

Town of Essex Housing Needs and Strategies

What is “Affordable Housing”?

This definition can vary widely. In general, housing is “affordable” if a person’s housing costs consume no more than 30% of household income. When used in reference to specific housing units, it usually means that the housing units themselves are priced to be affordable to households making a specific income, usually extremely low-, very low-, low- or moderate-income, and that there is a subsidy or other mechanism guaranteeing that affordable price.

How many people in Essex are paying more than 30% of their income towards housing costs?

According to the American Community Survey 2013-2017 5 year estimates, an estimated 41.7% of renters and 30.4% of homeowners in Essex are paying more than 30% of their income towards housing. These households are called “cost-burdened.” 13.1% of renters and 6.9% of homeowners are paying more than 50% of their income towards housing, or “severely cost-burdened”.

How much new housing has been built in Essex recently?

Between 2013 and 2017, 54 units have been permitted for production. The vast majority of these, or 48 of the units, have been new single-family homes. Only 6 multi-family units have been permitted since 2013, all of them within a 2-family structure.

How much of Essex’s housing stock is “affordable”?

Only 40 housing units in Essex, or 2.7% of the 1,477 housing units in Essex, are currently restricted for households earning up to 80% of Area Median Income.

| Household Size | 1 | 2 | 3 | 4 |
|---------------------------|----------|----------|----------|-----------|
| 80% of Area Median Income | \$75,460 | \$86,240 | \$97,020 | \$107,800 |

How much would a household need to earn to afford to rent an average 2-bedroom apartment in Essex?

According to the National Low Income Housing Coalition’s Out of Reach Study in 2018, a household would need an hourly wage of \$29.23 to afford a two-bedroom apartment in Essex. This is out of reach for many workers in the region. In addition, rental units in Essex are limited, with only 290 total rental units in Essex, or 20.2% of the housing stock.

How many new housing units will Essex need to meet housing demand?

The Metropolitan Area Planning Council (MAPC) estimates that Essex will need to produce 307 new housing units by 2030 to meet status quo housing demand. To prepare for stronger economic growth, MAPC estimates the need will grow to 352 new housing units in Essex by 2030.

What actions has Essex proposed to meet the housing needs of all Essex residents?

- The Town of Essex Strategic Plan 2015-2010 outlines strategic goals, including one to meet its’ housing needs. Goal Nine highlights the recommended actions to meet Essex’s housing needs, including:
 - Adopt a Mixed-Use Zoning By-Law (2nd floor residential over commercial) to enable better utilization of already developed land.

- Allow “in-law” apartments (through zoning change).
- Examine affordable housing needs of current Essex residents.
- Determine how best to support housing using CPA funds.
- Consider partnering with neighboring communities on a joint housing plan
- Conduct a market analysis for the Town.
- Apply for grant funding for housing studies.
- Explore ways to reduce costs for homeowners, including energy cost savings through MassSave free home energy audits.

What would a Mixed-Use Zoning By-Law look like?

The Essex Village Center Zoning Study completed in May 2018 by Harriman recommended the creation of a Village Center District to include Mixed-Use in the list of permitted uses. Multi-family would be excluded as a stand-alone use in the Village Center but would be allowed as a part of a mixed-use development to enhance residential and economic development opportunities in the Village Center.

What is an example of what the Village Center Mixed-Use Development could allow?

Several parcels in the Village Center would have development potential to create new housing units as part of a mixed-use project, as highlighted in the study. For example, 139 Main Street, a 2.37-acre parcel with 63 feet of frontage, could potentially include 1,000 sf of retail space along the street with 30 apartment and duplex dwelling units. The site could support 51 parking spaces (or 1.5 spaces per bedroom) and building heights would not exceed 2.5 floors or 35 feet.

Another example is 117-119 Main Street, a 10.7-acre parcel. It could potentially support a 13,000 sf restaurant with 30 apartment and duplex dwelling units. The site could include 170 parking spaces for the restaurant and apartments, and building heights would be 2.5 to 3.5 floors or 40ft maximum.

How would the Village Center Zoning District help Essex to meet its housing needs?

Many of the parcels in the Village Center are non-conforming. In order to unlock the development potential of the properties, the new Zoning District guidelines would be necessary. The new district would allow greater density of housing production in a walkable, vibrant mixed-use village center while preserving the traditional New England design of the village and the surrounding residential neighborhoods. By allowing more housing production as part of the village center, Essex will be able to make progress towards its housing production goals and create new units.

Who would the new units built in the Village Center Zoning District serve?

These units will provide a new kind of housing that does not currently exist in Essex. Almost 80% of Essex’s housing stock is in a single family home. In addition, Essex has an aging population and lacks a population of households between ages 18-35. The mixed-use district would allow multi-family housing that could meet the needs of Essex’s workforce, seniors looking to downsize but remain in their community, or young residents who would like to live in Essex but are not able to purchase a single-family home.