

MERRIMAC, MA

# Housing Production Plan

2024-2029



# Table of Contents

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<i>List of Figures &amp; Tables .....</i>	<i>iv</i>
<b><i>Chapter 1: Introduction .....</i></b>	<b><i>1-5</i></b>
▶ Background & Purpose .....	1-5
▶ Acknowledgments .....	1-6
▶ Community Overview & Findings.....	1-7
▶ 2018-2023 Housing Accomplishments.....	1-8
<b><i>Chapter 2: Demographic Profile .....</i></b>	<b><i>2-10</i></b>
▶ Population.....	2-10
▶ Household Trends.....	2-13
<b><i>Chapter 3: Local Housing Conditions .....</i></b>	<b><i>3-17</i></b>
▶ Housing Supply .....	3-17
▶ Trends in Residential Property Values .....	3-19
▶ Permitting Activity .....	3-19
▶ Housing Characteristics.....	3-20
▶ Housing Affordability.....	3-21
▶ Affordability Gap .....	3-22
▶ Ownership Affordability by Income .....	3-23
▶ Rental Affordability by Income .....	3-23
<b><i>Chapter 4: Housing Development Constraints .....</i></b>	<b><i>4-25</i></b>
▶ Environmental Constraints.....	4-25
▶ Regulatory Considerations.....	4-26
▶ Town Zoning Map.....	4-28

**Chapter 5: Housing Production Strategies..... 5-29**

- ▶ Housing Production Strategies ..... 5-30
- ▶ 2024-2029 Housing Production Plan Map ..... 5-34

**Endnotes..... 5-35**

# List of Figures & Tables

## List of Figures

FIGURE 1: POPULATION PROJECTIONS THROUGH 2050 .....	2-10
FIGURE 2: AGE DISTRIBUTION PROJECTIONS .....	2-11
FIGURE 3: SCHOOL ENROLLMENT BY SCHOOL TYPE .....	2-11
FIGURE 4: RACE & ETHNICITY DISTRIBUTION .....	2-12
FIGURE 5: HOUSEHOLD INCOME DISTRIBUTION CHANGE .....	2-13
FIGURE 6: INCOME, RENT AND HOME VALUE % CHANGE FROM 2000-2020 .....	2-14
FIGURE 7: HOUSING BREAKDOWN BY OCCUPANCY .....	2-15
FIGURE 8: BEDROOMS PER HOUSING UNIT .....	2-15
FIGURE 9: UNITS IN STRUCTURE .....	3-17
FIGURE 10: AGE OF HOUSING .....	3-18
FIGURE 11: HOUSING PERMITS .....	3-19
FIGURE 12: OWNER-OCCUPIED UNITS BY VALUE.....	3-20
FIGURE 13: HOUSEHOLD INCOME DISTRIBUTION.....	3-20
FIGURE 14: AGE OF HOUSEHOLDER.....	3-20
FIGURE 15: HOUSING COST BURDEN BY HOUSEHOLD TYPE.....	3-21

## List of Tables

TABLE 1: 2020 MEDIAN HOUSEHOLD INCOME BY TENURE .....	2-13
TABLE 2: POPULATION IN HOUSEHOLDS BELOW FEDERAL POVERTY THRESHOLDS BY AGE.....	3-22
TABLE 3: HOUSING AFFORDABILITY CALCULATIONS .....	3-22
TABLE 4: INCOME DISTRIBUTION BY HAMFI .....	3-23
TABLE 5: 5-YEAR HOUSING PRODUCTION NUMERIC GOALS .....	5-29
TABLE 6: ACTION PLAN MATRIX .....	5-32
TABLE 7: HOUSING SITE LIST .....	5-33

# Chapter 1: Introduction

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## *Background & Purpose*

A Housing Production Plan, or HPP, is a state-guided plan that articulates a city or town's path, goals, and vision towards creating affordable housing in the community. The Commonwealth of Massachusetts allows communities to use certified HPPs as a way for achieving compliance with M.G.L. Chapter 40B if the community has not yet reached the statutory threshold of having 10% of its housing stock designated as affordable.

The Town of Merrimac, in partnership with the Merrimack Valley Planning Commission (MVPC), last created its HPP in 2018. That 5-year plan was due to expire in 2023, and thus this plan began its creation. Following state guidance, this plan offers tools and strategies for how to achieve affordable housing production goals. More than that, however, this plan articulates a strategy for increasing housing of all types in the community. As is shown throughout the plan, Merrimac has a need and a desire to diversify its housing stock and create a community where all its residents have access to the housing that best fits their needs.

MVPC previously spearheaded a region-wide Housing Production Plan (HPP) process, co-creating a series of 14 HPPs alongside municipal partners in 2018, in addition to creating the Merrimack Valley Regional Housing Production Plan. As these plans have been in place, the region has implemented strategies aligned with increased housing production including the adoption of inclusionary zoning, increased permitting activity for multi-family development, and proactively pursuing funding opportunities geared towards supporting creation of housing types to meet the needs of residents. Those 14 plans helped guide the region's housing production from 2018-2023—as their expiration dates neared, MVPC launched this HPP update project.

The HPP process allowed for MVPC, local stakeholders, municipal planning staff, and members of the public to come together and learn from one another about the unique challenges, aspirations, and concerns related to housing in each of the region's communities. As the statewide housing shortage affects each and every community in the Commonwealth, it is more crucial than ever to understand the individual nuances of community housing development and address the shortage from a place of mutual understanding and commitment.

As part of this process, The Town of Merrimac, in collaboration with MVPC, conducted two public engagement events to closely involve Merrimac residents in the HPP update process. The first event was a virtual session on October 12, 2023, where participants had the opportunity to review region-wide and local housing data and discuss their interpretations of how this data resonated with their lived experiences. The second event was held in-person on April 8, 2024, where participants provided feedback and insight within a series of discussions representing key housing production strategies that are included in this HPP. Without the valued input and feedback offered by residents, this plan would lack the robust qualitative data necessary to accurately depict the “on the ground” realities of the housing landscape in Merrimac and the region.

## Acknowledgments

On behalf of the Merrimack Valley Planning Commission, we would like to express our sincere thanks to all who participated in the 2024-2029 Merrimac Housing Production Plan process.

Throughout this update process, a working group comprised of Town personnel and Housing Authority members with a vested interest in housing accessibility routinely gathered to build consensus around Merrimac's existing housing landscape and what types of strategies and action items would work most effectively to continue to build a Merrimac that includes a variety of housing types with varying affordability. This intensive, thoughtful work would not have been possible without the significant contributions of time and thought from each and every member of the Committee. In addition to this core work, Merrimac co-hosted a series of community engagement sessions, one virtual and one in-person, to glean public sentiment around key housing production strategies and simultaneously educate on these types of tools. Thank you to the Merrimac community at-large and the working group for their impactful contributions to this important plan.

### **Merrimac Housing Production Plan (HPP) Working Group:**

- ▶ Denise McClure, Town Planning Consultant
- ▶ Robert Sinibaldi, Department of Public Works Director
- ▶ Alyssa Sexton, Administrative Coordinator
- ▶ Sandra Venner, Affordable Housing Board of Trustees Chair
- ▶ Colleen Fiorello, Affordable Housing Board of Trustees Clerk & Merrimac Council on Aging Chair
- ▶ Dawn Young, Affordable Housing Board of Trustees Member
- ▶ Annmary Connor, Housing Authority Executive Director

### **Merrimack Valley Planning Commission:**

- ▶ Ian Burns, Community and Economic Development Program Manager
- ▶ Kayla Rennie, Community and Economic Development Planner
- ▶ Tyler Distefano, Community Planner
- ▶ Lauren Keisling, Community Planner
- ▶ MVPC's Executive Director, Deputy Director, and Program Managers all contributed their expertise to the production of this final plan.

The Consensus Building Institute (CBI) provided robust planning, coordination, and facilitation support for the community engagement phase of the regional HPP update process.

The development of this plan is funded through the Executive Office of Housing and Livable Communities (EOHLC) Community Planning Grant, the Executive Office of Energy and Environmental Affairs (EOEEA) Planning Assistance Grant, and through District Local Technical Assistance (DLTA) funds.

## Community Overview & Findings

Merrimac is a small, residential community bordered by Amesbury to the east, West Newbury and the Merrimack River to the south, Haverhill to the west and Newton, New Hampshire to the north. Merrimac retains all of the characteristics of a rural town with large tracts of land as protected open space or not suitable for development because of wetlands, steep slopes, or lack of infrastructure. The town was incorporated in 1876, late in the state's history, after spending the 17th and 18th centuries as a part of Amesbury.

Merrimac changed gradually during the 19th and 20th centuries from an agricultural town to a manufacturing community known for its carriage industry. As the towns of the Merrimack Valley began to deindustrialize, Merrimac became an almost wholly residential community, serving now as a suburb of nearby cities. Town residents have easy access to Interstate 495 and many of them commute to their jobs in Boston and other nearby cities along I-495 and Route 110.

Merrimac has experienced both population and household growth over the last several years. From 2010 to 2020, the Town gained approximately 400 residents.

Homes for sale in Merrimac tend to be more moderately priced than in nearby communities. The average price for all home sales (single family & condominiums) was about \$562,000 in 2023. Roughly 80 percent of Merrimac's occupied housing units were owner occupied and 20 percent renter occupied, which is typical for the smaller suburban towns in the region.

Merrimac has a low homeownership vacancy rate, reasonably high rental prices, and a potential decrease of population and households in the coming years. This indicates that Merrimac's housing needs may be best addressed through a combination of new housing production of affordable ownership and rental units, both in the form of single family and multi-family homes. Similar to other small towns in the region, Merrimac is experiencing a demographic shift:

- ▶ Merrimac's population is projected to decrease by 2% between 2020 and 2050
- ▶ Between 2020 and 2050, the following changes to Merrimac's age distribution are projected to occur:
  - ▷ 10% decrease in population under 20
  - ▷ 12% increase 65+ population

The demographic shift would indicate a need for housing types to accommodate an aging population with more accessible units that accommodate a variety of needs, including both physical and mental disabilities. This shift will also need to accommodate various income levels, as an aging population may indicate a higher proportion of residents on a fixed income.

## 2018-2023 Housing Accomplishments

Over the past 5 years, the Town of Merrimac has worked diligently to advance its housing production efforts, in accordance with its 2018 Housing Production Plan. Through joint efforts spearhead by the Affordable Housing Board of Trustees, Planning Department, Planning Board, Zoning Board of Appeals, and Select Board, the following accomplishments have been achieved:

### Planning & Policies:

- ▶ Affordable Housing Board of Trustees
  - ▷ Facilitated an agreement with a developer to construct affordable housing units at the Coastal Metals site and the old Senior Center
- ▶ Accessory Dwelling Units
  - ▷ Developed a new Accessory Dwelling Unit Bylaw which allows for units to be detached providing more opportunities for affordable housing
- ▶ Designated as a Housing Choice Community



# Chapter 2: Demographic Profile

## Population

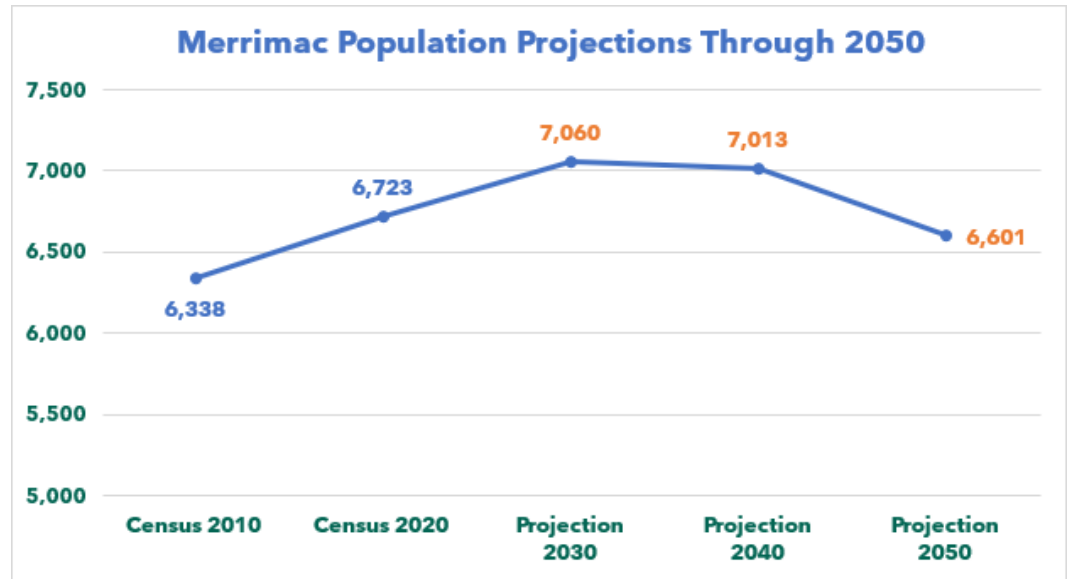


FIGURE 1: POPULATION PROJECTIONS THROUGH 2050 [1]

Per the 2020 Census, the Town of Merrimac has a population of 6,723 residents. Population projections from the UMass Donahue Institute indicate that between 2020 and 2050, the population is projected to remain mostly steady, increasing slightly in 2030 and then decreasing by 2050. This projected change over 30 years is estimated based on current birth, mortality, and local migration trends. After a slight increase in population by 2030, the population is expected to decrease by about 6% over the following decades, from 7,060 to 6,601. This projection may hold true if the town does not attract additional young families in the coming years. Promoting and maintaining diverse housing availability is a substantial factor in mitigating out-migration, and the strategies the Town looks to employ in this plan may be leveraged to encourage additional, sustainable growth for the community.

These projections, combined with changing household compositions (fewer children, more people over 65, and more single-person households), point to the possible need to rethink how the current housing stock is used. This could include seeking opportunities to redevelop existing properties to accommodate changing needs, or to encourage development of housing types that best fit the demographics.

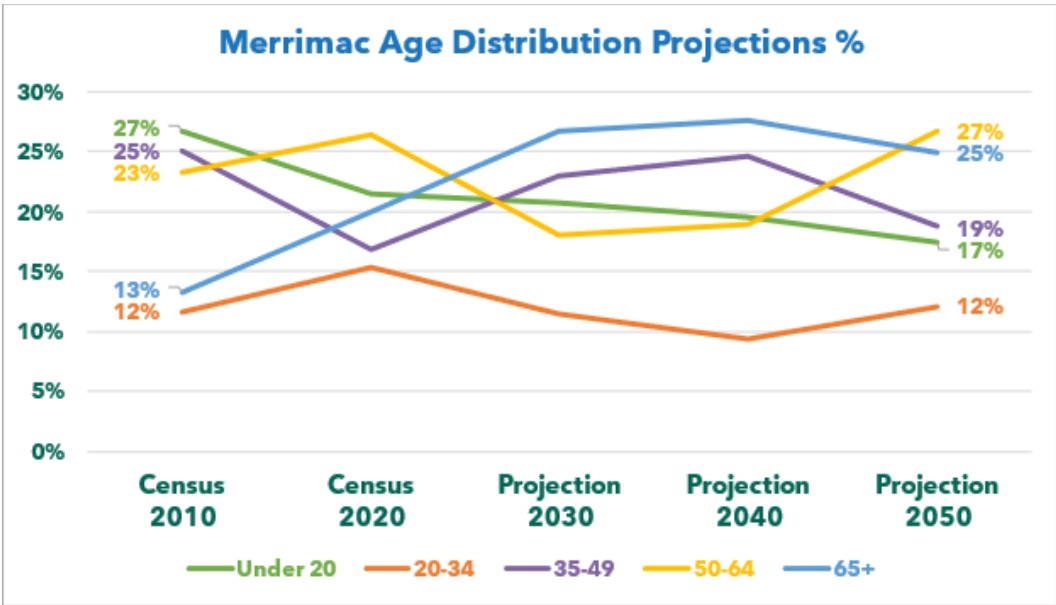


FIGURE 2: AGE DISTRIBUTION PROJECTIONS [2]

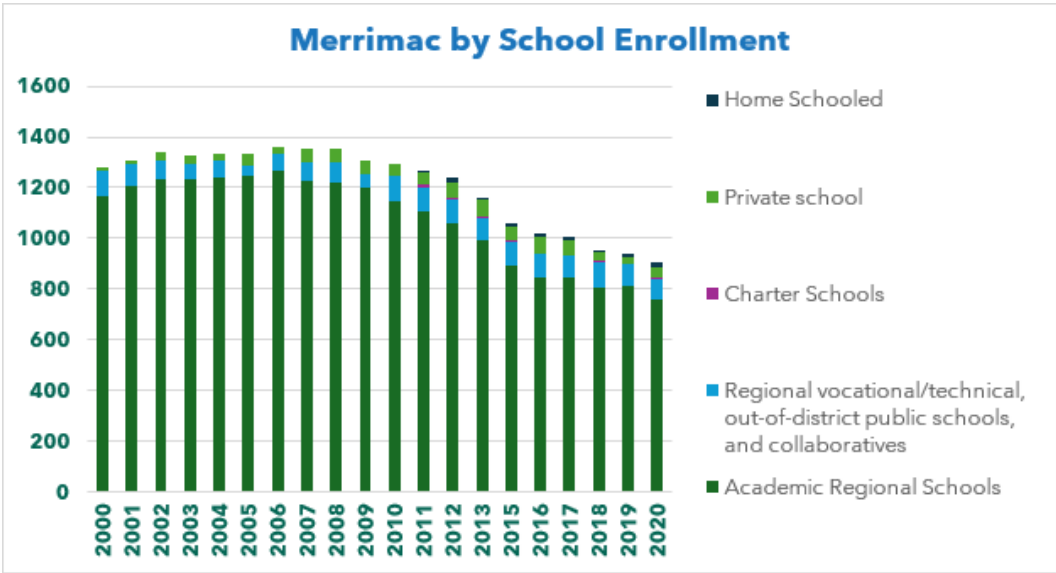


FIGURE 3: SCHOOL ENROLLMENT BY SCHOOL TYPE [3]

Merrimac’s age projections show an aging population, suggesting a need for additional housing types suitable for downsizing and individuals on a fixed income. In some cases, lack of suitable housing may be a factor in the decrease that is projected in certain groups. Most notably, the under 20 age group proportion is projected to decrease from 2020-2050. This decrease correlates with local school enrollment data, which indicates an already-occurring steady decrease in enrollment across all school types in the Town. The decline of school-aged children in the town may be due to a lack of housing available to young families, especially if older adults do not have options for downsizing in town and decide to stay in their larger home. Meanwhile, the 50-64 and 65+ age groups are projected to be at the highest age proportions compared to other age groups, each making up about a quarter of Merrimac’s population by 2050. With a significantly aging population, it is crucial that the housing and personal needs of seniors are strongly integrated into the housing production conversation, especially in regard to the need or desire to downsize into physically and financially accessible housing. The need for supportive services is also an integral factor when considering where senior-friendly housing could and should be located.

It is important to note that this age distribution data is based on projections from trends seen in previous years. There are several factors that determine changes in a community's age distribution. Fluctuations in birth rates, aging populations, and housing turnover rates may affect the age distribution seen in a community. If communities work to develop new housing, it may impact the projected distribution, depending on the types of housing communities are building. Despite the common belief that housing development may increase population of school aged children, there are several studies that show housing production doesn't necessarily correlate to an increase in school aged children. Based on a study conducted by the Metropolitan Area Planning Council (MAPM) that analyzed school districts across Massachusetts, there is no indication that an increase in housing production correlates with an increase in school enrollment.

*“While it is true that schoolchildren occupying new housing units may cause a marginal change in enrollment, they are one small factor among many. In cities and towns with the most rapid housing production, enrollment barely budged; and most districts with the largest student increases saw very little housing unit change. The rate of housing unit growth is not a useful predictor of overall enrollment change, nor is rapid housing development a precondition to sudden enrollment increases.” [4]*

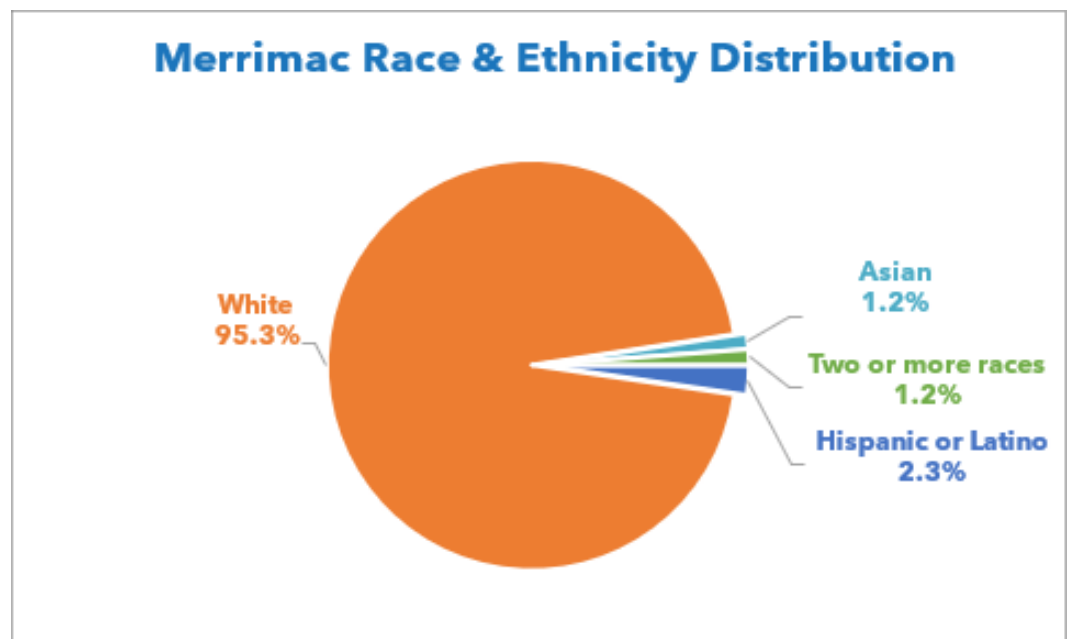


FIGURE 4: RACE & ETHNICITY DISTRIBUTION [6]

Merrimac's race & ethnicity distribution reflects the distribution across most suburban and rural communities in the Merrimack Valley, with 95% of residents identifying as non-Hispanic white. A key factor in cultivating continued diversification of and economic access to the region's communities is allowing for and developing a range of housing types—financially available to a range of prospective renters and homeowners with variable income ranges. Due to historic trends in local zoning, communities in the Merrimack Valley have been limited in offering this range of housing types. Through recent local planning efforts, however, communities in the region have begun to legalize different housing types, for renter and ownership, offering more abundant opportunities to live in these communities. With these efforts, communities like Merrimac can work to reverse the trends observed by Llana Barber in her book about Lawrence, MA, Latino City. As she writes:

*“The emphasis on single-family zoning and the upward spiral relationship between a municipality's exclusivity, desirability, tax base, and quality of its public services, especially education, continued to render many suburbs off limits to people from urban communities*

of color even as explicit racial barriers fell in the post-Civil Rights era. Suburban homeownership was affordable for average U.S. Americans in the 1950s in a way that it rarely was by the 1980s, especially in the crowded Northeast, and zoning restrictions often limited the availability of rental housing to cities” (Barber, 2017, p. 26). [5]

## Household Trends

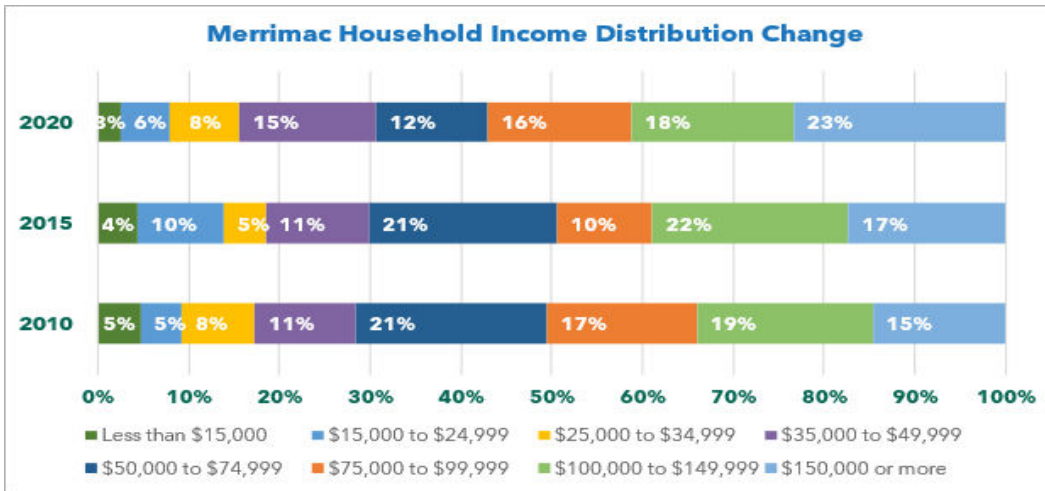


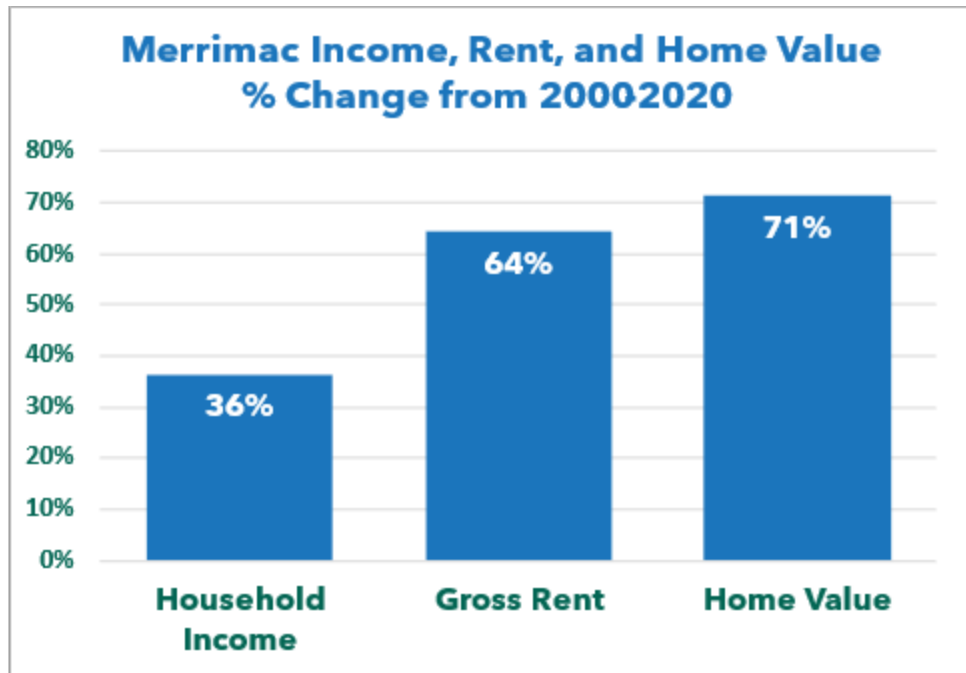
FIGURE 5: HOUSEHOLD INCOME DISTRIBUTION CHANGE [7]

Tenure	Merrimac	Merrimack Valley Region*	Essex County	Massachusetts
All Residents	\$79,909	\$108,174	\$82,225	\$84,385
Owner	\$98,516	\$127,308	\$112,582	\$110,315
Renter	\$36,862	\$51,875	\$41,553	\$47,842

TABLE 1: 2020 MEDIAN HOUSEHOLD INCOME BY TENURE [8]

According to the 2020 American Community Survey (ACS), Merrimac’s housing stock is 81% owner occupied and 19% renter occupied. The median household income for Merrimac renters was \$36,862 in 2020, and the median household income for homeowners was \$98,516. This difference follows a historic wealth disparity between renters and owners state and country-wide and indicates the importance of preserving naturally occurring affordable rental opportunities for residents, in addition to promoting development of income-restricted affordable units, to meet this need.

Similarly, when discussing access and availability of units that are affordable to residents seeking both owner and rental opportunities in the Town, it is of equal importance to consider available housing types to meet individual needs.



**FIGURE 6: INCOME, RENT AND HOME VALUE % CHANGE FROM 2000-2020 [9]**

Additionally, it is critical to observe the changes in overall housing costs in Merrimac over time to add more context to the housing landscape. Over the 20-year period between 2000 and 2020, there has been a significant increase in median household income, gross rent, and home value in the Town. While it is expected that household incomes would rise alongside rising rent and home values, there is a growing distance between median income and average rent in Merrimac – per Census data, household income has increased 36% over this period, while gross rent has increased 64% and home values have increased 71% over the same 20-year period. This difference has implications when it comes to access to homeownership opportunities in Merrimac, as higher rent costs make it harder for renters to save up enough funds for a downpayment on a home purchase and rising home values increase the amount of money a household needs to purchase a home.

Comparing a community’s current housing stock and its current occupancy characteristics may provide insight into possible housing supply gaps, suggesting what types of housing development should be considered if there are sizeable gaps between occupancy counts and bedroom counts within existing structures. These observations are objective, and do not reflect individual housing type preference – for example, a two-person household may be best suited to occupy a 3-bedroom home, based on individual needs, design preference, storage needs, etc. However, these comparisons may provide more quantitative context to identify local needs, such as the desire to downsize within the community, where there potentially are not enough options to do so.

## Housing Breakdown by Occupancy

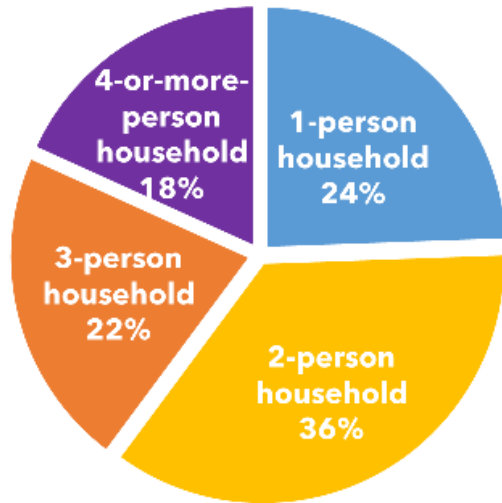


FIGURE 7: HOUSING BREAKDOWN BY OCCUPANCY [10]

## Bedrooms per Housing Unit

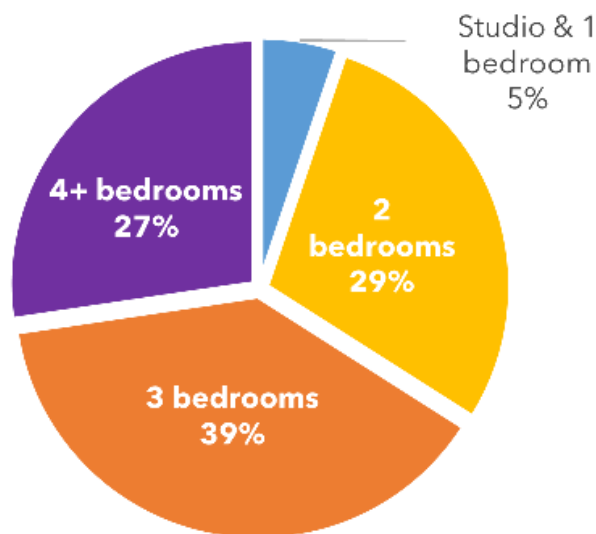


FIGURE 8: BEDROOMS PER HOUSING UNIT [11]

As is commonly seen in surrounding communities, Merrimac appears to have a lack of one or two bedroom units and an excess of three or four bedroom units. 1 or 2 person households comprise 60% of Merrimac homes, while 1 and 2 bedroom units comprise 34% of the Town's total housing stock. On the other end, 3 or more person households comprise 40% of homes, while the majority of the Town's housing stock is three or more bedroom units, at 66%. These figures may suggest a gap in availability of "right-sized" housing, which the Town could address by encouraging the development of smaller housing units consisting of studio, one, and two bedroom units.



# Chapter 3: Local Housing Conditions

## Housing Supply

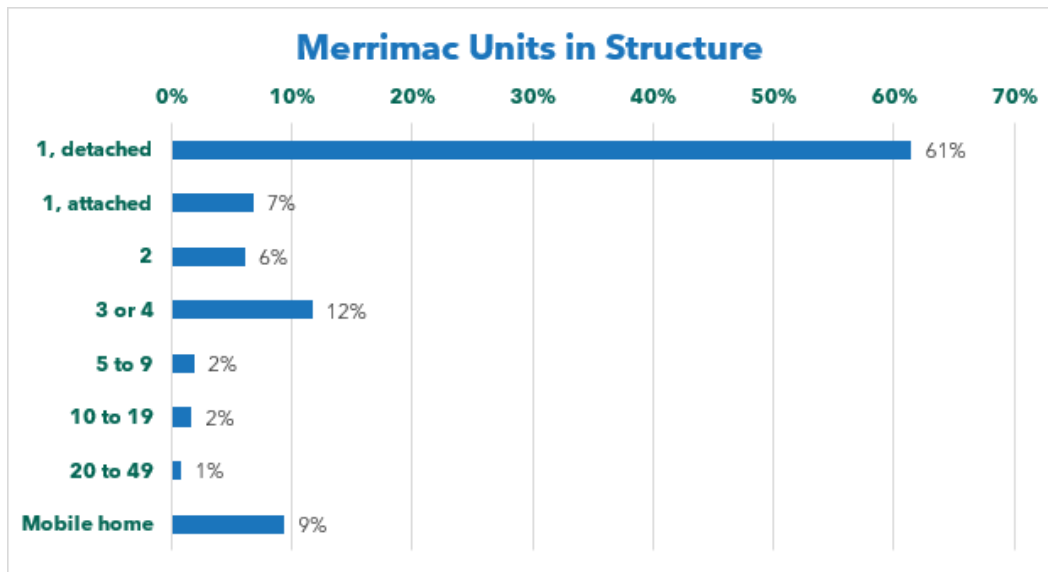


FIGURE 9: UNITS IN STRUCTURE [12]

As of the 2020 American Community Survey, 61% of all housing units in Merrimac are detached single-family homes. 7% of housing stock is single-family attached units, which includes Townhouses. It is important to note that single-family attached units are typically separately owned but may share a wall with other units under different ownership. These structures may contain two or more separately owned units, compared to two-unit dwellings or duplexes which are typically under singular ownership. Merrimac has a significant amount of both attached single-family units and two-unit duplexes near the center of the Town. 17% of Merrimac's housing stock consists of multi-family structures of three or more units, which is slightly higher compared to other towns of the Merrimack Valley. Mobile homes make up 9% of Merrimac's housing stock, which is a unique feature not seen in many other communities. Given the aging population and the apparent gap in availability of smaller units (discussed above), a key strategy of this plan may be to create pathways for the creation of smaller units in multifamily developments. There are several approaches Merrimac could take to encourage these housing types, including revising zoning ordinances to allow for increased density bonuses or reduced minimum unit sizes. This may encourage developers to incorporate a mix of unit sizes, including studios and one-bedroom apartments. The Town could also collaborate with non-profit developers to facilitate the development of smaller, affordable housing units.

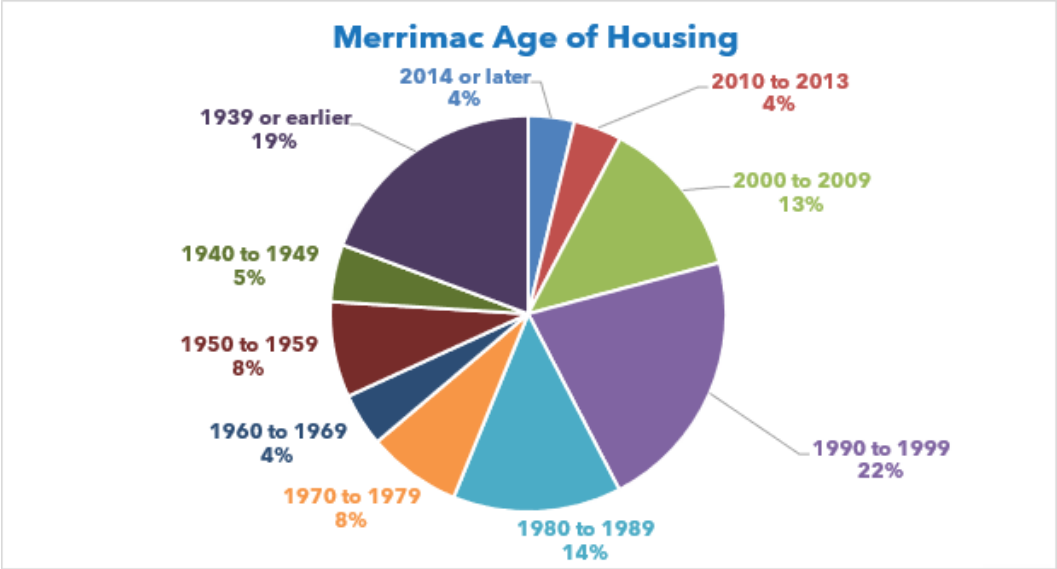


FIGURE 10: AGE OF HOUSING [13]

The age of housing is an important factor to consider in planning for future growth, as the preservation of existing housing stock is critical to the overall wellbeing of the Town’s form, function, and of its residents. Merrimac, similar to other small towns in Massachusetts, is known for its quintessential New England aesthetic, where much of this character is exhibited by its housing stock. Approximately one third of the Town’s housing stock was built before 1960, which is typical for many communities in the Merrimack Valley region. The Town began seeing additional housing production through the 1970s and 1980s, with a significant uptick in construction during the 1990s and 2000s. This trend in housing production during this period is similar to the historic trends seen in other suburban towns throughout Massachusetts, as families began moving out of cities to settle in the bedroom communities outside Boston. In the past decade, Merrimac saw a significant slowdown in housing construction with only 8% of the community’s housing stock being built after 2010. The steady decline in new housing units being built aligns with the region-wide trends observed in other small towns across the Merrimack Valley, where there has been a significant slowdown in housing production compared to historic trends.

## Trends in Residential Property Values

A review of trends in residential property values provides some perspective on housing costs in the local real estate market. Data from the Massachusetts Department of Revenue (DOR) and other sources can offer insights about residential assessed values, average single-family home values, tax rates, and tax bills for each municipality in the Commonwealth.

In FY23, the total assessed value of all residential parcels in Merrimac was \$1,113,322,113, and the average assessed value of a single-family home was \$533,087. Since the last iteration of the Town's HPP in 2018, the single-family assessed value has risen 52%.

## Permitting Activity

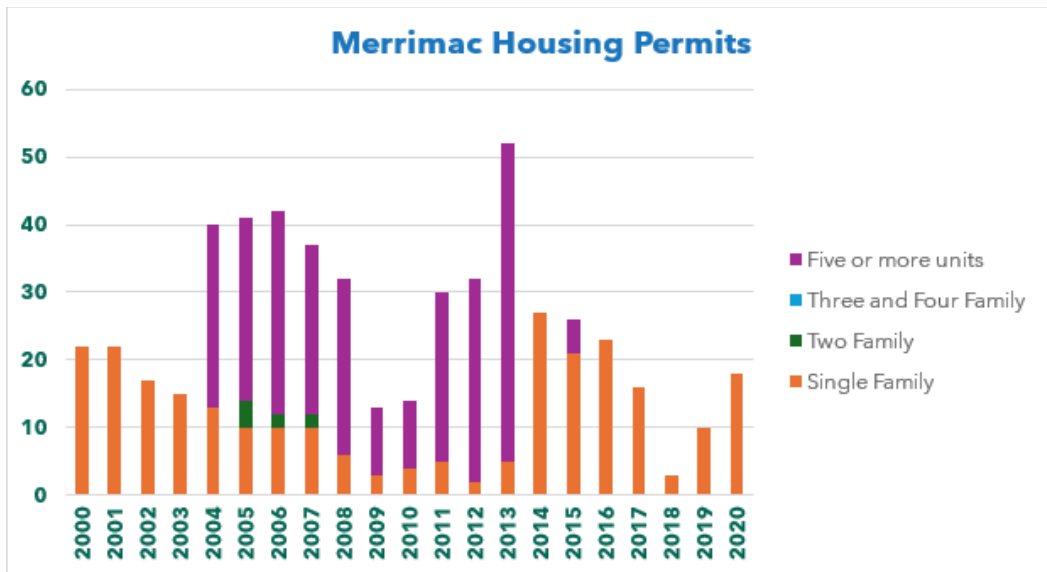


FIGURE 11: HOUSING PERMITS [14]

Over the last two decades, permitting activity in Merrimac has varied by total permits issued per year and by building type. In the early 2000s, Merrimac permitted a significant amount of new housing, including single family homes, duplexes, as well as multi-family housing structures. After a slight decrease in production immediately following the Great Recession, housing production began to increase again with several new single-family and multi-family homes being permitted. Since 2016, there have not been any new multi-family housing units permitted in Merrimac. However, the Town has recently begun exploring options for increasing its housing stock including the construction and permitting of multi-family units.

## Housing Characteristics

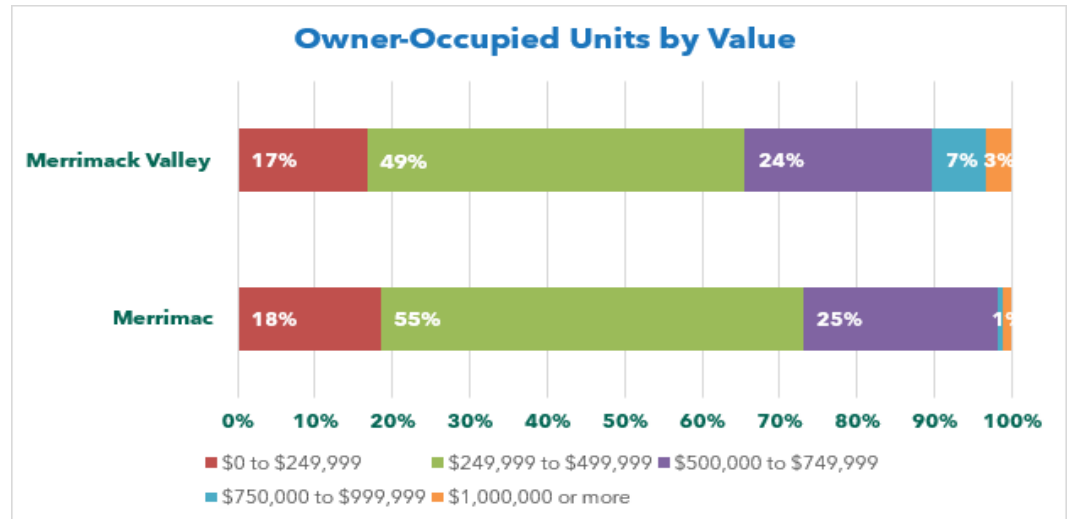


FIGURE 12: OWNER-OCCUPIED UNITS BY VALUE [15]

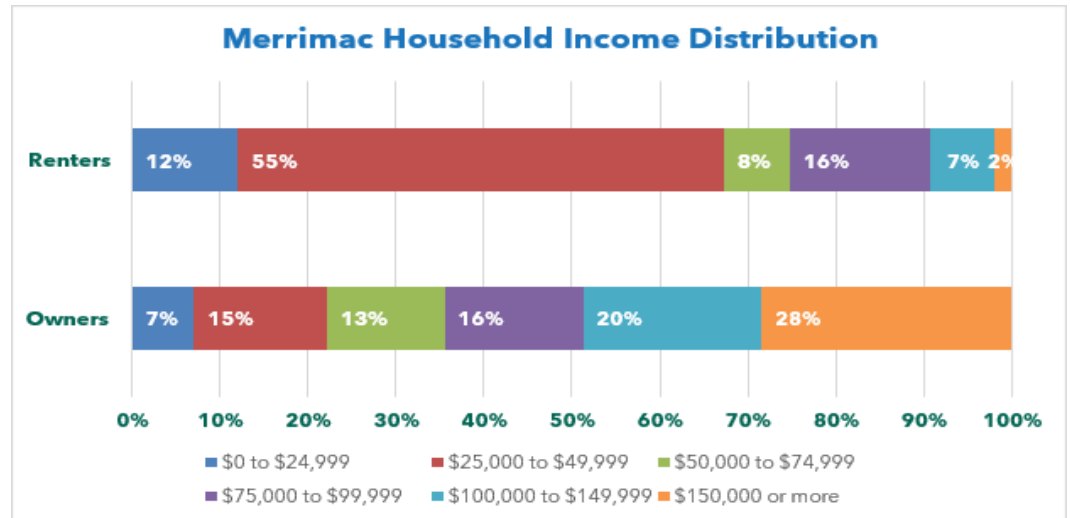


FIGURE 13: HOUSEHOLD INCOME DISTRIBUTION [16]

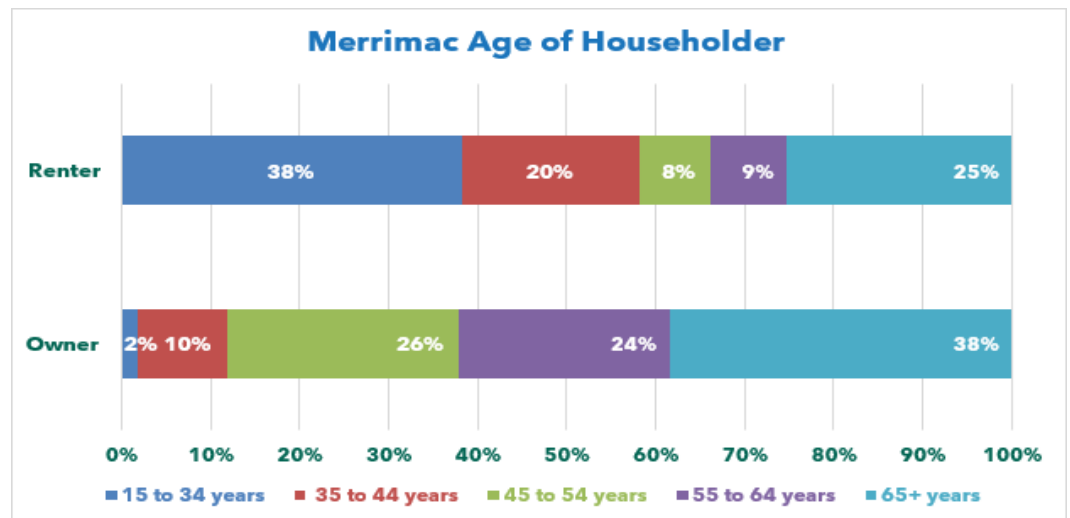
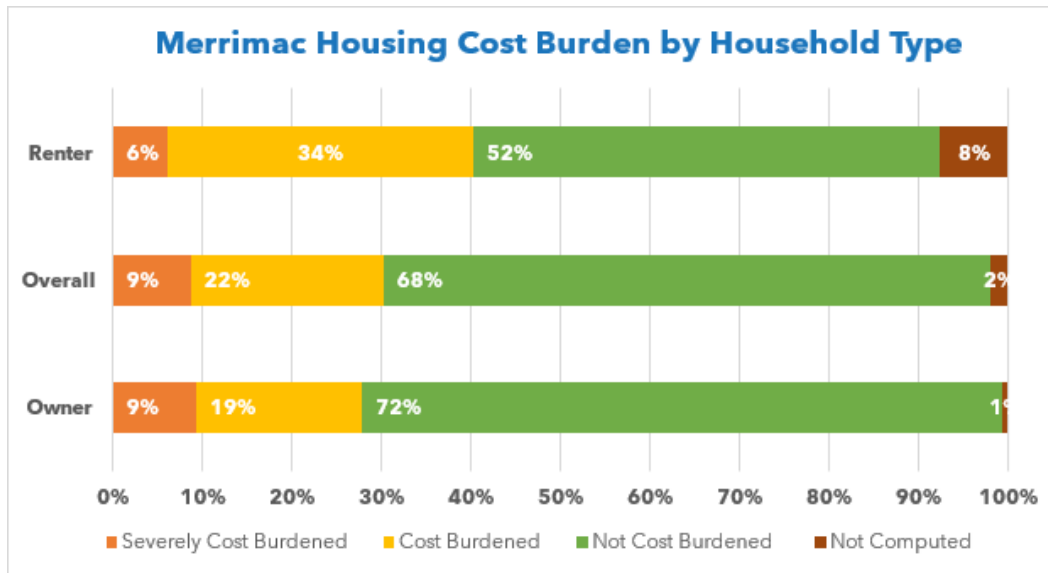


FIGURE 14: AGE OF HOUSEHOLDER [17]

Owner occupied units in Merrimac have higher household incomes than renters, as is on trend historically and across the state and region. In Merrimac, almost half of all owner-occupied units meet or exceed \$100,000 in annual household income. This differs greatly from renter-occupied units, where two-thirds of households make \$50,000 or less. This difference indicates a significant disparity in the overall income distribution of renters versus owners, a crucial difference that impacts renters disproportionately when housing costs continue to rise.

## Housing Affordability



**FIGURE 15: HOUSING COST BURDEN BY HOUSEHOLD TYPE [18]**

Per the U.S. Department of Housing and Urban Development (HUD), household cost burden is defined as “...a household that spends more than 30 percent of its gross income on housing costs, including utilities. A household is severely cost burdened if it spends more than 50 percent of its income on housing.” Approximately one third of all residents residing in Merrimac are cost burdened, while 40% of renter households in Merrimac are cost burdened. The percentage of cost burdened owner households is significant as well, with a little less than a third of homeowners paying a significant portion of their income on housing expenses.

These figures demonstrate that a sizeable portion of the Merrimac community is confronted with high housing costs, which could have several personal and community-wide implications. If residents continue to experience ever-increasing housing costs, individuals and families with limited financial resources may struggle to afford and maintain access to suitable housing, in addition to experiencing limitations in economic mobility and wealth accumulation. High housing costs carry significant economic development implications, particularly concerning the local workforce. As housing expenses escalate, and a greater share of monthly income is dedicated to meeting these costs, the likelihood increases that workers are unable to reside directly within the community where their employment is based. This dynamic can have negative effects on local economic development, including commuting challenges and overall workforce stability. Understanding the impact of cost burden among homeowners and renters alike is crucial for policymakers, community leaders, and stakeholders to develop targeted strategies that promote housing affordability and economic well-being for a broader segment of the population.

Age of Householder	Merrimac		Merrimack Valley		Essex County		Massachusetts	
	Est.	%	Est.	%	Est.	%	Est.	%
Total Population	6,845	100%	349,866	100%	770,223	100%	6,637,329	100%
Total in Poverty	558	8%	36,677	10%	78,089	10%	653,454	10%
Under 5 years	44	8%	3,047	8%	6,778	9%	47,069	7%
5 to 17 years	200	36%	8,237	22%	15,691	20%	117,012	18%
18 to 34 years	216	39%	8,055	22%	16,840	22%	183,304	28%
35 to 64 years	66	12%	11,992	33%	26,087	33%	207,736	32%
65 years+	32	6%	5,346	15%	12,693	16%	98,333	15%

**TABLE 2: POPULATION IN HOUSEHOLDS BELOW FEDERAL POVERTY THRESHOLDS BY AGE [19]**

## Affordability Gap

As cited in the previous HPP, housing sale prices in Merrimac continue to increase significantly and are out of reach even for median-income households. According to Redfin home sale data, the 2023 average sales price in Merrimac was \$562,000. Merrimac households making the median household income of \$98,516 could afford to purchase a home up to \$346,000 with an \$34,000 downpayment. However, the median sales price of \$562,000 requires an annual gross household income of about \$134,000 with a 10% down payment, when factoring in costs for taxes and insurance and current interest rates of about 6.4%.

Merrimac does not have a large housing stock compared to larger communities, which makes home sales infrequent compared to some of its neighbors. This may result in a varied median home sale price from month to month and year to year.

As shown in Table 3, there is a difference between homeowners' median income and the price of a home, creating a homeowner affordability gap. This gap is defined as the difference between the median sales price for Merrimac and the 'affordable price' (household paying no more than 30 percent of annual income on housing).

Income (Lawrence, MA-NH – HMFA)*	Median Sales Price Merrimac	Affordable Price	Gap
80% of Median = \$94,650	\$562,000	\$311,000	\$274,000
100% of Median = \$118,600	\$562,000	\$406,000	\$179,000

**TABLE 3: HOUSING AFFORDABILITY CALCULATIONS [20]**

*\*Based on 4-person household; 2023 HUD Income Limits*

## Ownership Affordability by Income

As seen in Table 3, a household of four in Merrimac with 80 percent AMI could afford to purchase a home up to \$311,000, with a downpayment of \$31,000. However, the average sales price for a single-family home in Merrimac in 2023 was \$562,000 according to Redfin market data, meaning a household would have to make about \$134,000 per year to afford a home at the median sales price. At the Merrimac Median Household Income of \$98,516 a household could afford a home up to \$346,000 with an \$34,000 downpayment.

## Rental Affordability by Income

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of up to \$685 per month for a one-bedroom unit in the Lawrence HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$1,143 per month for a one-bedroom unit, and a two-person household with low-income household (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,775 per month for the same unit size. A household with the HMFA Area Median Income can afford a monthly gross rent of \$2,965.

Income Distribution by HAMFI*	Owner	% of All Households	% of Owners	Renter	% of All Households	% of Renters	Total
Household Income <= 30% HAMFI	150	5%	7%	65	2%	12%	215
Household Income >30% to <=50% HAMFI	280	10%	12%	265	9%	50%	545
Household Income >50% to <=80% HAMFI	320	11%	14%	55	2%	10%	375
Household Income >80% to <=100% HAMFI	255	9%	11%	20	1%	4%	275
Household Income >100% HAMFI	1,265	45%	56%	130	5%	25%	1,395
Total	2,270			530			2,800

**TABLE 4: INCOME DISTRIBUTION BY HAMFI [21]**

**\*HAMFI: HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.**

Referencing HUD Area Median Family Income (HAMFI) figures, of all Merrimac households, 40% earn 80% AMI or below, regardless of tenure type. The highest percentage of households making 80% AMI or below are renters, with 72% of renters falling within the income category of less than or equal to 80% AMI.



# Chapter 4: Housing Development Constraints

## Environmental Constraints

Merrimac, situated to the north of the Merrimack River, has a landscape of rolling hills and broad lowlands. Outside of the few hills, the town is mostly flat and has several ponds and streams along with Lake Attitash.

Flooding is considered a high risk in Merrimac, and the Town's 2016 Hazard Mitigation Plan states:

*A GIS analysis of the town's FIRM flood hazard areas by MVPC has determined that a total of 513.6 acres (0.8 sq. mi.) of land area in Merrimac is located within the 100 Year floodplain and thus is vulnerable to flooding. An additional 124.8 acres (0.2 sq. mi.) lies with the 500-Year floodplain. Together, these two flood zones constitute 11.2% of the total area of the community.*

When considering sites for future housing development in town, care should be taken to minimize new impervious surfaces. If developing in current open space, proper stormwater management may help alleviate the risks posed by flooding.

## Infrastructure

### Transportation

The Town of Merrimac is connected to the rest of the Merrimack Valley region through interstate access and state roads, as well as several municipal roads. Interstate 495 provides ample transportation access to town residents, crossing east to west along the entire southern section of Town. Route 110 also runs parallel to I-495 and crosses through the Town Center, connecting several residences and businesses with surrounding communities.

Merrimac has one fixed bus route through Town provided by MeVa (Merrimack Valley Transit) connecting Merrimac to the rest of the region. Route 17 runs from Haverhill to Salisbury Beach along Route 110 through Merrimac, crossing through the Town center. This route provide crucial connections for regional destinations and public transport access for Merrimac residents.

Merrimac also has several active transportation connections throughout the Town. Sidewalk and roadway improvements around Merrimac Square have made the Town center safer and more pedestrian friendly. The McLaren Trail, a two-mile rail trail running north to south through Merrimac, also provides additional pedestrian access across the community starting near the Town center.

## Sewer and Water

Merrimac provides public drinking water to the majority of Town from two municipal wells that draw water near Bear Hill and East Main Street. Merrimac also provides municipal sewer services through a wastewater treatment plant.

## Regulatory Considerations

### Residential Zoning

Merrimac has several different residential zoning districts, each having different uses or dimensional parameters. Most land area in town is zoned for single family detached structures, with limited areas allowing multifamily housing.

According to the Town, site plan review is “a development review procedure established by the Town to regulate but not prohibit development, providing criteria for layout, scale, general appearance, safety, and environmental impacts.” Site plan review is typically needed for residential uses requiring a special permit.

The following zones allow for residential development of various types and densities throughout the Town:

### Residential Districts

Agricultural Residential (AR) is a zoning district with the purpose “to preserve the Town’s rural character and scenic landscapes, encourage farming, provide for residential uses appropriate to a rural settling, and protect open space.” This district allows single-family housing as well as accessory dwelling units by right. Single-family dwellings in existence for at least five years prior to applying for a special permit from the Board of Appeals may be converted into two-family dwellings. Open space residential developments may also be allowed through a special permit from the Board of Appeals. Agricultural lots containing a minimum of twenty acres may also contain a maximum of four detached accessory dwelling units that may be rented out to employees providing agricultural services. The minimum lot size for this district is 87,120 SF with a maximum height of 35 feet and 2 ½ stories. This district encompasses most of the land in town except for where other zoning districts are located.

Suburban Residential (SR) is a zoning district with the purpose “to recognize and reinforce the provision of established single-family neighborhoods near schools, the Town center, Route 110, and other appropriate locations.” This district allows single-family housing as well as accessory dwelling units by right. Single-family dwellings in existence for at least ten years prior to applying for a special permit from the Board of Appeals may be converted into two-family dwellings. The minimum lot size for this district is 43,560 SF with a maximum height of 35 feet and 2 ½ stories. This district is located throughout several neighborhoods north and west of the Town center, as well as a few neighborhoods to the east of town and to the south along the Merrimack River.

Village Residential (VR) is a zoning district with the purpose “to preserve and enhance the established development pattern and traditional neighborhoods near Merrimac Square, to promote a range of housing choices, and to provide opportunities for community investment in areas supported by adequate infrastructure and services.” This district allows single-family housing, two-family housing, as well as accessory dwelling units by right. Multi-family housing up to eight units per acre are also allowed by special permit from the Board of Appeals. Accessory dwelling units in existence for at least five years prior to applying for a building permit are allowed by right. Single-family dwellings in existence prior to 1950 may be converted into multi-family housing units through a special permit from the Board of Appeals. The minimum lot size in this district is 10,890 SF with a maximum building height of 35 feet and 2 ½ stories. This district is located across the neighborhoods surrounding the Village Center district, as well as the North Shore Community Mobile Home Park.

Lake Attitash (LA) is a zoning district with the purpose “to recognize and reinforce the established patterns of single-family homes on small lots along a portion of Lake Attitash, to

enable property owners to make minor alterations to their homes, and to foster new and infill development at a lot size that is appropriate to modern building standards, yet cognizant of the history of the district's very small lot pattern development." This district allows single-family housing as well as accessory dwelling units by right. Accessory apartments or conversion of single-family dwellings into multi-family housing units is not permitted in this district. The minimum lot size in this district is 7,500 SF with a maximum building height of 35 feet and 2 ½ stories. This district is located in the neighborhoods along Lake Attitash.

## **Commercial Districts**

Village Center (VC) is a zoning district with the purpose "to preserve and enhance the historic built form of Merrimac Square, develop and sustain a vital local economy, provide goods and services used predominantly by residents of the Town, and provide a village that encourages people to live and work in the community." This district prohibits single-family dwellings, however dwelling units located above the ground floor of a building occupied by a minimum of 30% commercial uses are allowed by right. New multi-family dwellings with an occupancy restriction for persons over 55 and person with disabilities are allowed by special permit from the Planning Board up to nine dwelling units per lot. The minimum lot size in this district is 10,500 SF with a maximum building height of 45 feet and 3 stories. This district is located in the neighborhoods directly adjacent to Merrimac Square and the Town center.

Rural Highway (RH) is a zoning district with the purpose "to encourage Route 110 to develop in a manner consistent with the visual character of the community, strengthen and stabilize the Town's tax base, and foster a wide range of commercial uses." This district allows single-family dwellings by special permit from the Planning Board only if the housing unit is accessory to a business, located on site, consists of no more than 20,000 square feet, and is occupied by the business owner. For these single-family dwelling units, the maximum building height is 5 feet and 2 ½ stories. Conversions of single-family homes to two-family or multi-family structures of no more than four units are permitted by right, provided that one of the units is occupied by the owner of the property. Assisted living facilities, congregate living residences for the elderly or disables, or elderly (over-55) housing is allowed by a special permit from the Planning Board. Multi-family dwellings as part of a mixed-use commercial development are also allowed by special permit from the planning board. The minimum lot size in this district is 80,000 SF with a maximum building height of 40 feet and 3 stories. This district is located around the parcels directly along East and West Main Street (Route 110).

## **Overlay District**

Birch Meadow Overlay District (BM) is a zoning district with the purpose "to recognize the established smaller lot (<25,000 SF) development pattern of parcels in the vicinity of West Main Street and Birch Meadow Road, to protect property values, and to provide regulatory flexibility, incentives, and appropriate design standards for property improvements in the district." This district is established as an overlay district, and all the requirements of the underlying Agricultural Residential zoning district remain in effect. This district allows single-family housing by right. Accessory dwelling units in existence for at least five years prior to applying for a building permit are allowed by right. Single-family dwellings in existence for at least ten years prior to applying for a special permit may be converted into multi-family housing units through a special permit from the Board of Appeals. The minimum lot size in this district is 20,000 SF with a maximum building height of 35 feet or 2 ½ stories. This district is located around the neighborhoods adjacent to West Main Street and Birch Meadow Road.



# Chapter 5: Housing Production Strategies

Year	0.5% Increase				1.0% Increase			
	Additional Affordable Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Affordable Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current		146	2,746	5.32%		146	2,746	5.32%
2025	14	160	2,760	5.83%	27	173	2,773	6.30%
2026	14	174	2,774	6.34%	27	200	2,800	7.28%
2027	14	188	2,788	6.85%	27	227	2,827	8.27%
2028	14	202	2,802	7.36%	27	254	2,854	9.25%
2029	14	216	2,816	7.87%	27	281	2,881	10.23%

**TABLE 5: 5-YEAR HOUSING PRODUCTION NUMERIC GOALS**

The goal for each city and town in Massachusetts, as defined by MA General Law Ch. 40B, is to have 10% of its housing stock designated as affordable and listed on the State’s Subsidized Housing Inventory (SHI). Until that 10% is reached, a community can use a certified Housing Production Plan to demonstrate its progress towards that 10% goal and allow the community more control over local development. As explained in the introduction, this Housing Production Plan can be certified by the state if the Town adds affordable housing units at a rate equal to 0.5% or 1% of its current housing units annually. At the 0.5% rate, the HPP will be certified for one year, which would allow the town’s Zoning Board of Appeals to deny a comprehensive permit to a development application under M.G.L. 40B. At the 1% rate, the HPP will be certified for two years.

The Town of Merrimac currently has 146 subsidized housing units listed on the Subsidized Housing Inventory (SHI) as of June 2023. This number represents 5.32% percent of the total year-round housing units as reported by the 2020 U.S Census. Therefore, the Town is 129 SHI-qualifying affordable housing units shy of the 10 percent affordable housing goal.

Over the next five years and beyond, the goal is for Merrimac’s continuously updated HPPs to become “certified” on a recurring schedule, to keep on track towards achieving the 10% 40B minimum. Provided the town takes a proactive approach to housing development, it may be possible for the town to achieve certification in at least one of the next five years.

To produce 0.5 percent of its total units annually as SHI units, Merrimac will need to add an additional 14 SHI-eligible housing units each year. In order to produce 1 percent of its total units annually, the Town will have to produce 27 SHI units annually. It may be a challenging task to reach either of these goals every year during the 5 years of this plan, but it is possible to achieve certification in at least one of those five years.

## Housing Production Strategies

Based on the local needs, existing resources, and development considerations, the following recommended strategies have been developed with Merrimac. The proposed strategies were developed after conversations with residents and town staff to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs.

While some of the strategies do not directly create affordable units, they do serve as a foundation for achieving housing goals, including the creation of a more diverse housing stock in town. This HPP aims to create a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.

### Strategy 1: Investigate models that address creation of starter homes that are “right-sized.”

- ▶ A common concern heard amongst residents during community engagement sessions was the lack of “starter homes” or homes appropriate for downsizing in the community. This commonly refers to housing units, either detached or in a condominium development, that are ownership units containing 1, 2, or 3 bedrooms. If detached, these units are typically on smaller lots.
  - ▷ One way to address this would be for the Town to adopt a “Starter Home District” pursuant to [MA General Law Chapter 40Y](#). The Town should consider adopting a 40Y district locally after reviewing the state regulations. If Merrimac adopts a 40Y district the Town is eligible for [incentive payments](#) for the zoning and creating new units.
- ▶ Merrimac may explore implementing MBTA communities zoning through a locally informed process that best fits the Town's housing and community needs as a way to diversity housing stock and encourage the creation of smaller housing units. Merrimac is currently working on a proposal to create a zoning district that would comply with the MBTA Communities Act. Merrimac has until December 2025 to comply, and will need to pass a compliant bylaw at Town Meeting that year.
  - ▷ Given the flexibility with Merrimac requirements as an “Adjacent Small Town,” the Town may be well positioned to decide on a district location and appropriate dimensional standards that both comply with the act and create opportunity for needed housing types in the Town. Merrimac should be able to keep maximum building heights consistent with current zoning and may want to implement design standards to ensure future development is at a scale and quality consistent with other areas of town.
- ▶ Merrimac's population is aging, which may create an increasing demand for smaller housing types with one-story living. The Town may wish to encourage the development of smaller housing types that may allow residents to age in place within their community. Investigating and adopting general design guidelines for cottage-style housing development and low-density multi-family housing may encourage more opportunities for this style of development. This may include zoning changes that could encourage a variety of housing options, including decreasing the minimum lot size, allowing multi-family housing by-right, and expediting permitting processes for residential development proposals.

### Strategy 2: Consider zoning revisions to encourage infill and mixed-use development in and around the Village Center District.

- ▶ Currently, Merrimac's Village Center zoning district allows for mixed-use housing development by right. However, the Town may wish to examine the current zoning bylaw to identify opportunities for proposed zoning amendments that would encourage additional mixed-use development in the downtown. During Merrimac's community housing sessions, several residents expressed a desire for a variety of housing options around the downtown to encourage a more vibrant, walkable Town center with a mix of residential and commercial developments.
- ▶ In an effort to achieve these changes, the Town may look to investigate and adopt zoning and regulatory changes that

could increase the variety of housing options around the Town center. This may include zoning changes that could encourage a variety of housing options, including decreasing the minimum lot size, allowing multi-family housing by-right, and expediting permitting processes for residential development proposals.

### **Strategy 3: Activate and utilize municipally owned property to develop housing that supports community needs.**

- ▶ The Town is interested in cataloging existing foreclosed and Town owned properties to identify suitable sites for affordable housing development. Factors to consider include current zoning regulations, proximity to amenities, environmental considerations, and community impact. With municipally-owned land the Town is willing to donate, the Town could issue an RFP for affordable housing developers to take over the land and build affordable housing on site. Organizations such as Bread & Roses Housing and Habitat for Humanity have worked in communities across the region on this type of development.
- ▷ There are several properties in Merrimac worth considering for affordable housing development, including the Coastal Metals and former Senior Center properties. The Town is currently working with a non-profit developer to develop new affordable housing units for low- and moderate-income households.

### **Strategy 4: Expand opportunities for direct financial support for Merrimac residents.**

- ▶ Merrimac may wish to explore additional opportunities for direct financial assistance for homeowners and renters in Town, which may help residents offset rising housing costs and provide additional access to housing opportunities. In North Andover, the Affordable Housing Trust has partnered with Bread & Roses Housing to provide downpayment assistance to qualified home buyers using Community Preservation Act funding. Merrimac may look to similar programs offered by other communities to explore the feasibility of developing their own downpayment or rental assistance programs.
- ▷ The Affordable Housing Board of Trustees is currently investigating several potential programmatic offerings that would provide direct financial support to Merrimac residents. One program the AHBT is considering would provide income qualified renters of all ages with first and last month's rental assistance for those moving into new apartments. This program may help reduce the financial barriers renters face to secure affordable housing within the community.
- ▶ Merrimac's population is aging and may face additional housing cost burden challenges with maintenance costs and property taxes. The Town may wish to coordinate with the Council on Aging to explore the feasibility of expanding the Senior Property Tax Work Off program to provide additional opportunities for relief of property tax burden for seniors residents. This program currently allows senior homeowners above 65 years of age to work in the municipal government for a maximum tax rebate of \$1,000 per year. The Town may wish to identify additional funding opportunities in order to expand access to this program to more senior residents.
- ▷ The Town may also look to examine successful programs in other communities to provide senior residents with financial assistance to allow them to remain in their homes. In Norfolk, a new [Retire in Place Assistance \(RIPA\)](#) program provides small grants for eligible senior residents to repair and rehabilitate their properties. Merrimac may look to explore the feasibility of establishing a similar program.

### **Strategy 5: Expand Affordable Housing Board of Trustees (AHBT) program offerings.**

- ▶ Merrimac, along with the Affordable Housing Board of Trustees, can collaborate towards the creation of affordable housing. The AHBT should continue to investigate, evaluate, and purchase suitable property for the development of affordable housing. The Town may also look towards continuing to build relationships and partner with developers with experience in utilizing applicable tax credits (including the Low-Income Housing Tax Credit (LIHTC)) and other effective affordable housing financing tools.

Strategies	Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
Investigate models for the creation of “starter homes” that are “right-sized”.	2-3 years	Planning Board, Town Staff	<ul style="list-style-type: none"> <li>▶ Review the <a href="#">40Y statute</a> to learn basic requirements, including review of <a href="#">incentive payments</a> under chapter 40R the town could be eligible for.</li> <li>▶ Upon release of state regulations in 2024, review regulations and discuss with the planning board the desire to implement a 40Y district in Merrimac.</li> <li>▶ Continue working with MVPC and relevant town boards to develop a 3A compliant bylaw that is best fit for Merrimac.</li> </ul>
Consider zoning revisions around the Village Center District.	1-2 Years	Planning Board, Town Staff	<ul style="list-style-type: none"> <li>▶ Discuss with the Planning Board to examine the current zoning bylaw to identify opportunities for proposed zoning amendments.</li> <li>▶ Investigate zoning and regulatory changes that could increase the variety of housing options around the Town center.</li> </ul>
Activate and utilize municipally owned property to develop housing that supports community needs.	Ongoing	Planning Board, Affordable Housing Board of Trustees, Town Staff, Select Board	<ul style="list-style-type: none"> <li>▶ Meet with organizations like Habitat for Humanity or Bread &amp; Roses Housing to learn how they can assist with the development of affordable housing on Town-owned land.</li> <li>▶ Identify any existing Town-owned land that may be well positioned for affordable housing reuse.</li> </ul>
Expand opportunities for direct financial support for Merrimac residents.	2-3 Years	Affordable Housing Board of Trustees, Council on Aging, Town Staff	<ul style="list-style-type: none"> <li>▶ Explore opportunities to expand direct financial support to renters as well as homeowners through the development of <a href="#">downpayment assistance</a> programs.</li> <li>▶ Expand the Senior Property Tax Work Off program to provide additional housing cost relief to seniors in Merrimac.</li> <li>▶ Examine successful programs in other communities that provide senior residents with additional financial assistance, such as Norfolk’s <a href="#">Retire in Place Assistance (RIPA)</a>.</li> </ul>
Expand Affordable Housing Board of Trustees (AHBT) program offerings.	Ongoing	Affordable Housing Board of Trustees, Town Staff	<ul style="list-style-type: none"> <li>▶ Investigate, evaluate, and purchase suitable property for the development of affordable housing.</li> <li>▶ Build relationships and partner with developers with experience in utilizing applicable tax credits and other effective affordable housing financing tool.</li> </ul>

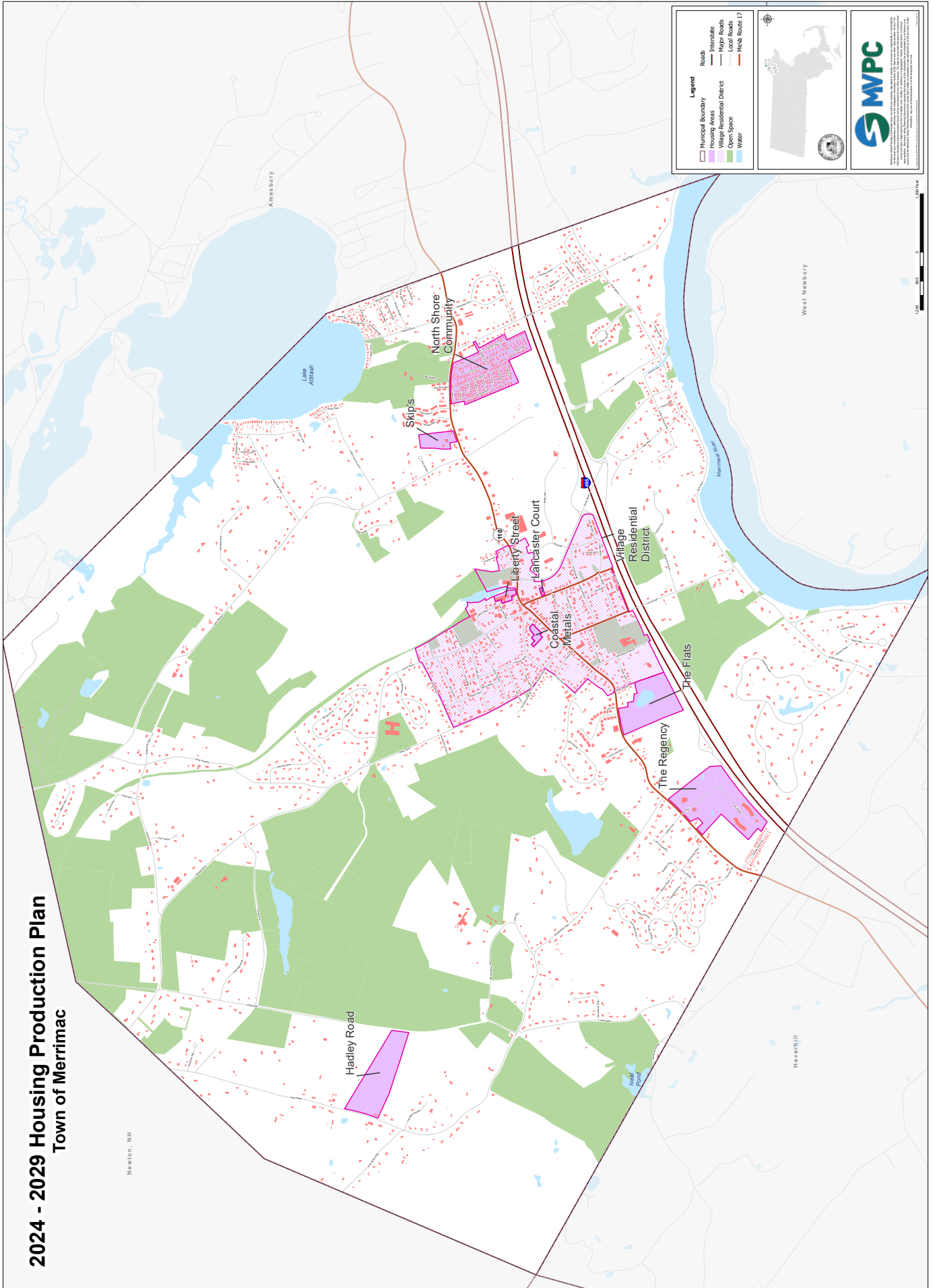
TABLE 6: ACTION PLAN MATRIX

Site Name	Housing Type	Development/ Zoning Type	Status	Tenure	Affordability	Affordable Units	Total Units
The Regency	Multi-Family	Comprehensive Permit	In Progress	Mixed	Mixed		
Coastal Metals	Multi-Family		Permitted	Rental	Affordable	32	32
Lancaster Court	Multi-Family		Permitted	Rental	Affordable	8	8
The Flats	Multi-Family	Comprehensive Permit					
Skip's	Mixed-Use Multi Family	Infill/Reuse	Conceptual				
Liberty Street	Mixed-Use Multi-Family	Infill/Reuse	Conceptual				
Hadley Road	Multi-Family		Conceptual				
North Shore Community	Mobile Home Park	Infill/Reuse	Conceptual				
Village Center District	Mixed-Use Multi-Family	Infill/Reuse	Conceptual				

TABLE 7: HOUSING SITE LIST

# 2024-2029 Housing Production Plan Map

## 2024 - 2029 Housing Production Plan Town of Merrimac



# Endnotes

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- [1] UMASS Donahue Institute, Massachusetts Population Projections
- [2] UMASS Donahue Institute, Massachusetts Population Projections, “Age/Sex Details”
- [3] MA Department of Elementary & Secondary Education, School and District Profiles
- [4] The Waning Influence of Housing Production on Public School Enrollment in Massachusetts. Metropolitan Area Planning Council. October 2017.
- [5] Barber, Llana. Latino City: Immigration and Urban Crisis in Lawrence, Massachusetts, 1945-2000. The University of North Carolina Press, 2017.
- [6] U.S. Census Bureau American Community Survey, 2016-2020 5-year Estimates, Table DP05
- [7] 2006-2010 ACS Estimates, 2011-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001
- [8] 2016-2020 ACS Estimates, Table B25119
- [9] 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4
- [10] 2016-2020 ACS Estimates, Table S2501
- [11] 2016-2020 ACS Estimates, Table B25041
- [12] 2016-2020 ACS Estimates, Table B25024
- [13] 2016-2020 ACS Estimates, Table B20534
- [14] Massachusetts Housing Partnership Data Town and Town Data
- [15] 2016-2020 ACS Estimates, Table B25118
- [16] 2016-2020 ACS Estimates, Table B25118
- [17] 2016-2020 ACS Estimates, Table B25007
- [18] 2016- 2020 ACS Estimates, Table B25070, Table B25091
- [19] 2020 ACS Estimates, Table B17001
- [20] Bankrate.com Housing Affordability Calculator; Author’s Calculations
- [21] CHAS Cost Burden Data, Based on 2016-2020 ACS

# MERRIMAC, MA

