

The Faces of 40B

40B - The state's affordable housing zoning law.

Profiles of families in affordable housing

The Faces of 40B

Over the past few years there has been much attention paid to Chapter 40B, its impact and its contribution to the production of affordable housing over the past 30 years. After extensive research, we know that in the past 33 years, Chapter 40B has been responsible for the production of approximately 30,000 units of housing in Massachusetts.

It is difficult to estimate the number of individuals and families who have lived in these apartments, homes or condominiums. We can safely assume that between 150,000 and 200,000 individuals have lived in these homes over time.

When a new Chapter 40B housing development is proposed, the community often wonders about the type of people who will be living there. We know the residents of the market rate and affordable homes and apartments reflect the basic makeup of the rest of the community.

The Faces of 40B includes several profiles of families and individuals who live in the affordable homes in Chapter 40B developments in the greater Boston area. Like the residents in the market rate homes, the residents have many things in common with the existing residents of the community. They often already live in the community or have ties to the community through work or family connections. Many of the children are already in the school system. They are often working but are priced out of the expensive housing market in the Boston area. They are couples, families, single parents, elders or people with disabilities.

Before moving to a Chapter 40B development, they were often living in less than ideal situations with relatives, or in unsafe or very cramped conditions. Chapter 40B developments gave them the opportunity to live in safe, comfortable and permanent homes in the community where they wanted to live but could not afford a market rate home or apartment.

Everyone deserves a decent, safe, and permanent place to live. Chapter 40B is one of the few programs in Massachusetts that assists in the production of affordable housing in Massachusetts, especially outside of the larger cities.

The Housing Directors and planners in each of these communities have been extremely helpful in the production of these profiles. We would like to thank them for their hard work in addressing the issues of affordable housing throughout the Commonwealth and for assisting us in this project. We are also very grateful to the individuals and families who were willing to share their stories with us.

A special thanks to Jean Bergquist, Bonnie Heudorfer, Margaret Murphy and Sharon Wilke who researched and wrote the profiles of individuals and families in the Faces of 40B.

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Berkley, MA

The Preserve at Padelford Woods



Ronald and Maria Soares

Ronald and Maria Soares and their two daughters, ages 12 and 13, dreamed of living in Berkley. They rented an apartment in neighboring Fall River, but often visited relatives in Berkley. They wanted to raise their daughters in a safer, more rural town. Ron, an electronics technician, and Maria, who works as a hospital unit assistant, hadn't found anything they could afford in Berkley until they learned about the affordable houses being built at Padelford Woods.

The Soares were ecstatic to find themselves among the 11 families selected from a lottery that included about 50 households.

They moved in October 2002 to the first home they have owned, a new 3-bedroom colonial with features that include hardwood floors, a formal dining room, deck and garage. With more than an acre of land, the Soares and their daughters look forward to spending time in their large backyard, in which the girls can even practice their favorite sport - soccer.

"We've always wanted to live in Berkley but the houses have been too expensive. When we heard of the possibility of buying a house at Padelford Woods at a price we could afford, it sounded too good to be true. This is our dream town and dream house. It's like a miracle."

Maria Soares

The Preserve at Padelford Woods Padelford Street Berkley, Massachusetts

43 owner-occupied homes
25% (11) affordable
80% HUD income eligibility
Market price 3-4 bedroom \$269,000 - \$319,000
Affordable price \$180,000
Developer: Meridian Real Estate, Inc./Delphic Associates



"Berkley really does need 40B and affordable housing. Padelford Woods was the first 40B development in town and it turned out nice. They did an excellent job."

Steve Bachand
Chair, Zoning Board of Appeals (former)



**The Preserve at Padelford Woods
Padelford Street
Berkley, Massachusetts**

43 owner-occupied homes
 25% (11) affordable
 80% HUD income eligibility
 Market price 3-4 bedroom \$269,000 - \$319,000
 Affordable price \$180,000
 Developer: Meridian Real Estate, Inc./Delphic Associates

In the summer of 2000, the Berkley Zoning Board of Appeals issued a comprehensive permit for The Preserve at Padelford Woods, an attractive development of 43 single family colonials on Padelford Street. The development was completed in spring 2003.

Built on 55 acres of contoured, heavily wooded land near the intersection of routes 140 and 24, 11 of the 43 three and four bedroom homes were set aside as affordable to families with incomes at or below 80% of the median family income.

Within one week of listing, the market-priced homes sold for \$269,000 to \$319,000. Fifty families applied for the affordable homes and the 11 eligible families selected through a lottery each paid \$180,000 for their homes.

Berkley at a Glance

Population 2000	5,749
# Households	1,849
Median house price 2002	\$260,000
Average teacher salary	\$45,558
Actual median family income 1999	\$68,640
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	.21%

Boxborough, MA

Boxborough Meadows



MHP PHOTO/Greig Cranna

Jerry and Dayna McCarthy

Jerry and Dayna McCarthy and their three children were living in a small cottage in Boxborough that was owned by Jerry's grandfather. They needed a larger house and wanted to stay in Boxborough. The third generation of his family to live in Boxborough, Jerry and Dayna wanted their children to grow up there, too, and to live near their grandparents and great grandfather. But Jerry, who works in masonry and landscaping, and Dayna, a part-time psychotherapist, could not afford the high cost of housing in Boxborough.

The McCarthys learned about the 12 affordable houses at Boxborough Meadows and applied along with 89 other families. They were selected and moved into their home in October 2002.

Now, the McCarthy's children will be able not only to grow up in the family's hometown, but also to attend the same school as their dad and grandmother. The school is located just across the street from their new home.

"We thought we would have to move out of my husband's hometown and out of state to afford a home. We would still be treading water if it weren't for an opportunity like this."

Dayna McCarthy

**Boxborough Meadows
Route 111
Boxborough, Massachusetts**

48 owner-occupied units
25% (12) affordable
80% HUD income eligibility
Market price \$319,000
Affordable price \$116,500
Developer: Boxborough Meadows LLC



"Boxborough Meadows is a good example of a balanced project design achieved through cooperation and constructive interaction between the developer and the town. This is the town's first Chapter 40B comprehensive permit project. By the time this development of 48 homes is complete, we will have 12 families in affordable units. We are very pleased that several of these families are part of the Boxborough community and were able to qualify for our local preference lottery, helping us to meet our local needs targets."

Les Fox
Board of Selectman



**Boxborough Meadows
Route 111
Boxborough, Massachusetts**

48 owner-occupied units
 25% (12) affordable
 80% HUD income eligibility
 Market price \$319,000
 Affordable price \$116,500
 Developer: Boxborough Meadows LLC

Boxborough Meadows is the first development in Boxborough to be built under a comprehensive permit. Construction of the 22 single family homes and 13 duplexes began in spring 2002 and is scheduled for completion at the end of 2003.

Five of the single family homes and seven of the duplexes are affordable, reserved for families earning 80% of the HUD median income or less. Ninety families entered the lottery for the 12 affordable three bedroom homes. The families selected paid \$116,500 for their homes compared to \$319,000 for market rate homes.

Located just off Route 111 in Boxborough across from a public elementary school, Boxborough Meadows families are looking forward to the planned construction of a park and playground in the development.

Boxborough at a Glance

Population 2000	4,887
# households:	1,853
*Median house price 2002	\$471,250
*Median condo price 2002	\$100,000
Average teacher salary	\$44,979
Actual median family income (1999)	\$110,572
HUD median income for family of four (Boston PMSA)	\$74,200
% affordable housing:	.63%

** Warren Group figures 2002*

Brookline, MA

Accessible Apartment Additions
High Street and Egmont Street Veterans Developments



Priscilla and Donna Clifford

A long-time Brookline resident, Priscilla Clifford and her daughter Donna moved four years ago into a newly built accessible affordable apartment in the High Street/Egmont Street Veterans developments. They relocated to their ground-floor apartment from a 2-story apartment in town where it was difficult to maneuver the wheelchair required by Donna, who has physical as well as mental disabilities.

Their 2-bedroom home on New Terrace Road allows Priscilla and her daughter to stay in their hometown, provides the accessibility they need, and is affordable.

The Cliffords have lived in Brookline most of their lives. Born in town, Priscilla's family moved to a neighboring town with grandparents for a few years after her father, a town employee, died from a work-related accident. She returned to Brookline to raise her six children and has continued to share her home and provide full-time care for her eldest daughter.

"On our income, I don't know what we would do without affordable housing. This unit is comfortable and provides accessibility for me and my daughter."

Priscilla Clifford

Apartment Additions - Veterans Developments High Street and Egmont Street Brookline, Massachusetts

15 accessible rental apartments
100% affordable
80% HUD income eligibility
30% income for rent
Owner/developer: Brookline Housing Authority



"There is no question that the addition of these accessible units was an urgent need in Brookline. The advantage of the 40B process was that the urgent public need could be recognized in the Board of Appeals' findings which wouldn't have been the case with application under regular zoning requirements. The process, however, was the same, with board reviews and public meetings that resulted in changes reflecting neighbors' concerns. The result has been wonderful."

Jay Woodward
Planning Director (former)



**Apartment Additions - Veterans Developments
High Street and Egmont Street**

- 15 accessible rental apartments
- 100% affordable
- 80% HUD income eligibility
- 30% income for rent
- Owner/developer: Brookline Housing Authority

Persistence and patience paid off for the Brookline Housing Authority when, in 1999 after a decade of effort, the BHA built two simultaneous 40B developments, providing 15 accessible, affordable one to three bedroom apartments. With state funding, the award-winning apartments were built at the site of the existing High Street and Egmont Street Veterans developments.

Brookline's need to meet a state requirement for more accessible housing led to the decision to fit the new accessible units onto the existing Veterans site. The BHA applied for and received a comprehensive permit, then followed the regular process of Planning Board review and neighborhood meetings, making design changes that satisfied neighbors. The BHA has received awards from the Massachusetts Architectural Access Board and the National NAHRO for the creative and well-executed design.

Located on a hilly site near Jamaica Pond, two of the units were built out of a former community room, while others were constructed in separate buildings. Available to households earning up to 80% of median income, residents pay 30% of their income for rent.

Brookline at a Glance

Population 2000	57,107
# households 2000	25,594
*Median house price	\$787,500
*Median condo price	\$369,000
Average teacher salary	\$59,022
Actual median family income (1999)	\$92,993
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	7.62%

Housing Authority Executive Director: Brian Cloonan

**Warren Group figures 2002*

Falmouth, MA

Gifford Street Development



Brian and Lisa Cameron

Brian and Lisa Cameron and their three children moved into the 3-bedroom house in the Gifford Street development as soon as it was completed in late summer 2002. The family had been renting elsewhere in Falmouth, moving from place to place as rents kept rising. They had lived for awhile in a nearby campground before moving to Gifford Street.

Brian, who works in construction, grew up in Waltham, where his family had lived for many years. When he was unable to find decent, affordable housing there, he moved to the Cape. Lisa is a homemaker and cares for their four-year old son and two teenage daughters.

The Cameron family feels fortunate also to have Brian's mother just doors away. She moved into a one-bedroom apartment after having to move from the home she shared with her sister.

"This is one of the best things that's happened for us. It gives people like me - a man who wants to take care of his family - an opportunity to live in a safe, clean, healthy environment. It helps our morale and makes us feel pride in where we live."

Brian Cameron

Gifford Street Development Gifford Street Falmouth, Massachusetts

42 rental houses
100% affordable
80% HUD income eligibility
Average rent \$200 (1 bdrm) to \$900 (3-bdrm house)
Owner/Developer: Falmouth Housing Corporation
Manager: Falmouth Housing Authority



"40B as an instrument for the municipality works quite well. The Gifford Street Development is an example of a 40B success - making it possible for a private non-profit to work with the town to build 40 units of 100% affordable housing."

Heather Harper
Assistant Town Administrator



**Gifford Street Development
Gifford Street
Falmouth, Massachusetts**

42 rental houses
 100% affordable
 80% HUD income eligibility
 Average rent \$200 (1 bdrm) to \$900 (3-bdrm house)
 Owner/Developer: Falmouth Housing Corporation
 Manager: Falmouth Housing Authority

The Falmouth Housing Corporation's Gifford Street site provides affordable housing in perpetuity for 42 households. Working with the town and with community support, the FHC utilized a comprehensive permit to build a development that would meet the housing needs of individuals-including people with disabilities-and some families.

Designed pro-bono by a local architect, 11 farmhouse-style 4-plexes include 22 one bedroom and 18 two bedroom apartments. Two single-family houses, one with two bedrooms and one with three, round out the development. Completed in January 2003, all of the housing is affordable. Apartments rent for \$200 to \$300 per month and the three bedroom house for \$900.

The Falmouth Housing Authority manages the site, which includes a community farm, a food pantry and warehouse, a police athletic league building, and a small can-sorting operation run by the residents.

Falmouth at a Glance

Population 2000	32,660
# households 2000	13,969
*Median house price	\$275,00
*Median condo price	\$242,500
Average teacher salary	\$50,673
HUD median income for family of four (Barnstable County)	\$58,600
% affordable housing	3.65%

Housing Authority Executive Director: Bob Murray

Ipswich, MA

Cable Garden Apartments



Gardner and Eleanor Wile

Ipswich has always been home to Gardner and Eleanor Wile. Born and raised in town, Gardner worked for Ipswich as an equipment operator before he retired. He and Eleanor raised their children in Ipswich, and two sons continue to live there. After the Wiles retired, the cost of keeping up their family home got too high and they began looking for a place they could afford.

The Wiles liked Cable Garden and put their name on the waiting list for one of the affordable apartments in the elderly housing community. When a 1-bedroom apartment became available in mid-2001, the Wiles moved in. They like the amenities Cable Garden offers and Gardner is glad to have others taking care of chores such as shoveling snow and trimming hedges.

Having the opportunity to move into an affordable apartment in Ipswich was very important to Gardner and Eleanor Wile. In addition to having fewer housing expenses, living at Cable Garden allows the Wiles to maintain their close ties to their sons and extended family and to enjoy the companionship of old as well as new friends.

"We've always lived in Ipswich, but our home got too expensive to keep up, so our son took it over. We were glad to be able to move into Cable Garden which is less expensive. Everyone here is nice, and I don't have to shovel snow and cut hedges!"

Gardner Wile

Cable Garden Apartments 126 County Road Ipswich, Massachusetts

70 rental apartments
40% (28) affordable
80% HUD income eligibility
Market rents: \$1200 (1-bedroom), \$1400 (2-bedroom)
Affordable rents: 40% of income
Owners: Harbor Management Companies and Beverly Hospital



"We have been very proactive in Ipswich in trying to increase affordable housing through different mechanisms. We have inclusionary housing bylaws that require and/or strongly encourage affordability and we have developed or are in the process of developing three town properties into affordable housing. We also have used 40B successfully when it's in the interest of town objectives. Cable Garden is a good example of a successful 40B development. Several municipal employees live there and it's a favorite place for the community band to give concerts."

Glenn Gibbs
Director, Planning and Development



**Cable Garden Apartments
126 County Road
Ipswich, Massachusetts**

70 rental apartments
 40% (28) affordable
 80% HUD income eligibility
 Market rents: \$1200 (1-bedroom), \$1400 (2-bedroom)
 Affordable rents: 40% of income
 Owners: Harbor Management Companies and Beverly Hospital

In the late 1980s, a creative rehabilitation/new construction project utilized a comprehensive permit to convert the former Cable Hospital on County Road into Cable Garden Apartments. The elderly housing community includes seventy one and two bedroom apartments located in the original hospital building and in an additional building constructed in 1989. Connected by a breezeway, the apartments are home to active seniors and to some individuals with disabilities. Twenty eight of the apartments are affordable.

The waiting lists are long for the market rate and affordable apartments, which offer residents a number of amenities from a full-service dining room to a beauty salon and recreation room. Residents renting market rate apartments pay \$1200 to \$1400 for rent, heat and hot water, while residents renting affordable apartments pay 40% of their income.

When the Cable Garden Apartments were created, it was important to the community to maintain the name of the hospital, which was built in 1936 by the legendary Cornelius Crane in memory of his friend Benjamin Cable. The community connection continues at Cable Garden with activities that include popular concerts by the community band.

Ipswich at a Glance

Population 2000	12,987
# households 2000	5,290
*Median house sale price	\$340,000
*Median condo sale price	\$219,500
Average teacher salary	\$48,503
Actual median family income 1999	\$74,931
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	6.48%

Housing Authority Executive Director: Julie Martineau

**Warren Group figures 2002*

Manchester, MA

10-12 Summer Street



Janet and Antonio Cirone

Janet Cirone does not want to leave Manchester, the town where she has always lived, where she grew up, went to school and where her elderly parents still live. Having worked until recently as an airport travel agent, Janet and her husband Antonio, a carpenter, want their three children to stay in the town's schools and to be close to their grandparents. But, because of the high cost of Manchester housing, the Cirones have had two choices: to leave town or to live in a crowded two-bedroom apartment in need of renovation.

The Cirones have opted to stay in town, so for three years, they have lived in the former Harbor Hill Apartments, renting an apartment too small for their family. Pleased with the apartment rehabilitation underway, the family has their hopes set on one of the new affordable Summer Street condominiums.

The Cirones are anxiously awaiting the lottery that will determine whether they will be one of the first-time homebuyers selected to purchase one of the five affordable three-bedroom condos. Their selection would be "wonderful," Janet says, enabling them to stay in town and to have the space they need for their 14-year old son, 11-year old daughter and three-year old son.

"The cost of housing in Manchester is forcing many of us who grew up here to move out of town. I want to be able to stay in town and keep my kids in the same good school system that I grew up in."

Janet Cirone

10-12 Summer Street Manchester, Massachusetts

Redevelopment of 21 existing rental apartments;
construction of 18 family condominiums; plus
rehabilitation of four existing commercial businesses

21 rehabilitated studio and 2-bedroom rental apartments

81% (17) affordable

30% - 60% HUD income eligibility

Market rents \$976-\$1,375

Affordable rents \$624 - \$962

18 new condominiums

25% (5) affordable to first-time homebuyers

80% HUD income eligibility

Market price \$280,000-\$385,000

Affordable price \$165,000 - \$185,000

Developers: Manchester Affordable Housing Corporation

Affirmative Investments, Inc



"From a Planning Board perspective any real change takes forever, but 10-12 Summer has gone from dream to reality in just two years. Its success is because of three things: a two-acre site available in the middle of the busiest downtown block; a town willing to pony up the \$600,000 that has leveraged so much of the funding; and a Housing Authority Board that 'just did it.'"

Carroll Cabot
Chair, Planning Board



**10-12 Summer Street
Manchester, Massachusetts**

Redevelopment of 21 existing rental apartments; construction of 18 family condominiums; plus rehabilitation of four existing commercial businesses

- 21 rehabilitated studio and 2-bedroom rental apartments
- 81% (17) affordable
- 30% - 60% HUD income eligibility
- Market rents \$976-\$1,375
- Affordable rents \$624 - \$962
- 18 new condominiums
- 25% (5) affordable to first-time homebuyers
- 80% HUD income eligibility
- Market price \$280,000-\$385,000
- Affordable price \$165,000 - \$185,000
- Developers: Manchester Affordable Housing Corporation
Affirmative Investments, Inc

By a vote of more than five to one, Manchester's Annual Town Meeting in May 2000 approved a \$600,000 bond issue that enabled the town's Housing Authority to set in motion an ambitious and complex redevelopment plan that included purchasing the former Harbor Hill Apartments in downtown Manchester and further expanding the town's affordable housing with new condominiums, some of them built above rehabilitated local businesses.

The Summer Street redevelopment has three components: rehabilitation of 21 existing rental units, 81% affordable; construction of 18 condominiums, 25% affordable; and renovation of adjacent commercial space for four existing small businesses. Under a comprehensive permit, the Manchester Affordable Housing Corporation and Affirmative Investments, Inc. are co-developing the site, financed through a complex mix of federal, state and local funding. Estimated date for completion of the redevelopment is summer 2004.

When rehabilitation of the apartments is completed in spring 2003, residents making 40% - 80% of median family income will pay between \$624 and \$754 for studios and \$795 and \$962 for two bedroom units. The two bedroom market-rate apartments will rent for \$1375. Construction of the 18 two and three bedroom condominiums should get underway in spring/summer 2003. Five of the 18 condos will be available at between \$165,000 and \$185,000 to first-time homebuyers who earn 80% or less of HUD median family income and whose names are selected through a lottery.

Manchester at a Glance

Population 2000	5,228
# households 2000	2,159
*Median house price	\$479,000
*Median condo price	\$337,500
Average teacher salary 2000	\$38,809
Actual median family income 1999	\$93,609
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	3.79%

**Warren Group figures 2002*

Marlborough, MA

Avalon Orchards



Tracy Chambers

Before moving to Avalon Orchards, Tracy Chambers and her two-year old son lived in a basement apartment in Marlborough with only two windows and lots of dark wood. With no safe place for her son to play outside, she had to keep him inside much more than she wanted. Before that, she and her son lived with her sister, sleeping on the futon in the toy room.

Tracy, a travel agent, searched two years for an affordable, decent place to raise her son. The best thing about their new home, she says, is the positive effect it has had on her son.

"He spends lots of time outside now, playing in our safe, grassy backyard and nearby tot lot," Tracy says. She and her son love the location and cheerfulness of their apartment which opens onto a lawn and woods and lets in lots of natural light. "I don't think I'm ever moving," she says.

"This is the best opportunity I've had in my life and I could never have done it without affordable housing. My son literally changed into a different child because of the new environment. If only more parents could give this opportunity to their children."

Tracy Chambers

Avalon Orchards
3 Avalon Drive
Marlborough, Massachusetts

156 rental units
25% (39) affordable
80% HUD income eligibility
Market rents \$1395 - \$1875 (1 bdrm), \$1650-\$2275 (2 bdrm)
Affordable rents \$1016 (1 bdrm), \$1212 (2 bdrm)
Owner/Developer: AvalonBay Communities, Inc.



"When AvalonBay came to the city of Marlborough, it brought an opportunity for housing, which we desperately need. Anything west of 128 is very expensive and Avalon Orchards has provided affordability for residents who work in the high tech industry around 495. AvalonBay means a lot to the city of Marlborough. They've done an excellent job."

William Mauro
Mayor



Avalon Orchards
3 Avalon Drive
Marlborough, Massachusetts

156 rental units
 25% (39) affordable
 80% HUD income eligibility
 Market rents \$1395 - \$1875 (1 bdrm), \$1650-\$2275 (2 bdrm)
 Affordable rents \$1016 (1 bdrm), \$1212 (2 bdrm)
 Owner/Developer: AvalonBay Communities, Inc.

Avalon Orchards is a luxury apartment community on Route 20 in Marlborough. Built on a 23 acre site with 14 acres remaining in their natural state, the development includes 156 one and two bedroom apartment homes in 12 two-story buildings. Thirty-nine of the apartments (25%) have been set aside as affordable housing for households earning up to 80% of the area's median income. Marlborough residents are given first preference for 27 of these.

Working under a comprehensive permit, the developers reduced their original proposal for 212 units to 160 and agreed to build only one and two bedroom apartments to reduce impact on the school system.

All of Avalon Orchard's residents enjoy amenities such as a swimming pool, fitness center, tot lot and barbecue/picnic area. The office/clubhouse is a replica of the original farmhouse that stood on the site.

Marlborough at a Glance

Population 2000	36,255
# households 2000	14,501
*Median house price	\$273,500
*Median condo price	\$129,150
Average teacher salary	\$48,708
Actual median family income 1999	\$70,385
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	7.95%

Housing Authority Executive Director: Betsy Roszko

** Warren Group figures 2002*

Methuen, MA

Mill Falls Apartments



Barbara Shedd

As renovation of Mill Falls was underway, Barbara Shedd would sit on a park bench in Methuen center and watch, daydreaming about living in the 4th-floor apartment that had large windows overlooking the park. She and her 17-year old daughter had lived with family in Methuen for the past five years and that house was being sold. They had spent more than a year looking for an affordable apartment in town.

In July, 2001, Barbara and her daughter moved into Barbara's dream apartment. A former Department of Mental Health employee with a heart condition that prevents her from working, Barbara loves the large rooms and windows and the view of town center activities below - and the affordable rent that enabled her and her daughter to continue living in Methuen.

Had they not found affordable housing, Barbara would have been forced to move her daughter, then a high school junior, from a school and a town where she was and is excelling in academics and sports. "Getting this apartment meant she was able to continue her education, uninterrupted, helping her remain a well-rounded kid."

"We could find nothing affordable and it looked like we would have to move. Leaving Methuen would have been devastating for my teenage daughter who is very invested in her school and community. She's an honor student, captain of the varsity volleyball team, on the varsity tennis team. If we had had to leave, my daughter's present and future would have looked very different."

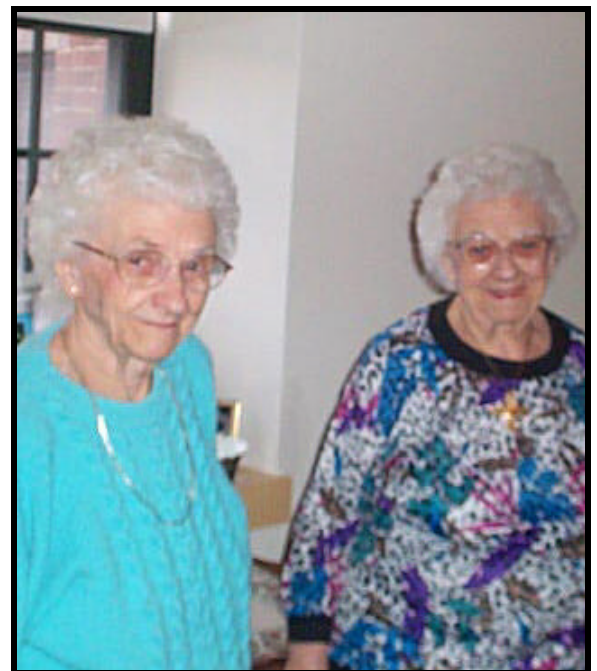
Barbara Shedd

Florence Demers and Eveline Tareng

Florence Demers and Eveline Tareng are sisters who have lived together since Florence's husband died some years ago. Although they grew up in neighboring Lawrence, both sisters moved to Methuen as young adults and have lived in town for many years. Until two years ago, Florence, who is 85, and Eveline, 87, shared an apartment in a Methuen house owned by Florence's son. When her son decided to sell the house, the sisters needed to find an apartment in town that was affordable.

Florence and Eveline were in luck. As they began looking for a 2-bedroom apartment, the construction of the historic Methuen Mills buildings into Mill Falls Apartments was almost complete. Their application was accepted for one of the 40 affordable apartments. Because they were some of the first new residents, they were able to select an apartment that opens onto the ground floor, an important convenience for Eveline, who uses a walker.

Relieved that they found an apartment they could afford, Eveline also likes the idea of living in the same building that once housed a shoe shop where she worked more than 70 years ago. Later a missile inspector at Raytheon, she retired more than 20 years ago. Florence worked as a seamstress at Arlington Mills in Methuen before her two children were born, then was a full-time homemaker. The sisters feel at home in their apartment and like their friendly neighbors.





**Mill Falls Apartments
51 Osgood Street
Methuen, Massachusetts**

97 rental apartments
 42% affordable
 60% HUD income eligibility
 Market rent \$1100 - \$1600
 Affordable rent \$700 - \$950
 Owner/developer: Methuen Mills LP
 Manager: Crowninshield Management Corporation

"I like it here because it's convenient. I'm in a walker, but since we're at ground level, I can get in and out easily. What's interesting is that I worked at a shoemaking shop in this same building when I was 15."

Florence Demers

"When my son sold his house where we were living, we had to find an apartment we could afford. Our apartment is homey and has lots of light and friendly people."

Eveline Tareng

The waiting list is long for Mill Falls Apartments, the adaptive reuse of historic mill buildings into 97 one to three bedroom apartments. With the Spicket River and waterfall running alongside this unique rental complex in Methuen's historic district, the belltower and spiral stairwell intact, the 56 market-rate and 41 affordable apartments are equally in demand. The Mills Falls Apartments opened in July 2001.

Because of several variances required for the conversion of the 1826 Methuen Company Mill into 97 apartments, a comprehensive permit was utilized. This creative renovation of the historic mill was made possible with an \$8.6 million MassHousing loan to Methuen Mills Development, LLC, Housing Stabilization funds from the Massachusetts Department of Housing and Community Development and low-income housing tax credits. The affordable units are reserved for families earning 60% or less of the median family income.

The main six-story textile mill building, now topped by a penthouse, has been converted into 94 one to three bedroom apartments, while the former boiler room building contains three bedroom townhouses. The affordable apartments range from \$700 - \$950 for one to three-bedroom units while market units of the same size rent for \$1100 to \$1600.

Methuen at a Glance

Population 2000	43,789
# households 2000	16,692
Median house price 2002	\$230,000
Median condo price 2002	\$167,900
Average teacher salary	\$31,802
HUD median income for family of four (Lawrence PMSA)	\$74,300
Actual median family income 1999	\$59,831
% affordable housing	6.32%

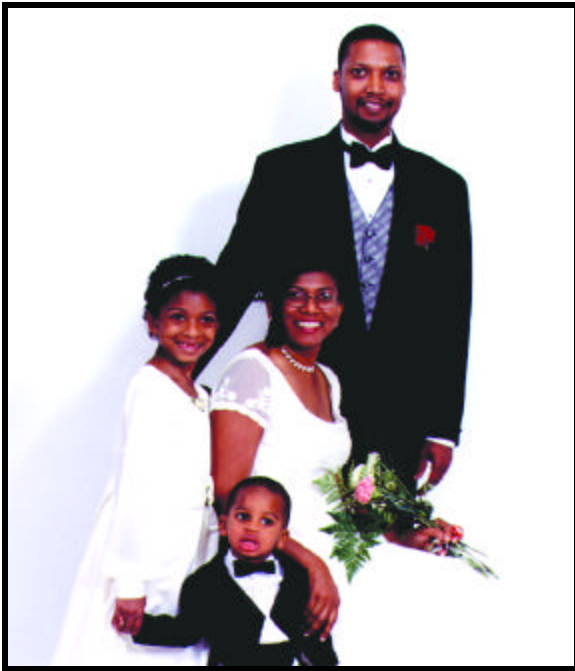
Housing Authority Executive Director: Kenneth Martin

"Mill Falls is certainly an important part of Methuen's downtown revitalization efforts. We have been able to preserve an important piece of Methuen's rich history by reusing a 19th century building and creating much-needed affordable and market rate housing. This smart growth project brings permanent residents and vitality into our wonderful downtown."

Curt T. Bellavance
 Acting Director Department of Economic & Community Development

Needham, MA

Junction Place



Guy and Pauline Demetrius

Pauline and Guy Demetrius had rented an apartment in Needham until their children were born and they needed more space. Pauline, who works at a bank in Needham, and Guy, a water purification specialist, could find nothing affordable in Needham, so they moved to an apartment in Watertown. But they kept hoping to move back to Needham to raise their 8-year old daughter and 2-year old son in the community they both love.

Pauline and Guy learned about Junction Place and took part in Needham workshops on the lottery application and mortgage commitment. They were the first to enter their names in the lottery, and by chance, the first of 101 to have their number selected for the five affordable homes. They also were able to take advantage of MassHousing's first-time homebuyer program.

When the ribbon is cut marking the official opening of Junction Place, Pauline Demetrius will be a key speaker. A long time advocate of affordable housing, Pauline, her husband Guy, and their two children will be among the five families moving into the new townhouses when they open in spring 2003.

"It is very difficult for hard-working people to afford a house today, especially in towns like Needham. Those of us who qualify for "affordable" housing are teachers, policemen, firemen, good people who - like everyone else - want to live in nice communities where our children can get a good education. We need a lot more affordable housing."

Pauline Demetrius

Needham Junction Junction Street Needham, Massachusetts

5 owner-occupied townhouses
100% affordable
80% HUD income eligibility (2 homes)
150% HUD income eligibility (3 homes)
Affordable price: \$165,000
Developer: Hallie Pinta



"Junction Place is a terrific example of creating affordable housing for residents who would otherwise be unable to purchase a home or condominium in Needham."

Jerry Wasserman
Chair, Board of Selectmen



**Needham Junction
Junction Street
Needham, Massachusetts**

5 owner-occupied townhouses
 100% affordable
 80% HUD income eligibility (2 homes)
 150% HUD income eligibility (3 homes)
 Affordable price: \$165,000
 Developer: Hallie Pinta

In spring 2003, five families will move into their own three bedroom townhouses at the newly constructed Junction Place. Located at the site of an old commercial building on Junction Street, adjacent to the town's T station, the new homes will be transit-oriented and will take advantage of existing infrastructure.

From its inception, the Town of Needham supported the development of Junction Place by a local builder. A comprehensive permit made the development possible, facilitated by a waiver of building permit and water/sewer hookup fees. Funding support for the affordable homes came from MassHousing and the Massachusetts Affordable Housing Trust.

With two of the homes available to households earning 80% of median income and three homes available to families with incomes up to 150% of the \$74,200 HUD median, more than 101 families applied. Selected families paid \$165,000 for their homes.

Needham at a Glance

Population 2000	29,911
# households 2000	10,612
*Median house price	\$505,000
*Median condo price	\$323,475
Average teacher salary	\$53,689
Actual median family income 1999	\$107,570
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	3.73%

Housing Authority Executive Director: Cynthia Howe

**Warren Group figures 2002*

Newton, MA

Kayla Rosenberg House



Christina O'Rourke

Christina O'Rourke (not her real name) is 20 years old and currently lives with her daughter in an emotionally abusive situation. Having searched for affordable housing for three years, she is eagerly awaiting completion of the Kayla Rosenberg House so she and her daughter can move into their own 2-bedroom apartment in a safe, affordable environment supported by Newton Community Service Center's Young Parents Program.

Having grown up in Newton, Christina's family lost their home after her father's suicide. Unable to afford housing in town, the family moved away and Christina became pregnant. A sibling's serious emotional problems made it dangerous for Christina to remain in the home and she moved out briefly during the birth of her daughter. Having no other place to go, she returned home, and although the sibling is no longer there, the family atmosphere remains unhealthy for her and her daughter.

Christina has earned her GED and certification as a day care teacher and worked as a teacher and nanny. Now back in school, she is training to become a medical assistant phlebotomist.

"The Kayla Rosenberg House provides five young women and their children the opportunity to live affordably for two years, paying a third of their income while pursuing full-time work or school. This two year time period potentially will enable them to gain the skills and the economic means to support themselves and their children independently."

Ali Porter

NCSC's Young Parents Program

Kayla Rosenberg House
Christina Street
Newton, Massachusetts

5 rental apartments

100% affordable

80% HUD income eligibility

30% income for rent

Developer/Owner: Citizens for Affordable Housing in Newton
Development Organization, Inc. (CAN-DO)

Program Manager: Newton Community Service Center
Young Parents Program



"Ours is a community where housing prices have doubled in the last decade. Incomes, especially for young people, have not kept pace. Kayla Rosenberg House will enable young families to gain a strong start here in Newton."

Brooke K. Lipsitt

President, Board of Aldermen



**Kayla Rosenberg House
Christina Street
Newton, Massachusetts**

- 5 rental apartments
- 100% affordable
- 80% HUD income eligibility
- 30% income for rent
- Developer/Owner: Citizens for Affordable Housing in Newton Development Organization, Inc. (CAN-DO)
- Program Manager: Newton Community Service Center's Parents Program

In 1999, Newton Community Service Center's Young Parents Program joined forces with the non-profit affordable housing organization Newton CAN-DO to find a location for a transitional, affordable home for young, at-risk mothers. CAN-Do found and bought an historic Victorian house in Newton Highlands. Scheduled for completion in late spring, 2003, the historically restored house will become the Kayla Rosenberg House, providing safe, affordable housing for five young women and their children

To rehabilitate the house, CAN-DO filed for a comprehensive permit because of its location in a single residence zoning district. Although contested, the 40B application won much community support and was approved.

Named in memory of Oak Hill bus accident victim Kayla A. Rosenberg, the house will include five small two-bedroom apartments furnished by local churches and synagogues. With support from The Young Parents Program, residents will work or attend school full-time while in the house, and their children will receive quality day care.

Newton at a Glance

Population 2000	82,829
# households 2000	31,201
Median house price 2002	\$558,000
Median condo price 2002	\$405,000
Average teacher salary:	\$54,385
Actual median family Income (1999)	\$105,289
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	4.88%

**Warren Group figures 2002*

Plainville, MA

Willow Trace Apartments



June Maher

June Maher and her three children, ages 14, 13 and 10, moved to Plainville's Willow Trace Apartments in January of 2003. Having lived in a neighboring town for six years, just days before Christmas the family had to move out of what had become an unsafe situation. They moved in with June's elderly mother in Plainville, slept on the floor and tried to maintain a normal lifestyle with school, homework and all the needs of teens and pre-teens.

Having almost given up on finding something she could afford, June stopped off at Willow Trace Apartments one day to ask about housing. A 3-bedroom apartment was available and it was affordable.

June especially likes the quiet, calm community, a school system with classes small enough for individual attention, and friendly neighbors.

"Finding affordable housing is one thing. Finding safe, affordable housing is another. Now we have both. We finally have a home."

June Maher

Willow Trace Apartments 7 Taunton Street Plainville, Massachusetts

88 rental apartments

70% (62) affordable

50% and 60% HUD income eligibility

Market rent \$1195 (2-bdrm) \$1350 (3-bdrm)

Average affordable rent \$622 (1-bdrm @50%)

to \$1048 (3-bdrm @ 60%)

Owner/Developer: Willow Trace Limited Partnership



"Plainville's experience with Willow Trace is that the principals of the Gatehouse Group were cooperative and responsive to some of the Town's concerns. The end result has been an attractive, well managed development that helps fill our need for affordable housing while resulting in less than expected demands on public services."

Joseph E. Fernandes
Town Administrator



**Willow Trace Apartments
7 Taunton Street
Plainville, Massachusetts**

88 rental apartments
 70% (62) affordable
 50% and 60% HUD income eligibility
 Market rent \$1195 (2-bdrm) \$1350 (3-bdrm)
 Average affordable rent \$622 (1-bdrm @ 50%)
 to \$1048 (3-bdrm @ 60%)
 Owner/Developer: Willow Trace Limited Partnership

Completed in November 2000, Plainville's Willow Trace Apartments is home to 88 households. Seventy percent, or 62 of the one, two and three bedroom apartments are affordable units, while 12 rent at market rates.

Built on a vacant site on Taunton Street in Plainville, with water and sewer already in place, the comprehensive permitting process took only eight weeks.

The owner/developer was able to provide a high number of affordable units by utilizing 9% federal tax credits and some federal HOME funds. The affordable apartments at Willow Trace are available to households making 50% to 60% of the area's median income.

Plainville at a Glance

Population 2000	7,683
# households 2000	3,009
*Median house price	\$168,900
Average teacher salary	\$41,662
Actual median family income 1999	\$68,640
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	\$4.15%

Housing Authority Executive Director: Marge Schumm

**Warren Group figures 2002*

Sandwich, MA

Sherwood Forest



Patricia Avila

Patricia Avila grew up on Cape Cod. She married and had three children. Then, through a series of circumstances, her life changed dramatically. She divorced and moved with her children from a comfortable lifestyle and nice home to life as a single, homeless mother. They were forced to live for some time in an area motel.

Determined to better her circumstances, Patricia went back to school, found a job and was able to move her family from the motel to the small Sandwich apartment. Then in 1998, employed as transportation manager in Sandwich, Pat applied and was selected as one of nine families to purchase the affordable Sherwood Forest homes that had just been built.

Recently remarried, Patricia, her husband John and three children, ages 15, 17 and 20, thoroughly enjoy their home, large yard and friendly neighbors.

"When I was married, I had everything, then as a single mother, I had nothing. I was homeless, living in a motel with my children. But you have to keep going forward and I did. Now I have a good job and thanks to affordable housing, I have my own home."

Patricia Avila

Sherwood Forest Nottingham and Kensington Roads E. Sandwich, Massachusetts

36 owner-occupied houses
25% (9) affordable
80% income eligibility (LIP)
Market price: \$104,900 - \$124,900
Affordable price \$80,500
Developer: Champion Builders



"As towns like Sandwich approach 'build-out,' it becomes more and more difficult to solve the problem of affordable housing. At the same time, 40B is not the ultimate solution. I'd prefer more of a carrot than a stick. We all recognize the need for more affordable housing. The difficulty is finding the most adequate mechanism to accomplish that goal."

William Diederling
Chair, Board of Selectmen



**Sherwood Forest
Nottingham and Kensington Roads
E. Sandwich, Massachusetts**

36 owner-occupied houses
 25% (9) affordable
 80% income eligibility (LIP)
 Market price: \$104,900 - \$124,900
 Affordable price \$80,500
 Developer: Champion Builders

Sherwood Forest is a development of 36 single family homes built on a 25-acre site in East Sandwich. Completed in 1997, the three bedroom homes are designed in a cape style to fit in with their seaside environment.

Utilizing the Local Initiative Program (LIP), the developer applied for a comprehensive permit for the development. Working with town officials to satisfy town concerns, the development was built in two clusters, preserving a band of open space. The Board of Appeals approved the permit in late 1995.

Nine (25%) of the homes were set aside as affordable to families earning 80% of median income. The nine families selected from a lottery paid \$80,500 for their homes, while comparable market rate homes in the development sold at that time for \$104,900 to \$124,900.

Sandwich at a Glance

Population 2003	21,500
# households 2000	7,335
*Median house price	\$280,000
*Median condo price	\$191,400
Average teacher salary	\$47,534
HUD median income for family of four (Barnstable MSA)	\$58,700
Actual median family income 1999	\$66,553
% affordable housing	1.86%

Housing Authority Executive Director: Steven P. Marshall

** Warren Group figures 2002*

Scituate, MA

Kent Village



Lydia Drew

Lydia and her children moved into their 3-bedroom apartment at Kent Village in October 2002. Before being accepted for Kent Village, Lydia worried she would have to move her children out of Scituate, away from their school, friends and relatives to a town with less expensive housing. She had been living with her brother and his family in town for several months after completing a year in a "sober housing" rehabilitation program.

A native of Scituate, Lydia married, had two children and rose quickly in administration with a well-known national company. But after the death of her mother, she turned to alcohol, got divorced and left her job. Today she is in recovery, sober for three years, her children back with her after living with their dad in Scituate for two years. Having been working two jobs, Lydia now is seeking an administrative position.

A sense of community, and the support she gets from her family and friends in Scituate is very important to Lydia. Finding affordable housing, she says, is the only way she and her children could remain in their hometown.

"The day I learned I was accepted for Kent Village was one of the happiest in my life. I had been sober for three years, had my kids back, and now would be able to have my own apartment in my hometown. I wouldn't have to move my kids away from their school and the people so important to them and to me."

Lydia Drew

Kent Village
65 North River Road
Scituate, Massachusetts

64 rental units
100% affordable
80% HUD income eligibility
30% income for rent
Owner/developer: Catholic Archdiocese of Boston



"Kent Village is such an attractive development that people come into our office asking how they can buy a unit there. Affordable housing is very important because people on moderate incomes can't afford to buy a house in Scituate anymore."

Laura Harbottle
Town Planner



Kent Village
65 North River Road
Scituate, Massachusetts

64 rental units
 100% affordable
 80% HUD income eligibility
 30% income for rent
 Owner/developer: Catholic Archdiocese of Boston

Completed by the Boston Archdiocese in 1983, Kent Village is a 64-unit development of affordable family rental housing. The two-story wood shingled townhouses, which include one to four bedroom apartments, are compatible with the area's seacoast style.

A comprehensive permit for the nine-acre site off Kent Street was approved by the Board of Appeals with little opposition. This positive community attitude toward affordable housing followed a 10-year legal struggle when the Archdiocese tried to build 40 units on a five acre site.

Kent Village was financed by the Massachusetts Housing Finance Agency and syndicated with Low Income Housing Tax Credits. Apartments are available to households making no more than 80% of the median family income. Residents pay 30% of their incomes for rent.

Scituate at a Glance

Population 2000	17,963
# households 2000	6,694
*Median house price	\$390,000
*Median condo price	\$411,000
Average teacher salary	\$53,163
Actual median family income 1999	\$86,058
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing (1997)	4.25%

Housing Authority Executive Director: Paul Deleo

**Warren Group figures 2002*

Wakefield, MA

Millbrook Estates



"This 40B program has been a blessing for me and my sons. Even though I work full-time and have two part-time jobs, I didn't see myself being able to buy a home, especially in the town I love. As a single mom with two adolescents, the opportunity to purchase was a big deal to me and my family. I wouldn't have had this chance if it weren't for this affordable housing program."

Kathleen Annable

Kathleen Annable

Kathleen Annable and her sons, 15 and 18, were sharing a house with a friend in Wakefield when she heard about Millbrook Estates. She dreamed of owning her own home, but although she was working full time as administrative assistant at a nearby high school and part-time at two other jobs, the high cost of housing seemed to make owning impossible.

Encouraged by her family, Kathleen entered her name in the lottery for one of the affordable condominiums in the new, 40-unit Millbrook development. She was thrilled when her name was one of 10 selected from a lottery that included 300 families vying for the two-bedroom garden apartments.

The news that she was selected was "a very big deal" for Kathleen, both because owning a house was her dream and because her father, who had never been able to buy a house for his family, wanted it so much for her. Having called every day for a month to see if she was selected, Kathleen's father was critically ill when he heard she was approved. "Now I can go," he told her, "knowing you and the kids are all set." Kathleen and her sons moved into their new house in January 2003.

Millbrook Estates
1 Millbrook Lane
Wakefield, Massachusetts

40 owner-occupied condominiums
25% (10) affordable
80% HUD income eligibility
Average market price: \$269,000
Average affordable price: \$121,000
Developer: Falite Bros.



"37% of Wakefield families earn below 80% of median income and could potentially be eligible for affordable housing depending on their housing situation and household size. The average household income is \$67,000 yet the income needed for the average priced home is \$110,000. The lack of affordable housing and lack of housing options such as condominiums has made it difficult for young adults, young families, and retired persons to live in Wakefield. Millbrook Estates offers mixed-income condominiums to singles, couples, and families of all ages."

Lynn Peterson
Chair, Wakefield Housing Partnership



**Millbrook Estates
1 Millbrook Lane
Wakefield, Massachusetts**

40 owner-occupied condominiums
 25% (10) affordable
 80% HUD income eligibility
 Average market price: \$269,000
 Average affordable price: \$121,000
 Developer: Falite Bros.

When Millbrook Estates was completed in January 2003, eight Wakefield residents, one town employee and one out of town were among the 40 new owners of the one to three bedroom garden-style condominiums on Millbrook Lane.

These 10 owners were selected from a lottery of 300 households applying for the 25% affordable units in the 40B development. The affordable condos, which will remain so in perpetuity, sold for an average of \$121,000 while nearly identical market apartments sold for \$269,000.

The permitting process for the two-story complex took only nine months. The Board of Appeals granted a comprehensive permit after reaching agreements with the developer on some issues of concern to the town. Town officials and abutting neighbors expressed satisfaction with the process and result.

Wakefield at a Glance

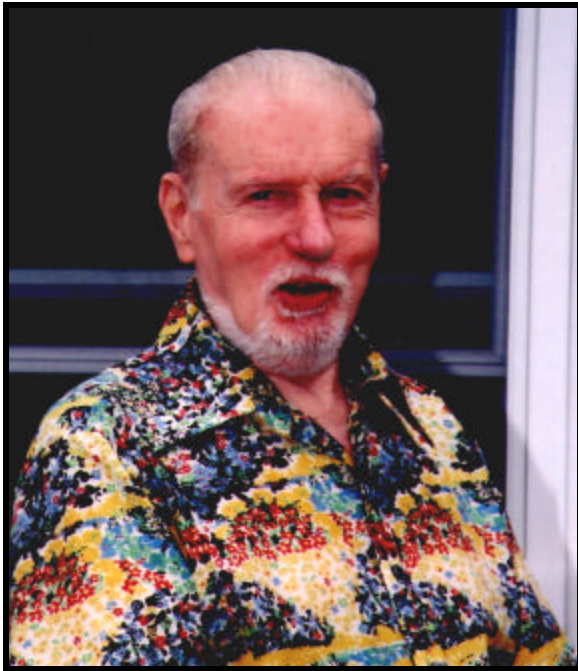
Population 2000	25,116
# households 2000	9,747
*Median house price	\$329,000
*Median condo price	\$182,750
Average teacher salary	\$47,828
Actual median family income 1999	\$77,834
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	4.44%

Housing Authority Executive Director: Rita McNamara

** Warren Group figures 2002*

Waltham, MA

South Street Development



Aiden (Chuck) Gould

Chuck Gould's thirst for travel and adventure led him from Massachusetts to the Navy and the Merchant Marine, to the scorching deserts of Mexico and the most remote and frigid reaches of Alaska. When he retired in 1989, he moved in with his brother on Cape Cod. Then he began looking for a place to live that he could afford on his retirement income.

When Chuck Gould first returned to Massachusetts and visited his niece and family in Waltham, he noticed the attractive development at 300 South Street. During his later housing search, he learned that the development included congregate elderly housing. Liking the idea of living near family and in a house where he would have privacy and company, Chuck applied, was accepted, and moved to 300 South Street in 1990.

Chuck enjoys living in a situation that enables him to visit and share daily adventures with 19 other men and women who live in the house. Springwell, the non-profit organization that operates the congregate program, provides meals several times a week and assists residents with needs that may arise. Always active, Chuck is involved with area Veterans, edits a newsletter and is learning computer skills with assistance from his grandnephew. And he's making plans for a trip this summer to Alberta, Canada.

"For a person who meets the eligibility requirements, this is an ideal place to live. It's affordable. You don't need to have your own transportation because buses go right by the front door. You do have to be a sociable person to successfully live here. I definitely like it."

Chuck Gould

South Street Development
284 South Street
Waltham, Massachusetts

Mixed housing for 5 individuals with disabilities, 20 elderly and 6 families
100% affordable in perpetuity
80% HUD income eligibility
25%-30% income for rent
75% income for room and board
Owner: Waltham Housing Authority



"Although Waltham is one of the most affordable cities in our area, it has become unaffordable to a lot of people. Our city is attacking the affordable housing issue on several levels. The Housing Authority's South Street Development is an example of a good use of 40B to meet the housing needs of several populations. Waltham also has programs to assist people with down payments and home rehabilitation and an inclusionary zoning ordinance that requires any development of eight or more units to provide some affordable housing if that development requires a special permit."

Janet Berry
Director, Housing Department



**South Street Development
284 South Street
Waltham, Massachusetts**

Mixed housing for 5 individuals with disabilities, 20 elderly and 6 families
 100% affordable in perpetuity
 80% HUD income eligibility
 25%-30% income for rent
 75% income for room and board
 Owner: Waltham Housing Authority

The Waltham Housing Authority's South Street development is a diverse neighborhood of families, senior citizens and individuals with disabilities. Because of the complexity of the mixed-housing development, the development created in 1986 and 1987 could only have happened with 40B as the vehicle, according to WHA Executive Director Walter McGuire.

With land given to the WHA by the town, and funding from several government sources, the Housing Authority is able to provide affordable housing in perpetuity for 31 households. Individuals earning no more than 80% of the median family income are eligible for the housing and pay no more than 30% of their income toward rent.

A large attractive house in the development provides congregate elderly housing for 20 men and women. With the congregate program operated by Springwell, a non-profit elder services provider, the house includes private rooms and community kitchen, dining and living space for its residents. Beaverbrook STEP, a non-profit agency that serves adults with mental retardation, manages a home next door for five men and women, supported by funding from the State Department of Mental Retardation. At the end of the cul-de-sac are three three bedroom family duplexes. The three types of housing are designed to create a cohesive neighborhood.

Waltham at a Glance

Population 2000	69,226
# households 2000	29,207
*Median house price	\$333,000
*Median condo price	\$251,750
Average teacher salary	\$49,257
Actual median family income 1999	\$64,595
HUD median income for family of four (Boston PMSA)	\$80,800
% affordable housing	5.2%

Housing Authority Executive Director: Walter McGuire

**Warren Group figures 2002*

Weymouth, MA

Avalon Ledges Apartments



Phyllis Cosgrove

Phyllis has lived in Weymouth for most of her adult life. She owned a home when she was married and raising her daughter but in recent years has been living in apartments. She works at Union Towers, a residence for senior citizens. As an employee of a social service agency, her annual raises were small and were often less than the annual rent increases. Although she works full time, she was considering getting a second part-time job to pay for her rent increases.

Phyllis moved into Avalon Ledges and is delighted with her new home. She participates in many of the social activities at the apartment community and is especially delighted to have her own washer and dryer in her apartment.

"Of every where I have lived, this feels the most like a community. The other residents and staff are fantastic and I feel so fortunate to be able to live here. There is definitely a need for more housing programs like this."

Phyllis Cosgrove

**Avalon Ledges
Washington Street
Weymouth, Massachusetts**

304 rental units
25% (76) affordable
80% income eligibility
Developer: AvalonBay



"The town of Weymouth and AvalonBay worked very well together. Besides providing much needed market rate and rental housing, the development of Avalon Ledges assisted the town of Weymouth in completing a major sewer reconstruction as well as upgrades to the intersection of Routes 18 and 53. These necessary improvements were done at little cost to the Town."

Jim Clarke

Director of Planning - town of Weymouth



**Avalon Ledges
Washington Street
Weymouth, Massachusetts**

304 rental units
25% (76) affordable
80% HUD income eligibility
Developer: AvalonBay

Completed in the spring of 2003, Weymouth's Avalon Ledges apartments are home to 304 households. Twenty-five percent, or 76 of the one, two and three-bedroom apartments are affordable units, while 228 rent at market rates.

Located on Washington Street in Weymouth, the affordable apartments at Avalon Ledges are available to households making less than 80% of the area's median income.

Weymouth at a Glance

Population:	54,063
# Households	22,471
Median House Price 2002	\$266,500
Average teacher salary	\$46,675
% affordable housing	\$6.92%

Fact Sheet on Chapter 40B

What is Chapter 40B?

Chapter 40B is a state statute, which enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law, Chapter 40B was enacted in 1969 to help address the shortage of affordable housing statewide by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. Its goal is to encourage the production of affordable housing in all communities throughout the Commonwealth.

In most 40B developments, the production of the market rate units subsidizes the reduced prices of the affordable units. Chapter 40B encourages the production of affordable housing units at little or no cost to the state or federal government.

What has Chapter 40B Accomplished?

Many communities have used Chapter 40B to successfully negotiate the approval of quality affordable housing developments. The program is controversial, however, because the developer (nonprofit organizations or limited-dividend companies) has an expedited right of appeal if the local zoning board rejects the project.

Since its inception, Chapter 40B has been responsible for the production of affordable housing developments that otherwise may not have been built under traditional zoning approaches. Developments built through Chapter 40B include church-sponsored housing for the elderly, single-family subdivisions which include affordable units for town residents, multifamily rental housing developments, and mixed-income condominium projects.

Since 1970, more than 485 developments have been built in more than 200 communities representing approximately 30,000 units of housing (18,000 of these units are reserved for households below 80% of median income). In recent years, much of this housing was produced with very little local, state or federal monies.

Also, Chapter 40B has encouraged many cities and towns to form affordable housing committees to plan and implement a local strategy to build affordable housing in their community.

Who is Served by Chapter 40B Housing Developments?

In most cases today, Chapter 40B developments are communities with market rate and affordable homes, apartments or condominiums. The market rate units often serve middle-income singles, seniors and families who make between 100% and 150% of the area median income.

The affordable apartments/condominium and homes are reserved for seniors or families who make less than 80% of median household income for the area. Most of the residents in the affordable apartments and homes earn less than \$50,000 per year. Below are the guidelines for the greater Boston area.

Income Eligibility for Affordable Units in Boston Metropolitan Statistical Area

2003 Median Income for a Family of 4 - \$80,800

Income Guidelines for the affordable units at 80% of median income:

1 PERSON	2 PERSON	3 PERSON	4 PERSON
\$43,850	\$50,100	\$56,400	\$62,650

How Does a Development Qualify Under Chapter 40B?

To qualify for Chapter 40B, a development proposal must first be approved under a state or federal housing program, such as MassHousing, MassDevelopment, the Department of Housing and Community Development, or the U.S. Department of Housing and Urban Development. At least 25% of the units must be affordable to lower income households who earn no more than 80% of the area median income (Alternatively, the project can provide 20% of the units to households below 50% of median income.) Towns are allowed to establish a local preference for residents (currently, up to 70% of the units can be for local preference). Developers (whether for-profit or nonprofit) must also agree to restrict their profit to a maximum of 20% in for-sale developments and 10% per year for rental developments.

After a project has been determined to be eligible, the developer can submit an application for a comprehensive permit to the local Zoning Board of Appeals (ZBA). The ZBA is empowered to grant all local approvals necessary for the project after consulting with other relevant boards, such as the Planning Board, and the Board of Health. This results in a more streamlined review process at the zoning board, although it typically involves a number of hearing sessions. State regulations, such as the Wetlands Protection Act, Title 5, and all building codes, remain fully in effect under the comprehensive permit. Therefore, the local Conservation Commission will review the project regarding compliance with the state's Wetlands Protection Act.

In addition to the streamlined process, the Zoning Board of Appeals is authorized to apply more flexible standards than the strict local zoning by-law requirements. For example, a local zoning code may require two acres of land for each house or prohibit multifamily housing entirely. Under Chapter 40B, the Zoning Board of Appeals can approve a project with greater density, thereby making it financially feasible to develop affordable housing. ZBAs can also require projects to have a greater number of affordable units.

How Does the Local Review Process Work?

A developer acting under Chapter 40B submits a single application to the Zoning Board of Appeals. The zoning board notifies the applicable local boards and requests their recommendations. Within thirty days of the receipt of the application, the zoning board begins a public hearing, which typically continues for several months while concerns are explored and addressed. The zoning board must issue a decision within forty days after ending the public hearing. The zoning board may approve the application as submitted, it can approve the project with conditions or changes, or it can deny the application altogether. If the board denies the application or imposes "uneconomic" conditions, the developer may appeal the decision to the Housing Appeals Committee.

The developer must still obtain various permits required by state statutes, such as wetlands protection, state highway access permits, and a local building permit.

Do Communities Have Control Over the Proposed Development?

Zoning boards and other town officials often work with developers to modify the project. Furthermore, the zoning board may include conditions and requirements on any aspect of the project such as height, density, site plan, utility improvements, or long-term affordability--provided these conditions do not make the development economically unfeasible.

Over the past two years, the Massachusetts Housing Partnership has provided extensive technical assistance and support to more than 75 local ZBAs to help them with project review and negotiations with developers.

How Does the Appeals Process Work?

If the ZBA rejects the affordable housing development, the developer may be able to appeal the decision to the State Housing Appeals Committee (HAC), which can overrule the local decision unless the proposed development presents serious health or safety concerns that cannot be mitigated. This right of appeal is only available in communities where less than 10% of the year-round housing meets the statute's definition of low and moderate income housing or where low and moderate income housing exists on sites comprising less than 1.5% of the municipality's total land area zoned for residential, commercial, or industrial use.

The combination of flexible rules and a right of appeal has meant that the vast majority of Chapter 40B proposals are negotiated at the local level and approved by the local board of appeals. Issues such as density, buffer zones, conservation areas, and infrastructure improvements are typical items for negotiation. For those proposals that go to the State Housing Appeals Committee, the record has generally been in favor of allowing reasonable projects to move forward.

From 1970-2002, 415 cases have been appealed to the State Housing Appeals Committee. Below is breakdown of the disposition of these cases:

45% of the cases were withdrawn, dismissed, or settled

24% of the cases were negotiated between the town and the developer

31% of the cases were decided by the HAC. Of these, 84% ruled in favor the developer and 16% ruled in favor of the town.

How Do Units Count Toward the State's 10% Affordable Housing Goal?

The units count if they meet the following criteria:

- 1) They must be part of a "subsidized" development built or operated by a public agency, non-profit, or limited dividend organization.
- 2) At least 25% of the units in the development must be income restricted to families with incomes of less than 80% of median and have rents or sale prices restricted to affordable levels. These restrictions must run at least 30 years.
- 3) The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- 4) Owners must meet affirmative marketing requirements.

What Regulatory Changes Have Been Made to Chapter 40B in the Past Two Years?

Since March, 2001, DHCD has made 16 regulatory changes to Chapter 40B, including:

- Imposing a project size limit of 150-300 units, depending on the size of the community.
- Enabling a municipality to reject a 40B application if a developer submitted an application for the same site for a non-40B development within the previous 12 months.
- Allowing group homes, accessory apartments, locally assisted units, and units funded under the Community Preservation Act to count toward a community's 10% goal.
- Enabling a community to deny a comprehensive permit if that community has made recent progress on affordable housing. This is defined as either: a 2% increase in affordable housing over the previous 12 months or .75% increase plus an approved housing plan over the previous 12 months.
- Allowing units to count on the subsidized inventory as soon as a comprehensive permit is issued rather than having to wait until a building or occupancy permit is issued.
- Requiring DHCD and the local chief elected official to be notified when a developer applies to the ZBA.
- Requiring a 30-day comment period for communities from the time a 40B application is filed. The subsidizing agency must consider the community's comments when issuing a site letter.
- Mandating that site approval letters contain more extensive, standardized information.
- Requiring developers who want to access financing from the New England Fund to obtain a site approval letter from a state agency. The state agency will then monitor and oversee the project.
- Updating of the subsidized housing inventory every two years (communities can submit changes to DHCD at anytime).

What Progress Has Been Made?

- Approximately 30,000 units have been created under 40B statewide since the early 1970s, including approximately 18,000 affordable units for households below 80% of median income. This is more than any other state housing production tool the Commonwealth has had.
- There are 3,564 units in 30 developments that have recently been approved under Chapter 40B and are under construction or nearing construction. This will provide homes to approximately 6,000 people in communities where jobs are located.
- There are 33 communities that have exceeded the 10% goal, up from 23 in 1997. Over the past two years, 9 new communities exceeded the 10% goal, including: Georgetown, Hadley, Burlington, Westborough, Raynham, Framingham, Tyngsborough, and Revere.

· There are 18 communities that are at 8% or 9% and are likely to reach the 10% goal in the near future, including: Peabody, Somerville, Lincoln, Newburyport, Andover, Abington, Haverhill, Quincy, Clinton, and Webster. There are another 15 communities at 6% or 7%.

· The following communities have made significant progress in the past few years. Below are units added to the subsidized housing inventory as a direct result of 40B:

	Last 4 Years	Previous 30 Yrs
Marlborough	588 units	488 units
Danvers	443 units	253 units
Peabody	476 units	711 units
Wilmington	331 units	119 units
Abington	330 units	72 units
Raynham	275 units	193 units
Tyngsborough	266 units	116 units
Westborough	263 units	209 units
Georgetown	210 units	140 units
Lexington	167 units	629 units
Hadley	160 units	37 units
Newburyport	157 units	509 units
Methuen	142 units	922 units
Barnstable	140 units	813 units
Plainville	88 units	40 units
Hull	83 units	68 units
Holliston	75 units	78 units
Weston	50 units	76 units
Plympton	40 units	0
Sherborn	34 units	0

· There are 55 communities that need to produce or preserve 200 units or less to reach the 10% goal (both affordable and market rate rental units count toward the 10% goal).

· Excluding the cities over 10% (Boston, Cambridge, Springfield, Worcester, etc), 40B units accounted for 34% of all new affordable housing built in these communities since 1972.

85 communities required 40B for at least 50% of their affordable housing production
 22 communities required 40B for 100% of their affordable housing units

· Excluding the cities over 10%, over the past five years, 82% of all new production of affordable housing units was the direct result of 40B.

· There are nearly 15,000 units in 165 developments in over 120 communities that are in the 40B hearing process at the local level. No other production program comes close to matching this output.

For additional information contact: Citizens'Housing and Planning Association (617) 742-0820.

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