Wenham Affordable Housing Trust Action Plan

Affordable Housing Trust Meeting #2

October 21, 2026

WENHAM AFFORDABLE HOUSING TRUST

ACTION PLAN

MAPC

1643

WENHAM

Agenda

- **Welcome and introductions** ~ 5 min
- **Recap from last meeting & revised scope/outline** ~ 10 min
- **Community engagement plan and next steps** ~ 20 min incl. time for discussion
- **Housing Needs Assessment** ~ 30 min incl. time for discussion
- **Next steps** ~ 5 min

Introductions

Recap from last meeting & revised AHT Action Plan outline

At our last meeting…

- We kicked off the planning process and did a round of introductions
- We gave an overview of the AHT Action Plan scope of work and timeline
- We heard from AHT members about what they see as the major housing needs in Wenham today and their vision for the AHT Action Plan
- We brainstormed community engagement strategies and population groups to target for outreach

Elements of the AHT Action Plan

1

UNDERSTAND LOCAL HOUSING NEEDS: Housing needs assessment

- Identify unmet housing needs by analyzing census data of demographics + housing stock.
- Supplement with findings from community engagement.

2

UNDERSTAND TRUST'S OPERATIONS: Summary of AHT accomplishments + funding

- Understand the AHT's actions over the last five years; understand the AHT's past and projected revenue and expenditures.

3

INCREASE AFFORDABLE HOUSING: Identify opportunities for more affordable and attainable housing in Wenham

- Understand and guide the type, amount, and location of affordable housing opportunities in Wenham, consistent with community needs and based on the type of actions that can be taken by AHTs.

4

GUIDE THE AHT'S ACTIONS: Goals and strategies organized into a 5-year plan

- Allocate resources for programmatic and/or real estate-based actions by the AHT.
- Recommend zoning and regulatory changes to further enable diverse housing options.
- Raise awareness of the AHT and build support for housing issues in Wenham.

Scope of work & timeline

2026 Q3			2026 Q4			2027 Q1			2027 Q2		
JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
	M1		M2								

PROJECT START UP

- Kick-off meeting
- Refine scope & timeline
- Town Tour

HOUSING NEEDS ASSESSMENT ★

- Housing needs assessment
- Public engagement efforts begin

TRUST OPERATIONS & AFF. HOUSING OPPORTUNITIES

- Land use/zoning audit
- Housing toolkit & affordable housing opportunities
- AHT models

GOALS & STRATEGIES

- Draft goals
- Draft strategies
- Public engagement efforts

FINAL PLAN DELIVERABLE

- Refine goals and strategies
- Draft Plan and other draft materials

ADOPTION & PROJECT CLOSE

- Public comment period
- Presentation to Town Leadership
- Adoption process

Affordable Housing Trust Meetings **(x6 total, MAPC to join virtually)**

Presentation to leadership

Townwide survey + targeted interviews/outreach

Townwide activity #2

Public comment period

Note: This timeline is subject to change given that some items have dependencies.

Community Engagement Plan

Engagement Timeline

	2026				2027					
	9	10	11	12	1	2	3	4	5	6
Landscape Analysis Interviews										
Fire Department Pizza Night Kick-Off		10/7								
Townwide Survey		launch		close 12/31						
Targeted Interviews										
Goals & Strategies Open House										
Public Comment Period										

Engagement & Outreach Goals

For this process, we identified four priority populations:

1. **Young Adults/First Time Homebuyers**
    - 55% of Wenham's population is younger than 35 yrs old
    - ***Excluding Gorden College students*:** 36% are under 35 **
2. **Seniors and Senior-Service Providers**
    - 15% of Wenham's population is aged 65 or older
    - ***Excluding Gorden College students:*** 21% are over 65 **
3. **Households with at least one person with a disability**
    - 8% of Wenham's population reports at least one disability
4. **Renters**
    - 14% of housing units in Wenham are rented

***These are MAPC estimates based on Gordon College's reporting of how many students they have, what percent live on campus, and the assumption that all on campus students are aged 18-24. This is not a definitive figure but is estimated to give the AHT a sense of how Gordon College students may impact town demographics.



Engagement Goals:

- 100+ total participation points (~2% of the population)
- Participants reflect Wenham's sociodemographic characteristics
- At least two outreach methods employed to reach priority populations

Survey responses received to date

As of 5pm today, the survey has received 17 responses

Who has taken the survey so far?

- 15 respondents answered our demographic questions, of those:
  - 85% are 55+ years old
  - 93% are homeowners
  - 93% identify as white
  - 90% have a combined household income of $150,000 or more

How do we reach our goals?

Successful engagement relies on your participation!

In addition to sharing engagement opportunities with your friends, family, and neighbors, we'd like you each to commit to at least three outreach activities:

Outreach Opportunities	Requests	Corrie Sprague	Erica Ciampa	Huntley Skinner	John Maestranzi	Natalie Kavanagh	Nicci Roebuck	Peter Clay
Wenham Museum	Hang Flyer, reshare town social media posts, include in their newsletter							
Library	Hang Flyer, reshare town social media posts, include in their newsletter							
Electronic Billboard								
HW News	Get ad on the survey, set up interview about AHT							
Town Social Media Accounts	Post 1x/month							
Council on Aging	Hang Flyer, reshare town social media posts, include in their newsletter							
Wenham Facebook Groups	Reshare Town Social Media Posts							
Enon Village	Hang Flyers							
Maple Woods	Hang Flyers							
AHT Tenants	Hang Flyers							

Next steps: Targeted interviews

- Between now and December, we will conduct **1:1 interviews** with housing developers, social service providers, and other local stakeholders who can provide qualitative information about:
    1. Affordable housing needs in Wenham
    2. Ideas, opportunities, and solutions for more affordable housing in Wenham
    3. Priority population needs

List of potential interviewees:

- Enon Village (Wenham Housing Authority)
- Essex Habitat for Humanity
- Harborlight Homes
- North Shore CDC
- Wells Company
- H-W Regional School District
- Wenham Council on Aging
- Northeast Arc
- Open Door Food Pantry

Engagement Next Steps

MAPC	• **Set up interviews with local housing experts and priority population service providers**
AHT	• **Complete assigned outreach activities** • **Spread the word about the survey**

Housing Needs Assessment: Data Findings

Objectives for this conversation

- Preview selected data findings from the housing needs assessment (HNA)
- Develop a shared understanding of the community's composition, current housing stock, and housing affordability
- Begin to identify housing needs
- **Ultimately, set ourselves up to identify housing goals & strategies that will effectively address these housing needs**

What is a housing needs assessment (HNA)?



Demographics

Who lives and works here? Has that changed over time?



Housing supply

What type of homes are available to rent or to buy?



Housing costs & affordability

How much does it cost to rent or own a home here?

Where are the gaps and needs?
What type of housing is missing relative to the community's demographics?

What type of information goes into a HNA?

Analysis of quantitative data

- U.S. Decennial Census
- American Community Survey (ACS)
- Comprehensive Housing Affordability Strategy (CHAS)
- Other: The Warren Group, MA Housing Navigator

Limitations: *Margins of error; only have estimates through 2024*

Findings from our community engagement

- Housing stories about challenges finding or staying in homes
- Goals and aspirations for living in Wenham
- Types of housing and amenities desired

Limitations*: Reach of community engagement efforts*

Snapshot of Wenham's population

- Total population: **4,929**
- Total population, excluding Gordon College: **~3,500**
- Population growth: **12%** increase from 2000 to 2020

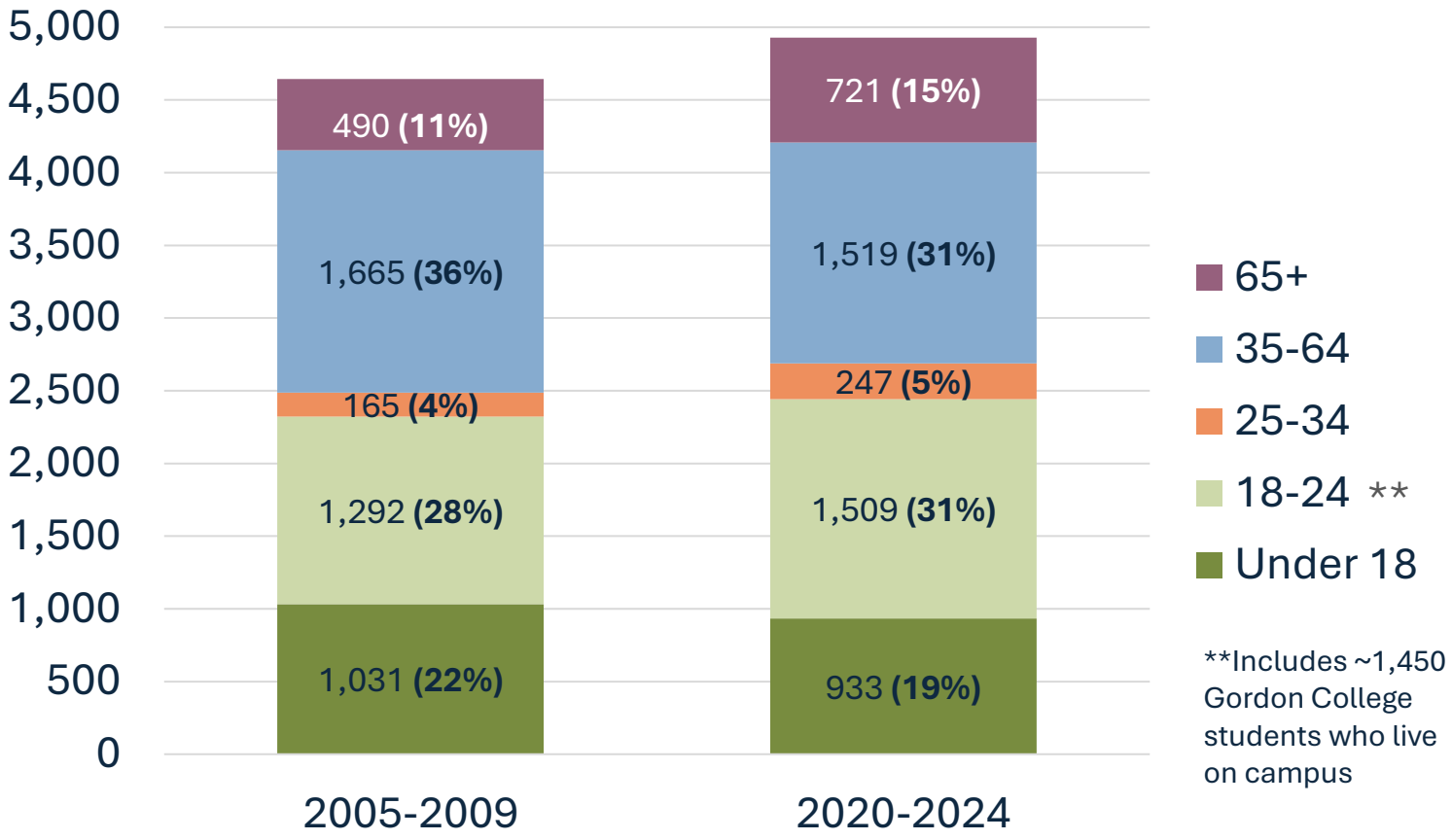
- Total households: **1,279**
- Average household size: **2.87**
- Share of households with one or more seniors: **40%**
- Share of households with one or more kids: **42%**

Source: U.S. Decennial Census 2000, 2010, 2020; American Community Survey 5-year estimates, 2020-2024.

KEY FINDINGS

- Wenham's population has continued to grow, at a roughly similar rate as Essex County.
- Wenham is home to families with children and has larger average household size than the county average.
- Wenham also has a relatively large share of seniors.

Wenham's population over time

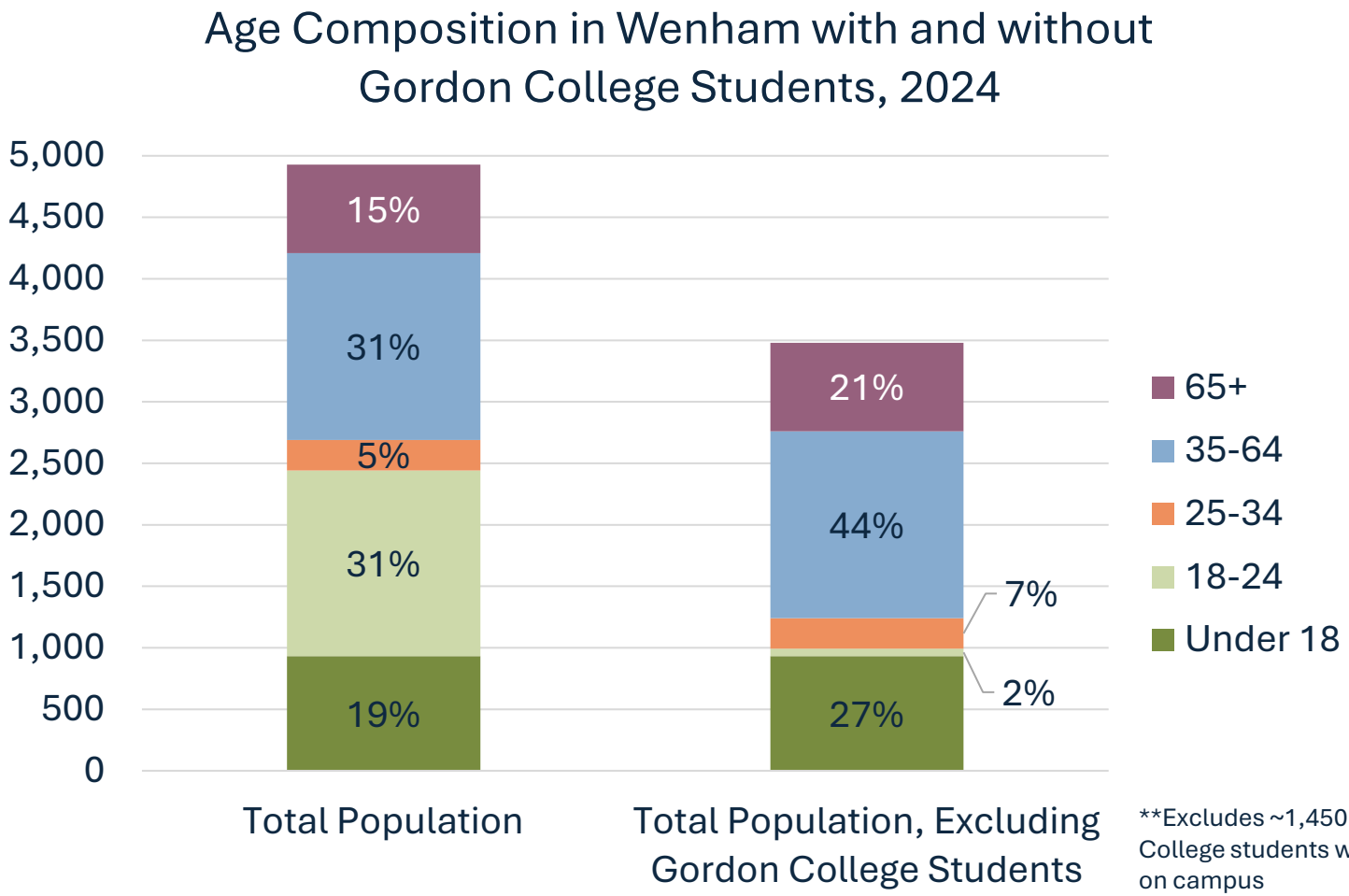


Source: American Community Survey 5-year estimates, 2005-2009 and 2020-2024.

KEY FINDINGS

- The number of seniors has increased by nearly 50% since 2009, from about 500 to 720 senior residents.
- There has been a decline in the number children, but they still represent a core share of the population.

Age composition in Wenham



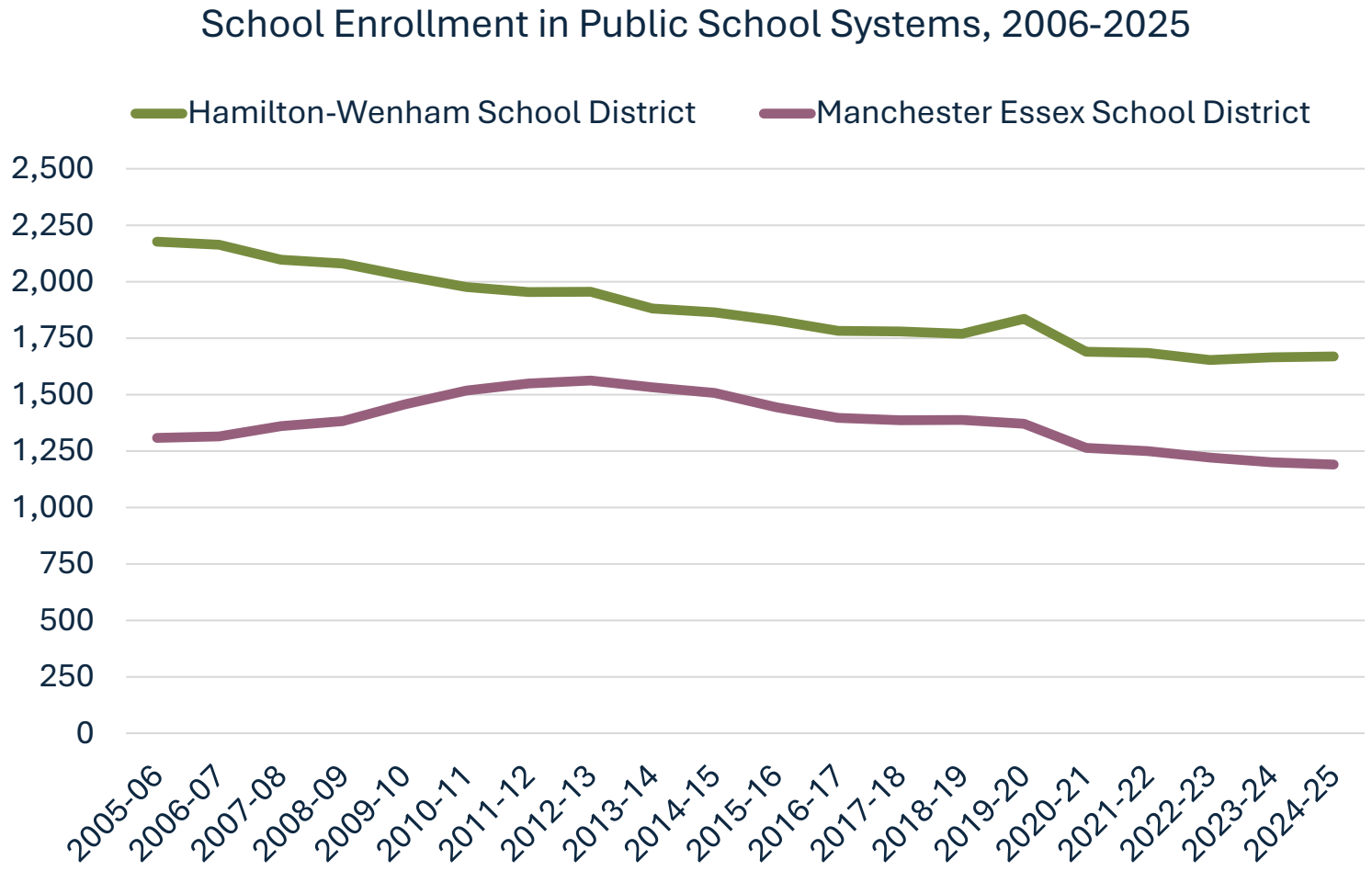
**Excludes ~1,450 Gordon College students who live on campus

Source: American Community Survey 5-year estimates, 2020-2024.

KEY FINDINGS

- Without counting Gordon College students, seniors represent 21% of Wenham's population.

School enrollment over time



Source: Massachusetts Department of Elementary and Secondary Education (MADESE).

KEY FINDINGS

- School enrollment in the Hamilton-Wenham School District has declined over time (30% since 2006).
- This trend is observed elsewhere in the North Shore, such as in the Manchester-Essex School District.

People with disabilities

- Share of residents with one or more forms of disability in Wenham: **8%**, or about **375 people**
- In Essex County and at the state level, the share of people with disabilities is closer to 12%.

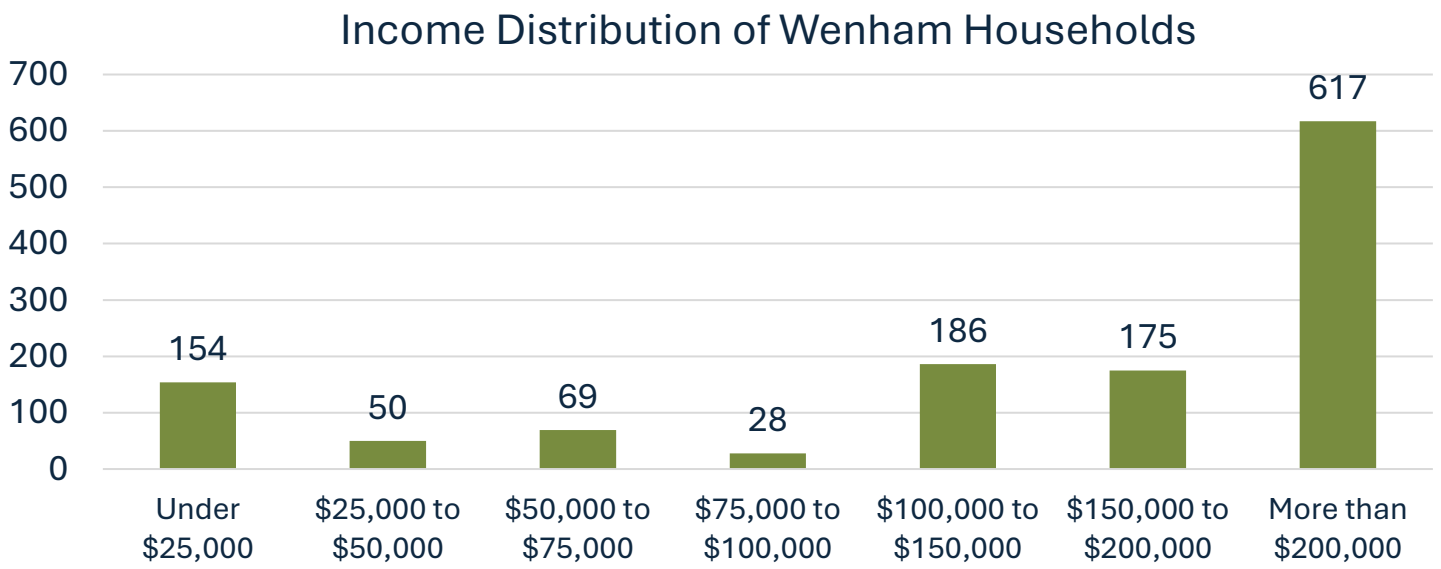
KEY FINDINGS

- About 8% of Wenham residents have one or more disability.
- This is lower than the County overall, which may indicate potential barriers to living in Wenham.

Source: American Community Survey 5-year estimates, 2020-2024.

Snapshot of household incomes

- Median household income in Wenham: **$195,000**
- Median household income, homeowners: **$212,000**
- Data unavailable for renters due to small sample size



Source: American Community Survey 5-year estimates, 2020-2024.

KEY FINDINGS

- Median household incomes are generally high in Wenham, especially among homeowners.
- However, a relatively significant number of households, about 200, currently living in Wenham earn very low incomes (<$50,000).

Snapshot of workers in Wenham

- Total jobs in Wenham: **~ 1,400 jobs**
- Top employers: Gordon College, Town of Wenham, Wenham Hamilton School District, and others.
  - They employ a diverse workforce in terms of skills + wages.
- About 80% of jobs located in Wenham are occupied by workers who are commuting into town.
- Average annual wage for jobs in Wenham: **$51,000**

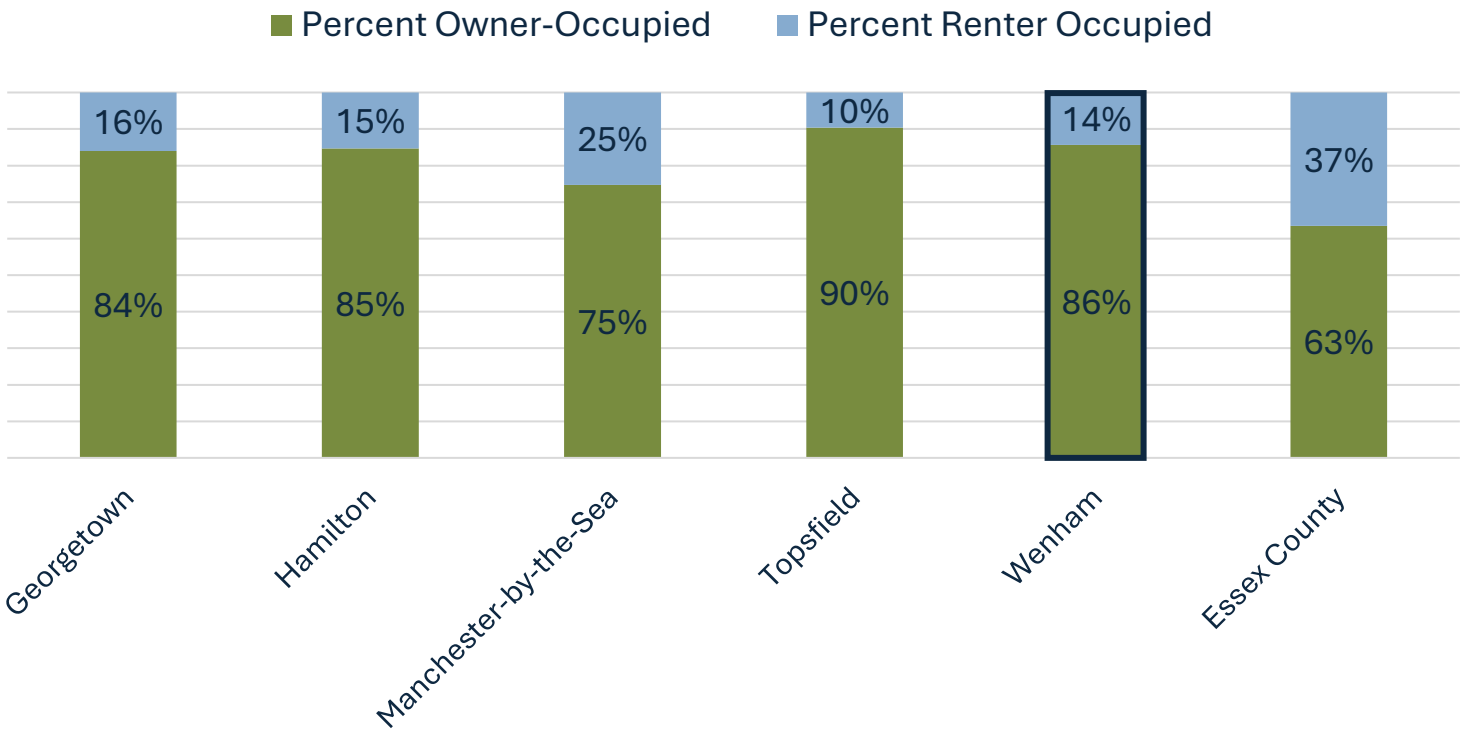
KEY FINDINGS

- HNAs can account not just for residents' needs, but also the needs of the workforce. This helps support local services and a diverse local economy.
- Wenham's workforce includes jobs of varying skill and wage levels.

Source: U.S. Bureau of Labor Statistics, 2024.

Snapshot of Wenham's housing stock

- **Total housing units**: ~1,334 units, 96% occupied
- **Tenure**: 86% owner-occupied vs. 14% renters

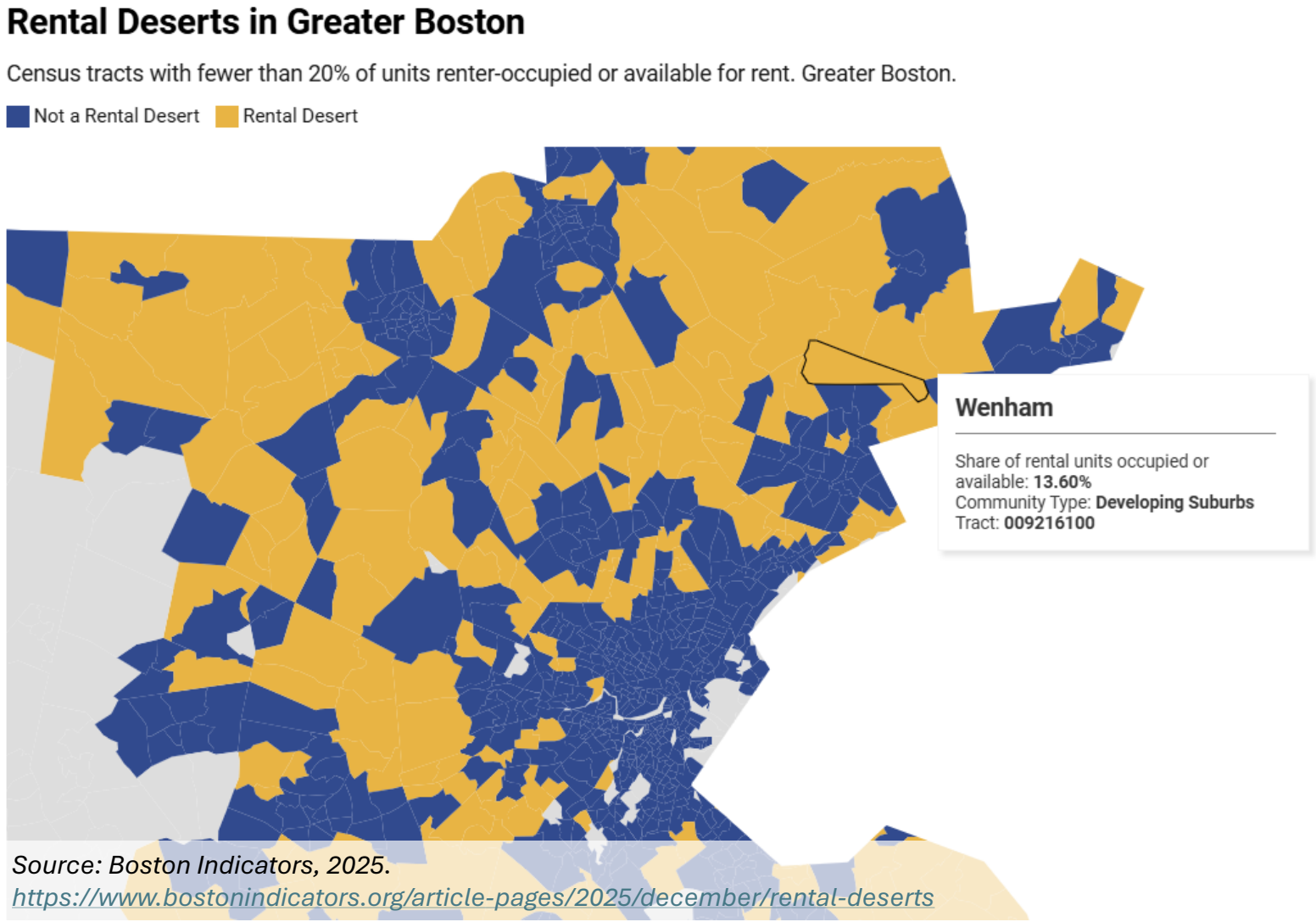


Source: American Community Survey 5-year estimates, 2020-2024.

KEY FINDINGS

- Wenham has a very small share of rental housing – only 14% or 180 housing units/households.
- This is similar to the context communities, with the exception of MBTS (25% renters). It is much lower than the county average (37% renters)

Lack of rental options



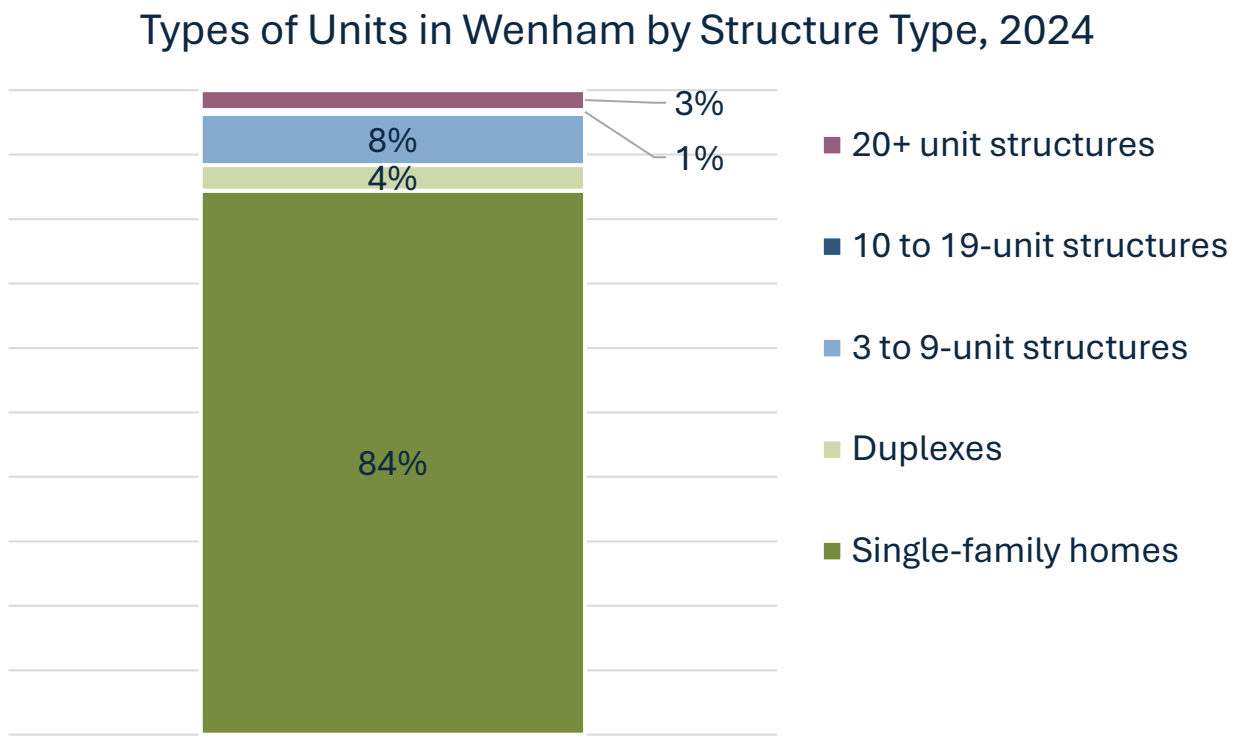
Source: Boston Indicators, 2025.
https://www.bostonindicators.org/article-pages/2025/december/rental-deserts

KEY FINDINGS

- The lack of rental housing is an issue in other suburban communities

Types of units available

- **Type of units:** 84% of units in Wenham are single-family homes and 4% are duplexes.



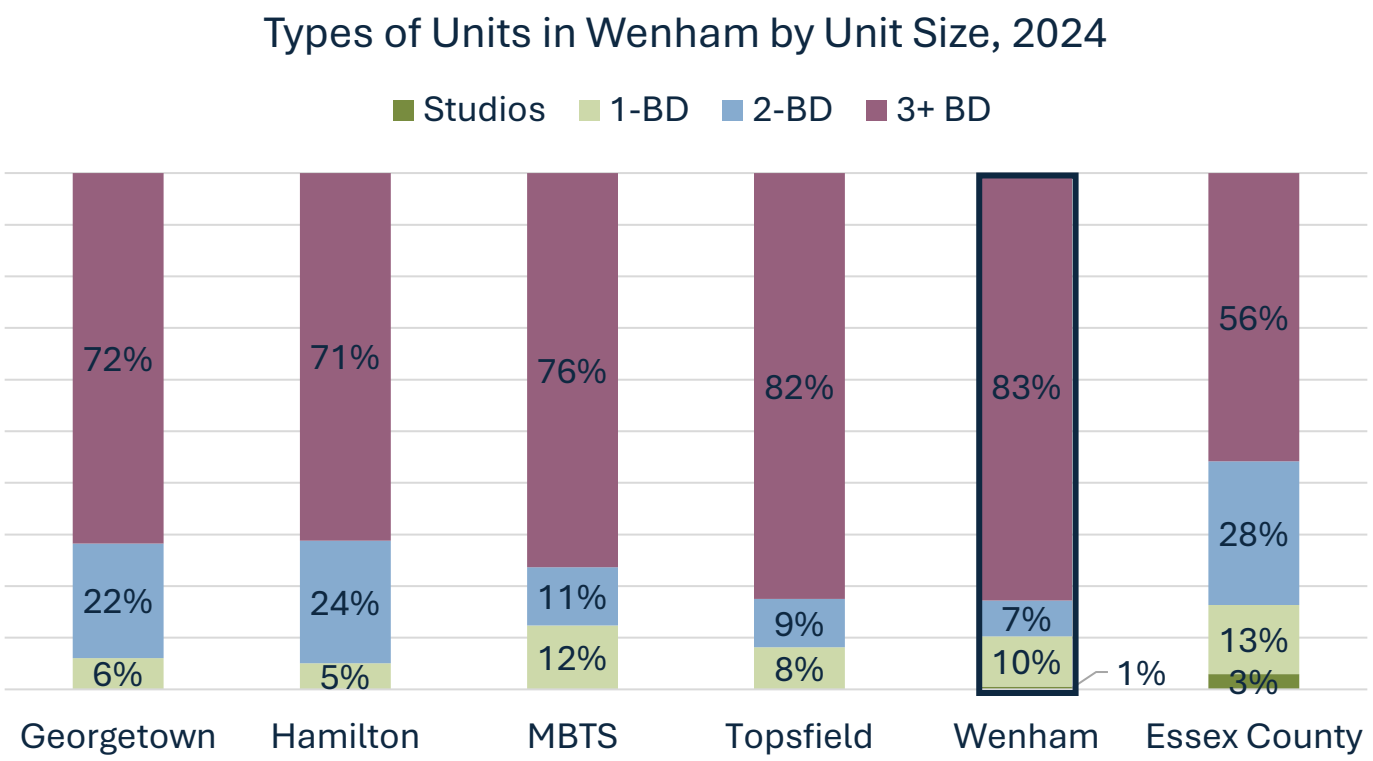
Source: American Community Survey 5-year estimates, 2020-2024.

KEY FINDINGS

- There are very few housing options in Wenham besides single-family homes for purchase.
- There is only a small share of duplexes and smaller multifamily buildings.

Types of units available

- **Type of units:** Similarly, 83% of units in Wenham are 3-BD units or larger.



Source: American Community Survey 5-year estimates, 2020-2024.

KEY FINDINGS

- Most units (83%) in Wenham are 3+ bedroom units.
- Compared to its context communities, this is a large share.
- There may be a mismatch between Wenham's units and the town's changing demographics.

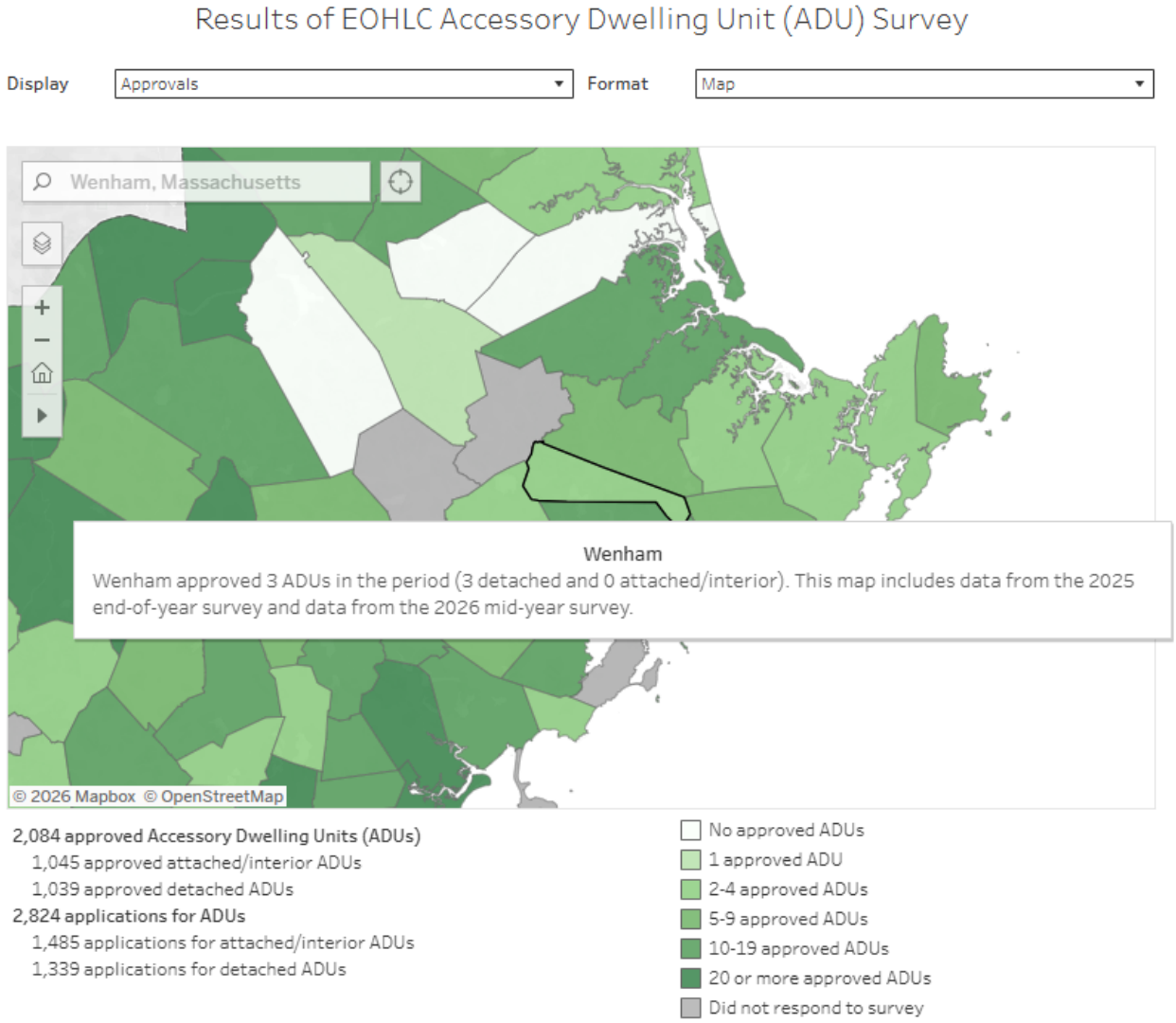
Recent residential development activity

- New residential development in Wenham over the last 10-15 years has mostly consisted of new single-family home subdivisions. Some have included affordable units.
  - **Cynthia Circle subdivision, 2026** | 3 single-family homes for-sale
  - **Lily Lane subdivision, 2025** | 2 single-family homes for-sale
  - **Spring Hill Farm subdivision, 2021** | 18 single-family homes for-sale, incl. 1 affordable (3 were proposed, but only 1 was created)
  - **Wenham Pines subdivision, 2018** | 22 townhomes for-sale, incl. 2 affordable
  - **Middlewoods, 2014-2016** | 20 townhomes for-sale, incl. 5 affordable

- Wenham has also only had one new rental project in recent years, Maple Woods, which now offers 45 new rental units affordable to seniors.

Recent residential development activity

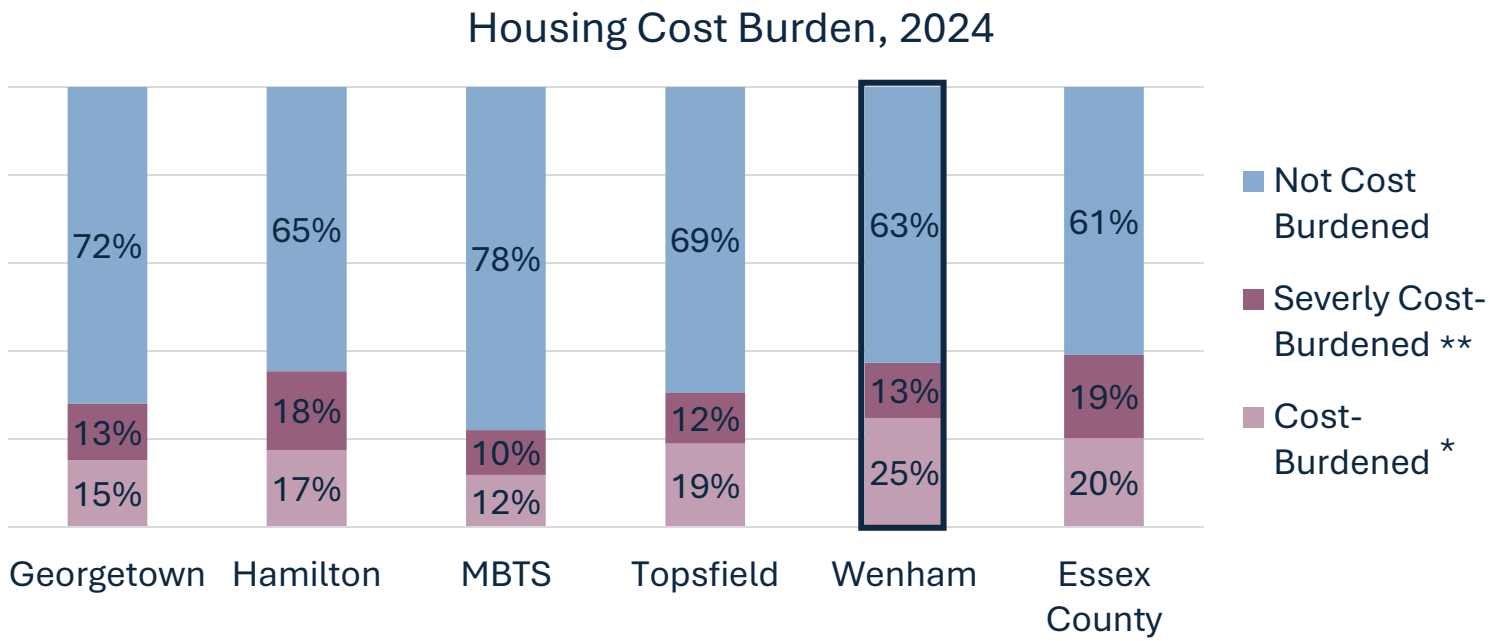
- According to EOHLC, there were **3 ADUs** permitted in Wenham in 2025-2026.
- All three were detached ADUs.
- Context communities:
  - Hamilton: Approved 9 ADUs
  - Manchester-by-the-Sea: Approved 6
  - Georgetown: None reported
  - Topsfield: Data unavailable



Source: EOHLC ADU Resources, 2026. see: https://www.mass.gov/info-details/accessory-dwelling-units#impact-and-outcomes

Housing cost burden in Wenham

- About 38% of households in Wenham are currently cost-burdened, i.e. paying more than 30% of their income on housing costs.



KEY FINDINGS

- A large share (38%) of Wenham's population is currently housing cost burdened.
- Cost burden is most acute in Wenham relative to its context communities.

***Cost-burdened: paying 30-50% of income on housing. **Severely cost-burdened: paying more than 50%*

Source: American Community Survey 5-year estimates, 2020-2024.

Who is eligible for ‘Affordable Housing’?



- Housing is generally considered affordable when a household is paying no more than 30% of their gross income on housing costs.
  - This includes formally deed-restricted or income-restricted housing = ‘**A**ffordable **H**ousing’
  - This also includes housing that is attainable due to other factors, e.g., smaller units.

- Income eligibility is calculated based on the Area Median Income (AMI). The AMI for a family of four in Greater Boston in FY 2026 was **$164,600**.

- Income-restricted ‘Affordable Housing’ generally serves households earning less than 80% AMI. More deeply affordable housing generally serves those under 50% AMI.

Source: U.S. HUD, FY 2026 for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

Who is eligible for 'Affordable Housing'?

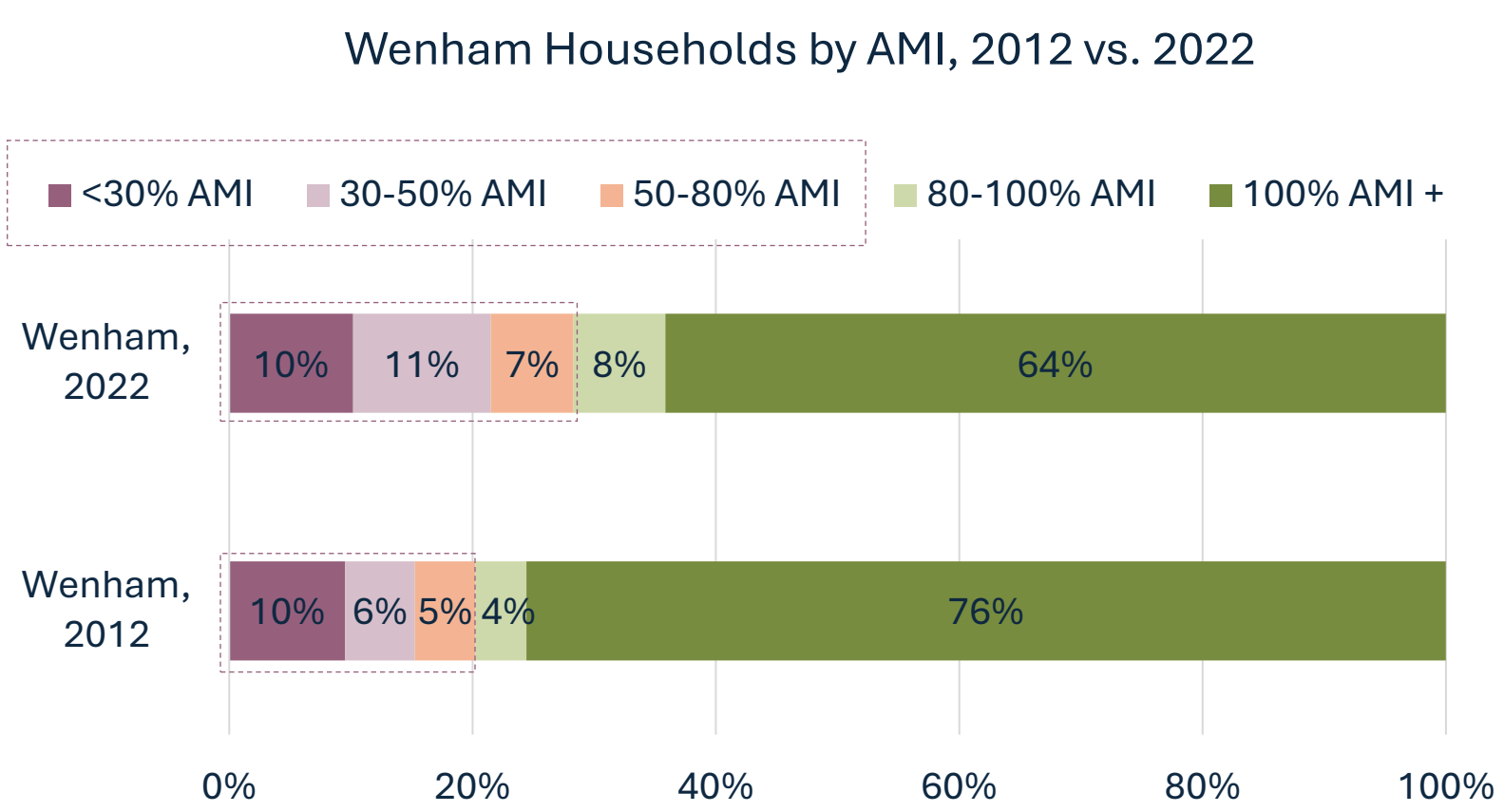
FY 2026 Income Limit Category	Household Size					
	1 person	2 person	3 person	4 person	5 person	6 person
30% Area Median Income	$36,000	$41,150	$46,300	**$51,400**	$55,550	$59,650
50% Area Median Income	$60,000	$68,600	$77,150	**$85,700**	$92,600	$99,450
60% Area Median Income	$72,000	$82,275	$92,550	**$102,825**	$111,075	$119,288
80% Area Median Income	$96,000	$109,700	$123,400	**$137,100**	$148,100	$159,050

For example:

- A family with two kids and two working parents – such as an administrative assistant earning $50,000/yr and a nurse earning $85,000/yr – would be considered low-income (<80% AMI).
- A single parent working as a pre-school teacher earning $68,000/yr would be considered very-low income (<50% AMI)

Source: U.S. HUD, FY 2026 for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

Who is eligible for ‘Affordable Housing’?



KEY FINDINGS

- 28% of households in Wenham today are considered low-income (< 80% AMI).
- This share has increased over the last decade, up from 21% in 2012.

Source: CHAS, 2012, 2022.

Wenham's Affordable Housing stock

Project Name	Address	# SHI Units	Tenure
Enon Village	Larch Lane	84	Rental
Unknown Name	Larch Lane	8	Rental
Maple Woods	62 Maple St	45	Rental
DMH Group Home	Confidential	8	Rental
DDS Group Homes	Confidential	9	Rental
Parsons Hill	Parson Hill Rd, Onion River Rd, Dexter Ln, Stockwell Ln, Princemere Ln, Lafayette Ln	12	Ownership
Middlewood Estates	70 Burley Street	5	Ownership
Pleasant Street	Pleasant Street	1	Ownership
Friend Court	Friend Court	1	Ownership
Habitat for Humanity Hull St.	Hull Street	2	Ownership
Dodges Row	Dodges Row	1	Ownership
Wenham Pines	Main Street	2	Ownership
Total SHI Units		**178**	
SHI as % of Total Housing*		**12.35%**	

*Calculated based on Wenham's 2020 Census Year-Round Units, which was 1,441 units.

Source: EOHLC Subsidized Housing Inventory – September 2025 update

Wenham's Affordable Housing stock

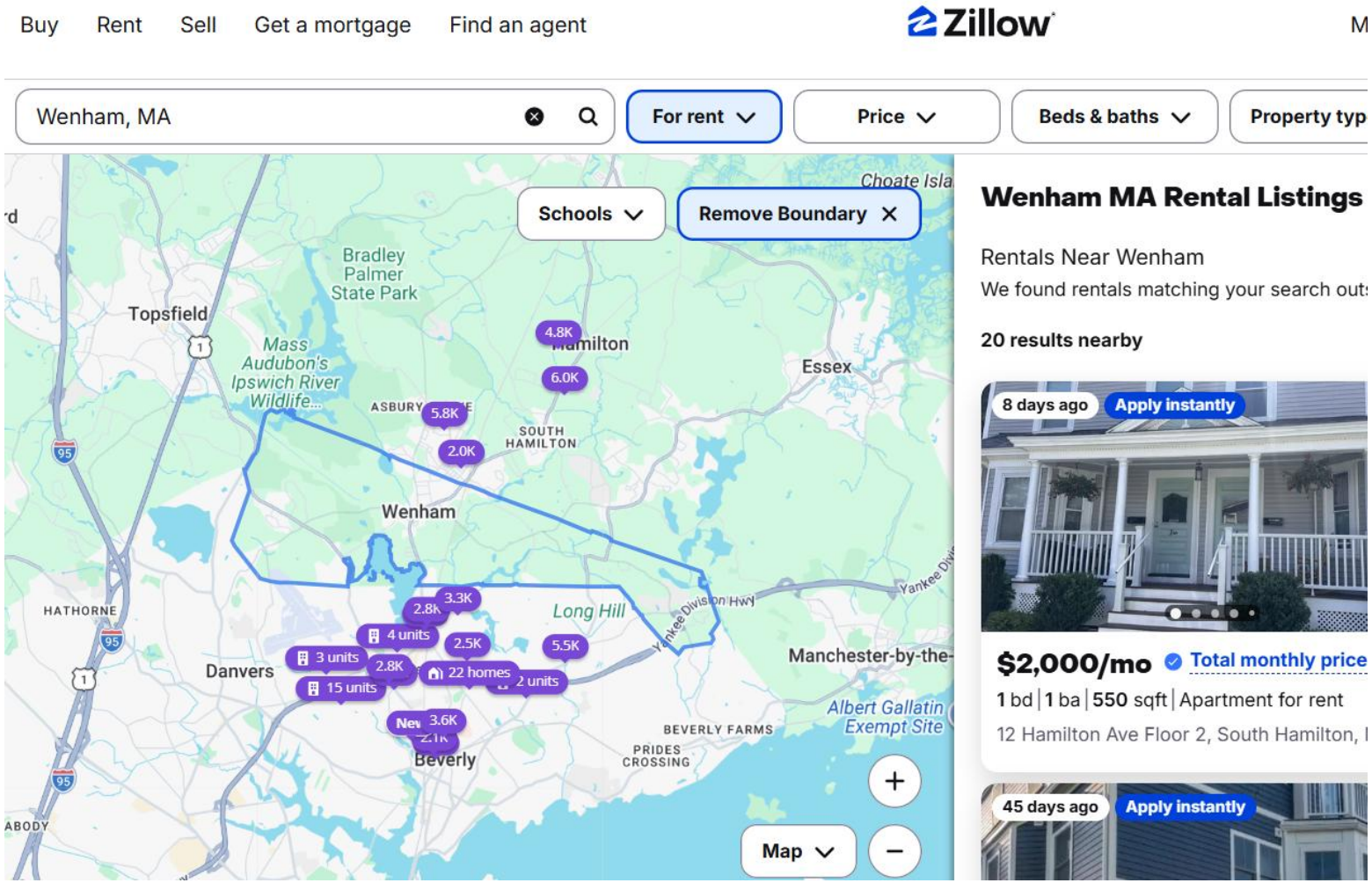
- Most of the income-restricted rental units in Wenham are for seniors (Enon Village, Maple Woods).
- There are very few income-restricted rental options for families.
  - No other units beyond the two (soon three) units owned and rented out by the AHT.





Top: Enon Village (photo credit: MAPC). Bottom: Maple Wood (photo credit: Harbor Light).

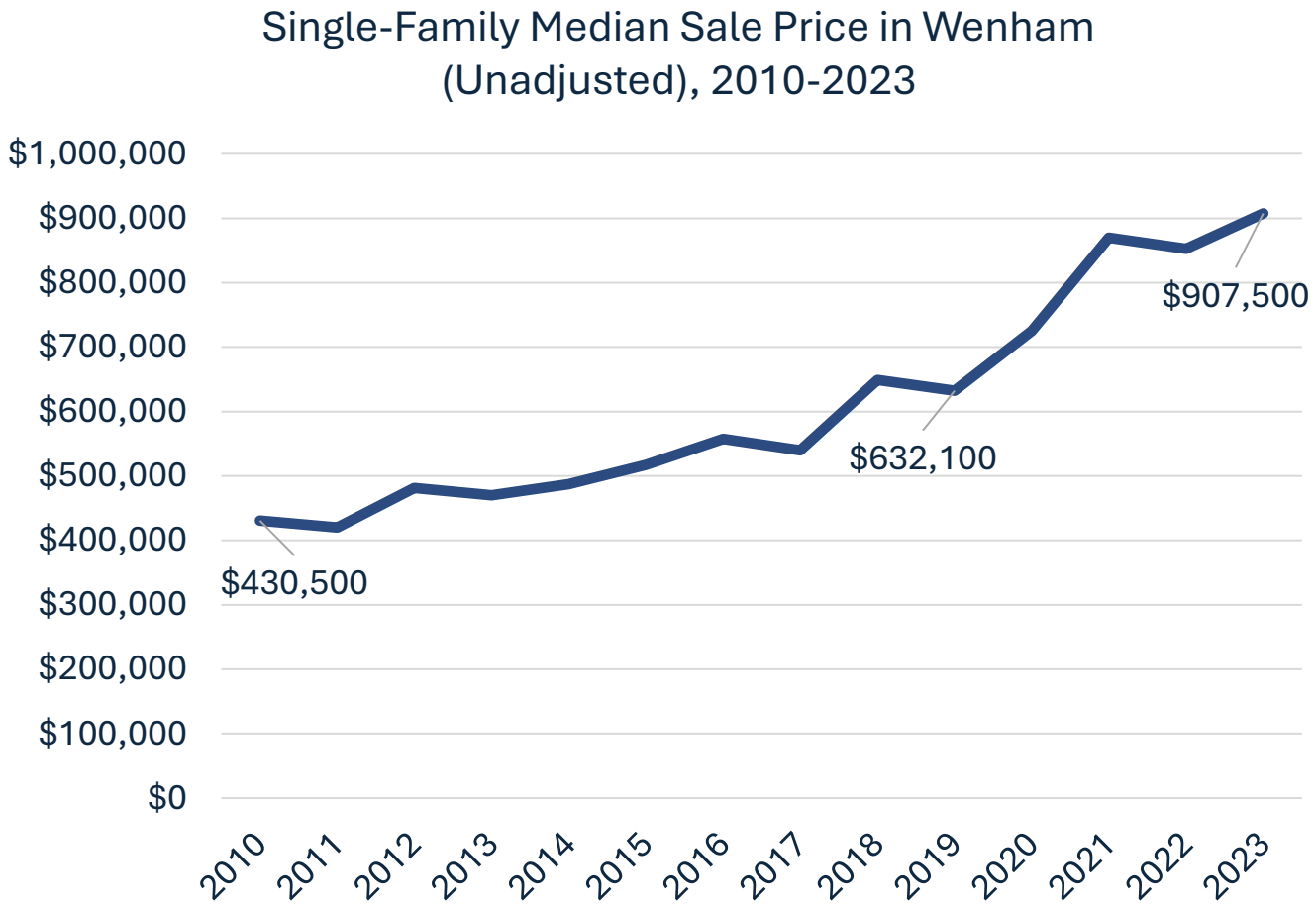
Housing prices: Rental



KEY FINDINGS

- Data was extremely limited on rental prices in Wenham – unavailable via sources such as the ACS, Zillow, or MAPC's Rental Listings Database given limited sample sizes.

Housing prices: For-sale homes



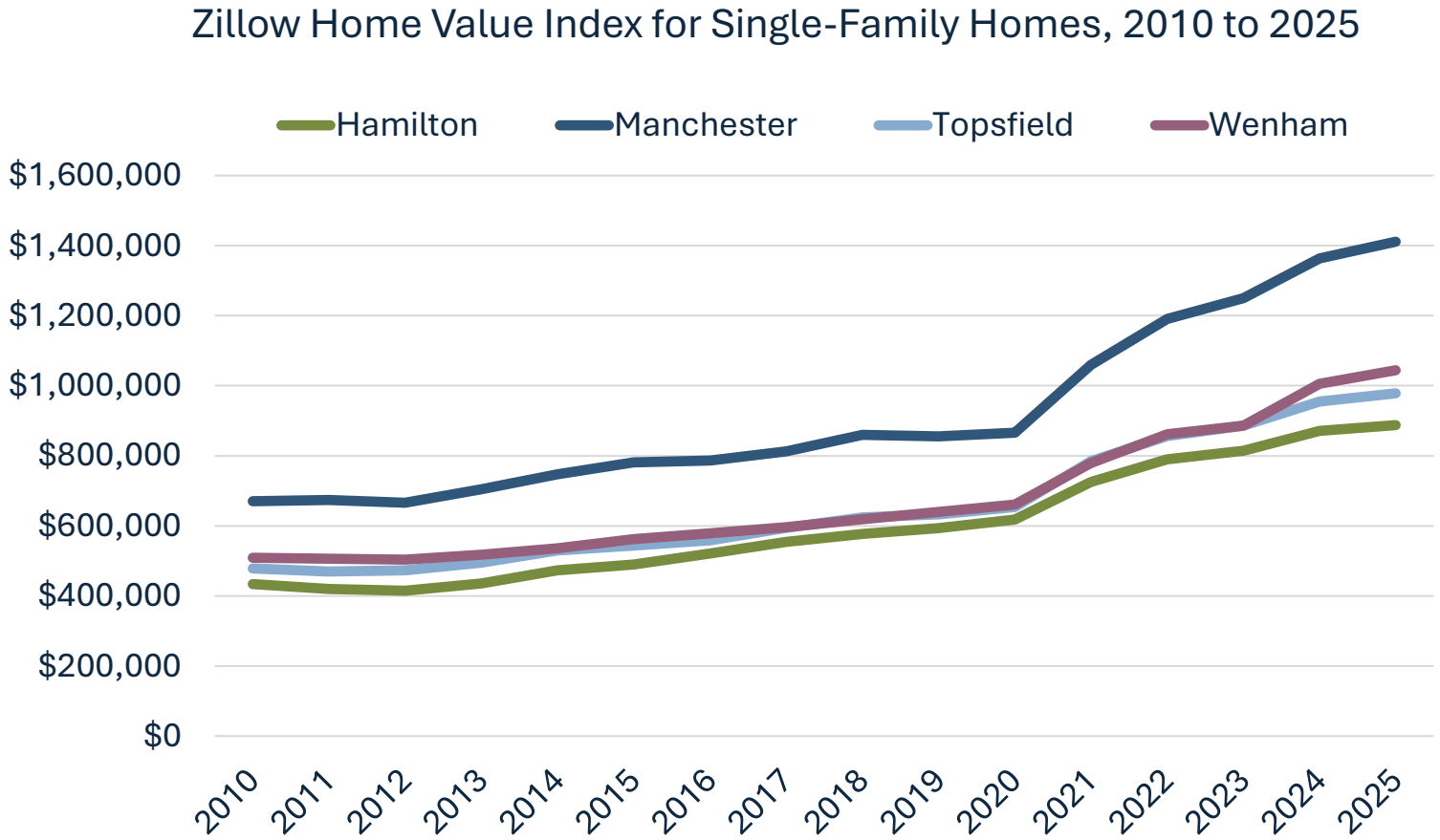
Note: *Warren Group Data only available through 2023.*

Source: Warren Group Data, 2010 to 2023.

KEY FINDINGS

- Marked increase in single-family home sale prices in Wenham, especially since the COVID-19 pandemic.
- Prices have continued to rise since 2023.

Housing prices: For-sale homes



Note: The Zillow Home Value Index (ZHVI) is a measure of the typical home value and market changes across a given region and housing type.

Source: Zillow, 2010 to 2025.

KEY FINDINGS

- This trend is present in many communities, including Wenham's context communities.

Conclusions: Emerging housing needs

- Wenham's housing stock mostly consists of larger single-family homes.
- This does not necessarily align with the needs of a changing population, especially the increase in seniors, who may need smaller homes requiring less maintenance.
- Home prices have increased rapidly. This, combined with the larger size of units, means that it is very challenging for younger families or less affluent families to afford to move to Wenham.
- There are very limited rental opportunities in Wenham. This also makes it hard for younger people, such as Gordon College graduates, younger families, workers (e.g., public servants, teachers, etc.), or less affluent people to move into Wenham.
- Wenham's 2024 Master Plan identifies similar issues.

Discussion and next steps



- Does this align with your understanding of Wenham? Did anything stand out?
- Are there other data sources or local plans that could supplement this data?
- Which of these housing needs are the highest priority to address through the AHT Action Plan?

Next steps:

- *Supplement data with community engagement findings*
- *Prepare a detailed HNA write-up*

Next Steps

Next Steps

MAPC	• Set up interviews with local housing experts and priority population service providers • Wrap up Housing Needs Assessment • Research AHT models and examples for discussion at our next meeting
AHT	• Complete assigned outreach activities • Spread the word about the survey

- **Next meeting:** Wednesday November 18 or Wednesday December 16?

Thank you!

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