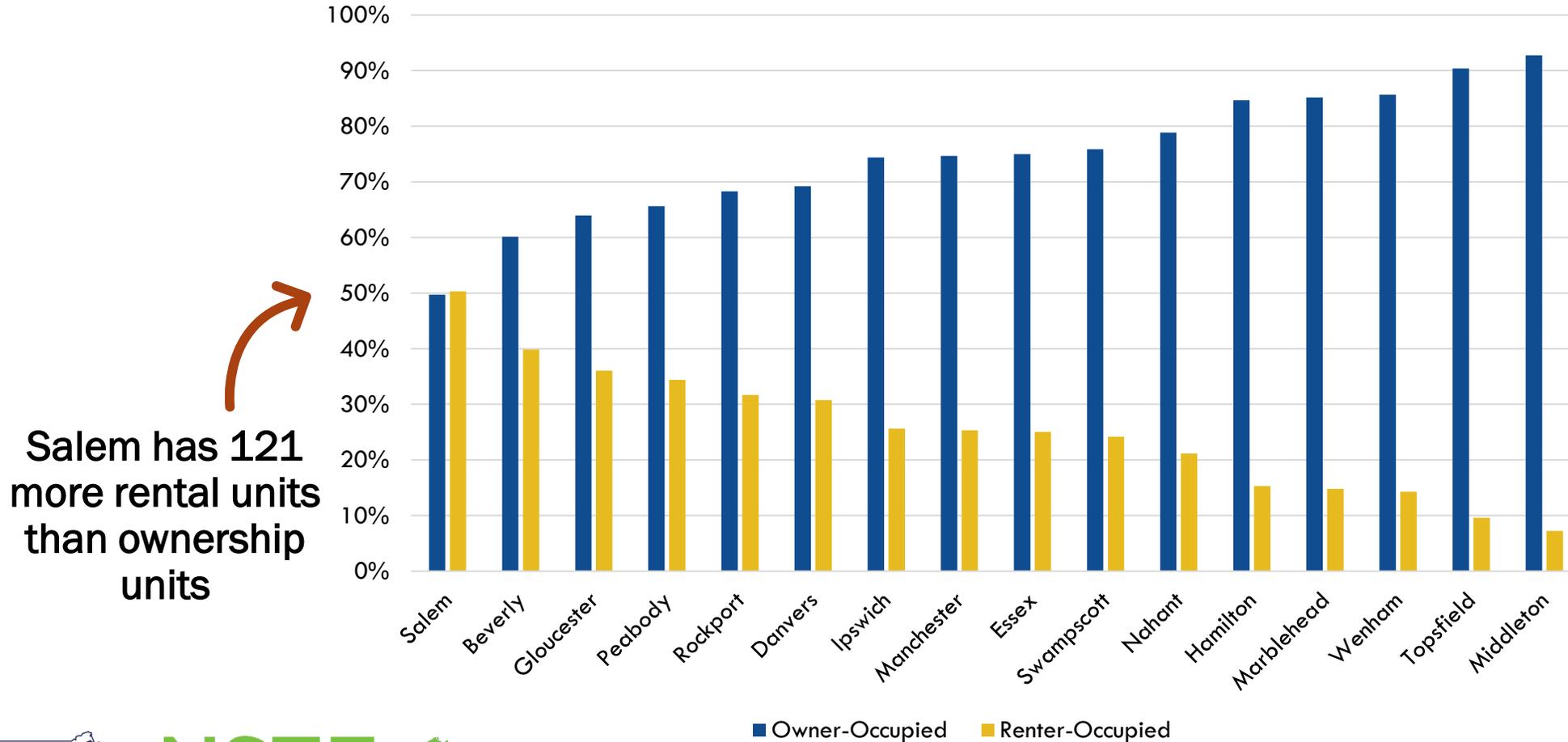


Minimum threshold for Housing Choice Designation is 1.5% net new growth in past five years

2025 building permits are not included here, but would count if applying in 2026

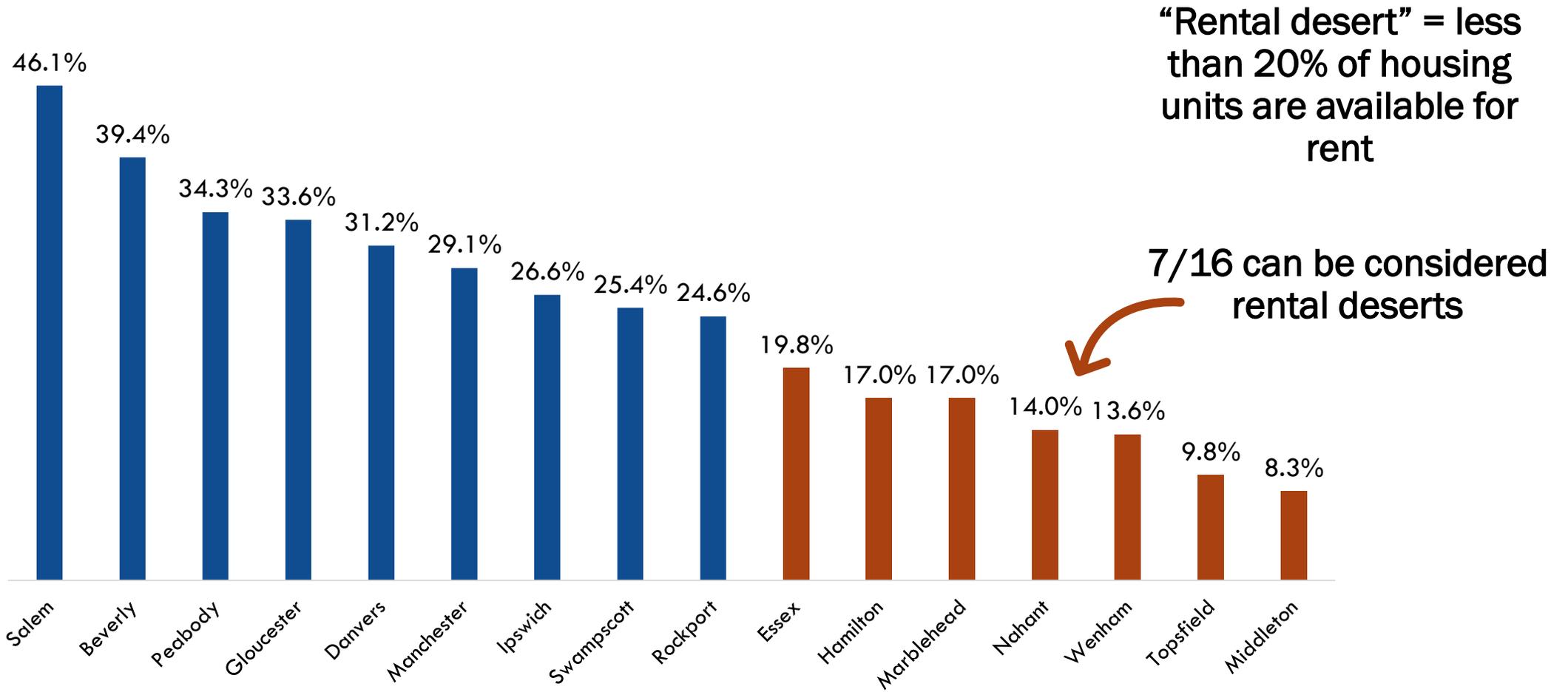
* = current Housing Choice Designated Community

Housing Tenure (2024)



On average, 33% of housing units in NSTF communities are renter-occupied

Rental Deserts (2021)



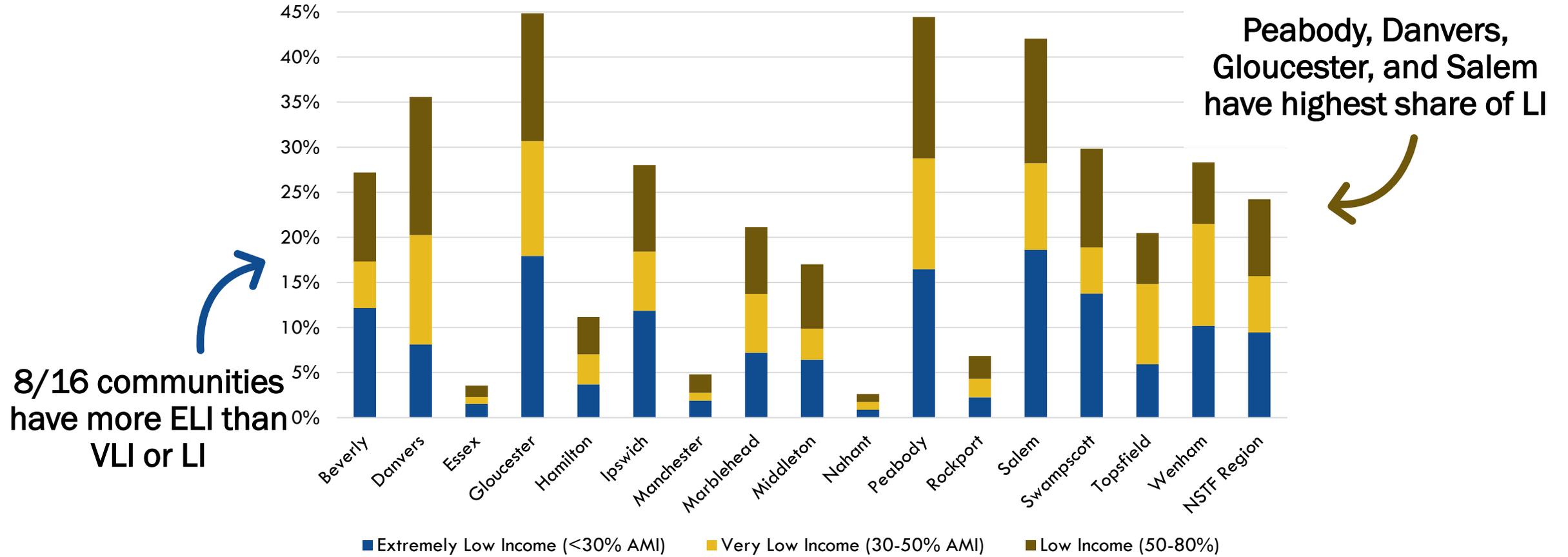
Area Median Income (AMI)

AMI is the middle income in a particular geographic area, so half of people make more and half make less

AMI for Metro Boston is \$160,900 in FY25

Income Description	AMI Threshold	Median Income for 4-Person Household
Extremely Low Income	<30% AMI	\$49,600
Very Low Income	30-50% AMI	\$82,700
Low Income	50-80% AMI	\$132,300

Low-Income Households (2022)

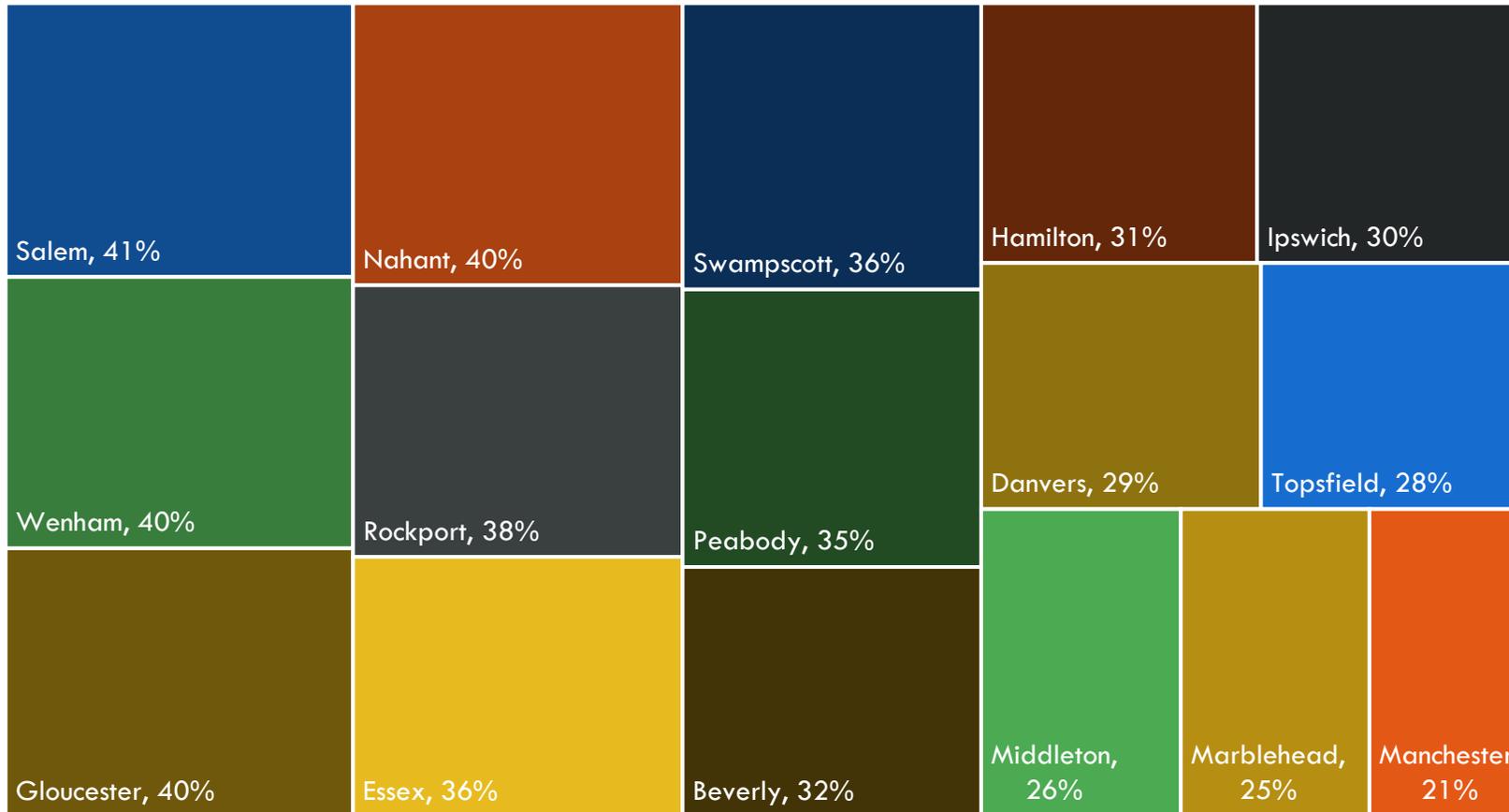


Median Household Income (2024)

Community	Median Household Income	Does the average 4-person household qualify for Affordable Housing?
Beverly	\$103,739	Yes
Danvers	\$117,072	Yes
Essex	\$152,371	No
Gloucester	\$87,898	Yes
Hamilton	\$126,331	Yes
Ipswich	\$124,405	Yes
Manchester	\$197,875	No
Marblehead	\$165,859	No
Middleton	\$171,458	No
Nahant	\$111,004	Yes
Peabody	\$95,278	Yes
Rockport	\$93,227	Yes
Salem	\$85,137	Yes
Swampscott	\$128,964	Yes
Topsfield	\$176,698	No
Wenham	\$187,652	No

Average household in 10/16 communities would qualify for housing restricted to 80% AMI or less

Cost Burdened Households (2022)



“Cost burdened” = monthly housing costs (including utilities) exceed 30% of monthly income

In all 16 communities, at least 1 in 5 households are considered cost burdened

Land Use and Zoning Audit

Initial Takeaways

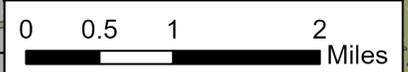
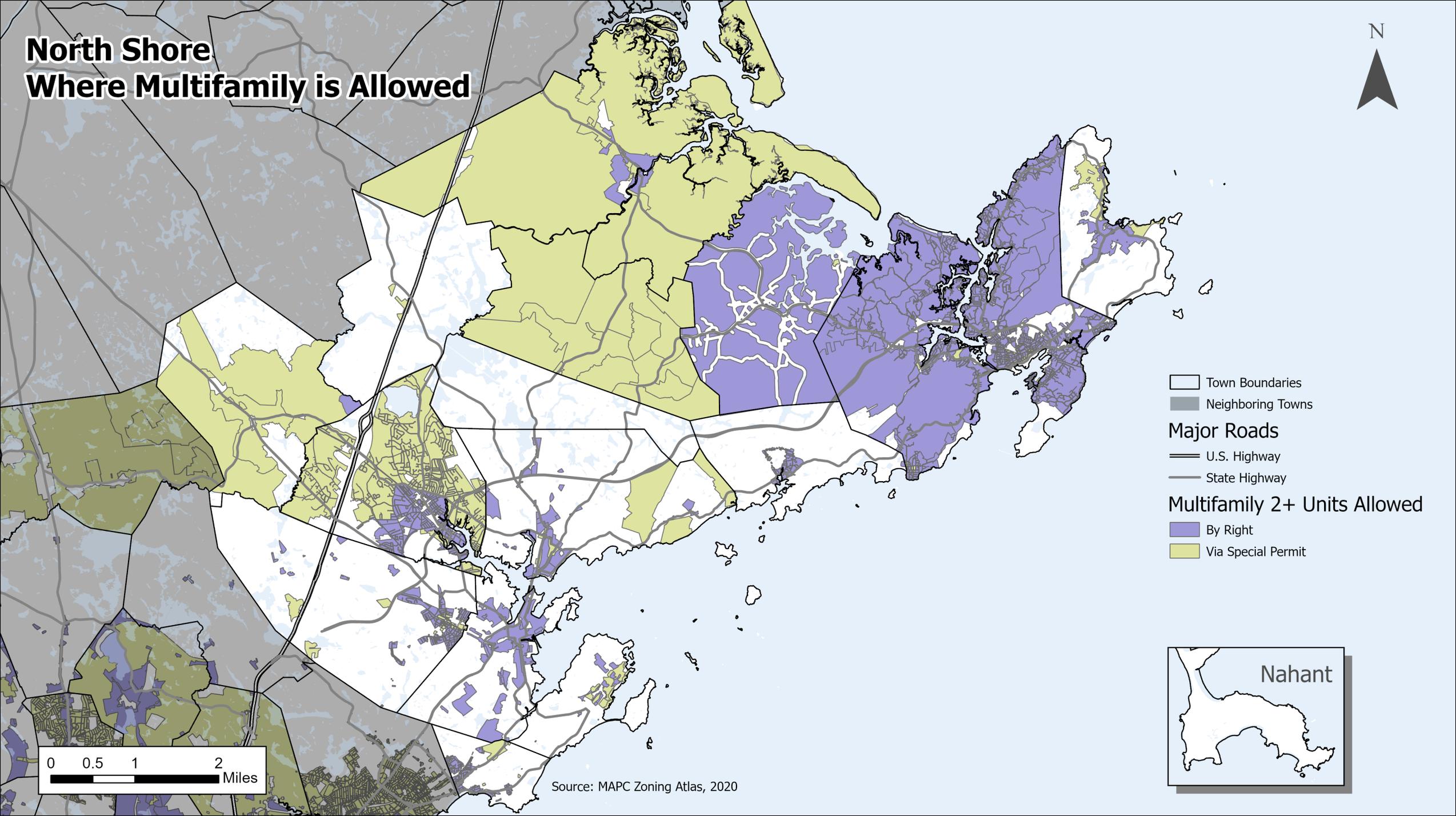
Much of the North Shore is zoned for 2+ family buildings, but comparatively few are built

- Single-family is dominant residential land use
- Multifamily primarily exists where there is water and sewer access

Regulation, lack of infrastructure, and natural features constrain multifamily development

- Water and sewer access
- Hard and soft soils
- Wetlands, floodplain, sea level rise
- Building and zoning codes, requirements, approvals

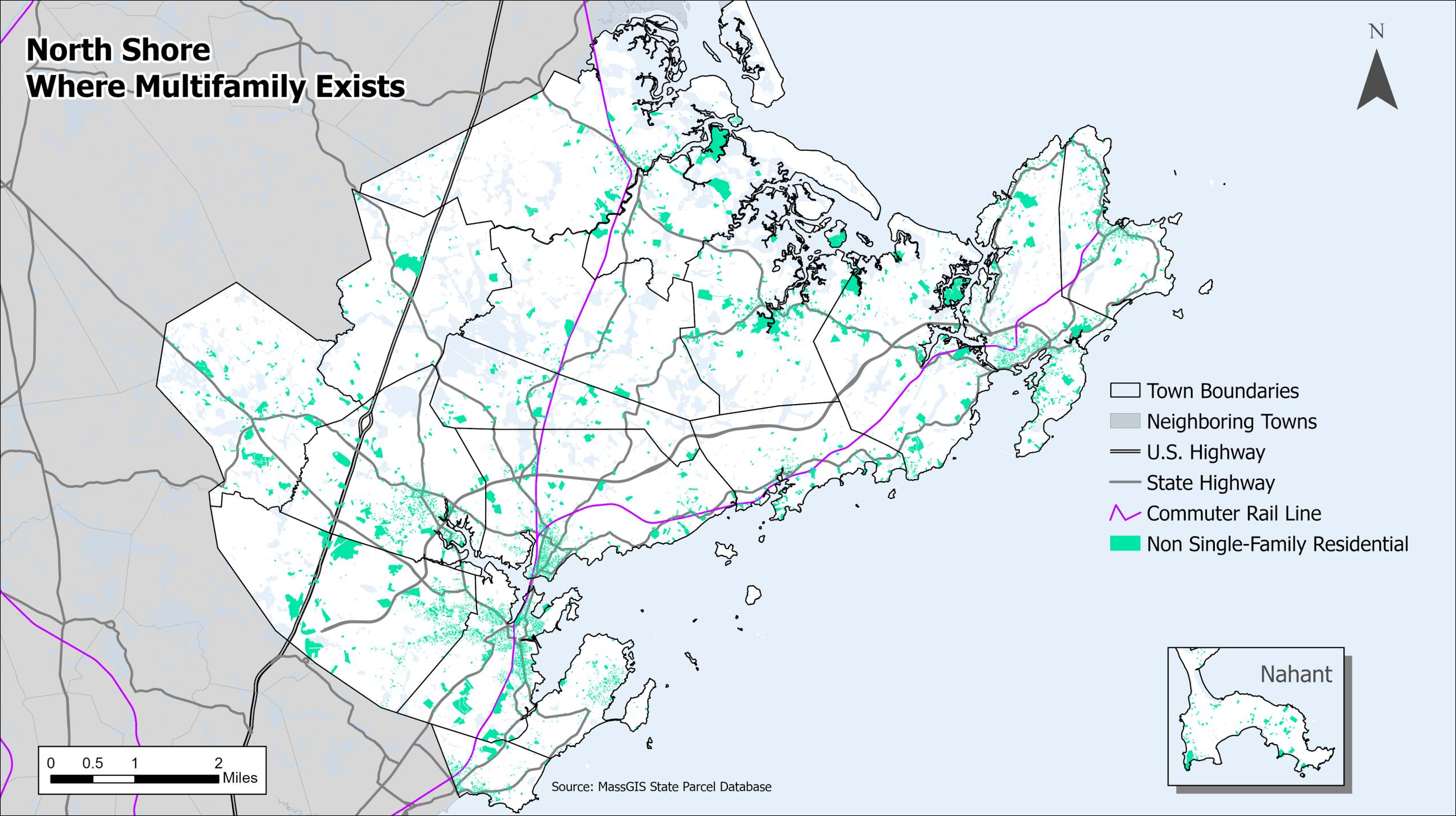
North Shore Where Multifamily is Allowed



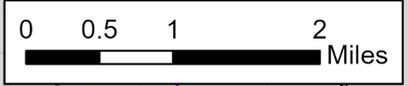
Source: MAPC Zoning Atlas, 2020



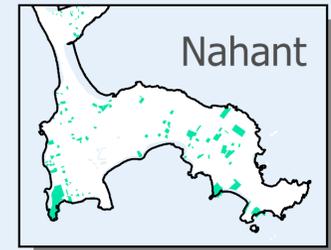
North Shore Where Multifamily Exists



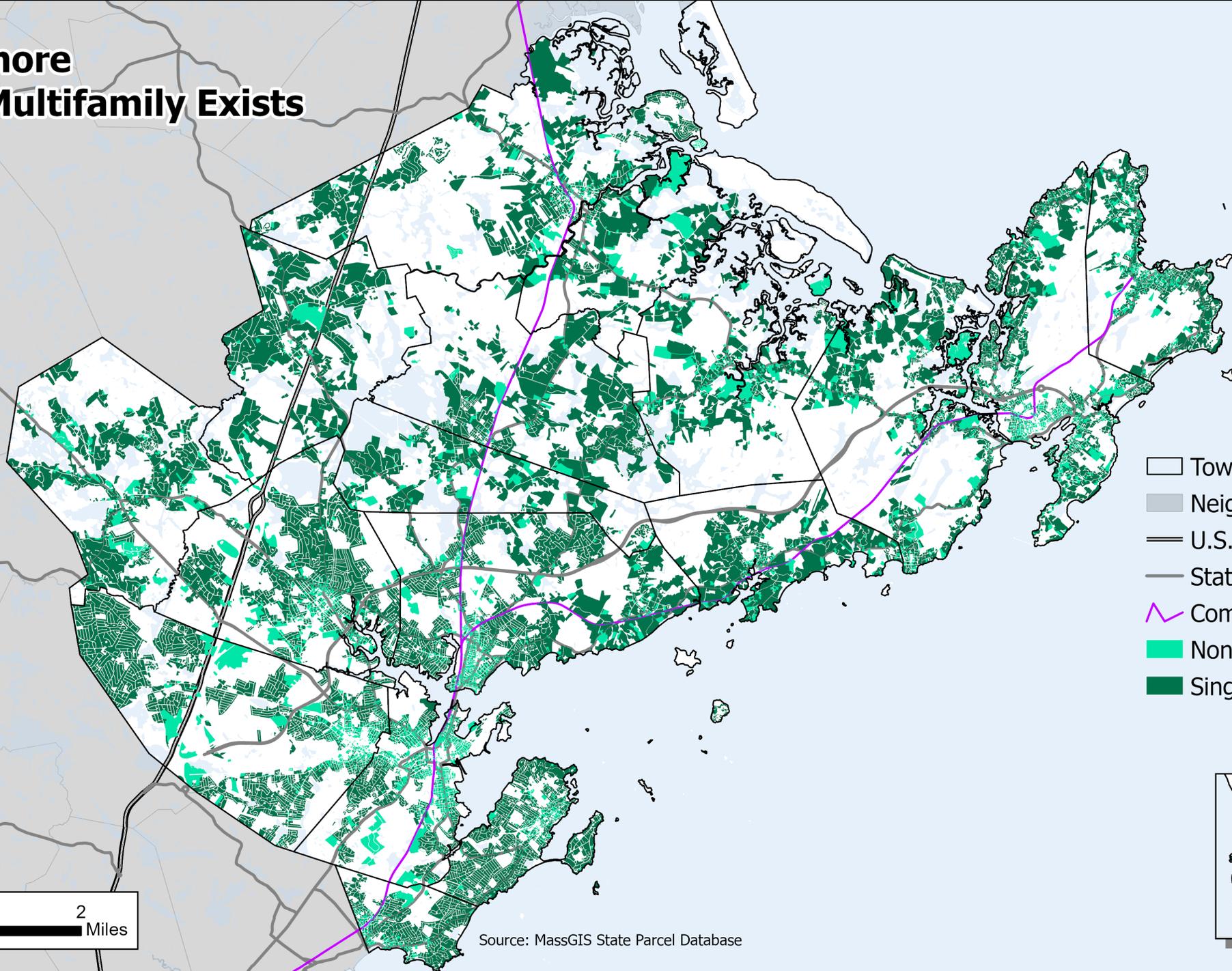
- Town Boundaries
- Neighboring Towns
- U.S. Highway
- State Highway
- Commuter Rail Line
- Non Single-Family Residential



Source: MassGIS State Parcel Database



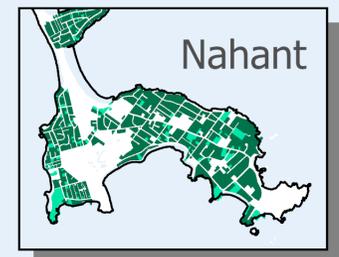
North Shore Where Multifamily Exists



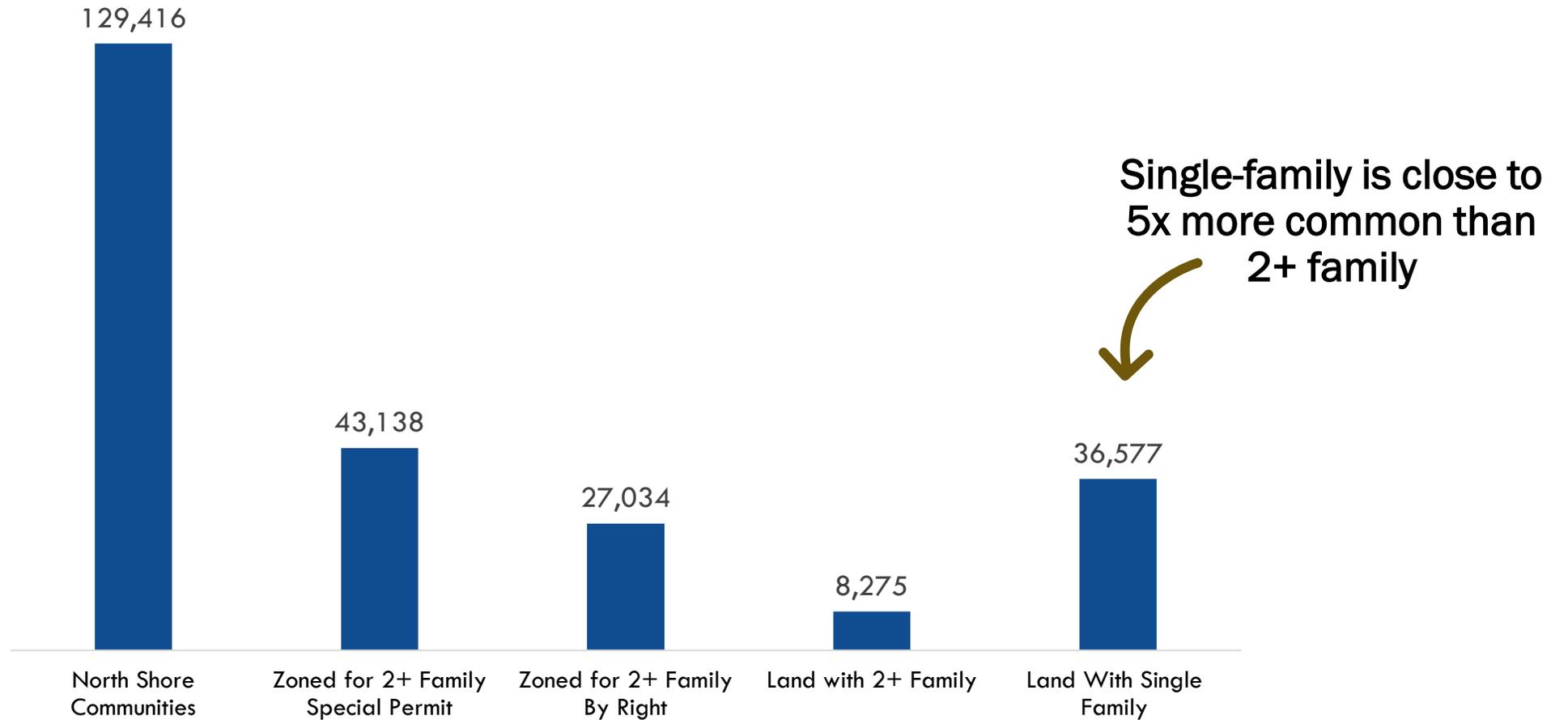
- Town Boundaries
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- U.S. Highway
- State Highway
- Commuter Rail Line
- Non Single-Family Residential
- Single-Family Residential



Source: MassGIS State Parcel Database



Land Area Comparison in Acres



Housing Toolkit Research

Initial Takeaways

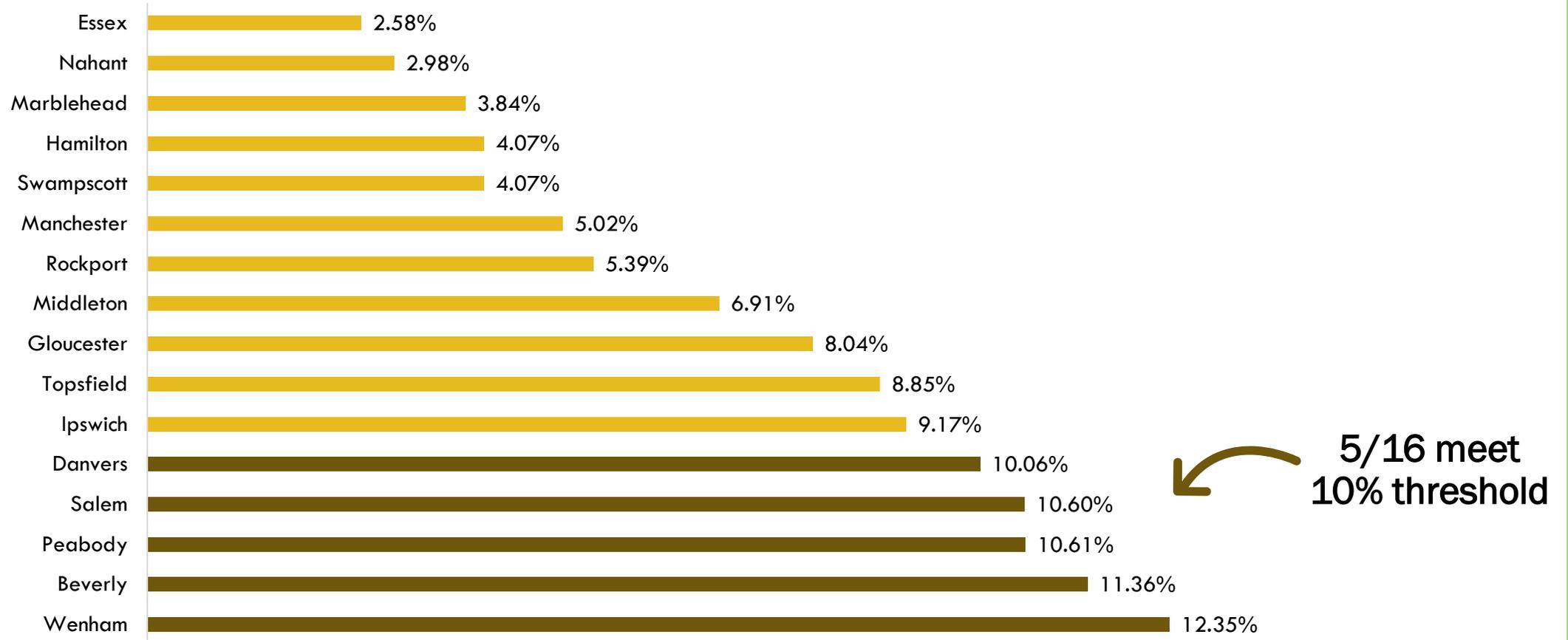
Communities are not taking full advantage of available housing tools

- Opportunities to strategically align AHTs with CPA and IZ
- Housing policies should be reviewed and adjusted every 5 years to reflect development feasibility and market conditions

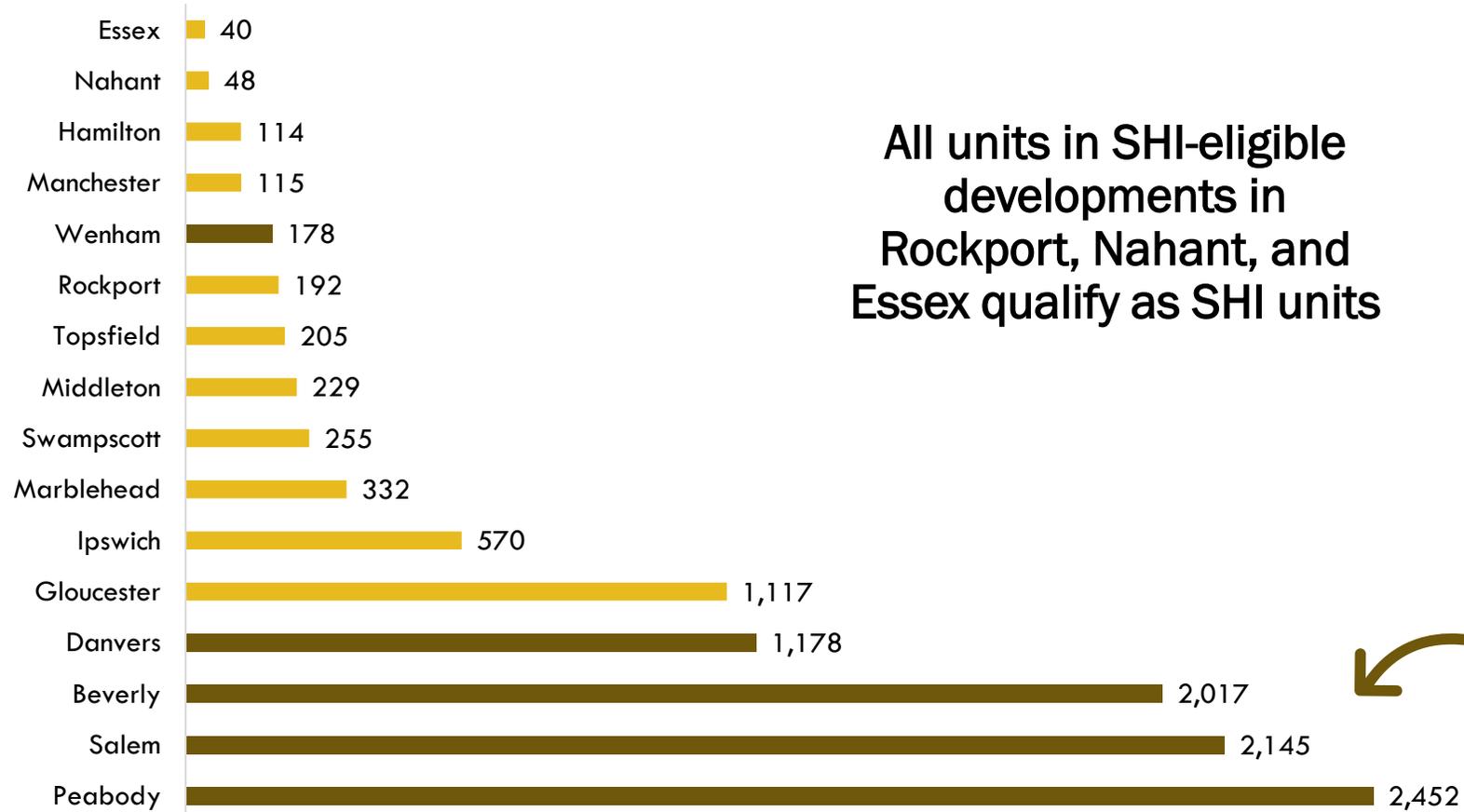
Missing opportunity to use HPPs to align policy and strategies

- Commonwealth has changed housing policy landscape, so communities need to adjust tools to reflect that
- 3A and ADU policies have made communities realize they need to do more proactive planning

Subsidized Housing Inventory (2025)



Subsidized Housing Inventory (2025)



All units in SHI-eligible developments in Rockport, Nahant, and Essex qualify as SHI units

Brown bars indicate communities that are above 10% threshold

Housing Production Plans (HPPs)

Municipality	HPP Status	Effective Date	Expiration Date	SHI
Gloucester	In Progress	Likely 2026	Likely 2031	8.04%
Essex	In Review	Likely 2026	Likely 2031	2.58%
Rockport	Approved	2024	2029	5.39%
Swampscott	Approved	2024	2029	4.07%
Salem	Approved	2022	2027	10.60%*
Peabody	Certified	2021	2026	10.61%*
Ipswich	Approved	2020	2025	9.17%
Marblehead	Expired	2020	2025	3.84%
Hamilton	Expired	2020	2025	4.07%
Middleton	Expired	2019	2024	6.91%
Danvers	Expired	2014	2019	10.06%*
Wenham	Expired	2008	2013	12.35%*
Nahant	None			2.98%
Beverly	None			11.36%*
Topsfield	None			8.85%
Manchester	No Data			5.02%

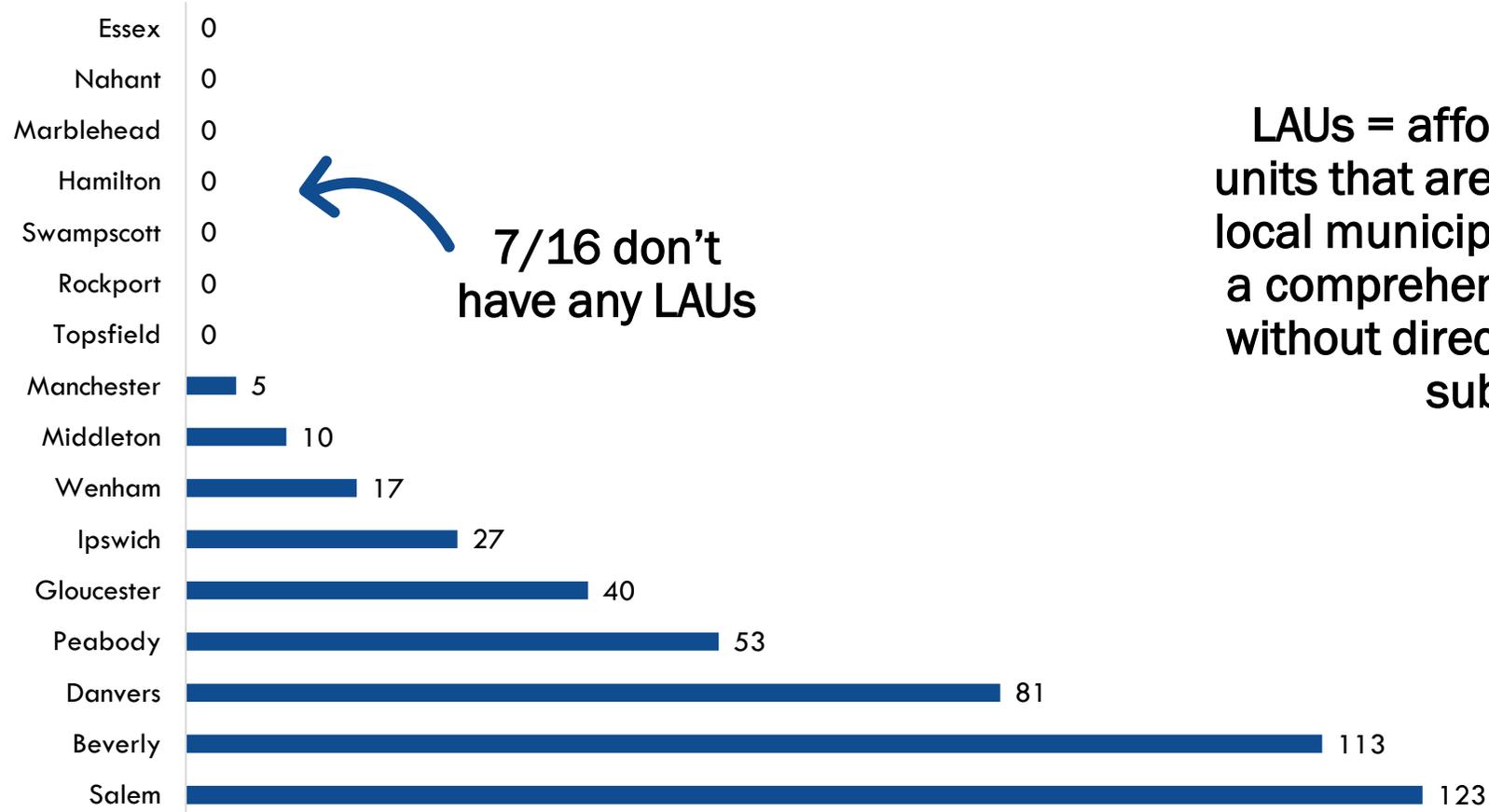
Only Peabody is certified by EOHLIC as having met plan goals



7/16 have an active plan

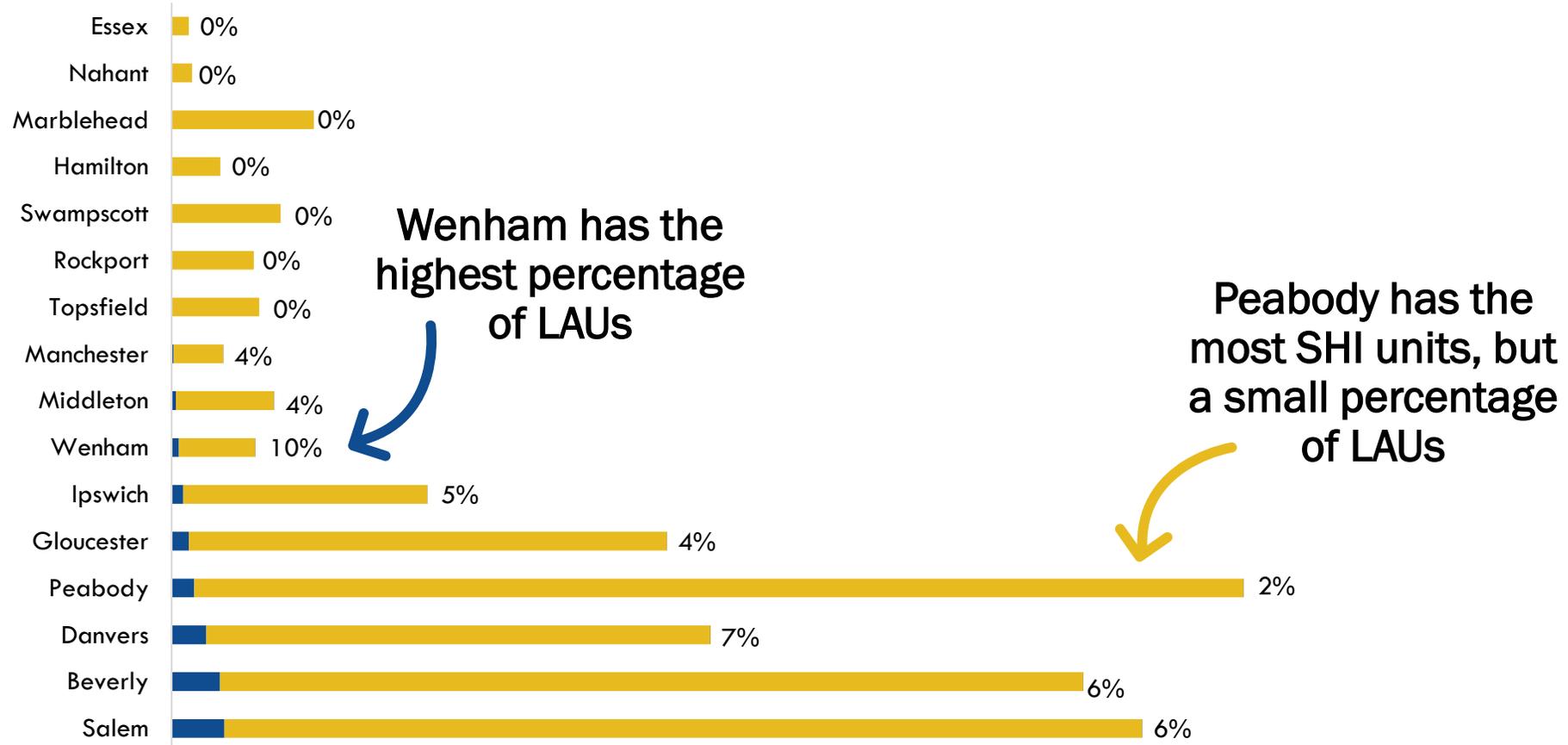
* = above 10% SHI threshold

Local Action Units (2025)



LAUs = affordable housing units that are created through local municipal action without a comprehensive permit and without direct State financial subsidies

LAUs as Percent of SHI Units



Community Preservation Act (CPA)

Municipality	Adopted CPA?	Surcharge	Exemptions
Rockport	Yes	3%	Low income; first \$100,000 - residential
Wenham	Yes	3%	Low income; first \$100,000 - residential
Nahant	Yes	3%	Low income; first \$100,000 - residential
Hamilton	Yes	2%	Low income; first \$100,000 - residential
Swampscott	Yes	2%	Low income; first \$100,000 - residential; first \$100,000 - commercial
Manchester	Yes	1.50%	Low income; first \$100,000 - residential
Essex	Yes	1.50%	Low income; first \$100,000 - residential
Salem	Yes	1%	Low income; first \$100,000 - residential; first \$100,000 - commercial
Beverly	Yes	1%	Low income; first \$100,000 - residential
Gloucester	Yes	1%	Low income; first \$100,000 - residential
Peabody	Yes	1%	None
Middleton	Yes	1%	First \$100,000 - residential
Danvers	No		
Ipswich	No		
Topsfield	No		
Marblehead	No		

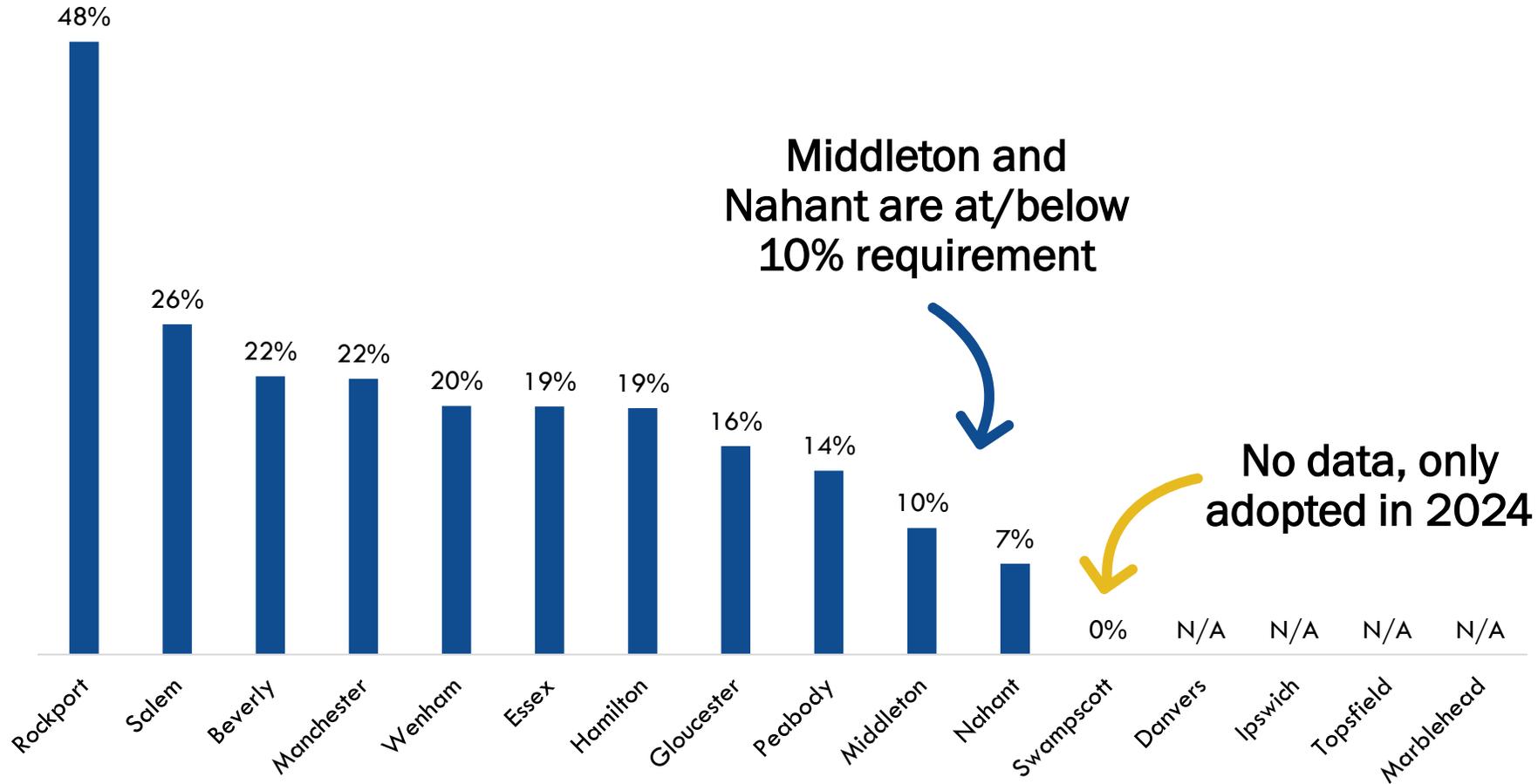
Peabody doesn't have any exemptions



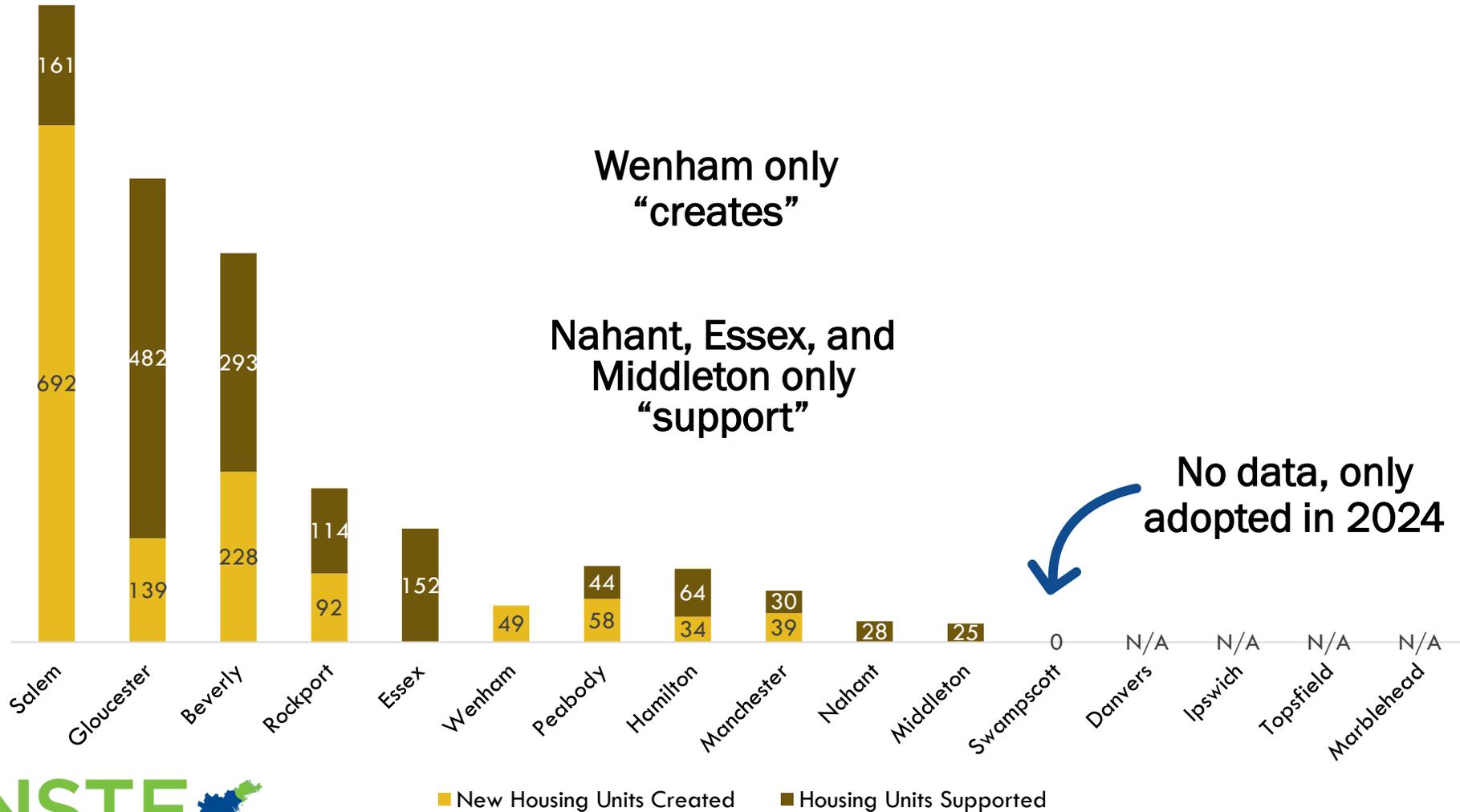
4/16 have not adopted CPA



Share of CPA Housing Expenditures



Breakdown of CPA Housing Spending



Inclusionary Zoning (IZ)

10/16 have IZ policies



Municipality	Adopted IZ?	Project Size Threshold	Percent Inclusionary Units	AMI of Units (at or below)	Allows Fee In-Lieu?
Peabody	Yes	8 units	15%	80%	No
Ipswich	Yes	2 units	15%	60-80%	Sometimes
Gloucester	Yes	6 units	10-15%	60-80%	Sometimes
Danvers	Yes	3 units	10-12.5%	60-80%	Sometimes
Beverly	Yes	6 units	12%	60%	Yes
Rockport	Yes	4 units	10%	60-80%	Sometimes
Salem	Yes	6 units	10%	60%	Sometimes
Manchester	Yes	6 units	10%	80%	Yes
Hamilton	Yes	10 units	10%	80%	Yes
Swampscott	Yes	10 units	10%	80%	Yes
Wenham	No				
Essex	No				
Middleton	No				
Nahant	No				
Topsfield	No				
Marblehead	No				

Topsfield and Marblehead also have not adopted CPA



Affordable Housing Trusts (AHTs)

13/16 have
an AHT

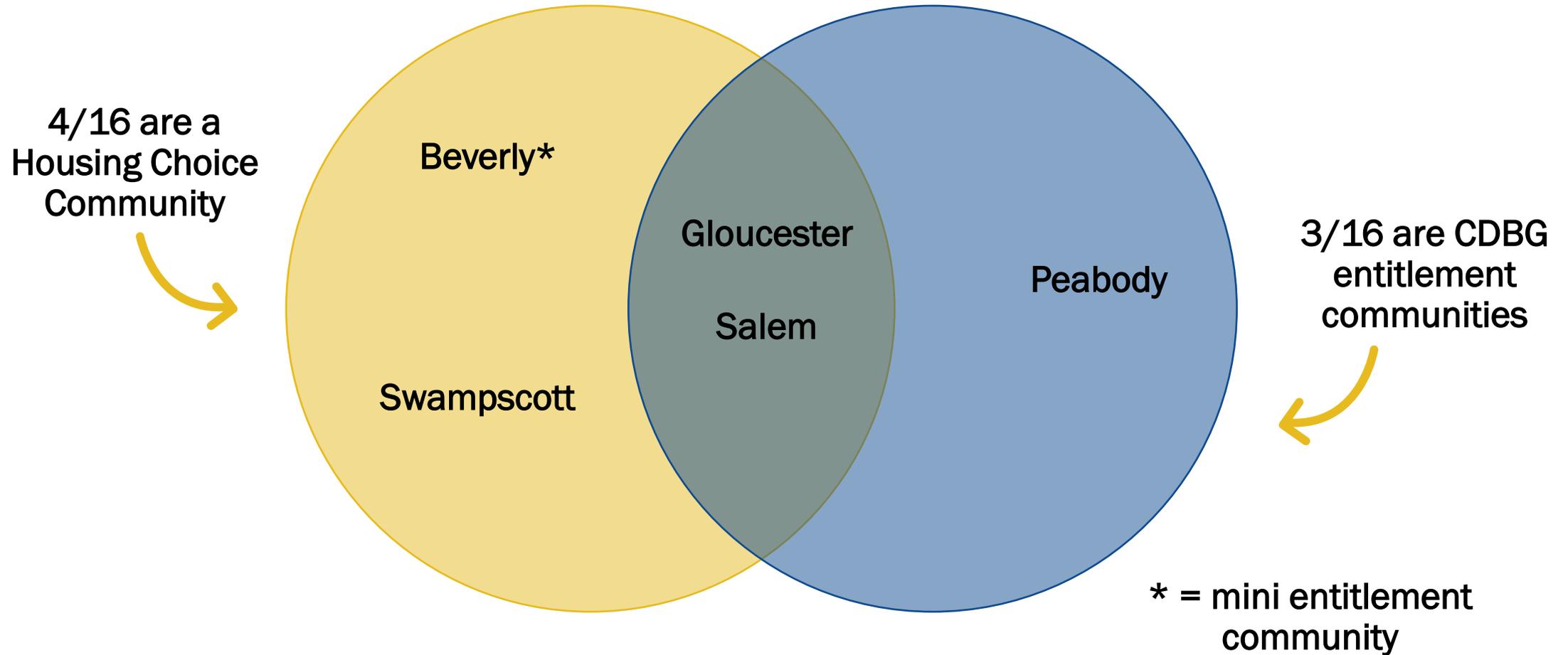


Municipality	Have an AHT?	Adopted CPA?	Have IZ?
Beverly	Yes	Yes	Yes
Essex	Yes	Yes	No
Gloucester	Yes	Yes	Yes
Hamilton	Yes	Yes	Yes
Manchester	Yes	Yes	Yes
Middleton	Yes	Yes	No
Rockport	Yes	Yes	Yes
Salem	Yes	Yes	Yes
Swampscott	Yes	Yes	Yes
Wenham	Yes	Yes	No
Danvers	Yes	No	Yes
Ipswich	Yes	No	Yes
Marblehead	Yes	No	No
Nahant	No	Yes	No
Peabody	No	Yes	Yes
Topsfield	No	No	No

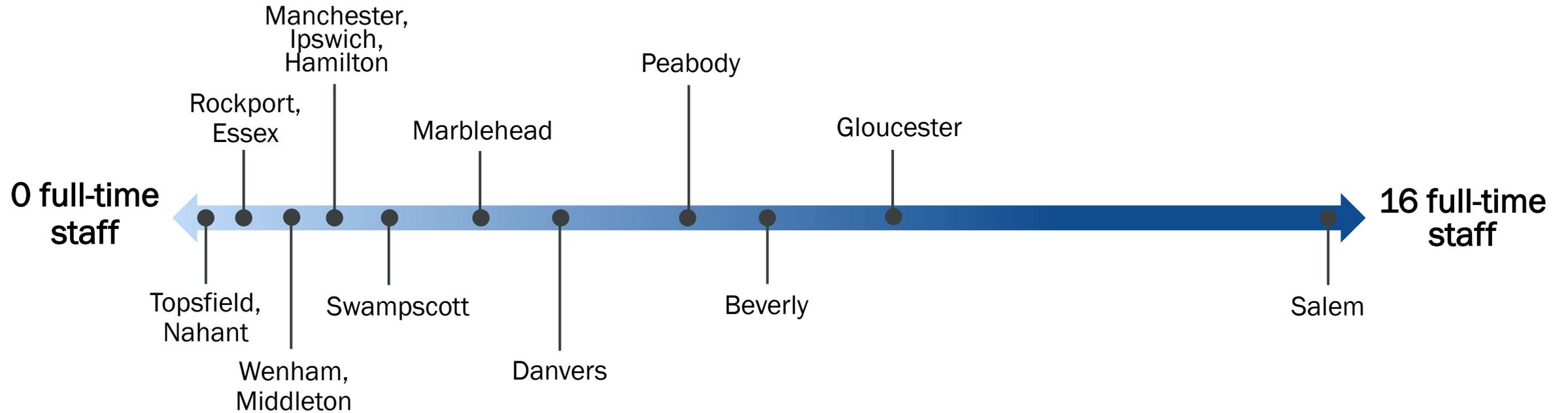
Marblehead
has neither



Housing Choice + CDBG Designations



Staff Capacity



Discussion

Discussion Prompts

Community Scale

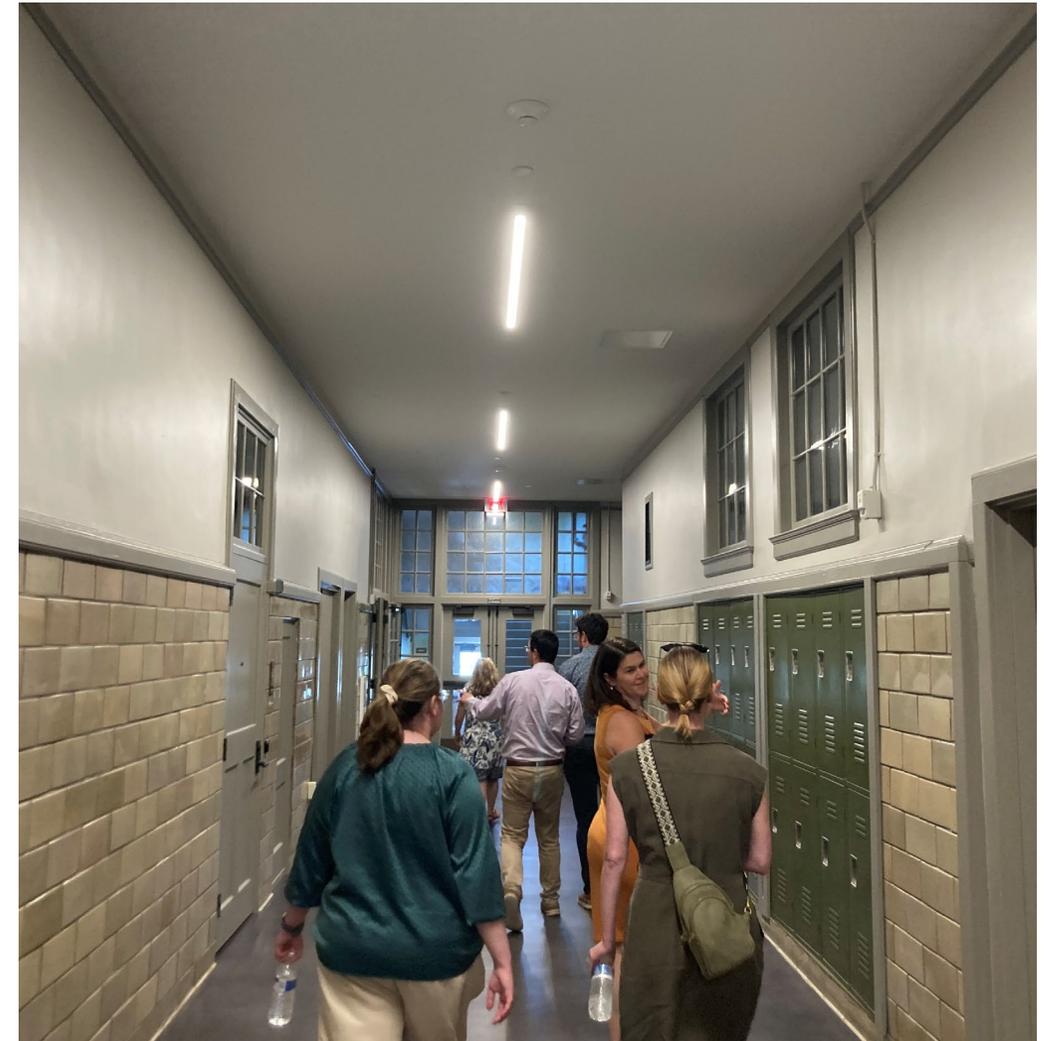
- What are your community's housing goals?
- What are the greatest challenges to achieving your community's housing goals?

Regional Scale

- How could regional collaboration help your community achieve its housing goals?
- What research questions do you want to answer through additional data analysis?

Next Steps

- Continued conversations as a subregion
- Sharing of resources and best practices
- Potential subregional project



The hallway of the former Briscoe School in Beverly

Resources – Information

- MAPC's Zoning Atlas: <https://zoningatlas.mapc.org/>
- MAPC's Local Action Units Resource Guide: <https://mapc.ma/lau-resource-guide>
- MHP's municipal affordable housing trust guidebook: https://www.mhp.net/assets/resources/documents/MAHTGuidebook_2018.pdf
- MHP's municipal affordable housing trust operations manual: https://www.mhp.net/assets/resources/documents/MAHT-Ops-Manual_final.pdf

Resources – Technical Assistance

- MHP's free, three-part training in March:
<https://us02web.zoom.us/meeting/register/SuLnwxlhQ3eE7udBHmkzTw#/registration>
- MHP's Technical Assistance programs:
<https://www.mhp.net/community/technical-support>
- CHAPA's Massachusetts Housing Leadership Academy:
<https://chapa.org/advocates-and-policymakers/municipal-engagement-initiative/massachusetts-housing-leadership-academy/>

Resources – Funding

- MAPC's Technical Assistance Program: <https://mapc.ma/TAP>
- MHP's Boards & Commissions Mini-Boost Program: <https://www.cognitoforms.com/MassachusettsHousingPartnership/MiniBoostApplication>
- One Stop Grants: <https://www.mass.gov/info-details/community-one-stop-for-growth#one-stop-programs>