**Community**

Gloucester makes up **71%** of the total population but **82%** of the poverty for the Cape Ann region. (Gloucester, Rockport, Manchester, Essex)

Gloucester is home to an estimated population of **29,952** (2021) and **13,168** households (2.24 ppl).

Our community is rapidly aging with a median age of **50** and **25%** of the population **65 or older**.

The racial and ethnic majority is **92%** white and **90%** Non-Hispanic or Latinx.

Gloucester’s economy employs **15,800** but only **48%** live here so **8,216** of our local workforce is either unable to find adequate housing or chooses to live elsewhere.

**Housing Costs**

Average Monthly Cost for a Studio or One Bedroom Rental **$1,900**

**Average Monthly Cost** for a Two or Three Bedroom Rental **$2,500**

2022 Median Sale Price for a Single Family Home **$653,000**

An increase of **45%** since 2017

A $15 min. wage worker needs to work more than **90 hrs/week** to afford a one bedroom rental.

A family with a $2,500/mo, 2-3 bedroom rental needs to earn $90K/yr to keep housing costs at **30%** of income.

**Incomes**

Gloucester’s median annual income: for an **Individual** is **$64,141** for a **Household** (2.24 ppl) is **$82,984**

An estimated **2,785** people live below the national poverty level, **13%** are children under age 18.

**Low Income Households**

Federal and state housing programs define low, very low, and extremely low income households by size and income, with eligibility measured as a percent of Area Median Income (AMI).

<table>
<thead>
<tr>
<th>Income Level</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% AMI</td>
<td>$29,450</td>
<td>$33,650</td>
<td>$37,850</td>
<td>$42,050</td>
</tr>
<tr>
<td>50% AMI</td>
<td>$49,100</td>
<td>$56,100</td>
<td>$63,100</td>
<td>$63,100</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$78,300</td>
<td>$89,500</td>
<td>$100,700</td>
<td>$111,850</td>
</tr>
</tbody>
</table>

**Housing Supply**

Estimated Housing Units: **15,133**

<table>
<thead>
<tr>
<th></th>
<th>63% Owner Occupied</th>
<th>37% Renter Occupied</th>
</tr>
</thead>
</table>

The 1969 Comprehensive Permit Law, requires MA cities/towns to have at least **10%** of their housing stock set aside as affordable housing. According to the Subsidized Housing Inventory (SHI), used to measure a community’s stock, Gloucester has yet to meet this minimum target.

Estimated SHI Units: **1,011**

89 Homeowner Units

922 Rental Units

Estimated waitlist for subsidized rental housing **3 to 6 years**.

**A HOUSING COST BURDENED COMMUNITY**

The most common measure to understanding a community’s housing affordability need is the percent of income that households spend on housing costs.

**48%** of Gloucester renter households are housing cost burdened spending more than **30%** of income on housing costs.

**26.2%** of renters are severely cost burdened spending more than **50%** of income on housing costs.

**36%** of Gloucester homeowner households are housing cost burdened.

**13%** of homeowners are severely cost burdened.

**60%** of Gloucester households meet the income eligibility levels for federal and state housing programs.

Communities where more than **30%** of households are cost burdened have an affordable housing shortage.

**Sources:** 2017-2021 ACS 5-year Census; MLS Property Information Network; Zumper Rental Platform; City of Gloucester & DHCD SHI Inventory; Gloucester Housing Authority; Action Inc. Community Assessment Report 2021-2023; National Low Income Housing Coalition, The Gap 2023
Housing for All Gloucester (H4AG) is a community organization focused on creating solutions to increase fair, affordable, and environmentally sustainable housing that supports the cultural and economic diversity of Gloucester.

H4AG GOALS

SUPPORT
- inclusive, fair, economically, culturally and racially equitable planning and zoning across all neighborhoods
- the creation of housing that is affordable to those with moderate, limited-wage or fixed incomes
- housing that preserves green/open space, utilizes clean, renewable energy, and addresses our climate and environmental related challenges

ADVOCATE
- for a range of policies and projects to increase affordable housing — both rental and homeowner

PROMOTE
- the preservation and expansion of existing multi-family housing
- community engagement and understanding that more affordable housing is a benefit to all and connected to our City’s economic vitality

ENGAGE
- city officials, allies, and neighbors to identify funding resources, housing and land use opportunities that will expand housing diversity and affordability

LEARN MORE ABOUT HOUSING4ALL GLOUCESTER:
- Visit our Website: www.housing4allgloucester.org
- Follow Us: www.facebook.com/Housing4AllGloucester
- Email Us: housing4allgloucester@gmail.com
- Sign Up & Get Involved: www.housing4allgloucester.org/getinvolved