

# MEMO

To: Ipswich HPP Working Group  
From: JM Goldson LLC  
Date: May 22, 2020  
Re: Ipswich Housing Focus Groups

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This memo summarizes the key findings of the focus groups held in May 2020 as part of planning process for the Town of Ipswich's *Housing Production Plan*. Seven one-hour focus groups were held virtually on Zoom over two weeks in mid-May 2020. Forty-four people participated in total, including realtors, town staff, and representatives from the Select Board, Planning Board, Housing Partnership, Zoning Board of Appeals, and Open Space Committee, among others. Participants were given materials to review prior to the focus groups, including handouts and a video with an overview of the Housing Production Plan basics and the key issues and trends from the needs assessment.

The discussions were guided by four overarching questions:

1. *How could your community best strike that ideal balance where you foster greater housing options to meet local and regional needs while also preserving the community's natural and historic assets?*
2. *What are three actions the town should consider implementing in the next 5 years to address housing needs while preserving key natural and historic assets in the community?*
3. *What, if any, constraints would need to be overcome to implement these three actions? These could be political, physical/developmental, social, or economic.*
4. *Considering the development opportunities, constraints, and tradeoffs, where should new housing be built? What areas could accommodate multifamily housing (small and large)? Mixed-use? (Mapping Exercise)*

## Key Findings

**EDUCATION, COMMUNICATION, AND LEADERSHIP.** Participants spoke about a need for education on housing issues and affordable housing development, particularly around density. Participants said it was important for people to understand that sprawling development—a product of low density—potentially runs counter to the Town's values and character, such as open space conservation, historic preservation, and preserving its working farms and agricultural/rural character.

Some residents and community leaders feel Ipswich is dense enough—which some participants said this sets the tone for conversations around housing in town. Participants said there is a need for more leadership and better communication around housing issues. For example, participants felt that it would be better to frame housing development as creating affordable options for people who currently live here—and underscoring that reaching the 10 percent threshold won't solve the affordability and housing needs for many people in Ipswich. Potential solutions discussed included creating a housing group unaffiliated with the Town to help advocate and educate around housing issues.

**WATER.** Any housing development, large or small, would need to include/address how they are going to increase water resources to support more demand. Residents are deeply concerned about the water shortage, droughts, and bans with the existing load—and this is one of the main concerns about any future development.

**REBALANCE CONSERVATION, PRESERVATION, AND HOUSING POLICIES.** Town Meeting and the Town have passed many policies prioritizing conservation, such as creating the open space bond fund to purchase of conservation land or increasing zoning requirements for outer districts. In addition to these, various additional development requirements, like green housing policies, paying into a water fund can increase total development costs—which might make an affordable housing project prohibitive. Participants talked about creating policies that exclude affordable housing from these requirements and in general, talked about how to make desirable and affordable housing development easier. Some participants also mentioned revisiting conservation land that may be less optimal as conservation land and could be better used as housing sites.

**FUNDING AND FEASIBILITY.** Most affordable housing development already requires subsidies and grants to make the project feasible. Many of the actions suggested by participants included ways to increase funding sources, including adopting the Community Preservation Act, creating an Affordable Housing Bond, or becoming designated as an AARP “Age-Friendly Community.” Although there is a need for smaller units, particularly as Ipswich’s population ages, developers are not incentivized to build smaller because larger units can be sold for more. Participants talked about how to best leverage the significant funding available in the Affordable Housing Trust Fund—particularly to develop desirable projects that might be infeasible for a developer. Particular ideas included using funds to acquire parcels to sell to developers for multifamily development or to develop smaller housing projects themselves.

**TOWN CENTER AND OPPORTUNITIES FOR HOUSING.** Most participants agreed that the biggest opportunities for development are close to Town Center in the Central Business District (CBD) and General Business District (GBD)—particularly through the conversion of existing structures into small apartments and near the train station. It is on sewer, walkable, and close to the train station and commercial businesses. Some participants wanted to look for opportunities to incrementally add units to Town Center, such as through one or two unit infills or additions—but noted that recent approval of the infill provision in this area was controversial—with many people who live in Town Center already feel it is too congested. Parking is also an issue that has come up frequently.

## How to Balance Housing Development and Preservation

**INCREASING TOLERANCE OF AND EDUCATION ABOUT DENSITY** – Participants identified that there needs to be more tolerance of density in Ipswich, particularly areas in and around downtown, along Route 1, or along some of Linebrook or Topsfield Rd. According to some participants, residents think of downtown as “dense” because it is the densest area in Ipswich even though compared to similar communities, it isn’t that dense. Participants also noted that the slow pace of development might contribute to some residents being surprised by development proposals.

Participants said it would be better to frame the housing conversation around creating affordable options for people who currently live here—and underscoring that reaching the 10 percent threshold won't solve the affordability and housing needs for many people in Ipswich—such as the 42 percent of residents who earn incomes that may qualify them for low-income housing.

Participants wanted to see more education around “density” and what it means to be dense. They felt it was particularly important for residents to understand that sprawling development—a product of low density—potentially runs counter to the Town’s values and character, such as open space conservation, historic preservation, and preserving its working farms and agricultural/rural character.

**EDUCATION AROUND CHANGING DEMOGRAPHICS** – Participants said that residents are aware that the Town is becoming older but don't understand why. According to participants, one group is comprised of residents who are aging in place after moving here in the 1970s and 1980s and helping shape Ipswich into the community it is today. In addition to having a stake in the community, the desirable and available housing alternatives are more expensive than what they can sell their homes for. For example, the Willowdale subdivision has homes costing \$700,000 and they were bought by older people with money saved up who want to retire in a pleasant place like Ipswich—this is the other group of older adults according to participants. Most seniors looking to stay in Ipswich are looking to buy homes for closer to \$400,000.

Several realtors said that they have many clients who want to downsize and want age-friendly housing—but few smaller single-family or condo options are affordable. Another realtor also mentioned that many of their older adult clients are looking for rental housing.

**PATHWAY FOR LIVING YOUR LIFE AND AGING IN IPSWICH (MARKETING)** At the same time, there is also declining enrollment in the schools and new housing could potentially stall the decrease or reverse it. There is also informal discrimination happening against families with Ipswich’s older buildings because most have lead paint in them. Realtors and residents reported that most young families can't afford to stay in Ipswich so they move elsewhere on the North Shore or farther north to New Hampshire. The lack of single-family options is also an issue—which according to participants, more multifamily elder housing or condos would free up large single-family homes currently occupied by only one or two older adults.

Participants said the Town needs to encourage housing that maintains the cohesiveness of our families and encourages multigenerational living in Ipswich—in the same community or in the same housing unit—rather than becoming a feeder organization for the population of other more vibrant communities.

**REBALANCE PRIORITIES AND POLICIES** - Over the last 20 years, Town Meeting has prioritized passing a number of policies prioritizing conservation, such as the open space bond fund that funds the purchase of conservation land or increasing zoning requirements for outer districts. Development-adjacent policies, like extending municipal sewer to Little Neck didn't pass. Relatively lax zoning requirements in neighboring communities, such as Essex, make these communities more desirable to developers and can create more affordable alternatives for buyers—even if the overall market is more expensive.

**REUSE EXISTING BUILDINGS** – Participants were interested in seeing existing buildings that no longer serve their original need repurposed into housing. Examples of successful projects in town included the YMCA reusing the American Legion property and the Polish League of American Veterans and EBSCO repurposing the Veterans building.

**LESS IS MORE?** A few participants mentioned looking for ways to build smaller, increase the number of units without increasing a footprint, and consolidate and share resources. Some of the ideas included tiny houses, congregate housing, or other cohousing situations. For affordable and over 55 housing, realtors reported that many older adults, particularly older single women, desire housing in a community, like congregate housing, because they don't want to live alone. Participants also mentioned that this could help be environmentally-friendly, stretch limited resources further, and still increase the amount of housing.

**LIVE/WORK OPPORTUNITIES** – A few participants mentioned a desire to see housing that allows people who work in Ipswich to also live in Ipswich—workforce housing and also with COVID, housing that has more people to live/work space.

## Implementation Constraints

**ANTI-GROWTH ATTITUDE** – Participants felt that there is a low tolerance for density and anti-growth sentiment among some residents, particularly around increasing units given the water shortage, and community leaders want to represent and support their constituents. Even on boards that don't directly oversee or review housing development, participants felt that the Town's elected officials set the tone for the community and have the power to encourage or discourage opposition.

**NEED FOR MORE OUTREACH + EDUCATION** – Participants felt that a lack of information, communication, and education around housing in Ipswich makes it challenging to get residents on board for development. Participants also felt that there was a lack of understanding about how low-density leads to sprawl—running counter to the Town's values of open space conservation, historic preservation, and agricultural/rural character.

**2/3 TOWN MEETING VOTE** – This requirement for any zoning changes has made it difficult in the past to get things passed.

**LACK OF FUNDING** – Participants pointed out that affordable housing requires subsidies, grants, or other funding. In the past, the Housing Partnership Board has been constrained by a lack of supplementary funding sources.

**WATER SHORTAGE + INFRASTRUCTURE CONSTRAINTS** - Any housing development, large or small, would need to include/address how to increase water resources to support more demand. People are deeply concerned about the water shortage, droughts, and bans with the existing load—and this is one of the main concerns about any future development. Town staff pointed out that higher density on smaller lots is more desirable for parcels on municipal sewer but doesn't help with recharge for the water supply. For small parcels not on sewer, locating septic systems becomes a challenge.

## PROTECTIVE REGULATIONS THAT INCREASE TOTAL HOUSING DEVELOPMENT COST -

Town wants to promote green housing development, including limiting fossil fuel use and increasing electricity use—which increases total development costs. Higher development costs mean that a developer will likely need to make more units market-rate to make the project feasible. Ipswich River Watershed Association and Town has been looking at creating a plan where new development that uses water would have to pay into a fund that will fix leaks—which would likely add to the cost of housing development.

## FEW PHYSICAL OPPORTUNITIES TO CAPITALIZE ON ZONING PROVISIONS

**FINANCIAL (IN)FEASIBILITY OF BUILDING SMALLER UNITS** – There are already provisions in the zoning bylaw to encourage developers to build smaller, clustered, and more affordable—and the number of bedrooms cannot be regulated under Fair Housing provisions. Developers will build what the market will support and what they can make a profit off of—and larger units can be sold for more money. Participants were interested in looking for ways to further incentivize or require building smaller.

## Suggested Regulatory Actions:

- **ALTER ZONING CODE TO ALLOW MULTIFAMILY BY-RIGHT.** Every group mentioned this as an action. One group talked about adding reasonable restrictions, such as only allowing it for structures up to 4-8 units. If the lot is unusual or a parking problem, it requires a special permit from the Planning Board but by-right would give a real foundation to building these types. Zoning changes that allow multifamily would be one way to allow younger folks to enter the community, particularly near the train station.
- **REVISIT THE INCLUSIONARY ZONING PROVISION.** In every case but one, if the developer wanted to add density beyond the zoning code, they opted to make in-lieu payments rather than create an affordable unit. Participants were curious about potentially amending the provision to have the Town get greater benefit in those additional units, such as renting the units at moderate rents rather than subsidized.

Developments under 10 units have to pay \$10,000 per unit—so a 3-unit development would require \$30,000. In other communities, such as Beverly or Wellesley, the in-lieu payments are much higher than they are here—but the type of developers are also different. In Ipswich, developers are often smaller mom-and-pop developments that are adding one or two units to a mixed-use buildings. This triggers the inclusionary zoning provisions and the fee can be hard for them to pay—and often will walk away instead of building. Participants discussed adding in more flexibility for the fee scale for developments of one or two units—and have inclusionary zoning kick in at 3, and then scale up exponentially for bigger developments (3-6; 6 and on) with a sliding fee based on number of units. One concern raised with this structure is that it could discourage development of larger unit developments.

- **AMEND THE GREAT ESTATE BYLAW.** This is currently used for lots that are 50 acres or more and could be amended to allow greater flexibility in eligibility requirements and favor the creation of housing development. Been used 50/50 to create housing and businesses. Used to create both Turner Hill, a 60-home development, and New England BioLabs, a biotech company. Participants mentioned that this could be appropriate to use for the Sisters of Notre Dame property or other large sites outside of the downtown.
- **INCREASE ALLOWABLE DENSITY IN SOME AREAS.** Many groups discussed increasing density around the Train Station, either through a Transit-Oriented Development (TOD) zone around the train station or allowing more mixed-use. Currently, this area is zoned as General Business and Central Business Districts (GBD and CBD) which allow higher densities than the rest of Town but not a TOD designation. Transit-oriented affordable housing is one way to enrich and diversify the age groups in the community. Group also discussed expanding the Intown Residential District zoning and development provisions to other areas of Town. For areas that are zoned for higher density, like the Intown Residential District, the norm is still single-family development.
- **ALLOW MIXED-USE ALONG ROUTE 1** to protect the commercial tax base but create opportunities for residential.

## Suggested Programmatic and Capacity Actions

- **FORM A GRASSROOTS HOUSING GROUP.** This group would not be affiliated with Town government and could work on messaging, education, and evaluating potential housing projects. It could be supported by CHAPA and composed of members with housing, infrastructure, environmental, and other points of view to evaluate and address limitations/queries about projects. Examples in other communities include Housing Medford, Equitable Arlington, or Lawrence CommunityWorks.
- **REPURPOSE UNDERUTILIZED/AVAILABLE TOWN-OWNED LAND AND BUILDINGS FOR HOUSING DEVELOPMENT.** If a public safety building project moves forward, the fire station and police station are sites or buildings in prime locations near downtown that could be converted into housing.
- **ENCOURAGE LOCAL INITIATIVES TO SUPPORT ACQUISITION OF PARCELS FOR AFFORDABLE HOUSING AND HOUSING DEVELOPMENT ON KEY PARCELS,** such as parcels downtown near transit and shops to support seniors or single-family or multifamily units near transit for young commuters. Local initiatives could include new funding sources such as through the creation of an Affordable Housing Bond, similar to the Open Space Bond, or adoption of the Community Preservation Act (CPA) to allow the Town to acquire parcels for affordable housing. It could also include seeking out more partnership projects between developers and the town to provide housing requiring deeper subsidies than what could be provided through the market alone.
- **PURSUE BECOMING AN AARP “AGE-FRIENDLY COMMUNITY.”** This program sponsored by WHO and AARP would make the town eligible for some funding to support housing and other



related factors including transportation, communication, and socialization. Tufts University also has some funding and technical assistance available to help communities apply.

- **WORK WITH CONSERVATION ORGANIZATIONS** to identify current land that is not premium conservation land that could be better used as housing development sites. This could include properties with conservation restrictions uphill, such as the Greenbelt or the Fellows Road conservation area currently owned by Biolabs.
- **INCREASE SUPPORT FOR FIRST-TIME HOMEBUYERS.** Participants mentioned that there is high demand for entry-level homes—buyers are looking to purchase a home for \$300-350K.

## Affordable Housing Trust Fund Actions

The Affordable Housing Trust Fund has the largest amount of funding since creation. According to one participant, it is between \$300K and 450K with an additional \$100K grant pending for rental assistance under COVID. Participants expressed an interest in capitalizing on the large swell of funds and using them to support a major effort—and expressed a desire for the AHTF or Town to be more flexible to act quickly when opportunities come on the market. Some specific ideas mentioned by participants included:

- Provide acquisition funding for existing multifamily housing on the market. This could help developers have site control while waiting to get needed subsidies.
- Create capacity to develop small housing projects either with Town’s Housing Authority or through a non-profit relationship, like they have in Gloucester.

## Potential Housing Sites and Areas (Mapping Exercise)

As part of the *Housing Production Plan*, the plan must identify areas to rezone or sites to support potential housing development. One group argued in favor of talking about districts, rather than specific sites. Another group wanted to see specific discussion on rezoning targeted sites rather than general areas—particularly where the existing neighborhood character doesn’t reflect what’s allowed by zoning.

**TOWN CENTER** - Most participants agreed that the biggest opportunities for development are close to Town Center in the Central Business District (CBD) and General Business District (GBD)—particularly through the conversion of existing structures into small apartments. It is on sewer, walkable, and close to the train station and commercial businesses. Some participants wanted to look for opportunities to incrementally add units to Town Center, such as through one or two unit infills or additions—but noted that recent approval of the infill provision in this area was controversial—with many people who live in Town Center already feel it is too congested.

However, some participants felt that the downtown was already pretty dense and lacked significant opportunities for development. Many of the lots are narrow and skinny—which would have difficulty complying with the current setback and minimum lot size requirements. Participants also noted that incremental or infill developments in this area have historically gotten pushback, particularly for multifamily proposals. Parking is also an issue that has come up frequently.

**REUSE OF EXISTING BUILDINGS.** Participants were interested in seeing conversion of existing structures in and near Town Center, such as the fire station, police station, current Winthrop Elementary School site, the K-Club downtown near train station, or Masonic Lodge on Topsfield, into small apartments. K-Club was particularly enticing due to its location near the train station and the possible transformation of a dilapidated building. Some participants noted that there has been some pushback in the past against using historic buildings for affordable housing.

**LOTS AROUND THE TRAIN STATION AND EBSCO** – There are some underutilized parcels here currently zoned to allow multifamily at higher density with special permit. One parcel is the town parking lot which has been looked at in the past but some officials were not interested then. Development around the train station may require structure parking—which might be prohibitively expensive—to replace the existing parking, perhaps at the Hammond Street Lot.

#### **OTHER PARTICULAR SITES IN TOWN CENTER MENTIONED BY PARTICIPANTS INCLUDED:**

- RIDGEDALE GAS STATION
- FAMILY DOLLAR
- WASHINGTON/BROWN STREET
- MARKET STREET, particularly adding upper residential floors to the one-story buildings here.
- VACANT PROPERTY ON SCHOOL STREET BEHIND THE MIDDLE/HIGH SCHOOL
- BROWN SQUARE AREA
- UPWARD MOTOR CLUB
- TOWN HALL –Some talked about redeveloping the building into condos, while others mentioned that the football field in the back could be appropriate for 8-10 units. There were concerns about having sufficient parking for that area.
- LORD SQUARE – little busy and congested but underdeveloped properties and potentially favorable landlords for creating rental and affordable housing here.

#### **GREAT ESTATES / LARGER PARCELS OUTSIDE TOWN CENTER**

- MASONIC LODGE
- SISTERS OF NOTRE DAME (Jeffery's Neck Road)
- FORMER CANDLEWOOD GOLF COURSE – The wetlands on the site might make it challenging to develop an appropriate and feasible design.
- 26 SPRING STREET.
- ROUTE 1 (NORTH OF LINEBROOK ROAD)– Participants were interested in allowing mixed use in this otherwise commercial area. It would protect commercial tax base but future residents would likely require a car here. Some suggestions included creating minimum densities to maximize potential and trade-offs with commercial.

#### **SITES WITH MIXED-COMMENTS**

- GREAT NECK– There is potential development for one fairly large property on the Neck but participants seem skeptical that residents would support it. Participants talked about conserving part of this site as open space or to develop a small-scale clinic—for during high tide events when the Neck is separated from the rest of Town.
- OPEN SPACE/AGRICULTURAL LAND. Some participants expressed interest in looking at less-ideal conservation land, such as Green Belt site or the Fellows Road site owned by New



England BioLabs. Other participants expressed a desire to protect the Town's remaining farmland sites, particularly in light of losing agricultural land due to 40B developments over the last couple of years.

- LINEBROOK ROAD (161 TOPSFIELD ROAD) – This is a town-owned property but participants felt it was probably not a big development opportunity.
- 126 COUNTY ROAD – This site is currently a largely underutilized medical offices that sits next to open space and Cable Gardens Apartments. The 40B Comp Permit at 120 County Road did just get approved and there was concern about this area becoming the “subsidized housing area.”
- 300 HIGH STREET – Town-owned but the back of the property butts up against the Dow Brook Reservoir so any development would need to be very conscious of water and wastewater issues.