

**Select Board Meeting**

Monday, December 8, 2025 at 6:30 PM  
Town Offices, Select Board Room  
36 Bartlet Street, Andover, MA 01810  
Meetings are televised on Comcast Channel 22 and Verizon Channel 45

RECEIVED  
TOWN CLERK'S OFFICE  
2025 DEC -4 PM 4:27  
TOWN OF ANDOVER, MA

I. **Call to Order – 6:30 P.M.**

II. **Opening Ceremonies**

A. Moment of Silence/Pledge of Allegiance

III. **Town Manager Report**

IV. **Communications/Announcements/Liaison Reports**

V. **Public Comment**

I. **Public Hearings**

A. Capital Improvement Program FY2027 – 2031 (2<sup>nd</sup> Reading)

Select Board to vote to accept the Town Manager’s recommended Capital Improvement Program. Board to receive preliminary FY2027 revenue and expense summary.

II. **Regular Business**

A. Debt Issuance

Board to vote to approve annual long-term borrowing program for exempt and non-exempt capital projects.

B. Merrimack Valley Planning Commission

Merrimack Valley Planning Commission to present the Andover Housing Production Plan. Board to consider voting to adopt the plan.

C. Policy Handbook Update and Prioritization

Board to receive a review from Town Counsel and discuss next policies for development.

III. **Adjourn**

**Summary of Town Manager Staff Appointments**

The Town Manager is pleased to announce the following appointments:

Department	Name	Position	Date of Hire	Rate/Term
Fire Rescue	Joshua Williams	Firefighter	12/08/2025	\$68,058/year

*If any member of the public wishing to attend this meeting seeks special accommodations in accordance with the Americans with Disabilities Act, please contact Amy Heidebrecht in the Town Manager’s Office at 978-623-8213 or by email at [amy.heidebrecht@andoverma.us](mailto:amy.heidebrecht@andoverma.us)*



Alex Magee  
Deputy Town Manager  
Administration & Finance

# TOWN OF ANDOVER

Administration & Finance  
36 Bartlet Street  
Andover, MA 01810  
978-623-8217  
[www.andoverma.gov](http://www.andoverma.gov)

**To:** Alex Vispoli, Select Board Chair, and Members of the Select Board  
**From:** Alex Magee, Deputy Town Manager – Administration & Finance  
**Date:** December 4, 2025  
**Re:** Long-Term Bond Issuance and Capital Project Update

---

## **Background**

As the Select Board is aware, the Town of Andover issues bonds annually as part of the normal course of business to fund the Capital Improvement Plan approved by Town Meeting and to fund any debt-excluded projects approved by residents at the ballot box. For your consideration and vote of approval on December 8 is a **long-term bond issuance in the amount of \$38,565,000**. Details of the issuance can be found below and in the attached document.

## **Bond Issuance Details**

The funds from this issuance will support a combination of important projects across the Town, including:

- **West Elementary School Building Project:** Over \$26 million for permanent financing as the project nears closeout.
- **Water and Sewer Infrastructure:** \$8.7 million, including \$6 million for water main replacements, Wood Hill Pumps & Motor Control Centers, Raw Water Pumping Station, and Shawsheen River Outfall Sewer.
- **School Projects:** \$631,400, including office renovations at West Middle School, generator replacement at Sanborn Elementary, playground design at Sanborn Elementary, and turf field work at Lovely Field and Wood Hill Middle School.
- **Town Projects:** \$3,824,000, including roof replacements (Public Safety Building and Memorial Hall Library), Elm Square safety improvements, Fire Rescue vehicles, ADA kayak launch at Nason's Landing, DPW large vehicle replacement, fire suppression systems, storm drainage improvements, cemetery upgrades, library carpet and HVAC, Central Fire Station painting, shed demolition, gazebo repairs, and town office renovations.

## **Competitive Bond Market and Premiums**

The Town's commitment to strong financial management allowed us to recently reaffirm our **AAA rating from Standard & Poor's**, the highest possible rating. This enables borrowing at the most favorable rates.

- **Interest Rate for this borrowing:** 3.775%
- **Premium Received:** \$1,715,000

## **What Are Premiums and Why Do They Matter?**

Premiums occur when investors bid above the face value of the bonds to secure the stated interest rate. These premiums reduce the amount the Town needs to borrow, effectively lowering our debt burden. In this issuance, the \$1.715 million premium reduced the planned borrowing from \$40,280,000 to \$38,565,000

### **Projects funded entirely or partially by premium include:**

- \$647,800 for West Elementary Design & Construction
- \$500,000 for Fish Brook Pumping Station
- \$100,000 for Fish Brook Intake Replacement
- \$67,600 for Wood Hill Pumps & Motor Control Centers
- \$25,000 for Shawsheen River Outfall Sewer
- \$48,600 for Wood Hill Middle School Turf
- \$250,000 for Town Buildings carpet & flooring
- \$61,000 for Memorial Hall Library Carpet & HVAC
- \$15,000 for Shawsheen River Access Improvements

## **Capital Project Progress and Outstanding Funds**

Questions have arisen regarding unspent capital funds. These funds are usually, but not always, expended within the 12-24 months from the time of appropriation. Maintaining balances is often attributed to at least one of the following:

- Project is ongoing
- Fiscal year start (i.e., July 1) limiting construction season availability
- Cost efficiencies in delaying projects, or sequencing investment differently than originally anticipated
- Market conditions, supply chain delays and/or staffing challenges
- Project has concluded and has remaining funds that are statutorily limited for other purposes

Currently, the Town has a total of \$31.9 million in unspent capital dollars, including \$22.4 million in the General Fund and \$9.5 million in the Enterprise Fund. Information relative to existing balances is below

- **General Fund:** \$22.4 million remains in General Fund capital accounts across 74 projects. Approximately 61% of the outstanding balance is part of the issuance that is currently being finalized. While many of the existing balances are small due to limitations on potential uses, a general and aggregated categorization of significant remaining balances is as follows:
  - \$10.3 million tied to West Elementary
  - \$1 million for sidewalk programs
  - \$2 million for various Major Town projects
  - \$2.2 million for various Major School projects

- **Enterprise Funds:** \$9.5 million remains in Enterprise Fund capital accounts across 29 projects. Approximately 50% is part of the issuance that is underway. 38% is attributable to major planned sewer projects including the Shawsheen Pump Station and Shawsheen River Interceptor improvements.

Additionally, **\$23.5 million in authorized but unissued debt** remains across seven projects, including various Shawsheen River pump station and sewer improvements, West Elementary, conservation land acquisition, and Pension Obligation Bonds (POB). Of the \$23.5 million unissued, 40% is the remaining \$10 million within the POB authorization and 41% is the balance in the West Elementary authorization, which is not expected to be borrowed at the end of project closeout. The remaining unissued debt either has a planned use or is intended to remain unissued until there is a specified acquisition (Conservation Property Authorization.)

### **Conclusion**

This bond issuance reflects the Town's continued commitment to responsible financial management and investment in critical infrastructure and community projects. The AAA rating and competitive bidding process ensure that we will secure the most favorable terms for taxpayers while advancing essential capital priorities.

(Please Note: The following statements are an essential part of the permanent bond record. Read them carefully before signing this certificate. Advise Troutman Pepper Locke LLP of any inaccuracy.)

Town of Andover, Massachusetts

\$38,565,000

General Obligation Municipal Purpose Loan of 2025 Bonds  
dated December 18, 2025

SIGNATURE, NO LITIGATION AND OFFICIAL STATEMENT CERTIFICATE

A. Certificate of Authorized Officers. We, the members of the Select Board and the Treasurer of the Town of Andover, Massachusetts (the “Town”), certify that we have signed each of the \$38,565,000 General Obligation Municipal Purpose Loan of 2025 Bonds (the “Bonds”) of the Town dated December 18, 2025, payable October 1 of the years and in the principal amounts, and bearing interest at the respective rates as follows:

<u>Year</u>	<u>Amount</u>	<u>Interest Rate</u>	<u>Year</u>	<u>Amount</u>	<u>Interest Rate</u>
2026	\$1,010,000	5.00%	2039	\$1,385,000	4.000%
2027	1,325,000	5.00	2040	1,410,000	4.000
2028	1,335,000	5.00	2041	1,380,000	4.000
2029	1,355,000	5.00	2042	1,410,000	4.000
2030	1,370,000	5.00	2043	1,450,000	4.000
2031	1,210,000	5.00	2045	3,010,000	4.000
2032	1,235,000	5.00	2046	1,040,000	4.000
2033	1,230,000	5.00	2047	1,085,000	4.000
2034	1,260,000	5.00	2048	1,125,000	4.000
2035	1,290,000	5.00	2049	1,175,000	4.000
2036	1,295,000	5.00	2050	1,220,000	4.125
2037	1,320,000	4.00	2055	6,290,000	4.250
2038	1,350,000	4.00			

The Bonds maturing on October 1, 2045 and October 1, 2055 (each a “Term Bond”) shall be subject to mandatory redemption or mature as follows:

Term Bond due October 1, 2045

<u>Year</u>	<u>Amount</u>
2044	\$1,485,000
2045*	1,525,000

\*Final Maturity

October 1, 2055

<u>Year</u>	<u>Amount</u>
2051	\$1,275,000
2052	1,330,000
2053	1,390,000
2054	1,450,000
2055*	845,000

\*Final Maturity

The Bonds shall be subject to redemption, at the option of the Town, upon such terms and conditions as are set forth in the Official Statement prepared in connection with the Bonds dated November 20, 2025 (the "Official Statement").

A book entry system is being used to evidence ownership and transfer of the Bonds on the records of The Depository Trust Company ("DTC"). The Bonds are registered in the name of "CEDE & CO." as nominee for DTC and immobilized in the custody of DTC. All of the Bonds are similar in form and similarly executed, and each Bond bears (either by impression or in facsimile) the Town seal, which is also affixed to this certificate.

We, the members of the Select Board of the Town, certify that we have authorized the use of any facsimiles of our signatures that may be printed on the Bonds.

We, the said officers, also certify as follows:

1. Authority. The Bonds<sup>1</sup> are issued pursuant to a vote of the Select Board adopted at a meeting duly called and held on December 8, 2025 and the following statutes and votes of the Town:

- (a) \$25,352,000 - \$151,661,968 School Project Loan, Chapter 70B Bonds (West Elementary School) under G.L. c.70B and a vote of the Town passed June 5, 2021 (Article 15), excluded from the limitations of Proposition 2 ½, so-called, on June 15, 2021 (Question 2);

---

<sup>1</sup>See Paragraph A(2) below for the amount of bond premium which will be applied to reduce the borrowing authority under certain of the town meeting votes.

- (b) \$6,000,000 - \$6,000,000 portion of \$10,000,000 Water/Sewer Enterprise Capital Projects Bonds under G.L. c.44, §8(5) and a vote of the Town passed April 29, 2025 (Article 8);
- (c) \$1,850,000 - \$1,850,000 portion of \$10,000,000 Water/Sewer Enterprise Capital Projects Bonds under G.L. c.44, §8(4) and a vote of the Town passed April 29, 2025 (Article 8);
- (d) \$1,779,000 - \$2,090,000 Major Town Projects portion of \$4,830,000 General Fund Capital Projects Bonds under G.L. c.44, §7(1) and a vote of the Town passed April 29, 2025 (Article 6);
- (e) \$631,400 - \$680,000 Major School Projects portion of \$4,830,000 General Fund Capital Projects Bonds under G.L. c.44, §7(1) and a vote of the Town passed April 29, 2025 (Article 6);
- (f) \$582,400 - \$650,000 portion of \$10,000,000 Water/Sewer Enterprise Capital Projects Bonds under G.L. c.44, §8(4) and a vote of the Town passed April 29, 2025 (Article 8);
- (g) \$600,000 - \$600,000 portion of \$4,830,000 General Fund Capital Projects Bonds under G.L. c.44, §7(1) and a vote of the Town passed April 29, 2025 (Article 6);
- (h) \$565,000 - \$565,000 portion of \$4,830,000 General Fund Capital Projects Bonds under G.L. c.44, §7(1) and a vote of the Town passed April 29, 2025 (Article 6);
- (i) \$480,000 - \$495,000 portion of \$4,830,000 General Fund Capital Projects Bonds under G.L. c.44, §7(1) and a vote of the Town passed April 29, 2025 (Article 6);
- (j) \$325,000 - \$4,000,000 Sewer Bonds (Shawsheen River Outfall Sewer Construction) under G.L. c.44, §7(1), and a vote of the Town passed April 30, 2008 (Article 33).
- (k) \$300,000 - \$300,000 portion of \$4,830,000 General Fund Capital Projects Bonds under G.L. c.44, §7(1) and a vote of the Town passed April 29, 2025 (Article 6);
- (l) \$100,000 - \$100,000 portion of \$4,830,000 General Fund Capital Projects Bonds under G.L. c.44, §7(1) and a vote of the Town passed April 29, 2025 (Article 6);
- (m) \$0 - \$500,000 portion of \$10,000,000 Water/Sewer Enterprise Capital Projects Bonds under G.L. c.44, §8(4) and a vote of the Town passed April 29, 2025 (Article 8); and

- (n) \$0 - \$500,000 portion of \$9,000,000 Water and Sewer Enterprise Capital Projects Bonds under G.L. c.44, §8(4) and a vote of the Town passed June 5, 2021 (Article 25).

2. Description and Purpose of Bonds. The Town is issuing and delivering the Bonds simultaneously with the delivery of this certificate. The following amounts of the issue are for the following purposes including the payment of \$11,485,000 bond anticipation notes:

	<u>Principal</u>	<u>Premium</u> <sup>2</sup>	<u>Total Amount of Proceeds</u>	<u>Purpose</u>
(a)	\$25,352,000	\$647,800	\$26,000,000	West Elementary School construction
(b)	\$6,000,000	\$0	\$6,000,000	water main replacement and distribution improvements
(c)	\$1,850,000	\$0	\$1,850,000	raw water pumping station
(d)	\$1,779,000	\$311,000	\$2,090,000	Central fire station carpeting and paint; Memorial Hall Library carpeting, HVAC redesign and roof design and construction; public safety building roof replacement; Spring Grove Cemetery projects; Town buildings carpet and floor replacement; Town buildings fire suppression; and Town offices building renovations
(e)	\$631,400	\$48,600	\$680,000	AHS Lovely field design; Sanborn Elementary playground and generator replacement; West Middle School main office

---

<sup>2</sup>\$1,715,000 of the premium received by the Town in connection with the sale of the Bonds has been allocated to project costs pursuant to G.L. c.44, §20, as amended, and the amount authorized to be borrowed for each project has been reduced accordingly. The remaining unallocated premium on the Bonds will be applied or appropriated in accordance with G.L. c.44, §20.

				renovations; and Wood Hill Middle School and High Plain Elementary School turf expansions
(f)	\$582,400	\$67,600	\$650,000	Wood Hill pumps and motor control centers
(g)	\$600,000	\$0	\$600,000	Elm Square safety improvements
(h)	\$565,000	\$0	\$565,000	fire rescue vehicles
(i)	\$480,000	\$15,000	\$495,000	Shed demolition at Deyermond Field; ADA kayak launch facility at Nason's Landing; Shawsheen River access improvements; and structural repairs to The Park gazebo
(j)	\$325,000	\$25,000	\$350,000	sewer reconstruction at Shawseen River outfall
(k)	\$300,000	\$0	\$300,000	public works vehicles
(l)	\$100,000	\$0	\$100,000	minor storm drainage improvements
(m)	\$0	\$500,000	\$500,000	Fish Brook pumping station
(n)	\$0	\$100,000	\$100,000	Fish Brook intake replacement

3. Other Debt. No other debt has been incurred under those votes except for the following bonds and bond anticipation notes:

- (a) \$7,000,000 bonds issued December 16, 2021; \$50,000,000 bonds issued July 28, 2022; \$34,000,000 bonds issued December 14, 2023; \$11,135,000\* notes dated June 12, 2025 and payable December 19, 2025;
- (b)-(i) none;

(j) \$1,500,000 bonds issued March 15, 2009; \$300,000 bonds issued February 24, 2011; \$250,000 bonds and premium issued December 14, 2023; \$1,250,000 bonds dated December 12, 2024; and \$350,000\* notes dated June 12, 2025 and payable December 19, 2025; and

(k)-(n) none.

\*To be permanently financed with a portion of the proceeds of this issue.

4. Maturity Schedule. The Bonds constitute a consolidated issue for purposes of G.L. c.44, §16 of the General Laws. Each component of the Bonds matures at such times and in such amounts as set forth in Appendix A attached hereto.

5. School Building Assistance Grant. On or before the date hereof, the Town was awarded a grant in the aggregate amount of \$46,063,216 from the Massachusetts School Building Authority for the West Elementary School project being financed in part with the proceeds of the \$25,352,000 portion of the Bonds referred to in Paragraph 1(a) above and has received \$40,529,616 on account of such grant as of the date hereof.

6. Approval of Sale. We approve the sale of the Bonds to Janney Montgomery Scott LLC (the “Purchaser”) at par and accrued interest plus a premium of \$1,916,767.34.

B. Delivery and Receipt. I, the Treasurer, certify that the Bonds were delivered on this date and that the full purchase price including accrued interest for the period, if any, from the date of the Bonds to this date was received from the Purchaser on this date.

C. Certificate as to Official Statement. I, the Town Treasurer, certify as follows:

(a) I have reviewed the Preliminary Official Statement dated November 13, 2025 (the “Preliminary Official Statement”) and the Official Statement relating to the sale of the Bonds.

(b) To the best of my knowledge and belief, the Preliminary Official Statement (excluding Appendices B and C, as to which no view is expressed) did not, as of its date and as of the date of sale of the Bonds, and the Official Statement (excluding the prices or yields on the cover page, and Appendices B and C, as to which no view is expressed) did not as of its date and does not as of this date (which is the date of delivery of the Bonds), contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made therein, in the light of the circumstances under which they were made, not misleading.

(c) Since the date of the Official Statement there has been no material adverse change in the financial condition or affairs of the Town except as set forth in or contemplated by the Official Statement.

D. Debt Limit. I, the Treasurer, certify that at the time of their authorization, the Bonds were, and on the date hereof are, within every applicable debt and other limit prescribed by law or otherwise.

E. Certificate of Town Clerk. I, the Town Clerk, certify as follows:

(a) Signatures and Incumbency. The signatures of the Treasurer and members of the Select Board as appearing below are the genuine, electronic, or facsimile signatures of the persons who executed the Bonds and who held those offices when the Bonds were executed and when the Bonds were delivered.

(b) Open Meeting Law. Except for the town meetings called pursuant to G.L. c.39, §10, all proceedings essential to the authorization and issue of the Bonds and deliberations of a quorum relating thereto have been taken at a meeting or meetings open to the public; notice of each such meeting was filed in my office and publicly posted in the time and manner set forth in G.L. c.30A, §§18-25, as amended, or, if applicable, in accordance with an alternative method of notice prescribed or approved by the Attorney General as set forth in 940 CMR 29.03(2)(b); no deliberations, decision or vote in connection with the Bonds were taken in executive session and no vote was taken by secret ballot; and the official record of each such meeting was made available to the public and remains available to the public as set forth in G.L. c.30A, §§18-25, as amended.

(c) Proceedings. No proceeding essential to the issue of the Bonds has been repealed or amended except as stated in Paragraph A(1) above, and no proceedings have been taken relating to the Bonds other than those certified to Troutman Pepper Locke LLP.

(d) Bylaws. The bylaws described below are the only bylaws or standing votes of the Town affecting the authorization, sale or issue of the Bonds, including the calling and conduct of town meetings, or the use of assessments or other charges imposed to pay for any project financed by the Bonds, and there has been no change therein affecting those matters in any way except as may be indicated below:

Code of By-Laws Town of Andover as amended through May 1, 2023 as certified to Troutman Pepper Locke LLP on November 19, 2024.

(e) Home Rule. The Town has not adopted a home rule charter and the Town has not amended or repealed any special law relating to the Town through the use of home rule procedures.

(f) Development Districts. The Town has not established any development districts pursuant to G.L. c.40Q.

F. Repayment Schedule. We, the Treasurer and the members of the Select Board certify that the maturities of each component of the Bonds, in our opinion, are arranged so that for each issue the amounts payable in the several years for principal and interest combined are as nearly equal as practicable or are in accordance with a schedule providing a more rapid amortization of principal.

G. Execution of Counterparts and Delivery by Electronic Means. This certificate, as well as any other certificates or documents relating to the Bonds (collectively, the “Documents”), may be executed in several counterparts, each of which shall be regarded as an original and all of which shall constitute one and the same document. Delivery of an executed counterpart of a signature page to a Document by electronic mail in a “.pdf” file or by other electronic transmission shall be as effective as delivery of a manually executed counterpart signature page to such Document. Electronic signatures on any of the Documents shall be deemed original signatures for the purposes of the Documents and all matters relating thereto, having the same legal effect as original signatures.

H. No Litigation; No Financial Interest. All of the undersigned certify that there has been no litigation affecting the validity of the Bonds or the power of the Town to levy and collect taxes to pay them; that none is pending or to our knowledge threatened; that neither the corporate existence nor boundaries of the Town nor the title of any of us to our respective offices is being contested; and that none of us and, to the best of our knowledge, no other official of the Town has any direct or indirect financial interest in or relationship with the Purchaser.

Dated: December 18, 2025  
(Date of delivery of and  
payment for the Bonds)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Select Board

\_\_\_\_\_  
Treasurer

\_\_\_\_\_  
Town Clerk

(Town Seal)

# APPENDIX A

## BOND MATURITY TABLE

Town of Andover, Massachusetts  
General Obligation Municipal Purpose Loan of 2025 Bonds dated December 18, 2025

Maturity Date	Public Works Vehicles - Large	Minor Storm Drainage Improvements	Elm Square Safety Improvements	Parks and Playground - Demolish Deyernmond Field Shed	Parks and Playground - ADA Kayak Launch Nason's Landing	Parks and Playground - Shawsheen River Access Improvements	Parks and Playground - Park Gazebos Repairs	Central Fire Station Carpet/Paint	Town Buildings Carpet/Floor	Public Safety Building Roof Replacement	Spring Grove Cemetery	Town Office Building Renovations	Town Buildings Fire Suppression	Memorial Hall Library Carpets/FVAC Design
10/01/2026	45,000	10,000	40,000	15,000	25,000	-	5,000	20,000	-	40,000	5,000	5,000	10,000	24,000
10/01/2027	45,000	10,000	40,000	15,000	25,000	-	5,000	20,000	-	40,000	5,000	5,000	10,000	20,000
10/01/2028	45,000	10,000	40,000	15,000	25,000	-	5,000	15,000	-	40,000	5,000	5,000	10,000	15,000
10/01/2029	45,000	10,000	40,000	15,000	25,000	-	5,000	15,000	-	40,000	5,000	5,000	10,000	15,000
10/01/2030	40,000	10,000	40,000	15,000	25,000	-	5,000	15,000	-	40,000	5,000	5,000	10,000	15,000
10/01/2031	40,000	10,000	40,000	-	25,000	-	5,000	-	-	40,000	5,000	5,000	10,000	-
10/01/2032	40,000	10,000	40,000	-	25,000	-	5,000	-	-	40,000	5,000	5,000	10,000	-
10/01/2033	-	10,000	40,000	-	25,000	-	5,000	-	-	40,000	5,000	5,000	10,000	-
10/01/2034	-	10,000	40,000	-	25,000	-	5,000	-	-	40,000	5,000	5,000	10,000	-
10/01/2035	-	10,000	40,000	-	25,000	-	5,000	-	-	40,000	5,000	5,000	10,000	-
10/01/2036	-	-	40,000	-	20,000	-	5,000	-	-	40,000	5,000	-	10,000	-
10/01/2037	-	-	40,000	-	20,000	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2038	-	-	40,000	-	20,000	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2039	-	-	40,000	-	20,000	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2040	-	-	40,000	-	20,000	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2041	-	-	-	-	-	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2042	-	-	-	-	-	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2043	-	-	-	-	-	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2044	-	-	-	-	-	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2045	-	-	-	-	-	-	-	-	-	35,000	5,000	-	10,000	-
10/01/2046	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2047	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2048	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2049	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2050	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2051	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2052	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2053	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2054	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/01/2055	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	300,000	100,000	600,000	75,000	350,000	0	55,000	85,000	0	755,000	100,000	50,000	200,000	89,000

## BOND MATURITY TABLE

Town of Andover, Massachusetts  
General Obligation Municipal Purpose Loan of 2025 Bonds dated December 18, 2025

Maturity Date	Memorial Hall Library Roof	Fire Rescue Vehicles	West Middle School Main Office	Sanborn Elementary School Generator Replacement	Sanborn Elementary School Playground	Lovely Field Turf, Track, Walkway, Bleachers	Wood Hill Middle Turf Expansion	West Elementary School Design & Construction	West Elementary School Design & Construction II	Shawsheen River Outfall Sewer	Fish Brook Intake Replacement	Water Main Replacement/ Distribution Improvements	Wood Hill Pumps and Motor Control Centers	Fish Brook Pumping Station
10/01/2026	25,000	115,000	10,000	15,000	10,000	15,000	11,400	54,000	63,200	20,000	-	300,000	32,400	-
10/01/2027	25,000	115,000	10,000	15,000	10,000	15,000	10,000	195,000	245,000	20,000	-	300,000	30,000	-
10/01/2028	25,000	115,000	10,000	15,000	10,000	10,000	10,000	205,000	260,000	20,000	-	300,000	30,000	-
10/01/2029	25,000	110,000	10,000	15,000	10,000	10,000	10,000	215,000	275,000	20,000	-	300,000	30,000	-
10/01/2030	25,000	110,000	10,000	10,000	10,000	10,000	10,000	230,000	285,000	20,000	-	300,000	30,000	-
10/01/2031	25,000	-	10,000	10,000	5,000	-	-	240,000	300,000	15,000	-	300,000	30,000	-
10/01/2032	25,000	-	10,000	10,000	5,000	-	-	250,000	315,000	15,000	-	300,000	30,000	-
10/01/2033	25,000	-	10,000	10,000	5,000	-	-	265,000	335,000	15,000	-	300,000	30,000	-
10/01/2034	25,000	-	10,000	10,000	5,000	-	-	280,000	350,000	15,000	-	300,000	30,000	-
10/01/2035	25,000	-	10,000	10,000	5,000	-	-	290,000	370,000	15,000	-	300,000	30,000	-
10/01/2036	25,000	-	10,000	10,000	5,000	-	-	305,000	385,000	15,000	-	300,000	30,000	-
10/01/2037	25,000	-	10,000	10,000	5,000	-	-	320,000	405,000	15,000	-	300,000	30,000	-
10/01/2038	25,000	-	10,000	10,000	5,000	-	-	335,000	420,000	15,000	-	300,000	30,000	-
10/01/2039	25,000	-	10,000	10,000	5,000	-	-	350,000	440,000	15,000	-	300,000	30,000	-
10/01/2040	25,000	-	10,000	10,000	5,000	-	-	360,000	455,000	15,000	-	300,000	30,000	-
10/01/2041	25,000	-	10,000	10,000	-	-	-	375,000	475,000	15,000	-	300,000	30,000	-
10/01/2042	25,000	-	10,000	10,000	-	-	-	390,000	495,000	15,000	-	300,000	25,000	-
10/01/2043	25,000	-	10,000	10,000	-	-	-	410,000	515,000	15,000	-	300,000	25,000	-
10/01/2044	25,000	-	10,000	10,000	-	-	-	425,000	535,000	15,000	-	300,000	25,000	-
10/01/2045	25,000	-	10,000	10,000	-	-	-	440,000	560,000	15,000	-	300,000	25,000	-
10/01/2046	-	-	-	-	-	-	-	460,000	580,000	-	-	-	-	-
10/01/2047	-	-	-	-	-	-	-	480,000	605,000	-	-	-	-	-
10/01/2048	-	-	-	-	-	-	-	495,000	630,000	-	-	-	-	-
10/01/2049	-	-	-	-	-	-	-	520,000	655,000	-	-	-	-	-
10/01/2050	-	-	-	-	-	-	-	540,000	680,000	-	-	-	-	-
10/01/2051	-	-	-	-	-	-	-	565,000	710,000	-	-	-	-	-
10/01/2052	-	-	-	-	-	-	-	590,000	740,000	-	-	-	-	-
10/01/2053	-	-	-	-	-	-	-	615,000	775,000	-	-	-	-	-
10/01/2054	-	-	-	-	-	-	-	640,000	810,000	-	-	-	-	-
10/01/2055	-	-	-	-	-	-	-	-	845,000	-	-	-	-	-
	500,000	565,000	200,000	220,000	100,000	60,000	51,400	10,839,000	14,513,200	325,000	0	6,000,000	582,400	0

BOND MATURITY TABLE

Town of Andover, Massachusetts  
 General Obligation Municipal Purpose Loan of 2025 Bonds dated December 18, 2025

250479603v1

Maturity Date	Raw Water Pumping Station	Total
10/01/2026	95,000	1,010,000
10/01/2027	95,000	1,325,000
10/01/2028	95,000	1,335,000
10/01/2029	95,000	1,355,000
10/01/2030	95,000	1,370,000
10/01/2031	95,000	1,210,000
10/01/2032	95,000	1,235,000
10/01/2033	95,000	1,230,000
10/01/2034	95,000	1,260,000
10/01/2035	95,000	1,290,000
10/01/2036	90,000	1,295,000
10/01/2037	90,000	1,320,000
10/01/2038	90,000	1,350,000
10/01/2039	90,000	1,385,000
10/01/2040	90,000	1,410,000
10/01/2041	90,000	1,380,000
10/01/2042	90,000	1,410,000
10/01/2043	90,000	1,450,000
10/01/2044	90,000	1,485,000
10/01/2045	90,000	1,525,000
10/01/2046	-	1,040,000
10/01/2047	-	1,085,000
10/01/2048	-	1,125,000
10/01/2049	-	1,175,000
10/01/2050	-	1,220,000
10/01/2051	-	1,275,000
10/01/2052	-	1,330,000
10/01/2053	-	1,390,000
10/01/2054	-	1,450,000
10/01/2055	-	845,000
	1,850,000	38,565,000

VOTE OF THE SELECT BOARD

I, the Clerk of the Select Board of the Town of Andover, Massachusetts (the “Town”), certify that at a meeting of the board held December 8, 2025, of which meeting all members of the board were duly notified and at which a quorum was present, the following votes were unanimously passed, all of which appear upon the official record of the board in my custody:

Voted: that the maximum useful life of the departmental equipment listed below to be financed with the proceeds of the \$300,000 borrowing authorized by the vote of the Town passed April 29, 2025 (Article 6) is hereby determined pursuant to G.L. c.44, §7(1) to be as follows:

<u>Purpose</u>	<u>Borrowing Amount</u>	<u>Maximum Useful Life</u>
Public Works Vehicles – Large	\$300,000	7 years

Further Voted: that the sale of the \$38,565,000 General Obligation Municipal Purpose Loan of 2025 Bonds of the Town dated December 18, 2025 (the “Bonds”), to Janney Montgomery Scott LLC at the price of \$40,481,767.34 and accrued interest is hereby approved and confirmed. The Bonds shall be payable on October 1 of the years and in the principal amounts and bear interest at the respective rates, as follows:

<u>Year</u>	<u>Amount</u>	<u>Interest Rate</u>	<u>Year</u>	<u>Amount</u>	<u>Interest Rate</u>
2026	\$1,010,000	5.00%	2039	\$1,385,000	4.000%
2027	1,325,000	5.00	2040	1,410,000	4.000
2028	1,335,000	5.00	2041	1,380,000	4.000
2029	1,355,000	5.00	2042	1,410,000	4.000
2030	1,370,000	5.00	2043	1,450,000	4.000
2031	1,210,000	5.00	2045	3,010,000	4.000
2032	1,235,000	5.00	2046	1,040,000	4.000
2033	1,230,000	5.00	2047	1,085,000	4.000
2034	1,260,000	5.00	2048	1,125,000	4.000
2035	1,290,000	5.00	2049	1,175,000	4.000
2036	1,295,000	5.00	2050	1,220,000	4.125
2037	1,320,000	4.00	2055	6,290,000	4.250
2038	1,350,000	4.00			

Further Voted: that the Bonds maturing on October 1, 2045 and October 1, 2055 (each a “Term Bond”) shall be subject to mandatory redemption or mature as follows:

<u>Term Bond due October 1, 2045</u>	
<u>Year</u>	<u>Amount</u>
2044	\$1,485,000
2045*	1,525,000

\*Final Maturity

<u>Term Bond due October 1, 2055</u>	
<u>Year</u>	<u>Amount</u>
2051	\$1,275,000
2052	1,330,000
2053	1,390,000
2054	1,450,000
2055*	845,000

\*Final Maturity

Further Voted: that in connection with the marketing and sale of the Bonds, the preparation and distribution of a Notice of Sale and Preliminary Official Statement dated November 13, 2025, and a final Official Statement dated November 20, 2025 (the “Official Statement”), each in such form as may be approved by the Town Treasurer, be and hereby are ratified, confirmed, approved and adopted.

Further Voted: that the Bonds shall be subject to redemption, at the option of the Town, upon such terms and conditions as are set forth in the Official Statement.

Further Voted: that the Town Treasurer and the Select Board be, and hereby are, authorized to execute and deliver a continuing disclosure undertaking in compliance with SEC Rule 15c2-12 in such form as may be approved by bond counsel to the Town, which undertaking shall be incorporated by reference in the Bonds for the benefit of the holders of the Bonds from time to time.

Further Voted: that we authorize and direct the Town Treasurer to establish post issuance federal tax compliance procedures and continuing disclosure procedures in such forms as the Town Treasurer and bond counsel deem sufficient, or if such procedures are currently in place, to review and update said procedures, in order to monitor and maintain the tax-exempt status of the Bonds and to comply with relevant securities laws.

Further Voted: that any certificates or documents relating to the Bonds (collectively, the “Documents”), may be executed in several counterparts, each of which shall be regarded as an original and all of which shall constitute one and the same document; delivery of an executed counterpart of a signature page to a Document by electronic mail in a “.pdf” file or by other electronic transmission shall be as effective as delivery of a manually executed counterpart signature page to such Document; and electronic signatures on any of the Documents shall be deemed original signatures for the purposes of the Documents and all matters relating thereto, having the same legal effect as original signatures.

Further Voted: that each member of the Select Board, the Town Clerk and the Town Treasurer be and hereby are, authorized to take any and all such actions, and execute and deliver such certificates, receipts or other documents as may be determined by them, or any of them, to be necessary or convenient to carry into effect the provisions of the foregoing votes.

I further certify that the votes were taken at a meeting open to the public, that no vote was taken by secret ballot, that a notice stating the place, date, time and agenda for the meeting (which agenda included the adoption of the above votes) was filed with the Town Clerk and a copy thereof posted in a manner conspicuously visible to the public at all hours in or on the municipal building that the office of the Town Clerk is located or, if applicable, in accordance with an alternative method of notice prescribed or approved by the Attorney General as set forth in 940 CMR 29.03(2)(b), at least 48 hours, not including Saturdays, Sundays and legal holidays, prior to the time of the meeting and remained so posted at the time of the meeting, that no deliberations or decision in connection with the sale of the Bonds were taken in executive session, all in accordance with G.L. c.30A, §§18-25, as amended.

Dated: December 8, 2025

---

Clerk of the Select Board

# Andover Housing Production Plan Review of Draft Plan

Select Board – December 8, 2025



# Agenda

---

1. What is a Housing Production Plan (HPP)?
2. Review of the Process to Date
3. Summary of the Plan's Contents
4. Chapter by chapter summary
5. Questions and comments



# What is a Housing Production Plan (HPP)?

---

- HPPs allow communities to articulate their vision for housing production in a comprehensive plan and identify **community specific** strategies to achieve said goals
- HPPs are a statutory requirement that can be used as a tool to grant communities further control over 40B development
- HPPs can help communities achieve the state requirement of **at least 10%** of their housing stock qualifying to be listed on the **Subsidized Housing Inventory (SHI)**



# The Housing Production Plan Process

---

- Last Housing Production Plan was adopted in 2018, expired in mid-2023.
- Kick off public meeting to the this HPP - held in September 2023.
- Strategies developed to align with the Town's Comprehensive Plan.
- 2023 and 2024 Community Development & Planning Staff focus on MBTA Communities.
- 2025 resumed HPP process for finalization and adoption.

# What does the plan include?

---

- Chapter 1: Community Overview & Findings Summary
- Chapter 2: Demographic Profile
  - Population and resident profile
- Chapter 3: Local Housing Conditions
  - Housing supply, recent development, housing occupancy, housing affordability
- Chapter 4: Housing Development Considerations
  - Environmental constraints, infrastructure, current zoning
- Chapter 5: Housing Production Strategies
  - Pathway to reach 10% of all housing units being designated as affordable
  - Strategies to encourage production of needed housing types in the city

# Chapter 1: Community Overview and Findings Summary



# Community Overview

---

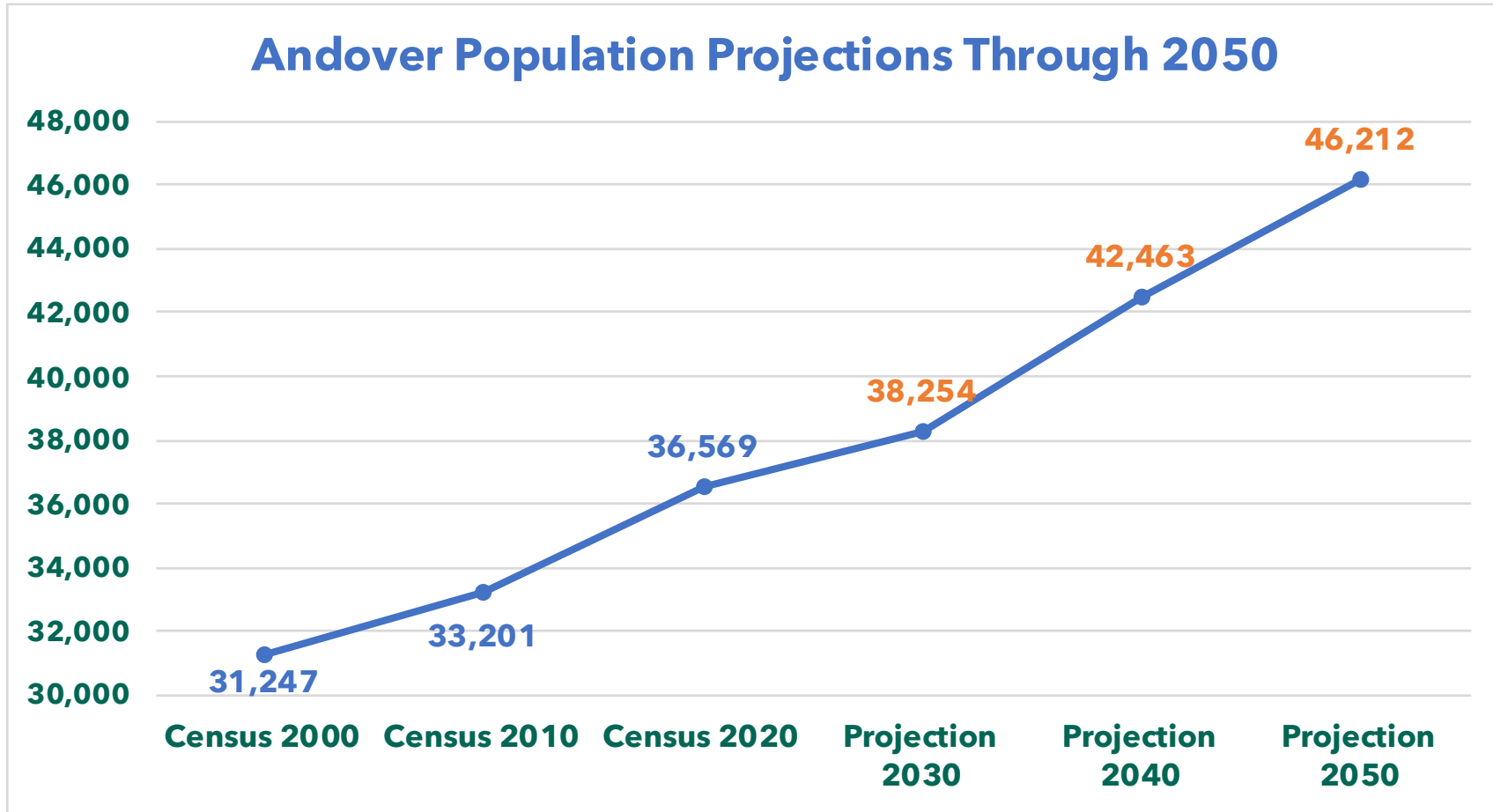
- This section of the plan includes an introduction to Andover and the planning process the Town went through to produce the plan.
- Also included are some key statistics that are noted throughout the plan – we will cover those in this presentation.



# Chapter 2: Demographic Profile & Household Trends

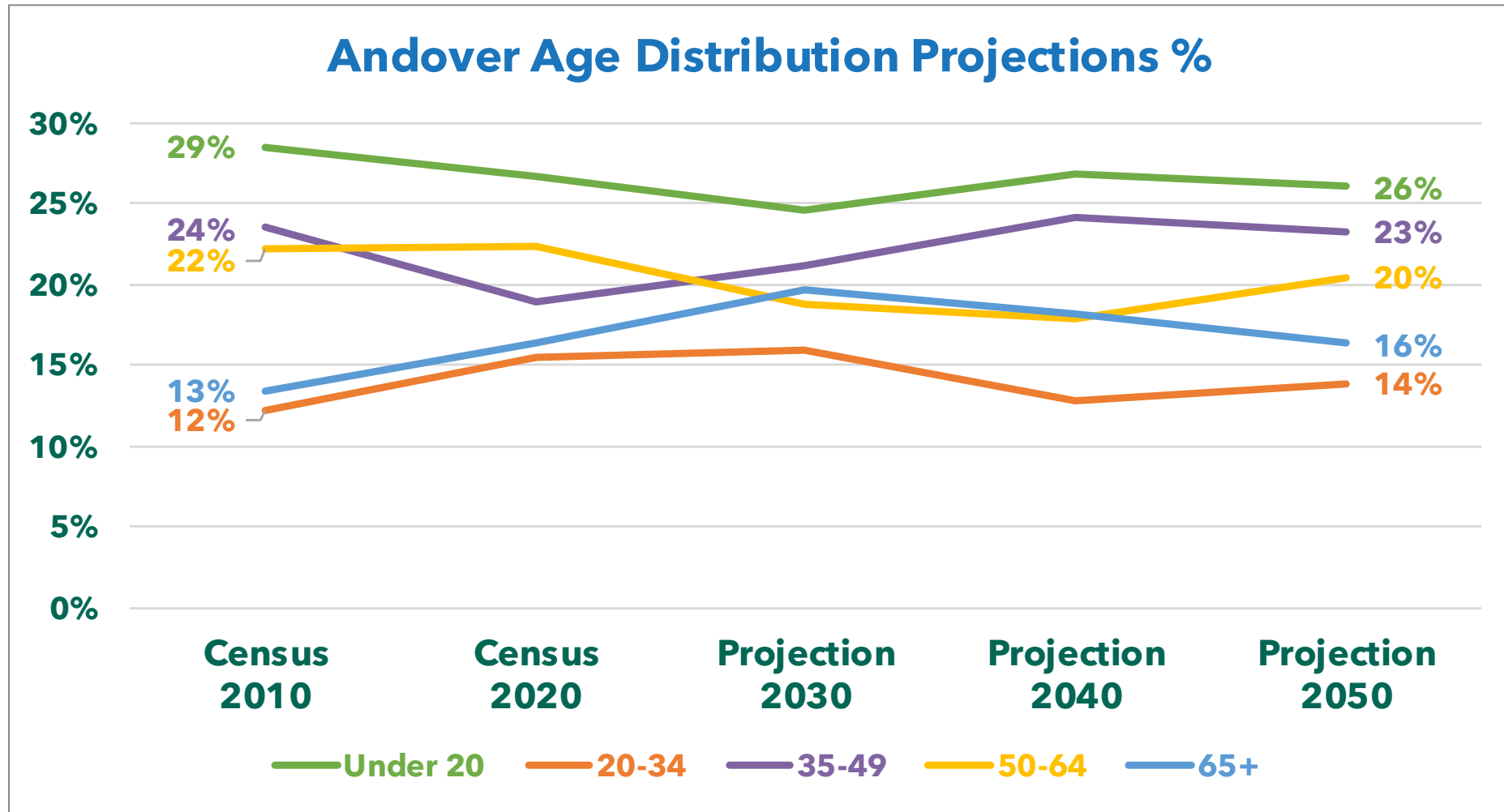


# Andover Population Projections



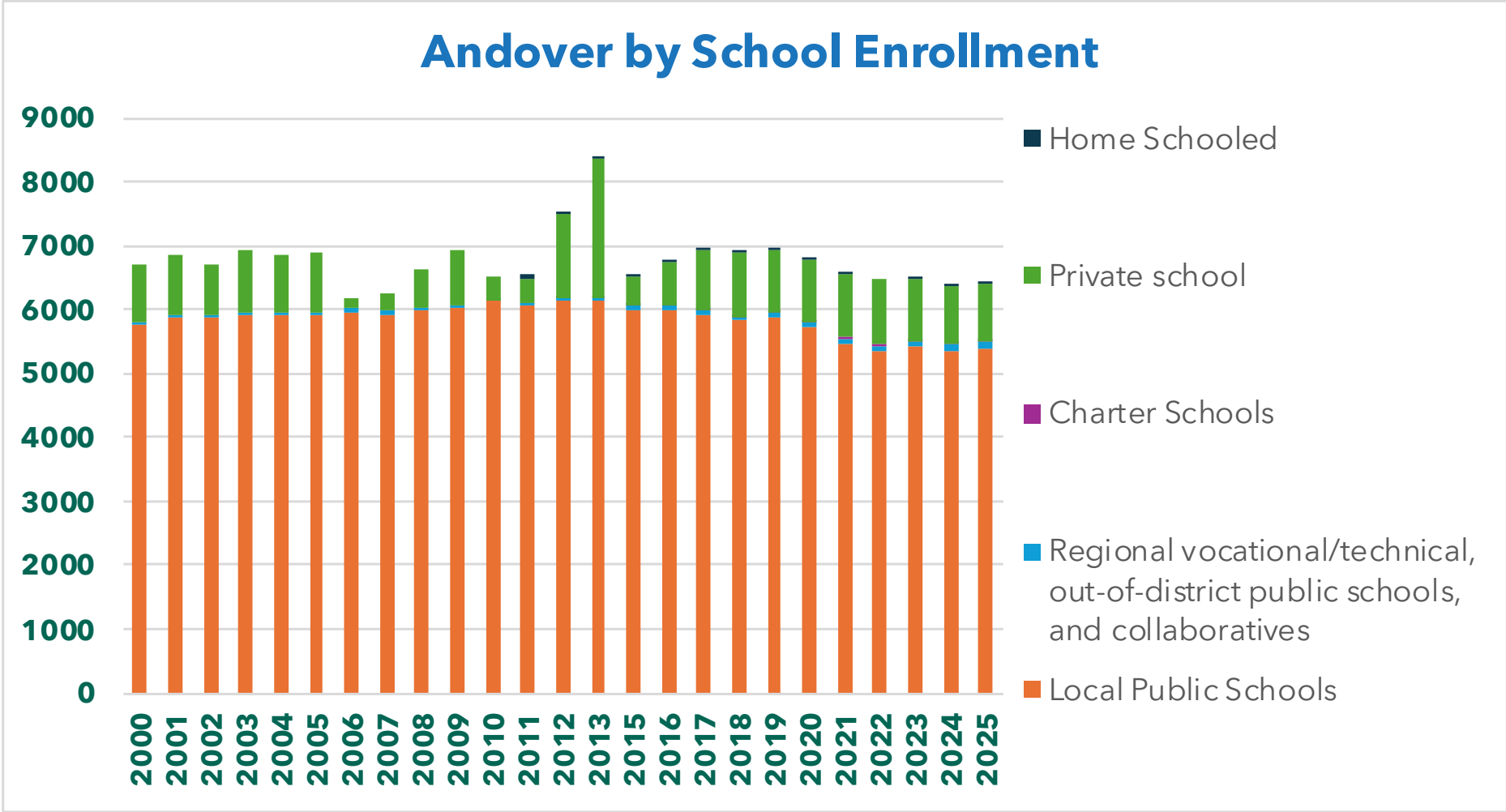
Source: UMass Donahue Institute Projections

# Andover Demographic Trends



Source: UMass Donahue Institute Projections

# Andover School Enrollment

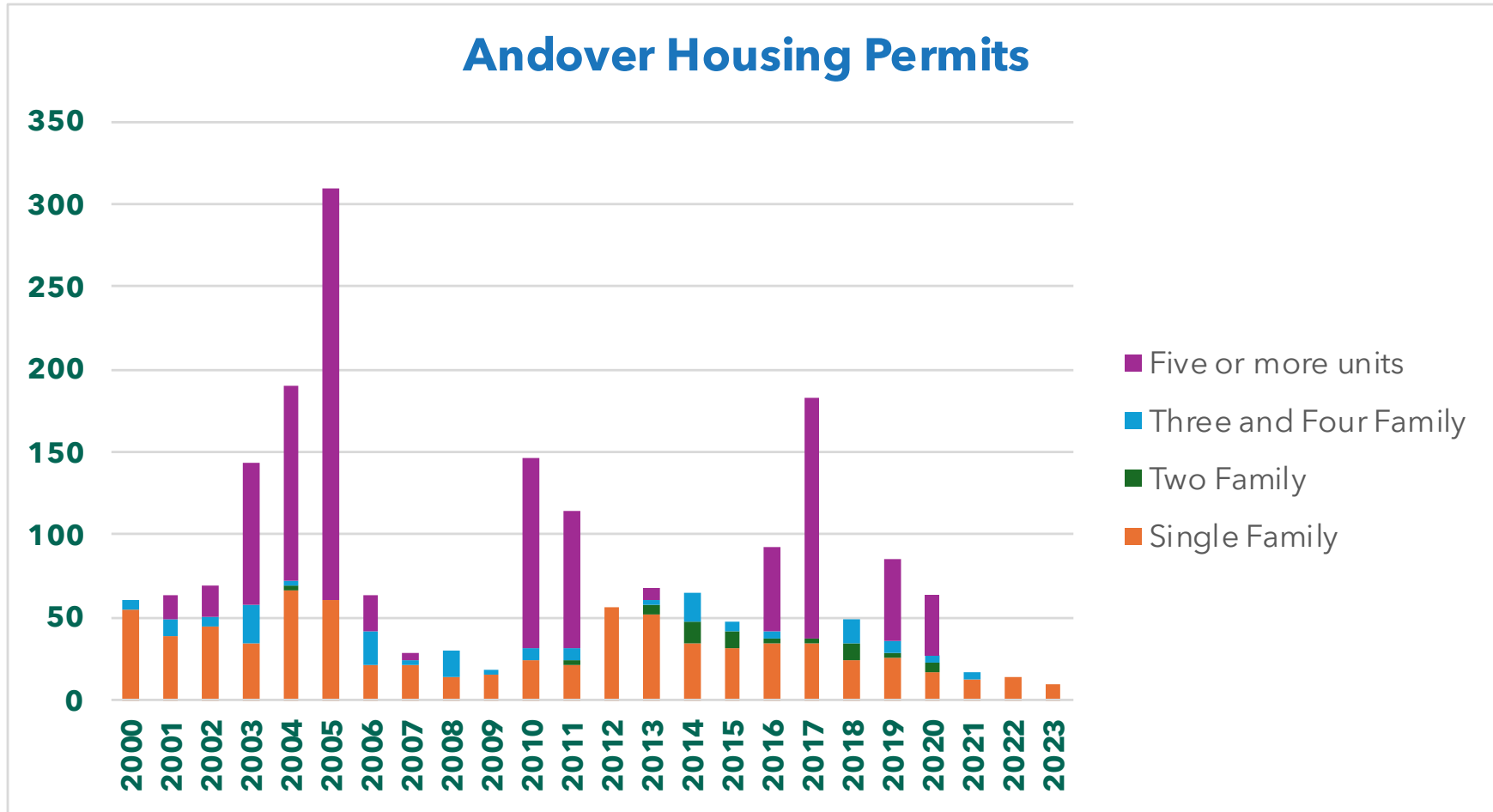


Source: MA Department of Elementary & Secondary Education, School and District Profiles

# Chapter 3: Local Housing Conditions

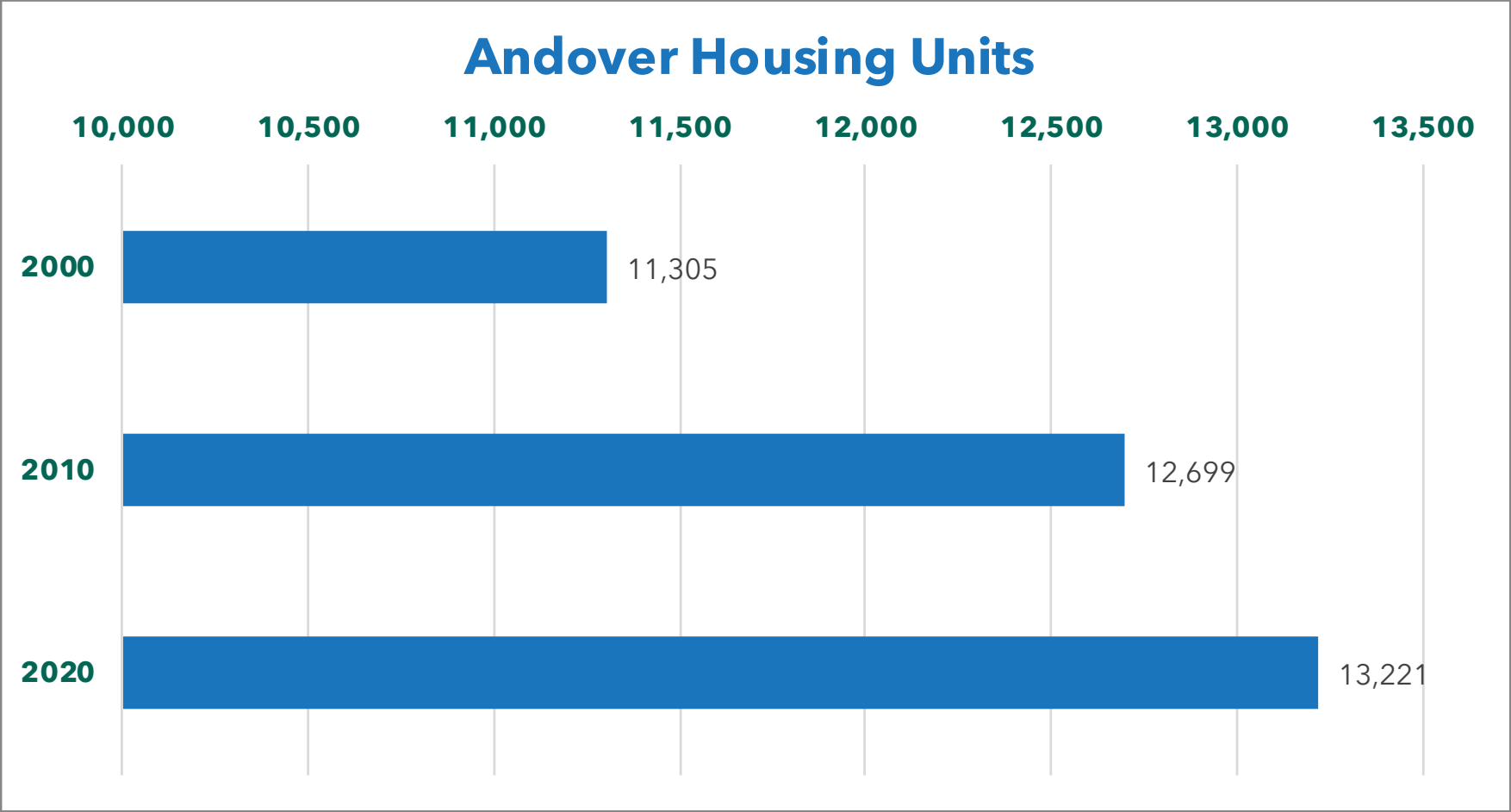


# Housing Permitting Data



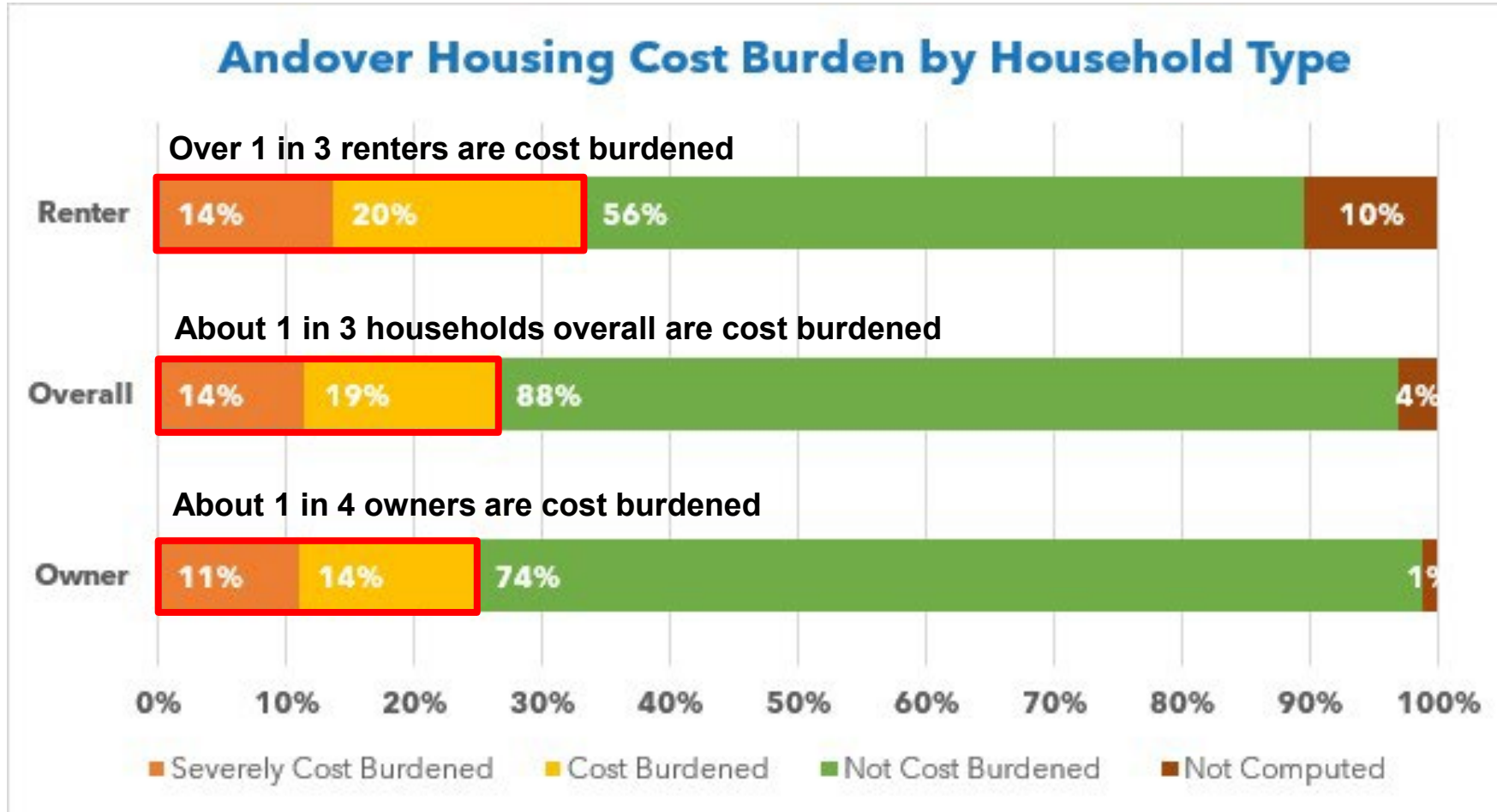
Source: Massachusetts Housing Partnership Data Town

# Housing Units



Source: 2016-2020 ACS Estimates, Table DP04

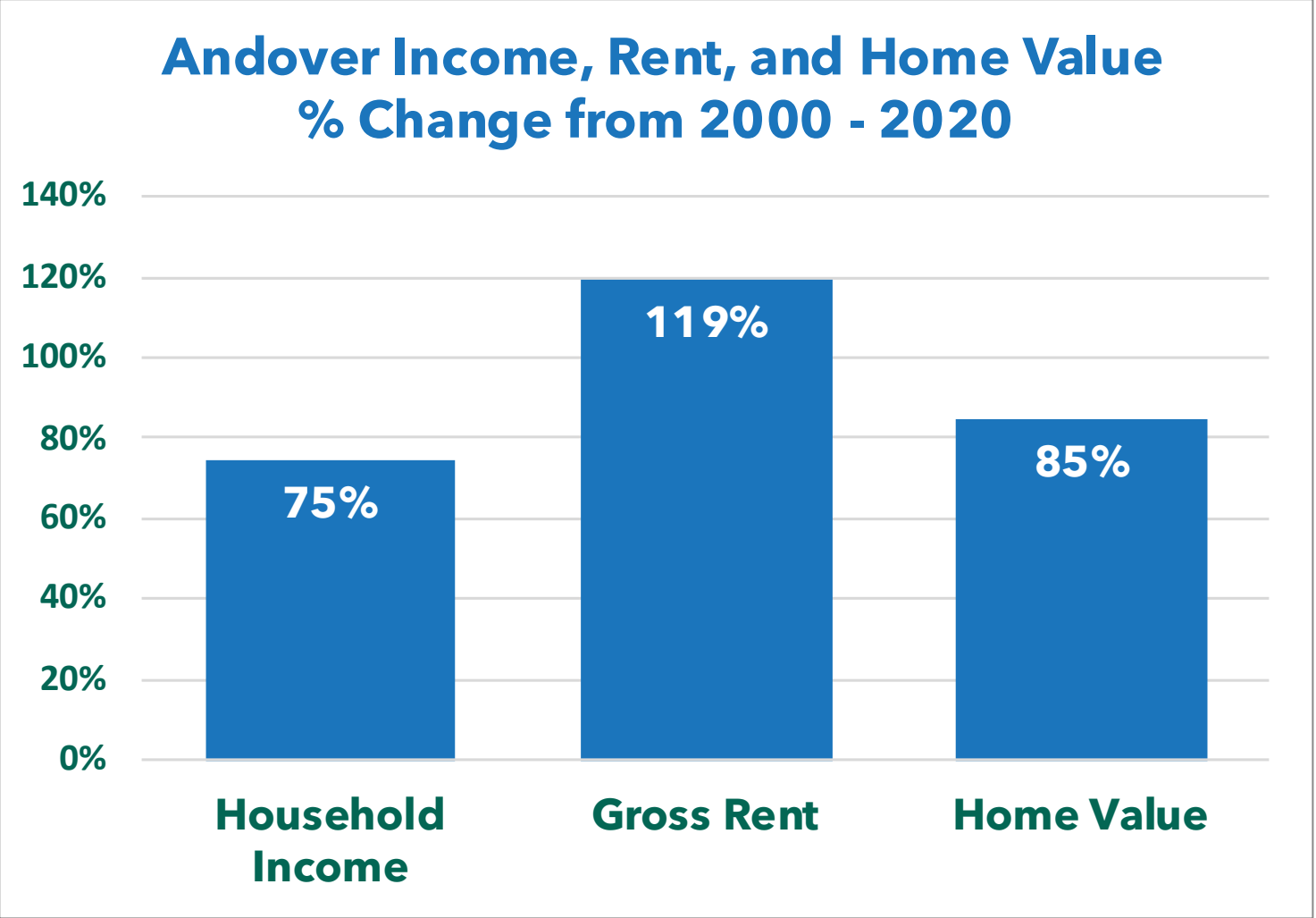
# Cost Burden Data



**“Cost Burdened”** means a household pays **more than 30%** of their gross income towards housing

**“Severely cost burdened”** means a household pays **more than 50%** of their gross income towards housing

# Change in Housing Costs vs Income



Source: 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4

# Chapter 4: Housing Development Considerations



# Infrastructure & Environmental Constraints

---

The plan includes an overview of current infrastructure conditions and considerations the Town should make when making future housing decisions. These areas include:

- Open space protections and preservation
- Drinking water supply
- Public sewer availability and capacity

# Zoning Constraints

---

The plan includes a breakdown of current zoning and where housing is currently allowed, either by right or by special permit.



# Chapter 5: Housing Production Strategies





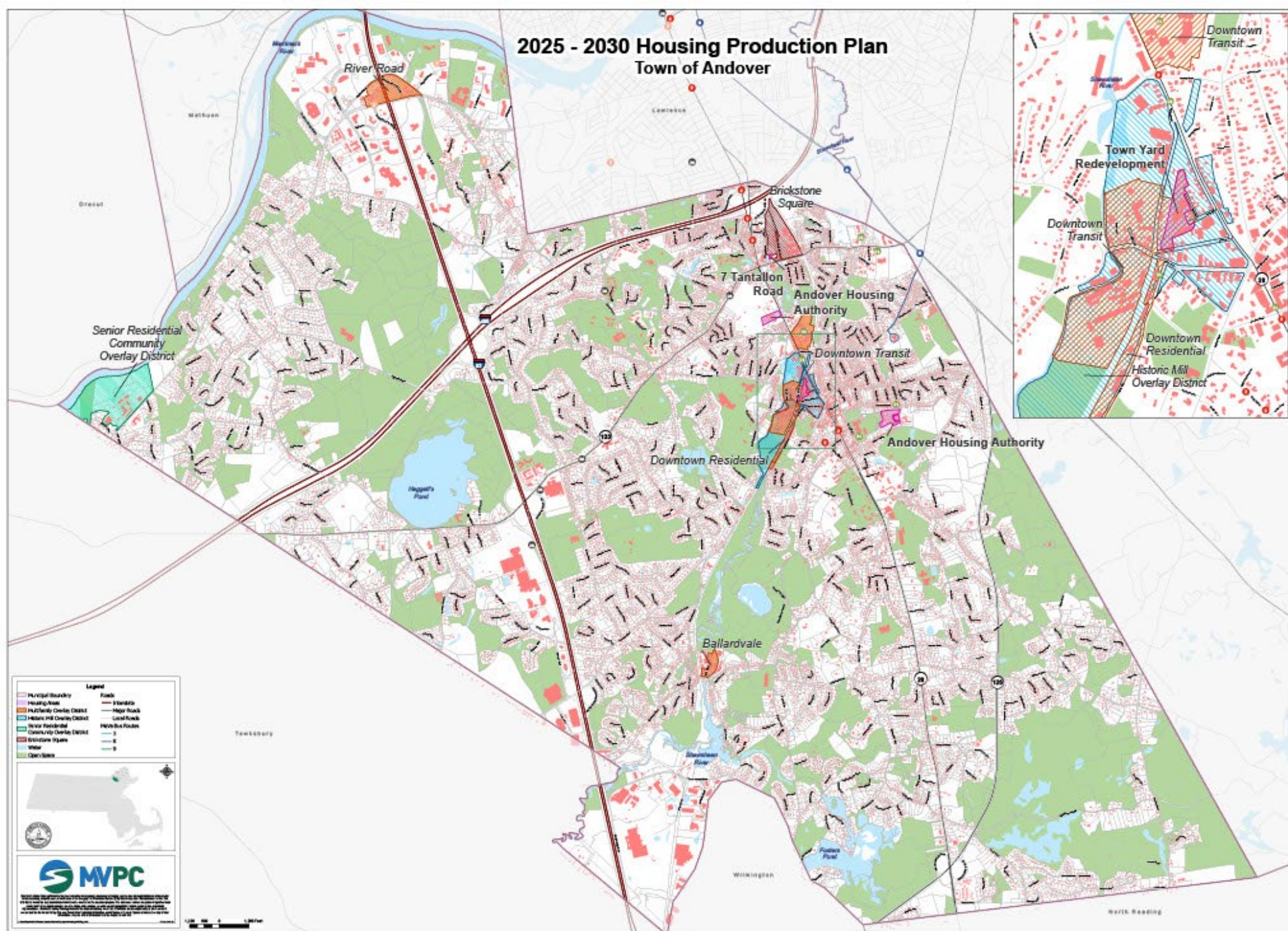
# Housing Strategies

---

- Goal 1: Diversify Housing Options
  - Create new housing opportunities for older adults and empty nesters to be able to stay in Andover by either moving into smaller units or renovating homes into multi-generational properties; create options for persons with disabilities, young families and single working professionals to rent or buy homes; and create opportunities for people of different economic backgrounds to move to Andover
- Goal 2: Encourage Transit Oriented Development
  - Direct and encourage development to areas of Town that are already transit-accessible to promote public health, limit additional vehicle traffic, and encourage a walkable urban form.
- Goal 3: Ensure Housing Access for All Residents
  - Assess existing bylaws and policies to ensure they support broad access to housing and support a welcoming and accessible community.
- Goal 4: Create Housing for Older Adults and Future Generations
  - Two demographics that face challenges in the Andover housing market are existing older adults, i.e., residents over the age of 62, and potential residents entering the housing market.



# Potential Housing Locations Map



# Next Steps

---

- Planning Board and Select Board must adopt the plan.
  - Planning Board approved plan on August 8<sup>th</sup>, 2025
- Plan is sent to the MA Executive Office of Housing and Livable Communities for their review and approval.
- Town Staff, Planning Board, Select Board, and other partners work together to implement the plan's goals over the next five years.

# Questions and Comments



ANDOVER, MA



# Housing Production Plan 2025-2030



**Merrimack Valley  
Planning Commission**

*Plan • Innovate • Promote*

# Table of Contents

---

<i>List of Figures &amp; Tables .....</i>	<i>iv</i>
<b><i>Chapter 1: Introduction .....</i></b>	<b><i>1-5</i></b>
▶ Acknowledgments .....	1-6
▶ Community Overview & Findings.....	1-7
▶ 2018-2025 Housing Accomplishments.....	1-8
<b><i>Chapter 2: Demographic Profile .....</i></b>	<b><i>2-10</i></b>
▶ Population.....	2-10
▶ Household Trends.....	2-14
<b><i>Chapter 3: Local Housing Conditions .....</i></b>	<b><i>3-18</i></b>
▶ Housing Supply.....	3-18
▶ Trends in Residential Property Values .....	3-19
▶ Permitting Activity .....	3-20
▶ Housing Characteristics.....	3-22
▶ Housing Affordability.....	3-23
▶ Affordability Gap .....	3-24
▶ Ownership Affordability by Income .....	3-25
▶ Rental Affordability by Income .....	3-25
<b><i>Chapter 4: Housing Development Constraints .....</i></b>	<b><i>4-27</i></b>
▶ Environmental Constraints.....	4-27
▶ Infrastructure .....	4-27
▶ Regulatory Considerations.....	4-28
▶ Town Zoning Map.....	4-31

**Chapter 5: Housing Production Strategies..... 4-32**

- ▶ Housing Production Strategies ..... 5-34
- ▶ 2025-2030 Housing Production Plan Map ..... 5-38

**Endnotes..... 5-41**

# 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 .....	2-12
FIGURE 4: RACE & ETHNICITY DISTRIBUTION .....	2-13
FIGURE 5: HOUSEHOLD INCOME DISTRIBUTION CHANGE .....	2-14
FIGURE 6: INCOME, RENT AND HOME VALUE % CHANGE FROM 2000-2020 .....	2-15
FIGURE 7: HOUSING BREAKDOWN BY OCCUPANCY .....	2-16
FIGURE 8: BEDROOMS PER HOUSING UNIT .....	2-16
FIGURE 9: UNITS IN STRUCTURE .....	3-18
FIGURE 10: AGE OF HOUSING .....	3-19
FIGURE 11: HOUSING PERMITS .....	3-20
FIGURE 12: HOUSING UNITS.....	3-20
FIGURE 13: OWNER-OCCUPIED UNITS BY VALUE.....	3-22
FIGURE 14: HOUSEHOLD INCOME DISTRIBUTION.....	3-22
FIGURE 15: AGE OF HOUSEHOLDER.....	3-22
FIGURE 16: HOUSING COST BURDEN BY HOUSEHOLD TYPE.....	3-23

## List of Tables

TABLE 1: 2020 MEDIAN HOUSEHOLD INCOME BY TENURE .....	2-14
TABLE 2: POPULATION IN HOUSEHOLDS BELOW FEDERAL POVERTY THRESHOLDS BY AGE.....	3-24
TABLE 3: HOUSING AFFORDABILITY CALCULATIONS .....	3-24
TABLE 4: INCOME DISTRIBUTION BY HAMFI .....	3-25
TABLE 5: 5-YEAR HOUSING PRODUCTION NUMERIC GOALS .....	4-32
TABLE 6: ACTION PLAN MATRIX .....	5-37
TABLE 7: HOUSING SITE LIST .....	5-39

# Chapter 1: Introduction

---

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 Andover 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, Andover 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 spearhead 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, along with Andover's HPP, helped guide the region's housing production. As their expiration dates neared, MVPC launched this HPP update project.

The HPP process allowed for MVPC, community Working Groups, 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 Andover used the Planning Board's adopted 2023 Comprehensive Plan section on Housing as a foundation for Housing Production Plan update conversations. The Town of Andover, in collaboration with MVPC, conducted a public engagement event to closely involve Andover residents in the HPP update process. A virtual session was held on September 28th, 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.

## Acknowledgments

On behalf of the Merrimack Valley Planning Commission, we would like to express our sincere thanks to all who participated in the 2025-2030 Andover Housing Production Plan process.

Throughout this update process, a Working Group comprised of Town of Andover personnel and residents with a vested interest in housing accessibility routinely gathered to build consensus around Andover's existing housing landscape and what types of strategies and action items would work most effectively to continue to build an Andover 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, Andover 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 Andover community at-large and the Working Group for their impactful contributions to this important plan.

### Andover Housing Production Plan (HPP) Stakeholder Committee:

- ▶ Lisa Schwarz, Assistant Planning Director
- ▶ Jacki Byerley, Planner
- ▶ Jeffrey Cary, GIS Coordinator
- ▶ Monica Gregoire, Assistant Planner
- ▶ Linda O'Connell, Chair, Andover Affordable Housing Trust Fund Board
- ▶ Andover Housing Trust Fund Board members
- ▶ Andover Housing Coalition members

### Merrimack Valley Planning Commission:

- ▶ Ian Burns, Community & Economic Development Program Manager
- ▶ Kayla Rennie, Community & Economic Development Planner
- ▶ Lauren Keisling, Community Planner
- ▶ Tyler Distefano, 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

Andover is a medium-sized town bordered by Lawrence, Methuen, and the Merrimack River to the North, North Andover to the east, North Reading and Wilmington to the south, and Tewksbury and Dracut to the west. Andover retains all of the characteristics of a suburban community with large tracts of land as residential and commercial development. The Town was incorporated early in the state's history in 1646, originally encompassing the Town of North Andover as well.

Andover changed gradually between the 19th and 20th centuries from a small farming and manufacturing community to one which is mostly residential with several commercial and industrial hubs, serving now as a suburb of nearby cities. Town residents have easy access to Interstates 495 and 93 along with Routes 28, 125, and 133, with many of them commuting to their jobs in Boston and along I-93.

Andover has experienced both population and household growth over the last several years. From 2010 to 2020, the Town gained about 3,300 residents.

Homes for sale in Andover tend to be higher priced than in nearby communities. The average price for all home sales (single family & condominiums) was about \$881,000 in 2023. Roughly 80 percent of Andover's occupied housing units were owner occupied, and 20 percent renter occupied, which is typical for the suburban towns in the region.

Andover has a low homeownership vacancy rate, reasonably high rental prices, and a potential increase of population and households in the coming years. This indicates that Andover'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, Andover is experiencing a demographic shift:

- ▶ Andover's population is projected to increase by 26% between 2020 and 2050
- ▶ Between 2020 and 2050, the following changes to Andover's age distribution are projected to occur:
  - ▷ 3% decrease in population proportion under 20
  - ▷ 3% 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.

## 2018-2025 Housing Accomplishments

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

### Planning & Policies:

- ▶ In 2018, Andover reached over 13% on the Subsidized Housing Inventory (SHI) with 1701 affordable units, of that 874 are restricted to incomes less than 80% area median income.
- ▶ Created middle income units restricted to between 80% and 120% area median income.
- ▶ Rezoned 100 acres around the downtown Commuter Rail Station that allows for up to 40 units/acre by Special Permit.
- ▶ Partnered with for- and non- profit developers to create affordable housing.
- ▶ Designated as a Housing Choice Community.
- ▶ Promoted the construction and renovation of a wide range of ownership and rental housing types and densities.
- ▶ Conducted ongoing community education.
- ▶ Provided support services for seniors to age in place.
- ▶ Participated in the MA Healthy Aging Collaborative's Age- Friendly Communities Program.
- ▶ Provided direct support for low income homeowners and renters struggling with housing costs.
- ▶ Developed trainings for board and committee members to learn more about affordable housing processes and needs.
- ▶ Encouraged new housing developments to advance Andover as a walkable and bikeable community.

### Production:

- ▶ Encouraged development of housing that is affordable to both low- and moderate- income households.
- ▶ Encouraged affordable housing for seniors.
- ▶ Ensured that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards.
- ▶ Encouraged development of affordable housing for seniors and for persons with disabilities.

### Preservation:

- ▶ Supported the renovation, rehabilitation and adaptive reuse of existing homes or buildings.
- ▶ Created a housing inventory.
- ▶ Developed a system to monitor the Subsidized Housing Inventory to ensure that units do not expire.
- ▶ Converted single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.
- ▶ Considered retrofitting municipally-owned buildings to affordable housing.



# Chapter 2: Demographic Profile

## Population

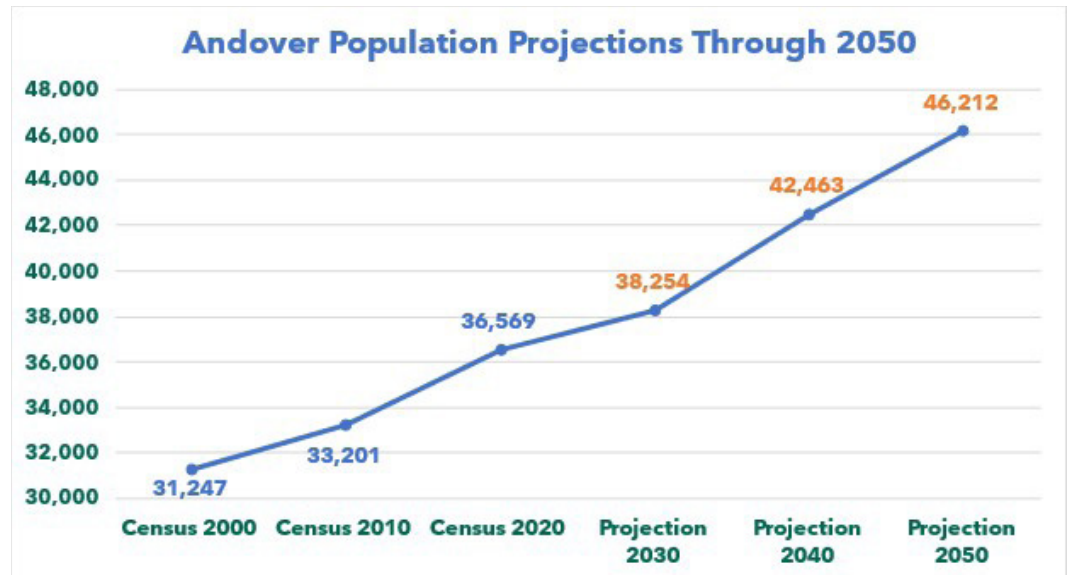


FIGURE 1: POPULATION PROJECTIONS THROUGH 2050 [1]

Per the 2020 Census, the Town of Andover has a population of 36,569 residents. Population projections from the UMass Donahue Institute indicate that between 2020 and 2050, the population is projected to increase by about 26% percent, from 36,569 to 46,212. This projected increase over 30 years is significant, and is estimated based on current birth, mortality, and local migration trends. Promoting and maintaining diverse housing availability is a substantial factor in mitigating out-migration, as well as providing opportunities for new residents looking to move into Town. The strategies Andover looks to employ in this plan may be leveraged to encourage 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.

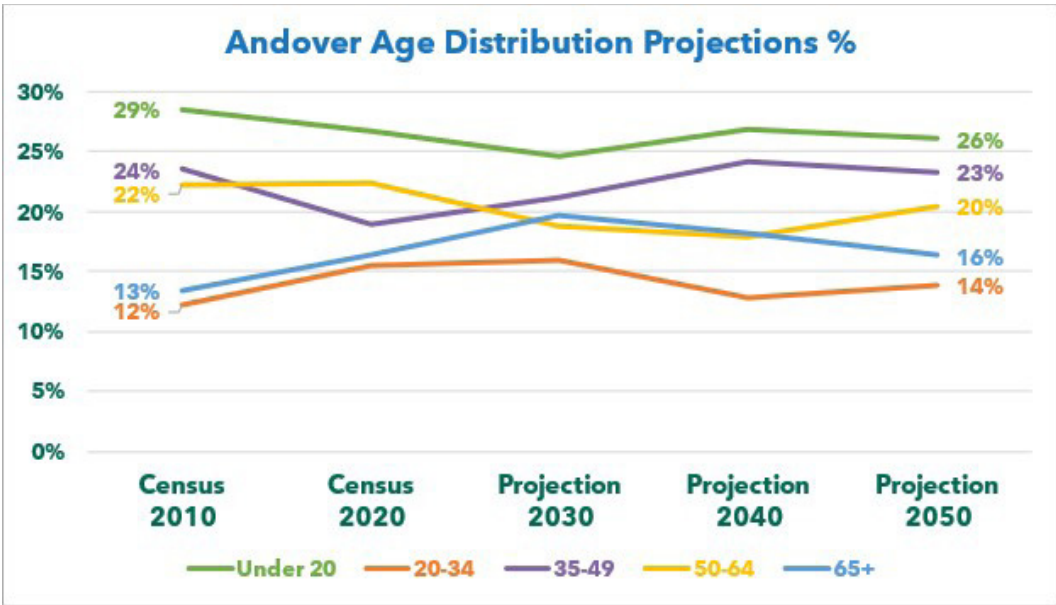


FIGURE 2: AGE DISTRIBUTION PROJECTIONS [2]

Andover’s age projections show the Town holding steady with its current age distribution, with a slight increase in the 65+ age cohort and a slight decrease in the under 20 age group. These projections suggest 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 a slight decline in enrollment across all school types in the Town in recent years. 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 65+ age group proportion is projected to increase by 3%. With an 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. The estimated disability rate of Andover’s population is 8%, and a majority of Andover residents who identify as disabled are above the age of 65 years old. This population may face additional housing challenges, such as availability of accessible homes, fixed income constraints, and prohibitive costs to modify existing homes for accessibility needs. [3]

*Residents age 65+ are expected to make up 16% of all residents by 2050, an increase of 3% from 2020.*

*Andover's school enrollment has declined by 273 students from 2000-2025, which may be due to a lack of housing available to young families.*

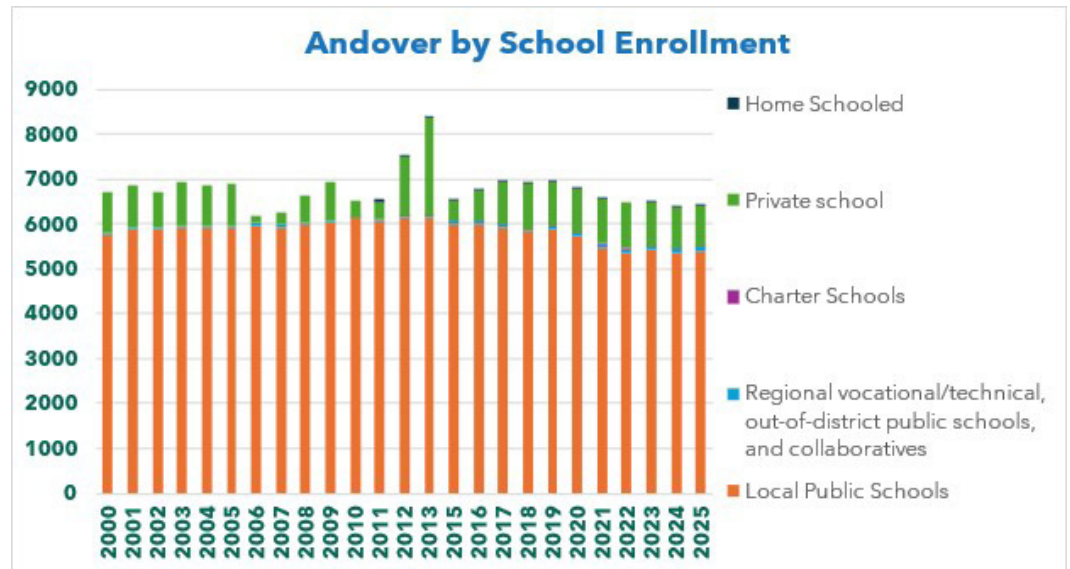


FIGURE 3: SCHOOL ENROLLMENT BY SCHOOL TYPE [4]

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 2024 study conducted by the Metropolitan Area Planning Council (MAPC) that analyzed school districts across Massachusetts, there is no indication that an increase in housing production correlates with an increase in school enrollment.

“We find that the development of new housing units does not account for the changes in school enrollment in Massachusetts we've seen during our study period between 2010 and 2020. We find no significant association between the change in housing unit development and the change in school enrollment at the district level during this period. This lack of relationship holds at the community type, level too—we still see no clear association between development and enrollment when looking at clusters of similar suburban or urban municipalities. What is apparent, however, is that independent of housing development, school enrollment is changing meaningfully—there are some municipalities that have seen consistent enrollment growth and some that have seen consistent enrollment decline over the study period...The processes driving those changes are more complex than the number of housing units built in a municipality. While it is true that schoolchildren occupying new housing units may cause a marginal change in enrollment, it is one factor among many others.” [5]

## Andover Race & Ethnicity Distribution

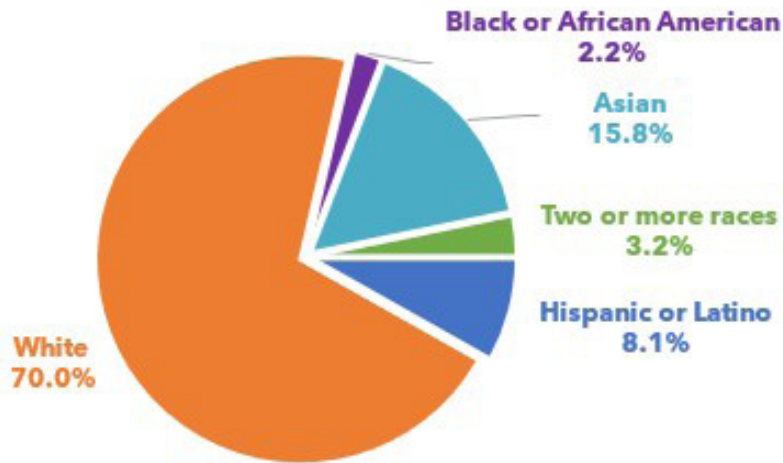


FIGURE 4: RACE & ETHNICITY DISTRIBUTION [6]

Andover’s race & ethnicity distribution reflects the distribution across most suburban and rural communities in the Merrimack Valley, with 70% 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 Andover 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.” [7]

## Household Trends

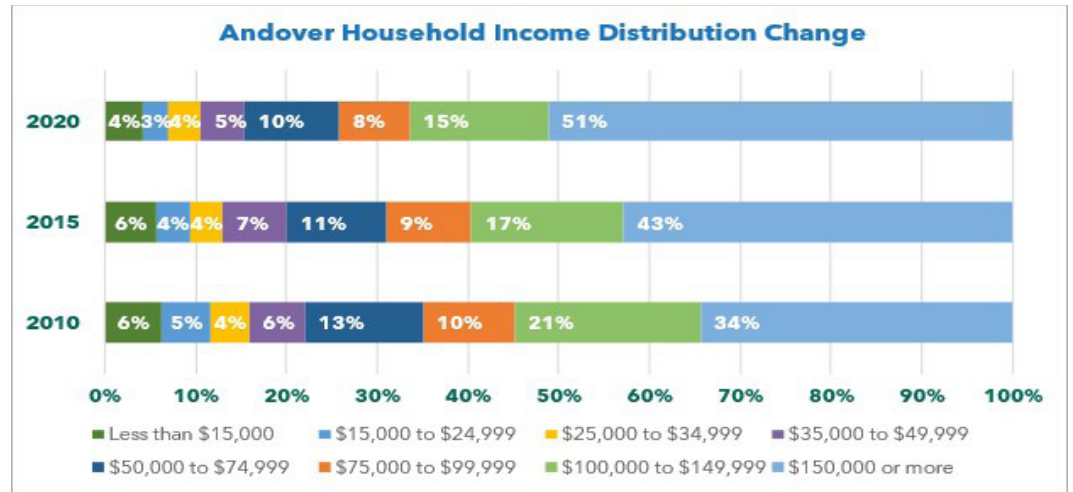


FIGURE 5: HOUSEHOLD INCOME DISTRIBUTION CHANGE [8]

Tenure	Andover	Merrimack Valley Region	Essex County	Massachusetts
All Residents	\$167,591	\$138,174	\$82,225	\$84,385
Owner	\$197,955	\$127,308	\$112,582	\$110,315
Renter	\$81,185	\$51,875	\$41,553	\$47,842

TABLE 1: 2023 MEDIAN HOUSEHOLD INCOME BY TENURE [9]

According to the 2023 American Community Survey (ACS), Andover’s housing stock is 80% owner occupied, and 20% renter occupied. The median household income for Andover renters was \$81,185 in 2023, and the median household income for homeowners was \$197,955. 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. Smaller housing types, such as apartments and condos, may be more accessible and affordable for renters compared to larger single-family homes.

*Owner-occupied household incomes are over double that of renter-occupied households.*

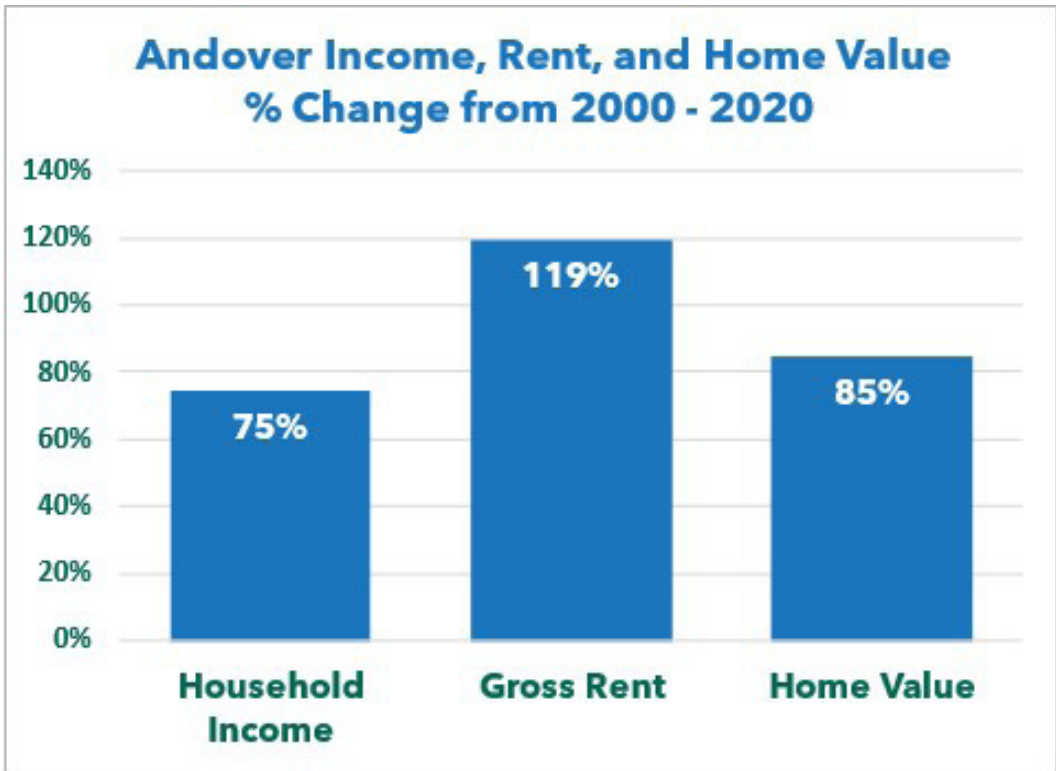


FIGURE 6: INCOME, RENT AND HOME VALUE % CHANGE FROM 2000-2020 [10]

Additionally, it is critical to observe the changes in overall housing costs in Andover 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 Andover – per Census data, household income has increased 75% over this period, while gross rent has increased 119% and home values have increased 85% over the same 20-year period. This difference has implications when it comes to access to homeownership opportunities in Andover, 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.

*The cost of rent is far outpacing incomes, increasing at almost 1.5x the rate from 2000-2020.*

## Housing Breakdown by Occupancy

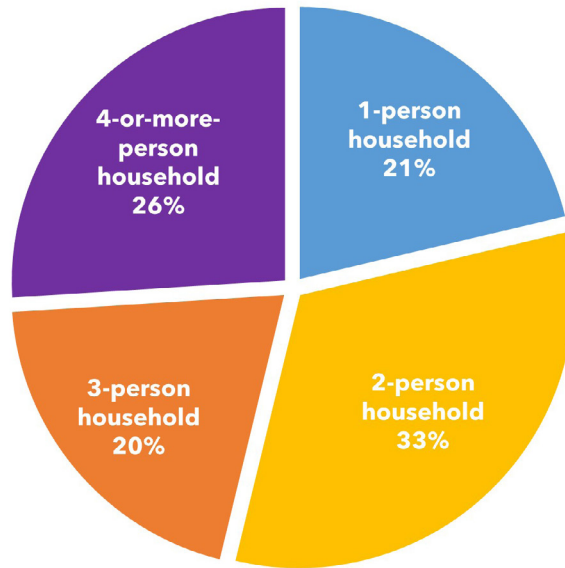


FIGURE 7: HOUSING BREAKDOWN BY OCCUPANCY [11]

## Bedrooms per Housing Unit

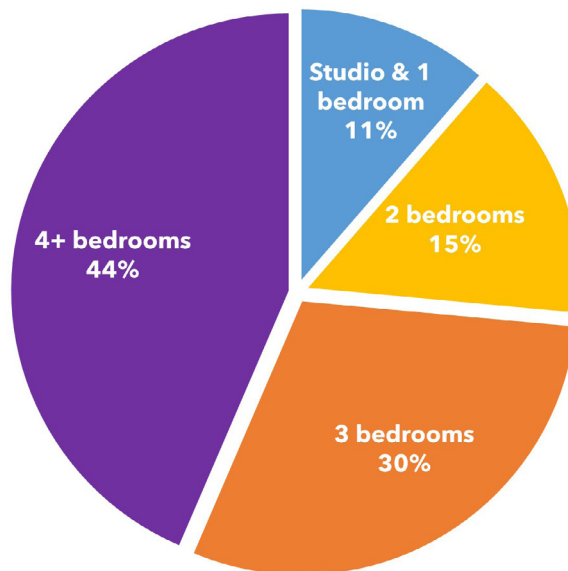


FIGURE 8: BEDROOMS PER HOUSING UNIT [12]

As is commonly seen in surrounding communities, Andover 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 54% of Andover’s homes, while 1- and 2-bedroom units comprise 26% of the Town’s total housing stock. On the other end, 3 or more person households comprise 46% of homes, while the vast majority of the Town’s housing stock is three or more-bedroom units, at 74%. These figures may suggest a gap in availability of “right-sized” housing, where smaller housing units may be preferred by older residents looking to downsize or young professionals looking to get their start living in Andover. The Town may look to address this housing gap through permitting multi-family housing units with studio, one, and two-bedroom units.

*1 and 2-person households make up 54% of Andover’s homes, while 1 and 2-bedroom housing units make up only 26% of Andover’s housing stock.*



# Chapter 3: Local Housing Conditions

## Housing Supply

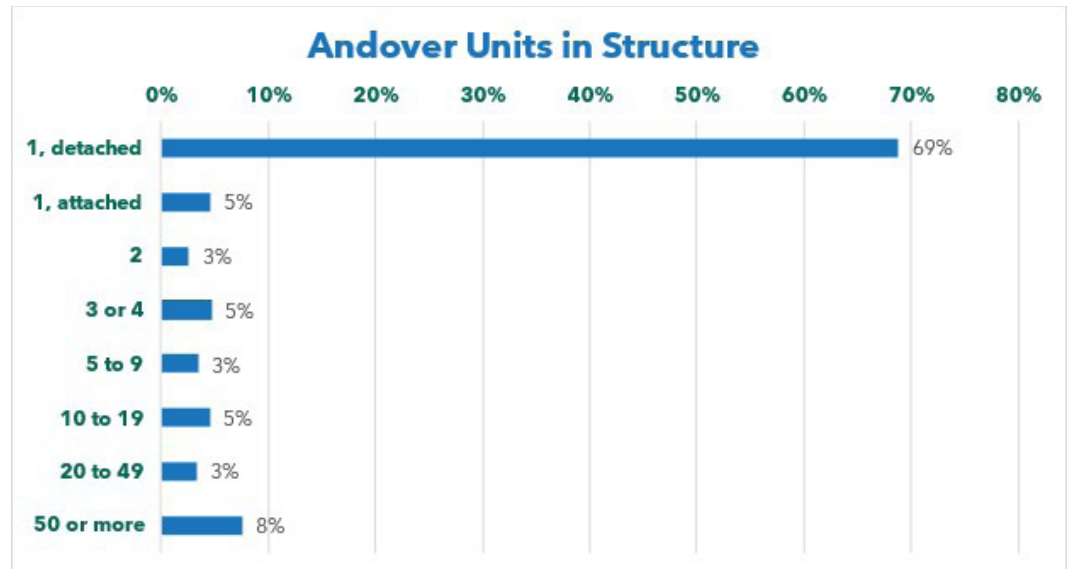
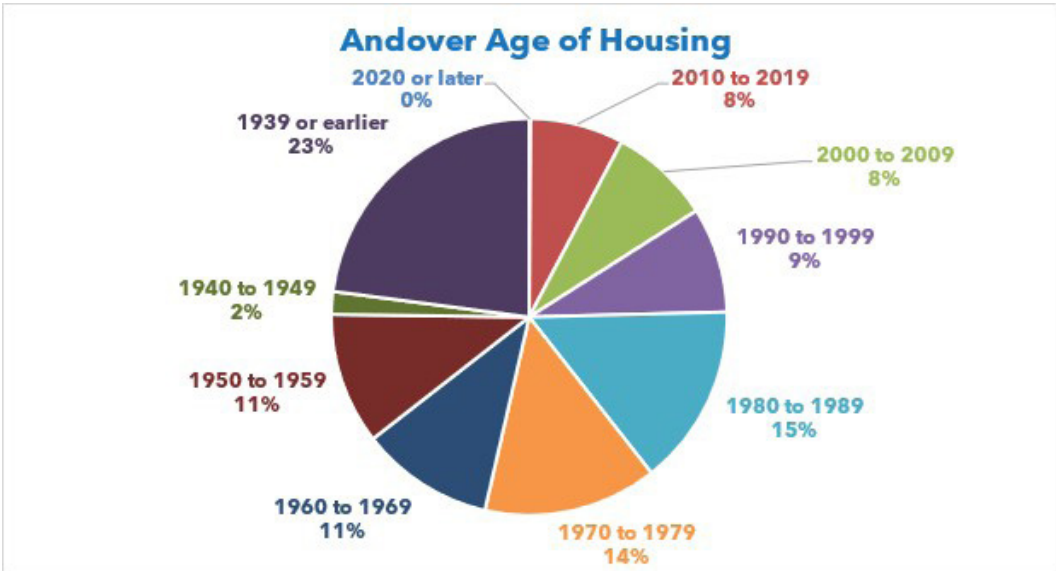


FIGURE 9: UNITS IN STRUCTURE [13]

As of the 2023 American Community Survey, approximately 70% of all housing units in Andover are detached single-family homes. 5% of housing stock is single family attached units, which includes Townhouses, along with 3% of housing stock comprising two-family homes or duplexes. When compared to the rest of the Merrimack Valley region, Andover's housing stock has higher proportions of multifamily units. 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 Andover 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.

69% of Andover's housing units are single-family detached homes.



*36% of Andover's housing stock are units built prior to 1960.*

FIGURE 10: AGE OF HOUSING [14]

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. Andover, similar to other towns in Massachusetts, is known for its quintessential New England aesthetic, where much of this character is exhibited by its housing stock. Over 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 steady housing production through the second half of the 20th century, continuing through the early 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, Andover 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 Andover was \$9,077,872,633, and the average assessed value of a single-family home was \$859,026. Since the last iteration of the Town's HPP in 2017, the single-family assessed value has risen 42%.

## Permitting Activity

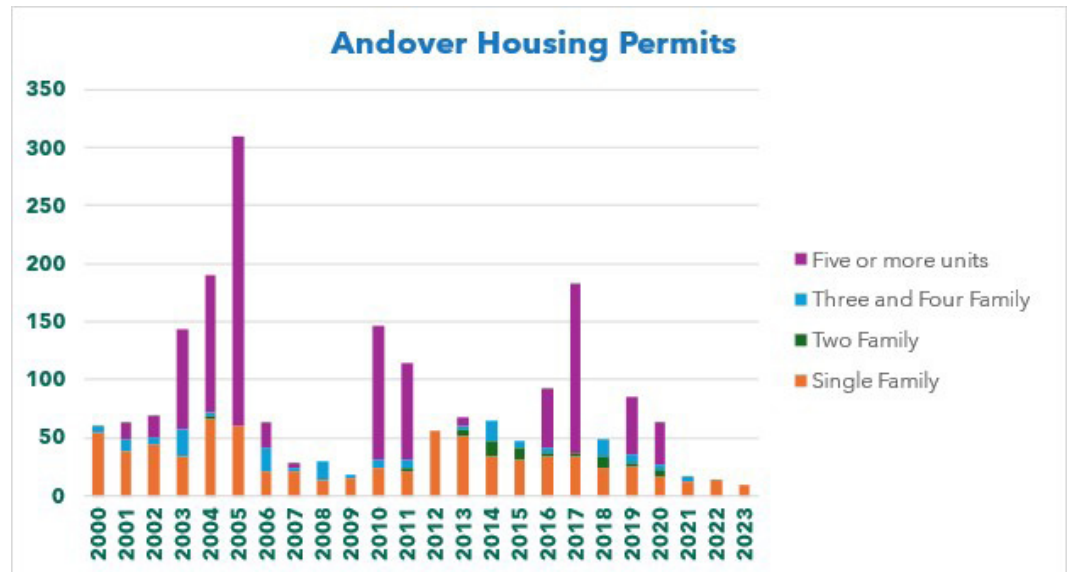


FIGURE 11: HOUSING PERMITS [15]

Over the last two decades, permitting activity in Andover has varied by total permits issued per year and by building type. In the early 2000s, Andover permitted a significant amount of new housing, including single family homes as well as several multi-family housing structures. After a slight decrease in production in the years surrounding the Great Recession, housing production began to increase again with several single-family and duplexes, along with multi-family housing, being permitted albeit at a slightly lower rate than the early 2000s. This trend in housing permitting activity correlates with the steady growth in Andover’s overall number of housing units since 2000, highlighting the Town’s proactive efforts to expand its housing stock and accommodate population growth.

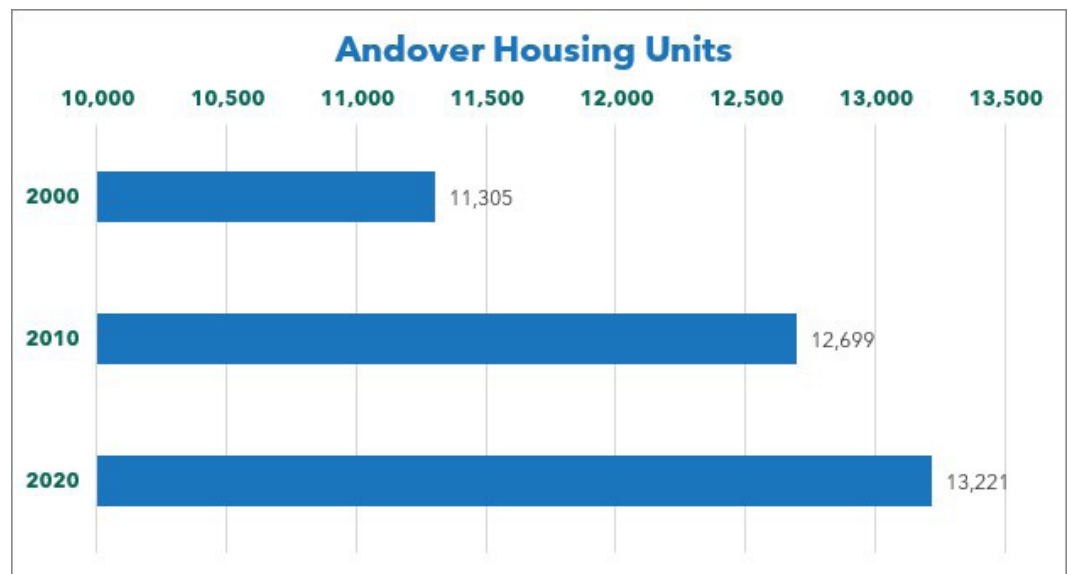


FIGURE 12: HOUSING UNITS [16]

*Andover has permitted a steady number of single-family housing units since 2000, as well as several multi-family developments.*



## Housing Characteristics

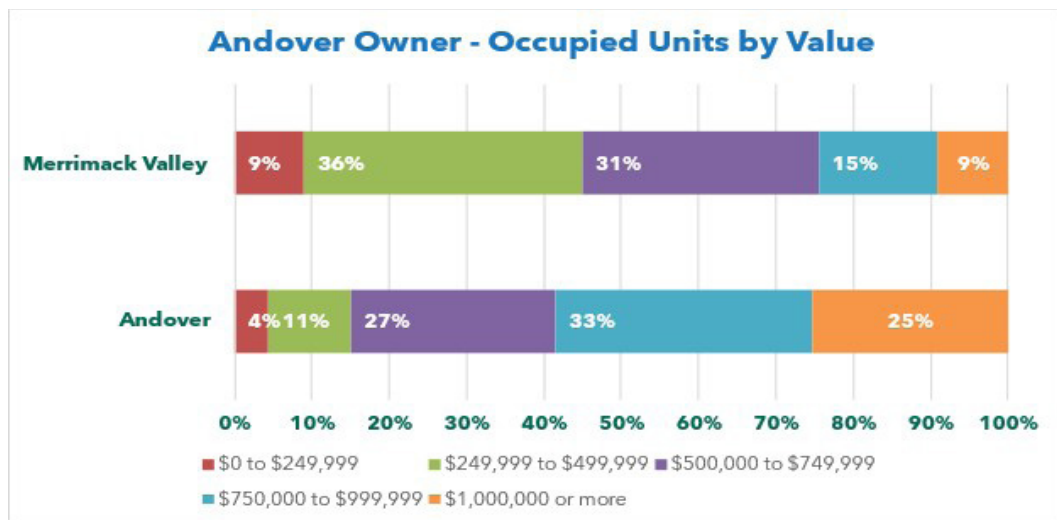


FIGURE 13: OWNER-OCCUPIED UNITS BY VALUE [17]

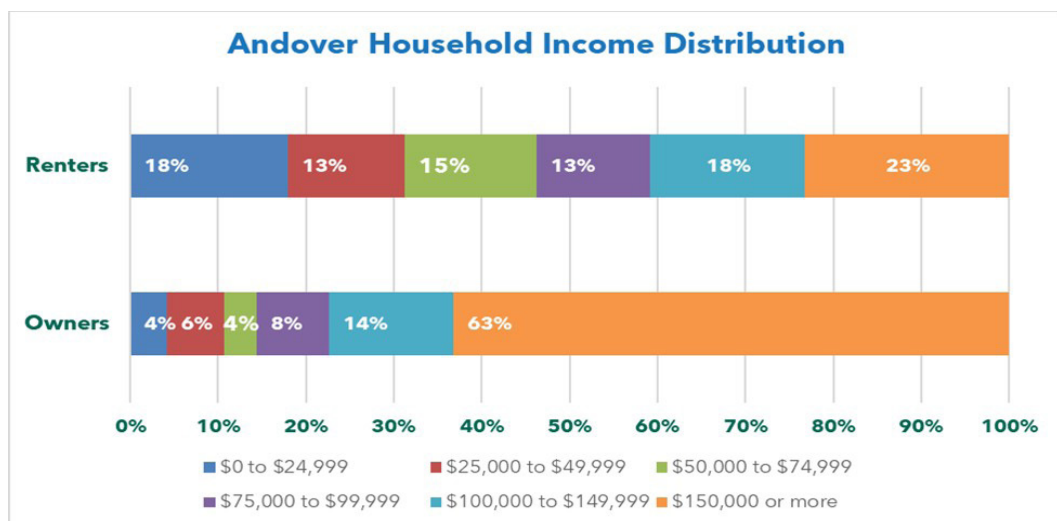


FIGURE 14: HOUSEHOLD INCOME DISTRIBUTION [18]

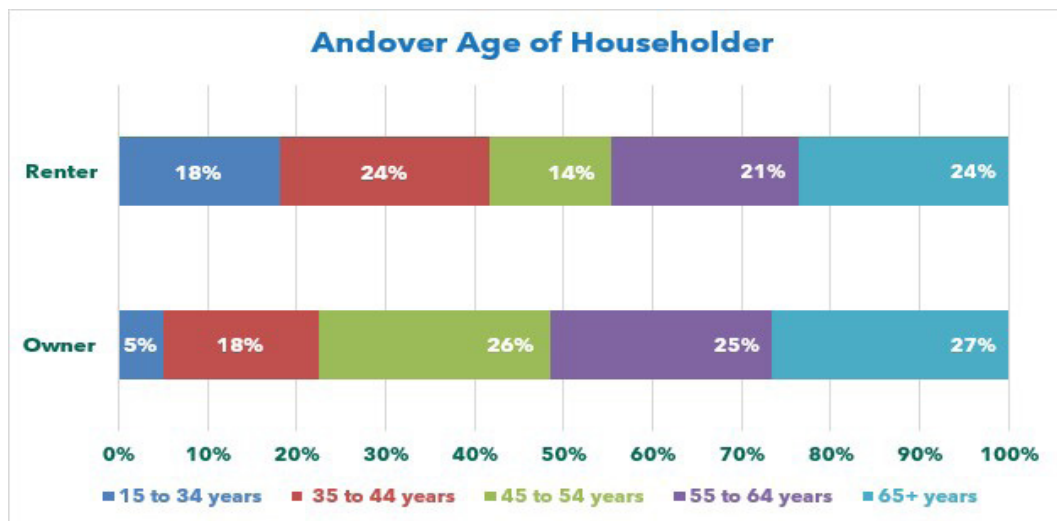


FIGURE 15: AGE OF HOUSEHOLDER [19]

63% of owner-occupied units have a household income over \$150,000, compared to just 23% of renter-occupied units.

Homeowners in Andover have higher household incomes than renters, as is on trend historically and across the state and region. In Andover, over half of all owner-occupied units meet or exceed \$150,000 in annual household income, with the next largest proportion in the \$100,000-\$149,999 range. This differs greatly from renter-occupied units, where approximately one third 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

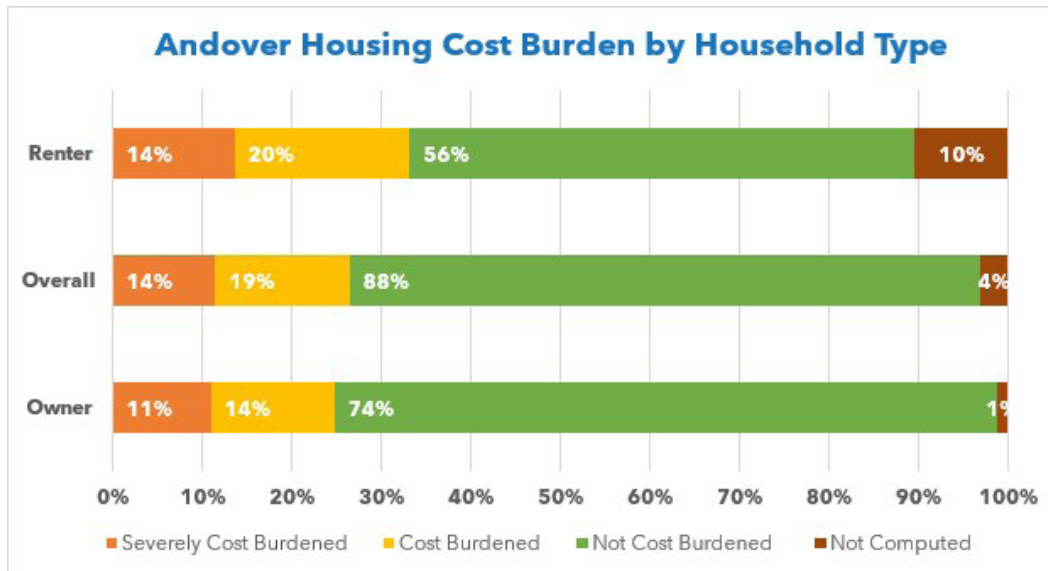


FIGURE 16: HOUSING COST BURDEN BY HOUSEHOLD TYPE [20]

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 quarter of all residents residing in Andover are cost burdened, while over one third of renter households in Andover are cost burdened. The percentage of cost burdened owner households is significant as well, with approximately 1 out of 5 homeowners paying a significant portion of their income on housing expenses.

These figures demonstrate that a sizeable portion of the Andover 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.

*34% of all renters and 25% of homeowners in Andover are housing cost burdened.*

*The average housing sale price in Andover is \$881,000, but a household making median income can only afford a \$406,000 home.*

Age of Householder	Andover		Merrimack Valley		Essex County		Massachusetts	
	Est.	%	Est.	%	Est.	%	Est.	%
Total Population	35,056	100%	363,285	100%	791,577	100%	6,777,241	100%
Total in Poverty	1,242	4%	35,185	10%	74,235	9%	676,516	10%
Under 5 years	41	3%	2,816	8%	5,524	7%	42,407	6%
5 to 17 years	225	18%	7,697	22%	14,735	20%	117,085	17%
18 to 34 years	188	15%	6,996	20%	14,014	19%	175,904	26%
35 to 64 years	380	31%	11,391	32%	24,643	33%	219,598	32%
65 years+	408	33%	6,285	18%	15,319	21%	121,522	18%

**TABLE 2: POPULATION IN HOUSEHOLDS BELOW FEDERAL POVERTY THRESHOLDS BY AGE [21]**

### *Affordability Gap*

Housing sale prices in Andover 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 Andover was \$881,000. Andover households making the median household income of \$153,315 could afford to purchase a home up to \$542,000 with a \$54,000 down payment. However, the average sales price of \$881,000 requires an annual gross household income of about \$211,000 with a 10% down payment, when factoring in costs for taxes and insurance and current interest rates of about 6.4%.

As shown in Table 3 below, which uses HUD Metro Area Median Household Income, there is a difference between 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 Andover and the ‘affordable price’ (household paying no more than 30 percent of annual income on housing).

Income (Lawrence, MA-NH – HMFMA)*	Average Sales Price Andover	Affordable Price	Gap
80% of Median = \$94,650	\$881,000	\$311,000	\$570,000
100% of Median = \$118,600	\$881,000	\$406,000	\$475,000

**TABLE 3: HOUSING AFFORDABILITY CALCULATIONS [22]**

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

## Ownership Affordability by Income

As seen in Table 3, a household of four in Andover with 80 percent AMI could afford to purchase a home up to \$311,000, with a down payment of \$31,000. However, the average sales price for a single-family home in Andover in 2023 was approximately \$881,000 according to Redfin market data, meaning a household would have to make about \$211,000 per year to afford a home at the average sales price. At the Andover Median Household Income of \$153,315 a household could afford a home up to \$542,000 with a \$5,000 down payment.

## 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	430	3%	4%	455	3%	18%	885
Household Income >30% to <=50% HAMFI	570	4%	5%	310	2%	13%	880
Household Income >50% to <=80% HAMFI	665	5%	6%	300	2%	12%	965
Household Income >80% to <=100% HAMFI	695	5%	6%	300	2%	12%	995
Household Income >100% HAMFI	8,415	64%	78%	1,095	8%	45%	9,510
Total	10,775			2,460			13,235

TABLE 4: 2021 INCOME DISTRIBUTION BY HAMFI [23]

\*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 Andover households, 21% earn 80% AMI or below, regardless of tenure type. The highest percentage of households making 80% AMI or below are renters, with 43% of renters falling within this income category.

33% of all renters are making below 50% of the Area Median income.



# Chapter 4: Housing Development Constraints

## Environmental Constraints

Andover, situated to the south of the Merrimack River, has a landscape of low and gently rolling hills and expansive woodlands. Outside of the few hills, the town is mostly flat and has sizable freshwater wetlands, rivers, and conservation areas.

Flooding is considered a high risk in Andover, and the Town's 2024 Hazard Mitigation Plan states:

*A GIS-based flood exposure analysis was conducted for assets utilizing the most recent assessor's database, critical assets, and future development data against FEMA flood maps. Approximately 13% of Andover's parcels are located within the FEMA 100-year and 500-year flood zones, out of which 10% are within the 100-year flood zone.*

**Goal:** 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 storm water management may help alleviate the risks posed by flooding.

## Infrastructure

### Transportation

The Town of Andover is connected to the rest of the Merrimack Valley region through interstate access and state roads, as well as several municipal roads. Interstates 495 and 93 provides transportation access throughout the Town, bisecting on the western side of Andover. Route 133 runs east-west through Andover, Route 28 runs north-south through downtown Andover, and Route 125 also connects the eastern side of Town. These roads are major thoroughfares through Town and connect Andover with surrounding communities along with several residences and businesses.

Andover is served by the Massachusetts Bay Transportation Authority (MBTA) through its commuter rail network. The Town has two stations, Andover and Ballardvale, on the Haverhill Line, providing residents with direct access to Boston's North Station and several other communities along the rail line. Nearby park-and-ride facilities also provide convenient access for residents to commute and travel by train.

Andover also has several fixed bus routes through the Town provided by MeVa (Merrimack Valley Transit) connecting Andover to the rest of the region. Route 2 connects downtown Andover with the Lawrence commuter rail station along state Route 28. Route 3 provides connection to the Andover YMCA in the northeast corner of Town. Routes 7 and 26 connects Andover and Lawrence to several large regional employers. Route 21 (Andover Shuttle) connects several locations around Town along with the North Andover Mall. These routes provide crucial connections for regional destinations and public transport access for Andover residents.

Andover also continues to focus on expanding bicycle and pedestrian access across the Town. Improvements along major roadways help connect Andover to other communities in the Merrimack Valley through active transportation routes.

### Sewer and Water

Andover provides public drinking water to the majority of Town from the Haggetts Pond reservoir, supplemented with water from Fish Brook and the Merrimack River. A municipal sewer system is operated by the Town and treated at the Greater Lawrence Sanitary District along with on-site septic systems.

## Regulatory Considerations

### Residential Zoning

Andover 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, the purpose of the site plan review process is “to ensure that development will be designed and constructed in a manner that promotes the appropriate use of land and upholds the purposes and objectives of G.L.c. 40A.”

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

### Residential Districts

**Single Residence A (SRA)** is a higher-density residential district mainly allowing for the development of detached single-family housing by-right. Accessory dwelling units under 900 SF are also allowed by-right, as well as Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. Conversion of one-family or a two- or more family dwelling, along with the conversion of an existing structure of at least 50,000 SF gross floor area to multi-family use, is also allowed through a Special Permit from the Zoning Board of Appeals. New multi-family dwelling development is allowed in this district through a Special Permit from the Planning Board. The minimum lot size in this district is 15,000 SF with a maximum building height of 35 feet. This district is located in several neighborhoods immediately adjacent to Routes 28 and 133 near the downtown, along with the area surrounding the Ballardvale Commuter Rail Station.

**Single Residence B (SRB)** is a medium-density residential district mainly allowing for the development of detached single-family housing by-right. Accessory dwelling units under 900 SF are also allowed by-right, as well as Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. Conversion of one-family or a two- or more family dwelling, along with the conversion of an existing structure of at least 50,000 SF gross floor area to multi-family use, is also allowed through a Special Permit from the Zoning Board of Appeals. New multi-family dwelling development is allowed in this district through a Special Permit from the Planning Board. Cluster residential developments are also allowed through a Special Permit from the Planning Board. The minimum lot size in this district is 30,000 SF with a maximum building height of 35 feet. This district is located across several neighborhoods in central Andover outside of the more dense downtown areas.

**Single Residence C (SRC)** is a low-density residential district mainly allowing for the development of detached single-family housing by-right. Accessory dwelling units under 900 SF are also allowed by-right, as well as Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. New multi-family dwelling development is allowed in this district through a Special Permit from the Planning Board. Cluster residential developments are also allowed through a Special Permit from the Planning Board. The minimum lot size in this district is 43,560 SF with a maximum building height of 35 feet. This district is located in the more suburban or rural neighborhoods on the outskirts of the Town.

**Apartment (APT)** is a high-density residential district mainly allowing for the development of multiple-dwelling apartment buildings through a Special Permit from the Zoning Board of Appeals. Detached single-family housing and accessory dwelling units under 900 SF are also allowed by-right, along with Family Dwelling Units larger than 900 SF through a Special Permit from the Zoning Board of Appeals. The minimum lot size shall be the same as the adjoining or nearest single-residence district, provided that there is not less than 3,500 SF for each dwelling unit in a multi-family development. The maximum building height in this district is 35 feet and 3 stories. This district is located across several parcels throughout the Town, including Shawsheen Village and downtown Andover where several multi-family housing developments are located.

### **Business Districts**

**Limited Service (LS)** is a mainly commercial zoning district that also allows for the development of detached single-family housing by-right. Cluster development is also allowed through a Special Permit from the Planning Board. There is no minimum lot size in this district, however there is a maximum building height of 40 feet and 3 stories. This district is located on a few parcels adjacent to exit 38 off I-93.

**General Business (GB)** is a mainly commercial zoning district that also allows for the development of detached single-family housing by-right. Planned residential developments, including multi-family or mixed-use dwellings, are allowed through a Special Permit from the Planning Board. There is no minimum lot size in this district, however there is a maximum building height of 50 feet and 4 stories. This district is located in the areas within Shawsheen Village, downtown Andover, as well as the Ballardvale Commuter Rail Station.

**Mixed Use (MU)** is a mainly commercial zoning district that also allows for the development of detached single-family housing by-right. Conversion of one-family or a two- or more family dwelling is also allowed through a Special Permit from the Zoning Board of Appeals. Planned residential developments, including multi-family or mixed-use dwellings, are allowed through a Special Permit from the Planning Board. There is no minimum lot size in this district, however there is a maximum building height of 50 feet and 4 stories. This district is located in the area north of downtown Andover adjacent to Route 28.

### **Industrial Districts**

**General Industrial (IG)** is a mainly industrial zoning district, however it does allow for the development of detached single-family housing by-right. There is no minimum lot size in this district, however there is a maximum building height of 50 feet and 5 stories. This district is located nearby the Town's two Commuter Rail Stations.

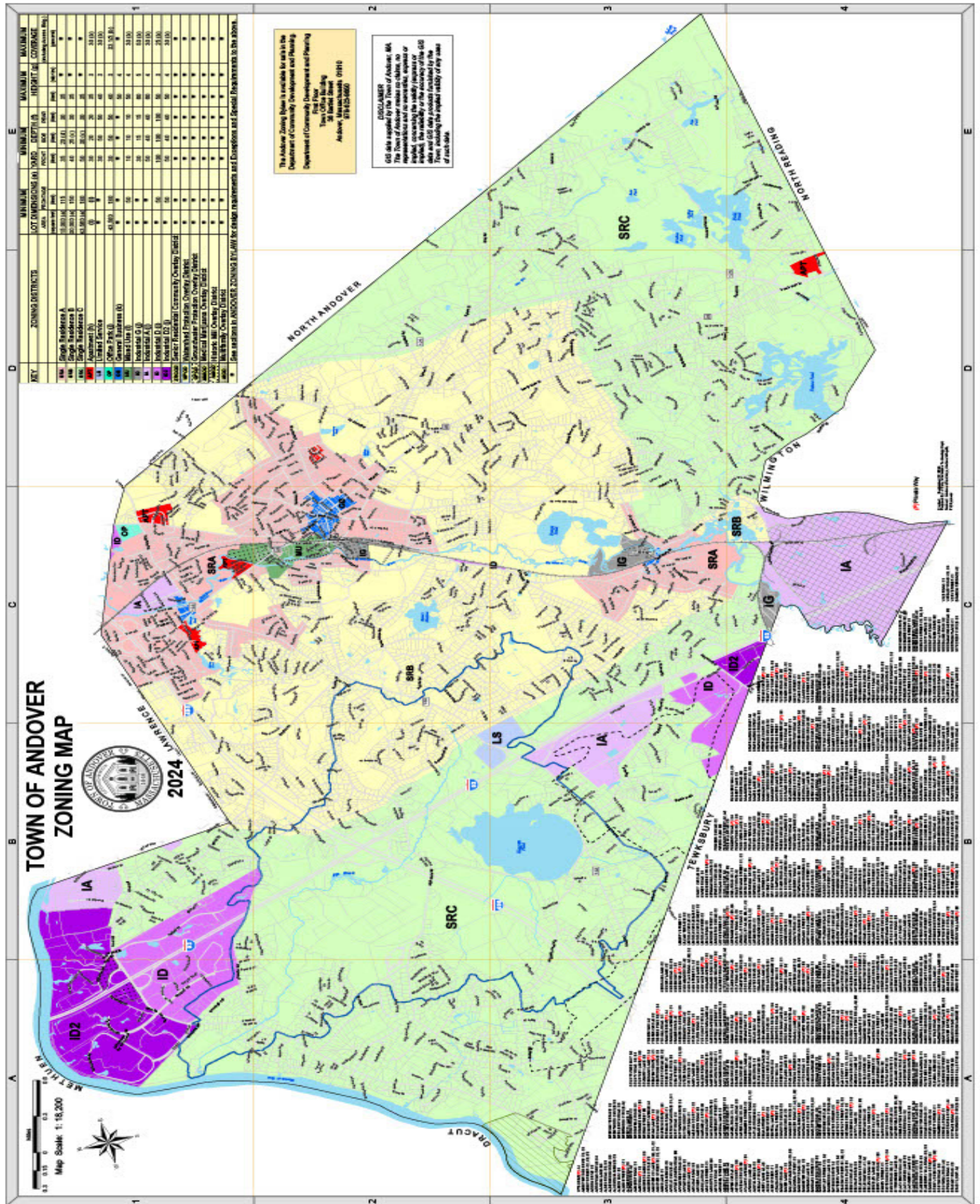
## Overlay Districts

**Senior Residential Community Overlay District (SRCOD)** is a zoning overlay district with the purpose “to allow flexibility in the development of parcels for housing and related services for persons 62 or older, with particular interest in meeting the needs of residents of Andover.” Developments containing at least one of the following housing types, either attached or detached, may apply for a Special Permit from the Planning Board: Independent; Congregate Housing; Assisted Living Facility; and Restorative Care/Nursing Facility. The minimum lot size is 5,000 SF for each detached Independent Living Unit, 4,000 SF for each attached Independent Living Unit, or 3,000 SF for each bedroom in an assisted living, congregate housing, or skilled nursing facility. Within the SRCOD, there shall be no more than 200 Independent Living Units (attached or detached) or 200 bedrooms in an assisted living, congregate living, or skilled nursing facility. Any development should not exceed 35 feet in building height within 200 feet of River Road or 50 feet in building height beyond 200 feet of River Road. This district is located across several parcels along River Road on the western side of Town.

**Historic Mill Overlay District (HMOD)** is a zoning overlay district with the purpose “to encourage smart growth, and to foster a range of housing opportunities within mixed-use development projects, to be proposed in a distinctive and attractive site development program that promotes compact design, preservation of open space, and a variety of transportation options, including enhanced pedestrian access to employment and nearby transportation systems.” Within this overlay district, structures with two or more dwelling units is permitted by right. Project applicants may seek a Special Permit from the Planning Board to create the following developments: increasing the gross floor area of an existing building by more than 2,000 SF, constructing a building in excess of 10,000 SF, or redeveloping more than 40% of the gross floor area of an existing building. This district requires a minimum dwelling unit size of 3,000 SF per dwelling unit, with a limit of 40 units per acre. The maximum building height in this district varies between 35 and 65 feet, depending on the location within the overlay district. Developments containing more than three dwelling units must designate 15% of the total dwelling units as affordable housing or provide a payment in lieu of creating affordable units. This district is located across several parcels in downtown Andover nearby the Commuter Rail Station.

**Multifamily Overlay District (MOD)** is a zoning overlay district with the purpose “to foster a range of housing opportunities near retail sales and services, transportation options, employment centers, and civic and personal services.” In addition to the residential uses currently allowed by-right in the underlying zoning, the overlay district also allows multifamily housing by-right. A Special Permit may be granted by the Planning Board to allow mixed-use structures that include multifamily housing along with nonresidential uses such as commercial use. This district does not require a minimum lot area, however there is a maximum height limit ranging from 2 ½ to 4 stories, depending on the subdistrict. This overlay district also establishes a maximum number of units per acre, ranging from 15 to 35 units depending on the subdistrict. Developments consisting of 10 or more units shall have at least 15% of the dwelling units available as affordable units based on an 80% AMI. This district contains subdistricts located around the Downtown, Ballardvale MBTA Commuter Rail Station, and River Road.

# Town Zoning Map



# 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		1,675	13,464	12.44%		1,675	13,464	12.44%
2025	67	1,809	13,598	13.44%	135	1,945	13,734	14.45%
2026	67	1,876	13,665	13.93%	135	2,080	13,869	15.45%
2027	67	1,943	13,732	14.43%	135	2,215	14,004	16.45%
2028	67	2,010	13,799	14.93%	135	2,350	14,139	17.45%
2029	67	2,077	13,866	15.43%	135	2,485	14,274	18.46%

**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 Andover, as of June 2023 and published by the Executive Office of Housing and Livable Communities, has 1,675 subsidized housing units listed on the Subsidized Housing Inventory (SHI). This number represents 12.44% percent of the total year-round housing units as reported by the 2020 U.S Census. Andover is one of the few communities in the Merrimack Valley that has already reached the 10 percent affordable housing goal.

Over the next five years and beyond, the goal is for Andover to maintain the 10% 40B minimum. Provided the town takes a proactive approach to housing development, it is possible for the town to continue to maintain this status over the next five years.

To produce 0.5 percent of its total units annually as SHI units, Andover will need to add an additional 67 SHI-eligible housing units each year. In order to produce 1 percent of its total units annually, the Town will have to produce 135 SHI units annually.



## Housing Production Strategies

Based on the local needs, existing resources, and development considerations, the following recommended strategies have been developed with Andover. 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. These strategies have also been adapted from the Town's [recently completed Comprehensive Plan](#).

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 pledges to support 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.



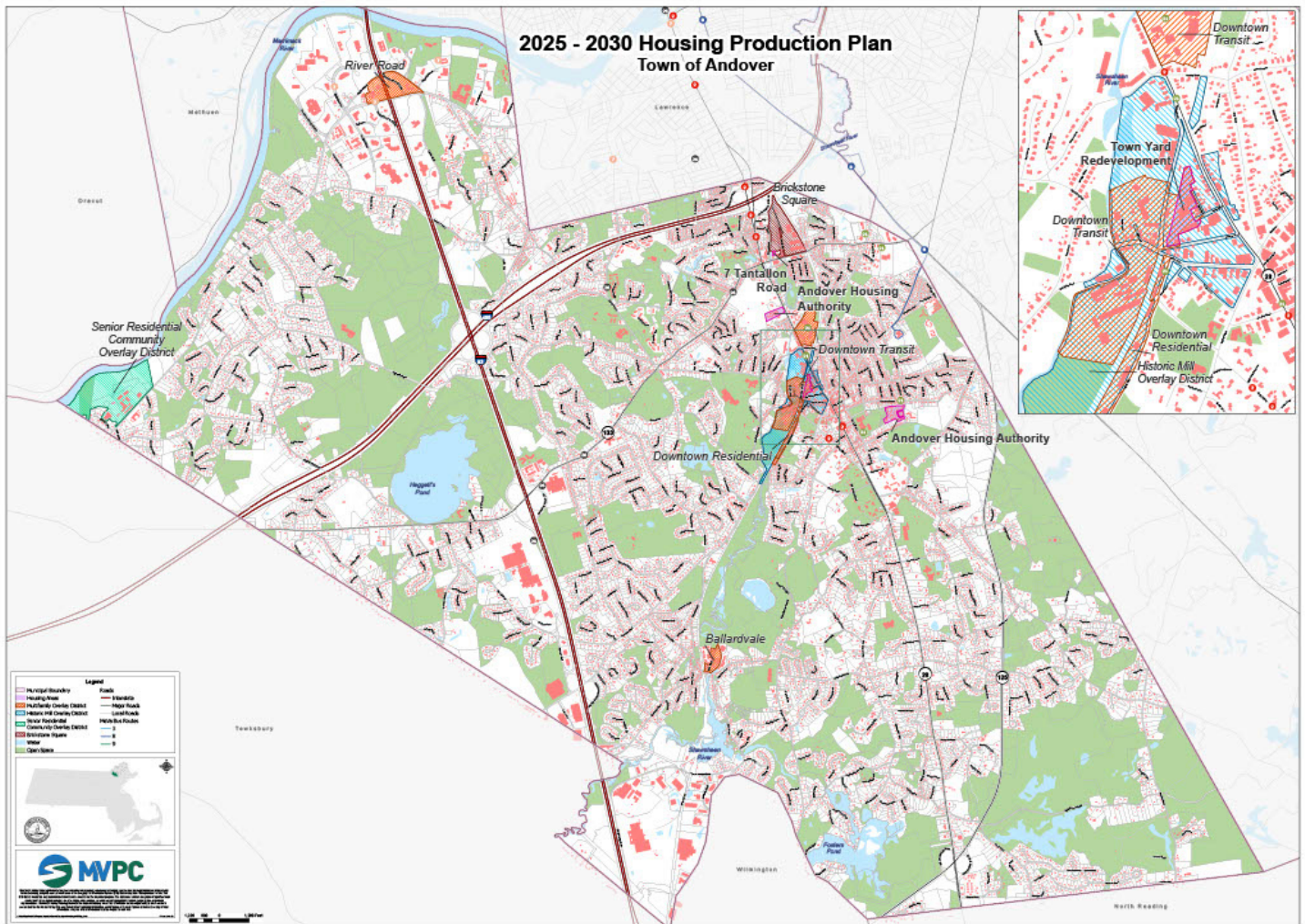
Housing Production Strategies	Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
<p><b>Goal 1: Diversify Housing Opportunities</b></p> <p>Create new housing opportunities for older adults and empty nesters to be able to stay in Andover by either moving into smaller units or renovating homes into multi-generational properties; create options for persons with disabilities, young families and single working professionals to rent or buy homes; and create opportunities for people of different economic backgrounds to move to Andover</p>	2 Years	Planning Board, Zoning Board of Appeals	<ul style="list-style-type: none"> <li>Update <a href="#">Conversions section</a> of the Zoning Bylaw to allow for additional opportunities to create multi-family units from existing single-family residential units and/or allow for the existing conversions bylaw to allow for additions outside of the existing footprint as was allowed prior to 2007.</li> </ul>
	3 Years	Planning Board, Zoning Board of Appeals	<ul style="list-style-type: none"> <li>Adopt a “Starter Home District” where development is generally limited to single-family Starter Homes and accessory dwelling units.</li> </ul>
	2 Years	Planning Board, Zoning Board of Appeals	<ul style="list-style-type: none"> <li>Expand <a href="#">Inclusionary Zoning</a> and require new development proposed that is over a designated size or number of units, to set aside affordable units, potentially through density bonuses.</li> </ul>
	1 Year	Select Board, Planning Board	<ul style="list-style-type: none"> <li>Collaborate with <a href="#">nonprofit affordable housing organizations</a> to expand affordable housing options.</li> </ul>
	1 Year	Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> <li>Support the use of <a href="#">Town-owned parcels</a>, including former schools, to be sold for affordable housing that could be developed and utilized for under-represented housing types such as single-family homes under 2000 square feet, age restricted housing, and multi-family housing.</li> </ul>
	2 Years	Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> <li>Continue to advocate that the <a href="#">Select Board</a> include Expanding Housing Opportunities in Andover as a Select Board goal.</li> </ul>
	1 Year	Planning Board, Andover Housing Authority	<ul style="list-style-type: none"> <li>Work with the Andover Housing Authority to evaluate opportunities to renovate and reconstruct existing units and add new units to the AHA parcels.</li> </ul>
	1 Year	Planning Board	<ul style="list-style-type: none"> <li>Create an Accessory Dwelling Unit (ADU) brochure and guidelines outlining regulations, resources, benefits, and design ideas.</li> </ul>
	3 Years	Planning Board	<ul style="list-style-type: none"> <li>Consider the rezoning of the IA to GB or HMD the Brickstone property and vicinity.</li> </ul>
	5 Years	Planning Board	<ul style="list-style-type: none"> <li>Maintain <a href="#">Housing Choice Designation</a></li> </ul>
5 Years	Planning Board	<ul style="list-style-type: none"> <li>Continue to monitor and engage with Marland Place and Andover Commons to preserve existing affordable units in perpetuity.</li> </ul>	

<p><b>Goal 2: Encourage Transit Oriented Development</b></p> <p>Direct and encourage development to areas of Town that are already transit-accessible to promote public health, limit additional vehicle traffic, and encourage a walkable urban form.</p>	Ongoing	Planning Board, MeVa, MVPC, MBTA	<ul style="list-style-type: none"> <li>▶ Engage at the regional and state levels to advocate for increased <a href="#">alternative transit options</a>, increased frequency, improved service, and education</li> </ul>
	2 Years	Department of Public Works, Select Board, Planning Board	<ul style="list-style-type: none"> <li>▶ Fund <a href="#">sidewalk construction and rehabilitation projects</a> that increase access to public transportation and commercial centers</li> </ul>
	Ongoing	Department of Public Works, Planning Board	<ul style="list-style-type: none"> <li>▶ Support and create infrastructure for <a href="#">alternative modes of transportation</a> such as buses, bicycles, and pedestrians.</li> </ul>
	2 Years	All Board and Committees	<ul style="list-style-type: none"> <li>▶ Explore the feasibility of Community Preservation Act (CPA) adoption and allocated at least 10% of appropriations to support affordable transit-oriented development.</li> </ul>
<p><b>Goal 3: Ensure Housing Access for All Residents</b></p> <p>Support housing programs, policies, and initiatives that ensure all residents can find appropriate and attainable housing.</p>	Ongoing	Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> <li>▶ Assess existing bylaws and policies to ensure they support broad access to housing and support a welcoming and accessible community.</li> <li>▶ Assist architects and developers in achieving full compliance with all <a href="#">requirements for accessible design</a> and simultaneously enhancing developments with universal design features for residents and visitors.</li> </ul>
	2 Years	Planning Board, Housing Trust Fund Board of Trustees	<ul style="list-style-type: none"> <li>▶ <a href="#">Inform and educate residents</a> about the benefits of having an array of housing types and the positive economic impact to the community.</li> </ul>
	Ongoing	Commission on Disability, Planning Board	<ul style="list-style-type: none"> <li>▶ Promote American with Disabilities Act (ADA) <a href="#">awareness and inclusion</a> in all development, including new construction, renovations, and infrastructure projects.</li> </ul>
	Ongoing	Commission on Disability, Planning Board	<ul style="list-style-type: none"> <li>▶ Assist architects and developers in achieving full compliance with all <a href="#">requirements for accessible design</a> and simultaneously enhancing developments with universal design features for residents and visitors.</li> </ul>

<p><b>Goal 4: Create Housing for Older Adults and Future Generations</b></p> <p>Two demographics that face challenges in the Andover housing market are existing older adults, i.e., residents over the age of 62, and potential residents entering the housing market.</p>	2 Years	Council on Aging, Planning Board, Elder Services	<ul style="list-style-type: none"> <li>▶ Craft policies that create housing that will <a href="#">meet the needs and preferences of older adults and retirees</a> that are ready for a change in lifestyle, as well as create new opportunities for those entering the housing market.</li> </ul>
	Ongoing	Council on Aging, Planning Board, Elder Services	<ul style="list-style-type: none"> <li>▶ Work with entities like Edgewood to develop older adults housing in <a href="#">areas where residents have access to services</a> appropriate to their needs, transportation, and open space.</li> </ul>
	Ongoing	Housing Trust Fund Board of Trustees, Planning Board, Select Board	<ul style="list-style-type: none"> <li>▶ Increase funding (using the <a href="#">Affordable Housing Trust</a>) for programs such as First Time Homebuyer/ Down Payment Programs, Home Improvement or Modification Programs, rental or utility assistance, and the creation of new housing units.</li> </ul>
	2 Years	Housing Trust Fund Board of Trustees, Planning Board, Elder Services	<ul style="list-style-type: none"> <li>▶ Assist older adults who want to downsize from their current home by <a href="#">providing information on available units</a> or locations in Andover, as well as including Congregate Housing and Accessory Dwelling Units (ADUs).</li> </ul>
	1 Year	Planning Board, Elder Services	<ul style="list-style-type: none"> <li>▶ Promote the <a href="#">Habitat for Humanity Renovation initiative</a>.</li> </ul>
	1 Year	Housing Trust Fund Board of Trustees, Planning Board	<ul style="list-style-type: none"> <li>▶ Provide direct support for fragile or at risk homeowners and renters struggling with housing costs.</li> </ul>

TABLE 6: ACTION PLAN MATRIX

# 2025-2030 Housing Production Plan Map



This map represents potential areas for housing development in the Town over the course of the next 5 years. These sites are conceptual and would require zoning changes authorized by Town Meeting to accommodate new SHI units. Andover remains open to collaborating with developers to support the creation of diverse housing options and is willing to consider all permitting options to create affordable units.

Site Name	Housing Type	Development/ Zoning Type	Status	Tenure	Affordability	Affordable Units	Total Units
Town Yard Redevelopment	Mixed Use Multi-Family	MBTA Communities	Permitted	Rental	Mixed	24	165
7 Tantallon Road	Multi-Family	Redevelopment	Permitted	Rental	Mixed	4	24
Andover Housing Authority	Multi-Family	Redevelopment	Conceptual	Rental	Affordable	TBD	TBD
<b>Zoning Districts</b>							
Senior Residential Community Overlay District	Senior Housing	Infill/Re-Use	Zoned		Mixed Income and 15% Affordable Units		
Historic Mill Overlay District	Mixed-Use Multi-Family	Infill/Re-Use	Zoned		80% Median Income for 15% of the units		
Brickstone Square	Mixed-Use Multi-Family	Infill/Re-Use	Rezoning needed or potential comprehen- sive permit		N/A		
Multi-Family Overlay District	Mixed-Use Multi-Family	Infill/Re-Use	Zoned		80% Median Income for 10% of the units		

**TABLE 7: HOUSING SITE LIST**



# Endnotes

---

- [1] UMASS Donahue Institute, Massachusetts Population Projections
- [2] UMASS Donahue Institute, Massachusetts Population Projections, “Age/Sex Details”
- [3] 2019-2023 ACS Estimates, Table S1810
- [4] MA Department of Elementary & Secondary Education, School and District Profiles
- [5] The Waning Influence of Housing Production on Public School Enrollment in Massachusetts. Metropolitan Area Planning Council. October 2017.
- [6] U.S. Census Bureau American Community Survey, 2019-2023 5-year Estimates, Table DP05
- [7] Barber, Llana. Latino City: Immigration and Urban Crisis in Lawrence, Massachusetts, 1945-2000. The University of North Carolina Press, 2017.
- [8] 2006-2010 ACS Estimates, 2011-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001
- [9] 2019-2023 ACS Estimates, Table B25119
- [10] 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4
- [11] 2019-2023 ACS Estimates, Table S2501
- [12] 2019-2023 ACS Estimates, Table B25041
- [13] 2019-2023 ACS Estimates, Table B25024
- [14] 2019-2023 ACS Estimates, Table B25034
- [15] 2023 Massachusetts Housing Partnership Data Town and Town Data
- [16] 2000, 2010, 2020 ACS Estimates, Table DP04
- [17] 2019-2023 ACS Estimates, Table B25075
- [18] 2019-2023 ACS Estimates, Table B25118
- [19] 2019-2023 ACS Estimates, Table B25007
- [20] 2019- 2023 ACS Estimates, Table B25070, Table B25091
- [21] 2019-2023 ACS Estimates, Table B17001
- [22] Bankrate.com Housing Affordability Calculator; Author’s Calculations
- [23] CHAS Cost Burden Data, Based on 2017-2021 ACS

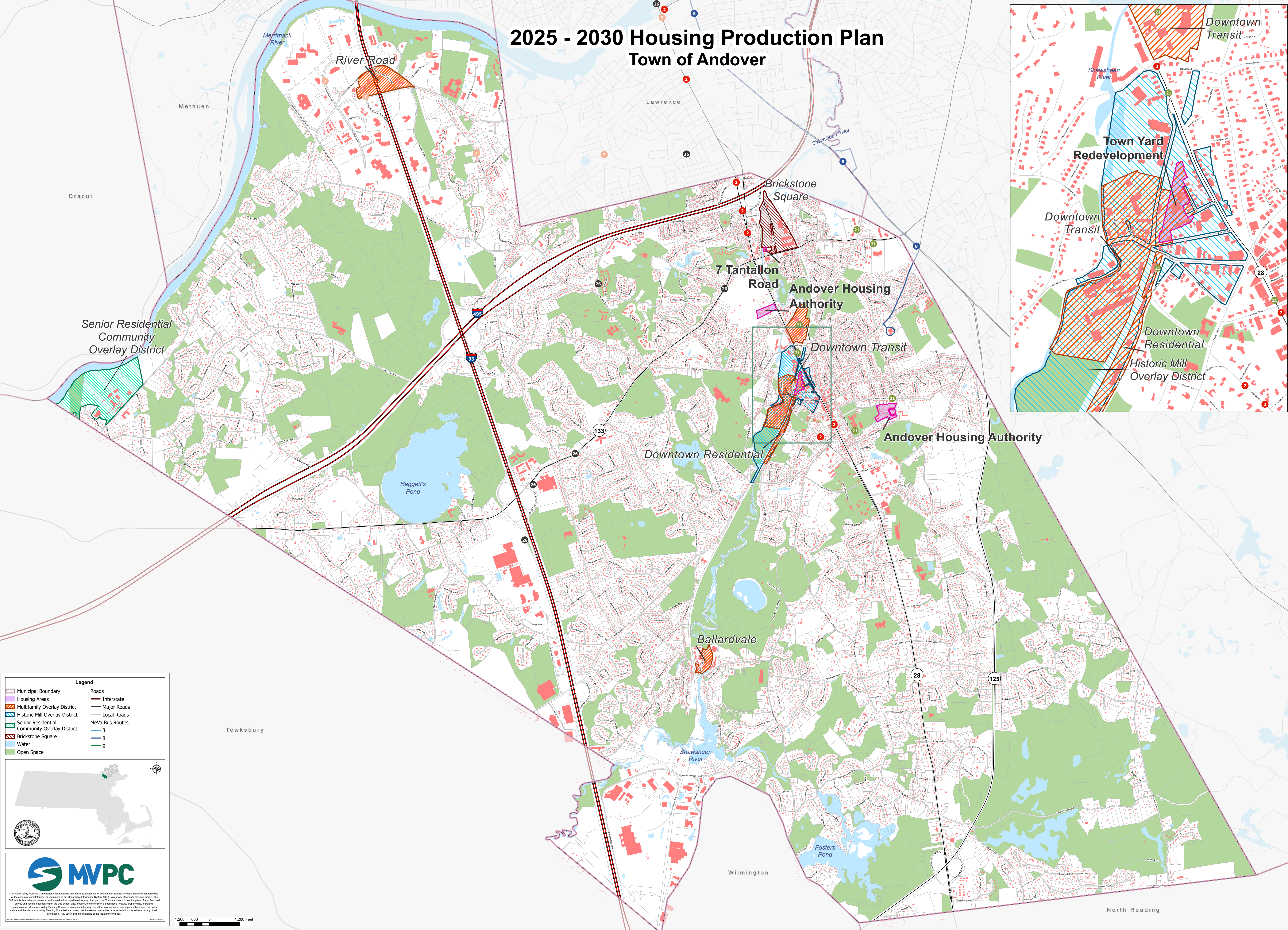
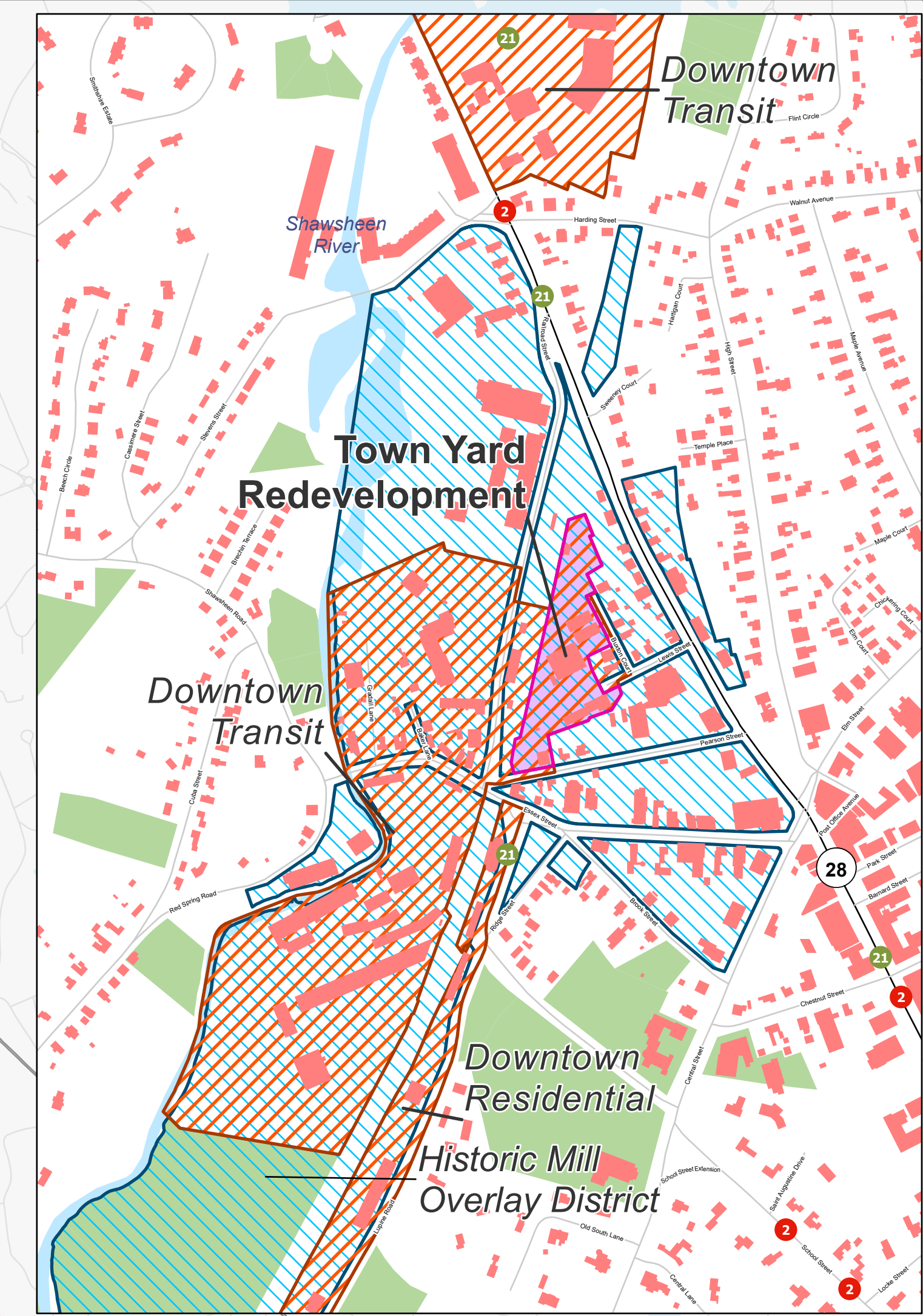
**ANDOVER, MA**



**Merrimack Valley  
Planning Commission**

*Plan • Innovate • Promote*

# 2025 - 2030 Housing Production Plan Town of Andover



**Legend**

- Municipal Boundary
- Housing Areas
- Multifamily Overlay District
- Historic Mill Overlay District
- Senior Residential Community Overlay District
- Brickstone Square
- Open Space
- Roads
  - Interstate
  - Major Roads
  - Local Roads
- MeVa Bus Routes
  - 3
  - 8
  - 9
- Water

Merrimack Valley Planning Commission does not make any warranty, expressed or implied, nor assume any legal liability or responsibility for the accuracy, completeness, or condition of the Geographic Information System (GIS) data or any other data provided herein. The GIS data is illustrative only and should not be considered for any other purpose. The data does not take the place of a professional survey and has no legal bearing on the real estate, title, location, or existence of a geographic feature, property line, or political representation. Merrimack Valley Planning Commission requests that any use of this information be accompanied by a reference to its source and the Merrimack Valley Planning Commission's disclaimer that makes no warranties or representations as to the accuracy of said information. Any use of this information is at the recipient's own risk.

1,200 600 0 1,200 Feet

# Select Board Policy Updates

12.8.25

Andover Legal Department



# Board Policy Review



## Completed

### Process for Review

- Approved Bifurcation into an “Operating Manual” and “Library”
- Revise, Retire, and Adopt Model

### Progress on Policies

- “Handbook”
  - ✓ Board Governance, Practices & Procedures
  - ✓ Code of Conduct
  - ✓ Meeting & Hearing Procedures
  - ✓ Board Operations: Officers, Employees & Appointments
  - ✓ Town Meetings
    - Water & Sewer Commissioners (first reading)
    - Finance & Investments (first reading)
- Policy Library
  - Small Cell Wireless Facilities
- Retired Policies
  - Prior “Board General Operations”
  - Prior “Town Meeting”
  - Prior “Small Cell Wireless Facility”

## To Do

1. **Approve/Revise/Reject**
  - Water & Sewer Commissioners
    - ❖ + water abatement “library” policy
  - Finance & Investment
2. **First Readings**
  - Land Use
    - ❖ Field Use
  - Town Manager Evaluation
  - Alcohol Licensing
  - Public Records & Fees
3. **Organization and Review**
  - Handbook vs. Library Assessment
  - Cross-Reference Old vs. New

# Next Meetings



- First Readings
- Second Readings
- Moderate
  - Land Use
  - Alcohol Licensing
- “Easy”
  - TM Eval
  - Fees/Public Records

# Next Meetings



- January 5, 2026
  - Second Readings Finance & Investment
  
- January 26, 2026
  - Second Reading TM Evaluation Policy
  - First Reading Land Use Policy

**TOWN OF ANDOVER**  
**SELECT BOARD HANDBOOK OF**  
**GENERAL POLICIES AND PROCEDURES**



**Alexander J. Vispoli, Chair**  
**Ellen M. Townson, Vice-Chair**  
**Melissa Morris Danisch, Clerk**  
**Kevin T. Coffey**  
**Laura M. Gregory**

**August 2025**

# **1. Introduction to Select Board Governance, Practices & Procedure**

---

Andover Select Board policies are bifurcated into two resources:

- 1) A handbook codifying general Select Board parameters, practices and procedures for its role in town governance; and
- 2) Detailed companion policies for subject matters within Select Board jurisdiction such as rules and regulations for licenses and permits governed by the Board.

This policy handbook serves as a reference for members of the Select Board, guidance for residents and employees, and a model set of policies and procedures for other boards, committees and commissions.

## **I. Governing Structure & Authority**

The Select Board is comprised of a five-person elected body, with each member serving staggered, three-year terms. The Select Board as a collective body serves as the chief elected executive of the Town of Andover, deriving its authority and responsibilities from three primary sources:

- Massachusetts General Laws and Special Acts;<sup>1</sup>
- Chapter 571 of the Acts of 1956: An Act Establishing a Selectmen-Town Manager Plan For The Town Of Andover alternately known as the “Town Charter” or the “Selectmen-Manager Act;” and
- Town of Andover Bylaws.

Within the Town Charter and the Town Bylaws, the Select Board holds many roles and responsibilities, especially as the chief policymaking body of the Town’s government. As set forth in the Town Charter:

*“The Select Board shall be the makers of policy of the town government, except as otherwise directed by statutes or by the town charter. The town manager shall be responsible for ensuring that the boards, officers and representatives of the town comply with policy determinations of the Select Board.”* Andover Town Charter §1

The Select Board also appoints, evaluates, and works in partnership with the Town Manager who serves as the chief appointed executive officer of the Town. Among their

---

<sup>1</sup> In addition to a wide variety of Commonwealth-wide statutes, more than 286 Special Acts specific to Andover further define town governance.

duties enumerated in the Charter, the Manager supervises and directs and is responsible for the efficient administration of all offices, boards, and committees. *See* Town Charter §10.

## II. **Select Board Authorities & Duties Enumerated**

As charged and empowered by the General Laws, the Charter, and Town Bylaws, a non-exhaustive list of Select Board authorities and duties includes:

### A. General Governance

Policymaking wherever authority has not been delegated to another officer, board, or body;

Appointing, evaluating, and where necessary, removing a Town Manager, a Town Accountant, and the Zoning Board of Appeals;

Appointing a member of the Andover Contributory Retirement Board;

Creating *ad hoc* working groups and committees to advise the Board, and appointing members to study committees as required by state law;

and

Approving appropriate appointments of the Town Manager to boards and committees where required.

### B. Town Meeting

Issuing town meeting warrants and setting the date for Annual Town Meeting and any Special Town Meetings;

Holding hearings and making recommendations on warrant articles including the Town budget; and

Pursuing Special Legislation in the Town's interest.

### C. Finance

Working collaboratively with the Finance Committee and the Town Manager to maintain the Town's financial policies, and review the Town Manager's annual recommended operating and capital budgets; and

Setting the tax rate and classification.

D. Public & Private Ways & Utilities

Promulgate traffic rules and orders for public ways, including parking;

Regulate utilities in public ways as authorized and limited by the General Laws;  
and

Consider betterment applications relative to private ways and water and sewer improvements.

E. Licensing & Permitting

Serve as the Licensing Board responsible for issuing and renewing licenses and permits for the following non-exhaustive categories:

*Alcohol*

*Automatic amusements*

*Class I and II motor vehicle*

*Common victualler*

*Contractor drain layer*

*Food vendor*

*Hackney/taxi*

*Lodging houses/inn keeper*

*Public entertainment*

*Outdoor dining & retail*

*Second hand/junk dealer*

*Shooting galleries/ranges*

*Small cell wireless facilities*

*Special events (unless designated)*

F. Statutory Commission Roles

The Board also possesses the duties and responsibilities of a Licensing Board, Cable Commission, Water & Sewer Commission, and Election Commission under the General Laws

## **2. Select Board Code of Conduct**

---

*Acts of the Select Board are made as a single body comprised of five individuals with varied perspectives. As such, the Select Board strives to foster an environment of healthy, informed civil discourse for its members, residents, persons doing business before the Select Board, and Town staff, even in the presence of lively debate or passionate disagreement. At all times the Select Board endeavors to conduct itself as a whole in the most professional of manner. To that end, the Board adopts the following “Code of Conduct” for its members, and those appearing before the Select Board, modeled on the Massachusetts Interlocal Insurance Association and Massachusetts Municipal Association examples.*

### **I. Purpose**

These guidelines serve as the standard for achieving and maintaining a high level of public confidence, trust, and professional respect regarding how the Town of Andover (the “Town”) and its officials conduct business. These guidelines are intended to define and create a centralized understanding regarding standards of conduct.

The Select Board recognizes the importance of maintaining professional standards at all levels of the government, including for those who volunteer their time and services on behalf of the Town. The Select Board encourages other boards and committees of the Town who are not appointed by the Select Board to adopt these guidelines.

### **II. Applicability**

These guidelines apply to the Select Board; and all other Town boards, commissions, and committees appointed by the Select Board; and to all presiding officers, board members, commission members, committee members, public officials, and other representatives of the Town appointed by the Select Board while acting in their official capacity or while acting on behalf of the Town and covers all of their actions and communications whether spoken or written, including but not limited to all electronic communications and social media.

### **III. Code of Conduct**

All Town elected and appointed officials are expected to act honestly, conscientiously, reasonably and in good faith at all times regarding their responsibilities, the interests of the Town, and the welfare of its residents. The Town’s

elected and appointed officials must refrain from communicating or acting in a disrespectful, abusive and/or threatening manner towards members of the community, other elected or appointed officials, the Town Manager or Town Staff.

Moreover, all elected and appointed officials must fully comply with the Town's Anti-Harassment and Anti-Discrimination Policy.

Further, all elected and appointed officials of the Town must assume the following responsibilities:

A. Conduct Generally and in Relation to the Community

- Stay informed about the local and state duties of a board or committee member.
- Remember that you represent the Town at all times.
- Accept your position as a means of unselfish public service and do not attempt to benefit personally, professionally, or financially from your position.
- Recognize that the chief function of local government at all times is to serve the best interests of all of the people.
- Demonstrate respect for the public you serve.
- Safeguard all confidential information, including, without limitation, privileged attorney-client communications.
- Seek no favors and understand that personal aggrandizement or profit secured by holding these positions is often dishonest and may be unlawful.
- Conduct yourself so as to maintain public confidence in our local government.
- Conduct official business in such a manner as to give the clear impression that you cannot be improperly influenced in the performance of your official duties.
- Unless specifically exempted (e.g., executive session), conduct the business of the public in a manner that promotes open and transparent government and maintains full compliance with the Open Meeting Law.
- Comply as fully as possible with all Town policies.
- Comply as fully as possible with all applicable laws, including, without limitation, the following:

- The Open Meeting Law (G. L. c. 30A, §§ 18-25)
- Procurement Laws (G. L. c. 30B)
- The Ethics/Conflict of Interest Statute (G. L. c. 268A)
- The Public Records Law (G.L. c. 66, § 10).

B. Conduct in Relation to Your Fellow Board/Commission/Committee Members

- Treat all members of the board/commission/committee with respect despite differences of opinion; professional respect does not preclude honest differences of opinion but requires respect within those differences.
- Recognize your responsibility to attend all meetings to assure a quorum and promptly notify the chair should you for any reason be absent from a given meeting or be unable or unwilling to continue to serve. Formal notice to resign from a Board requires written notification to the Town Clerk.
- Recognize that action at official legal meetings is binding and that you alone cannot bind the Board outside of such meetings.
- Refrain from making statements or promises as to how you will vote on quasi-judicial matters that will come before the Board until you have had an opportunity to hear the pros and cons of the issue during a public meeting.
- Uphold the intent of executive session and respect the privileged communication that exists in executive session.
- Make decisions only after all applicable facts have been presented and discussed at a Board meeting.

C. Conduct in Relation to the Town Manager

- Recognize and support the administrative chain of command and refuse to commit the Town to a course of action on complaints as an individual Board member outside the administration.
- Give the Town Manager full responsibility for making and implementing their decisions.
- Refrain from giving orders or directions to the Town Manager for action as an individual Select Board member.

- Refrain from providing information to the Town Manager that you would not be willing to share with other Board members.

#### D. Conduct in Relation to Town Staff

- Treat all staff as professionals and respect the abilities, experience, and dignity of each.
- Refrain from giving individual instructions to, or individually requesting work be performed by Town personnel but rather channel directives and requests of substance through the full board and/or the Town Manager and endeavor to apprise the Town Manager of any requests to Town staff.
- Direct questions about Town staff or requests for additional background information to the Town Manager.
- Avoid publicly criticizing an individual employee; only raise concerns about staff performance to the Town Manager through private communication.

#### **IV. Guidelines for Individuals Speaking at Public Meetings**

- The chair of the public body is responsible for conducting all public meetings in an orderly and peaceable manner.
- The public body may allow a public comment session during the open session of a public meeting. If a public comment period is posted on the meeting agenda, the session will last for no more than fifteen minutes, subject to the discretion of the Chair. Each speaker during the public comment session shall be limited to a maximum of three minutes.
- Members of the public may speak only with the permission of the chair. To maintain an orderly and peaceable meeting, all speakers must identify themselves by name and address prior to speaking.
- All remarks shall be addressed to or through the chair or to the public body as a whole. Matters presented by speakers during a public comment session will not be debated or acted upon by the public body at the time they are presented.
- All persons addressing the public body must conduct themselves in a peaceable and orderly manner. Such persons may not make threats of violence or incite imminent lawless conduct by others. Additionally, speakers are encouraged to refrain from making any personal, impertinent, unduly

repetitive, slanderous, or profane remarks. Speakers are further encouraged to respect the views and opinions of others (including members of the public body and the general public) and to treat others as the speaker wishes to be treated.

- Individuals in attendance at a public meeting may not interrupt recognized speakers or members of the public body. Further, such individuals are encouraged to refrain from engaging in disorderly or boisterous conduct, including the utterance of loud, threatening, or abusive language; whistling; stamping of feet; or other acts which disrupt or otherwise impede the orderly conduct of any meeting.
- If any person disrupts the proceedings of a meeting, the chair shall give the person a clear warning to cease such disruption. If, after a clear warning, the person continues to be disruptive, the chair may order the person to withdraw. If the person so ordered fails to withdraw, the chair may authorize a constable or other officer to remove the person from the meeting.
- Whenever the public is allowed to participate in remote public meetings, the same rules and guidelines that apply to in-person meetings apply to their remote counterparts.
- Comments made during public comment sessions do not reflect the views or the positions of the public body before which the member of the public is speaking. Because of constitutional free speech principles, public bodies do not have the authority to prevent or limit all speech that may be upsetting or offensive during such sessions.

## **V. Distribution & Education**

- The Town Clerk shall provide a copy of these guidelines to all members upon its issuance and upon the subsequent appointment or re-appointment of any member.
- The Town Clerk shall maintain and distribute educational materials from the State Ethics Commission to members.
- The Town Clerk shall develop a schedule of training programs to educate the Board and members on the Conflict-of-Interest Law and ensure compliance with said Law.

- The Town Clerk shall educate the Board, members, and officials on the Conflict-of-Interest Law and ensure compliance with annual state mandated on-line training.

### **3. Board Meetings & Hearing Procedures**

---

In the interests of government transparency and compliance with the Open Meeting Law, meetings and hearings are the primary manner in which the Board discharges its duties. This section outlines significant policies and practices of the Board in arranging and conducting those meetings and hearings.

#### **I. Notice of Meetings & Agendas**

The Chair is responsible for developing agendas in concert with the Town Manager's Office and filing appropriate public notice of any Board meeting or hearing with the Town Clerk at least 48 hours in advance, excluding Saturdays, Sundays and Legal Holidays. Members of the Board may request agenda items directly through the Chair, while members of the public and Town staff may make requests through the Chair or the Manager for the Chair's consideration. By default, the Chair has discretion to determine which items are on the agenda. However, the Board may by a majority vote request an item on a future agenda at a duly posted public meeting.

Notices shall each contain the following:

- Date and time of meeting;
- Place (including virtual or online spaces as permitted) of meeting; and
- A list of topics the Chair reasonably anticipates to be discussed at the meeting or hearing in a format reasonably conforming to the Sample Agenda attached in Appendix Section A-1

#### **II. Schedule & Location**

Unless otherwise set forth on meeting notices, regular meetings of the Board are held on Monday evenings at 7:00 p.m. until the conclusion of all business or the Board moves to table business and adjourn. The location of meetings unless otherwise specified in notices is in the Select Board Room on the third floor of the Town Offices. Additional meetings are scheduled as needed by the Board. The Board shall not meet on days designated as legal holidays or election days. Meetings falling on a legal holiday or election days are cancelled or rescheduled for another date at the discretion of the Board.

#### A. Hearings & Special Meetings

Hearings (often conducted within regular meetings) and special meetings of the Board may be scheduled either at the discretion of the Board regarding any matter within their jurisdiction, or as required by a license or permit application. Any special hearings or meetings follow the normal notice procedures absent an emergency, or pertinent provisions of law setting forth additional notice requirements beyond the Open Meeting Law (such as formal legal notices in advance of public hearings).

While public comment in regular meetings is afforded at the discretion of the Chair, public comment at legal hearings is afforded by right through oral or written testimony to the Board. Interested parties and members of the public are reminded that the purpose of testimony is to inform the Board for the purposes of rendering a decision. Persons testifying before the Board in hearings are respectfully referred to the Select Board's Code of Conduct Policy at Section 2(IV) ("Guidelines for Individuals Speaking at Public Meetings") for further information.

#### B. Emergency Meetings

An "Emergency Meeting" is defined by law as a sudden, generally unexpected occurrence or set of circumstances demanding immediate action. Emergency meetings of the Board may be called by the Chair consistent with the requirements of the Open Meeting Law, which allows a meeting in special circumstances even though no notice was previously posted.

In the unusual circumstance where an emergency meeting is warranted, a notice should be posted at the earliest possible juncture; all Board members must be notified by the Chair or their designee; and a majority of Board Members must agree to convene an emergency meeting.

#### C. Notification of Interested Parties

The Town Manager and Town Clerk's Office shall coordinate to notify persons who are directly involved in the issues to be discussed by the Select Board.

#### D. Meeting and Hearing Procedures

Meetings are to be conducted in accordance with generally accepted rules of parliamentary procedure. It is the Board's practice that application of such procedure be on a relatively informal basis, due to the size of the group and the desirability of flexibility in the expression of opinion. Robert's Rule of Order is used as a guide in matters requiring clarification or definition. The Board may by majority vote suspend these rules or any

Board policy as circumstances require so long as it conducts itself in compliance with applicable state and federal laws.

A quorum shall consist of three members of the Board. As a practical courtesy, action on critical or controversial matters, the adoption of policies or the making of critical appointments shall be taken whenever practicable only when the full Board is in attendance. Actions and decisions shall be by motion, second and vote. Split vote will be identified by name.

#### E. Remote Participation

The Board approves the use of remote participation by Members of the Board within the bounds allowed by the Open Meeting Law. Members are encouraged to participate remotely whenever in-person attendance is not feasible. All votes taken when any Select Board participates remotely shall be conducted by roll call vote.

To the extent permitted by law, the Board will hold meetings remotely for both Members and the public in only those circumstances which merit remote participation by a quorum of the Board or a majority of those persons having business before the Board on a time-sensitive agenda item or items.

#### F. Resident Participation

Outside of public hearings, resident participation at Board meetings is provided at the discretion of the Chair. A "Public Comment" period is typically held at each regular meeting of the Board to hear concerns of the general public. Under either agenda items or Public Comment, residents are referred to the Board's Code of Conduct policy section 2(IV)(" IV. Guidelines for Individuals Speaking at Public Meetings") for more information.

#### G. Public Recording of Meetings

Select Board meetings are broadcast and recorded by Andover TV, Inc. whenever practicable, which provides the public free access to such recordings. Personal audio and video recordings of meetings by members of the public are also permitted under the Open Meeting so long as such recording does not interfere with the conduct of the meeting. By law, the Chair must be notified by any member of the public of their intention to record a meeting before the meeting commences, and the Chair must in turn inform the attendees that the meeting is being recorded.

#### H. Executive Session

The Board may convene in executive session for only those purposes enumerated in the Open Meeting Law only after convening in open session, stating the reason(s) for entering executive session, conducting a successful roll call vote, and advising the public whether or not it will return to open session.

Once in executive session, all votes are conducted by roll call vote, minutes of executive sessions must be kept, and periodically reviewed to determine if they are ripe for release because the purpose of an executive session is no longer served by keeping such minutes confidential.

#### I. Minutes

The Board shall maintain accurate minutes of its proceedings, including all exhibits used and ensure their timely release. Minutes need not constitute a transcript or contain every remark by Members, staff, or the public. Rather, minutes should be sufficiently detailed for a person not present at a meeting to understand what actions were taken by the Board and how members of the Board voted with a summary of the discussion leading to such vote and action.

### **4. Board Operations: Officers, Employees & Appointments**

---

The Select Board is responsible for hiring the Town Manager and Town Accountant, approving critical hires made by the Town Manger outlined in the Town Charter, and making or approving appointees to Town boards and committees. The Board also selects its own internal officers by election.

#### I. **Board Officers & Elections**

The officers of the Select Board shall be Chair, Vice-Chair, and Clerk elected annually from its members by majority vote on the first Tuesday following the Town Election or otherwise as soon as practicable. Each officer shall each serve a term of one year, or for the remainder of a one-year term in the event of election caused by a vacancy by an officer of the Board. The election of officers shall, to the extent possible, take place with all five members present.

##### A. Chair

The Chair shall preside over all meetings of the Select Board in which they are present in-person or in which all members participate remotely. The Chair also serves as the ceremonial chief civil officer of the Town representing the Board at meetings, conferences, and gatherings unless other members are so designated by the Board. The Chair creates and reviews Board agendas in concert with the Town Manager and serves as the spokesperson of the Board. The Chair shall exercise care to distinguish between

when they are representing the position of Select Board and when they are expressing their individual opinion.

#### B. Vice-Chair

The Vice-Chair performs all the duties of the Chair in the latter's absence, or as requested by the Chair. In the event of meetings in which some members are present in-person and some members are participating remotely, the Vice-Chair shall perform the duties of the Chair if they are present in-person and Chair is participating remotely.

#### C. Clerk

The Clerk is responsible for maintaining accurate and complete minutes in compliance with the Open Meeting Law in coordination with Town staff and serves as the Board's clerk for any legal documents that require their certification.

#### D. Board Liaisons

Each Select Board member is also assigned to serve as a liaison between the Board and one or more Town boards, committees, and commissions, attending meetings of such bodies as appropriate for the purposes of enhancing communication between the Select Board and other public bodies of the Town. The Board annually makes and/or continues liaison assignments but may revisit liaison assignments on a rolling basis.

#### E. Board Vacancies

Pursuant to §1 of the Town Charter in the event of a Select Board vacancy for any reason other than the expiration of a term, the remaining Select Board members may (but are not required) appoint a board member to fill the vacancy until the next Town Election, at which the voters shall elect a Select Board Member for the remainder of the unexpired term. As necessary, the Board may hold an organization meeting to elect any officers of the Board due to a member vacancy.

## **II. Board Employees**

The Select Board directly appoints and may remove the Town Manager as provided in §§ 6 and 8 of the Town Charter. The Board also directly appoints and may remove the Town Accountant pursuant to G.L. c. 41 sec. 55 and §3(b) of the Town Charter.

While the hiring and supervision of all Board-appointed Town employees is firmly vested within the Board, the Select Board as a body should utilize the professional expertise and resources of the Town Human Resources Director. The Board sets compensation and other material conditions of employment it deems appropriate by

written contract, so long as such terms and conditions are consistent with the Town Charter and the General Laws of the Commonwealth.

A. Appointment of the Town Manager

The Board appoints the Town Manager in accordance with and subject to the qualifications and restrictions established in §6 of the Town Charter for a terms of five years subject to re-appointment. The Board endeavors to utilize the best current practices to provide for the search for, and recruitment of Town Manger candidates in the event of a manager vacancy.

B. Acting Manager in the Event of a Vacancy

Per §7 of the Town Charter, while the appointment of a town manager is pending, or in the event a vacancy of the manager position or the failure of the town manager to timely designate a temporary manager, or during the suspension of the town manager, the select board shall appoint a suitable person to perform the duties of the office.

**III. Board Approval of Manager Appointed Employees**

Pursuant to §§ 3(d) and 10 of the Town Charter, the following appointments of the Town Manager require Select Board approval:

- Deputy Town Manager,
- Police Chief,
- Fire Chief,
- Finance Director/Chief Financial Officer,
- Town Clerk,
- Town Counsel,
- Members of public bodies including members of the:
  - Board of Public Health,
  - Planning Board,
  - Board of Assessors,
  - Board of Library Trustees, and
  - Other committees and commissions of the Town not provided by statute or created and/or appointed by other elected officials and committees.

#### **IV. Statutory Appointments of the Select Board**

In accordance with §3(b) of the Town Charter and Massachusetts General Laws, the Board is also vested with the authority and responsibility to directly appoint certain boards and Town officials including, but not limited to the following:

- The Zoning Board of Appeals,
- Registrars of Voters (except the Town Clerk),
- Election Officers, including warden, clerks, inspectors, and other officers for precincts as required;
- The Andover Cultural Council;
- A member of the Retirement Board; and
- Certain Special Police Officers as appropriate.

##### **A. Zoning Board of Appeals**

The Andover Zoning Board of Appeals (ZBA) consists of five (5) regular members and four (4) associate members. To ensure consideration of all citizens interested in serving on the ZBA, impending or actual vacancies on the ZBA will be announced on the Town's website and in the local media to the extent practicable, and public interviews will be conducted by the Select Board.

It is highly desirable that the ZBA include persons with various educational and professional experience and training, including, but not limited to the following fields:

- Engineering,
- Architecture and Design,
- Law,
- Environmental Protection and/or Conservation,
- Construction, and
- Public Health.

#### **V. Re-Appointments and Holdover Appointees**

The Board recognizes the value of both veteran board and committee members and fresh perspectives of new board and committee members. Appointees nearing the end of their terms are encouraged, though not required, to provide the Select Board with advanced notice of their intentions to seek reappointment, as well as any information

which would assist the Board members in determining whether re-appointment should be made in advance of the expiration of the relevant term.

If an appointee has not resigned, been reappointed or replaced by a new appointee by the date of the expiration of their term, such person will be considered a holdover appointee. A holdover appointee shall continue to serve with all the duties and responsibilities of their position but is subject to replacement or removal at any time by vote of the Board.

## **5. Town Meetings**

---

While the Select Board serves as the chief elected body of Andover with day-to-day town governance modernized by the Town Charter, Andover's legislative body remains the most traditional form of New England government: the open town meeting. Per G.L. c. 39 § 9, Andover's Town Meeting must occur at least once per year. Any registered voter of Andover may participate and vote as a citizen legislator. The chief duties of Town Meeting are:

- Approving town and school budgets,
- Passing local ordinances known as bylaws,
- Adoption of local option statutes afforded by the state, and
- Authorizing requests for special legislation submitted to the State Legislature.

The Town Moderator presides over Town Meeting, regulates the proceedings, decides questions of order, and makes a public declaration of all votes. *See* G.L. c. 39 § 15. The Select Board however enjoys many roles relative to Town Meeting, many of which take place before the Meeting begins, described below.

### **I. The Warrant**

The warrant serves as the official agenda for Town Meeting and only the Select Board may issue the warrant. *See* G.L. c. 39 § 10. The Select Board opens and closes the warrant for articles and only those matters which are on the warrant may be addressed at Town Meeting. Further, Town Meeting may not dissolve until all matters on the warrant have been addressed. *See* Andover Town Bylaws Art. II §2 and 7 ("Town Meeting Warrants" and "Dissolving Town Meeting").

The warrant typically opens in late October and remains open for at least thirty-five (35) consecutive days. Andover Town Bylaws Art. II §2. There are three means by which articles are placed on an Annual Town Meeting Warrant:<sup>2</sup>

1. By vote of the Select Board.
2. At the request of the Town Manager or their designee, or the request of a Town board, committee or commission. Placement on the warrant does not reflect the position of the Select Board on articles inserted by other Town officials and bodies.
3. Ten Registered Voters submit an article by petition. Registered voters are required to sign petitions by hand, and each signature must be accompanied by an address and verified by the Town Clerk.

Citizen proponents of warrant articles are advised as a precaution to obtain more than ten signatures of registered voters supporting their petition. Citizens are also encouraged, (though not required) to contact Town Counsel in a timely fashion to ensure their proposed articles seek action within Town Meeting's authority, are provided to appropriate Town bodies for hearings, and are in best practicable form.

Once the warrant is complete and closed, the Board signs, posts, and publicizes the warrant.

## **II. Warrant Article Hearings & Finance Committee Report**

The Select Board conducts hearings and makes recommendations on all warrant articles wherever possible. It should be noted these hearings are not conducted with the formality of legal hearings, but rather present an opportunity for the Board to hear presentations by article proponents and discuss proposals before making a Board recommendation to Town Meeting. Select Board recommendations are summarized in the Finance Committee Report, which is mailed to each household in advance of each town meeting.

Article proponents should prepare to present their respective articles to the Select Board at their appointed hearing. Failure to present at a warrant article hearing deprives the Board and the Town an opportunity to fully examine and debate an article prior to Town Meeting.

---

<sup>2</sup> Special Town Meetings require 100 signatures when special meeting is not called by the Board, further outlined in Section IV of this chapter.

### **III. Town Meeting & the Select Board**

Town Meeting technically commences with the Town Election on the fourth Tuesday in March because the first article on the Annual Town Meeting Warrant is always the election of local officials. *See e.g.*, G.L. c. 39 § 9; Andover Town Bylaws, Art. II. The legislative session of Town Meeting is then convened at a date, time, and place designated by the Select Board for consideration of all remaining articles in the warrant approximately one month later.

The Select Board presents its recommended vote to Town Meeting on all articles but also leads in presenting recommendations on any articles related to adopting or amending the Town bylaws (excluding zoning bylaws, which are led by the Planning Board), local options, and special legislation or home rule petitions.

### **IV. Special Town Meeting**

Special Town Meetings are those meetings of the Town's legislative body outside of the schedule and cycle for the Annual Town Meeting. A special town meeting may be called at the discretion of the Select Board and the call is also issued by a Special Town Meeting Warrant. *See* G.L. c. 39 §10. A special town meeting must be called by the Select Board upon petition of 200 registered voters within forty-five (45) days of receipt of said petition. The warrant for a special town meeting must be posted for notice in accordance with all legal requirements. The time and place of the meeting is determined by the Select Board. The warrant is also usually kept open for one business day. Finally, it should be noted that for any special town meeting, articles by citizen petition must be submitted with the signatures and addresses of one hundred (100) registered voters rather than the ten (10) required for the Annual Town Meeting. However, in nearly all other respects, Special Town Meeting functions with the same procedures as the regular Annual Town Meeting.