

Final Report

A Study of the Appropriate Operating Costs for State-Funded Public Housing in Massachusetts

Prepared for:

**Citizens' Housing and Planning Association (CHAPA) and the
Massachusetts Chapter of the National Association of Housing and
Redevelopment Officials (MassNAHRO)**

**Harvard University Graduate School of Design
Cambridge, Massachusetts**

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Executive Summary

Background and Approach

This study deals with the question of the appropriate costs for operating at a quality level the public housing that is financed and subsidized by the Commonwealth of Massachusetts. This stock, which includes approximately 47,000 homes, has been modeled on the federal public housing program. Buildings were built with capital grants, so that no mortgage is held on the properties. Residency is limited to households with incomes at or below specified modest levels and rents are restricted to a percentage of that income. The Commonwealth supplies an operating subsidy which makes up the difference between the income from residents and the reasonable operating costs for the housing. The size of the appropriate subsidy, therefore, depends on an accurate assessment of the reasonable operating costs for a particular property.

Since the earliest developments were built under Massachusetts statutes in the mid-50s, the estimates of reasonable operating costs have been generated from Local Housing Agency (LHA) requests, anecdotal stories about cost issues, and state budget constraints. This study represents the first scientific research into appropriate operating costs in the history of the Commonwealth's several public housing programs.

The study takes advantage of extensive research into this same question for the federal public housing program completed by the Harvard University Graduate School of Design between 2000 and 2003. This study, commissioned by the US Congress, involved extensive analysis of the Federal Housing Administration (FHA) data base of over 1.5 million units of multifamily housing across the nation. The research involved both mathematical calculations and on-site examinations of FHA and public housing properties. The Principal Investigator, the Senior Consultant and the consultants on mathematical analysis for this study were the same as those who worked on the national study.

The national study developed a formula for estimating the appropriate operating costs of any housing development operating under similar conditions as properties insured by the FHA. This formula (the Harvard Cost Model) could then be applied to any individual public housing property with a few small adjustments for the very minor ways in which public housing differs from the FHA stock. The Harvard Cost Model includes ten variables. 147 variables were examined for the national study, but all the others were too inconsequential to be useful. As is widely understood in the real estate industry, much of the operating cost of a particular property depends on its physical characteristics – where it is located, how old it is, how many units it contains, the number of bedrooms in those units, how tall it is, etc. All but one of the ten key variables (type of resident – elderly, family, etc.) are physical elements of the property. The regression analysis that produced the Harvard Cost Model measured the impact of each of these

variables on the operating cost for a particular property. This Model was then used to generate an appropriate operating cost for each of the more than 10,000 federally subsidized public housing properties. By subtracting the rents paid by the residents at that development, the correct operating subsidy can be calculated. The total operating subsidy necessary for a Public Housing Authority (PHA) to operate its portfolio effectively is the sum of the subsidies it needs for each of its properties. The costs of central administration are included in the operating budgets analyzed by the formula as Management Fees. The Harvard Cost Model is now being implemented by the US Department of Housing and Urban Development.

This study began by applying the Harvard Cost Model to the public housing in Massachusetts that is funded by the Commonwealth rather than by HUD. The FHA data base used for the national study includes numerous Massachusetts properties so any unusual elements of residential operating costs in this state are included in the original analysis. Further, the Harvard Cost Model was used to estimate costs for **federally-funded** public housing in Massachusetts, so the model has been applied in the state already. But for this study, the Harvard Cost Model was applied for the first time to **Commonwealth-funded** public housing.

The next step in the process was to find a data-base, similar to the FHA information used for the national study, which could be used to verify the estimates of the Harvard Cost Model. That data-base was generously supplied by MassHousing, the Commonwealth's Housing Finance Agency. The study examined the operating costs of 474 properties located in Massachusetts and managed under conditions quite similar to those of the public housing in the state. The analysis of the MassHousing data confirmed very powerfully the accuracy of the Harvard Cost Model as applied to public housing funded and supported by the Commonwealth of Massachusetts.

Results

The results of this analysis show the need for a dramatic increase in the operating support for state-funded public housing in Massachusetts. The current average Allowable Non-Utility Expense Level (ANUEL) used by the Department of Housing and Community Development is \$202 per unit per month (weighted by project size). The Harvard Cost Model indicates that number should be \$341. When the MassHousing data is analyzed to estimate the same number for verification purposes, the result is \$336. The report breaks these numbers further into appropriate operating costs for programs and for particular types of housing. Attachment C shows the reasonable operating costs for each Commonwealth-funded housing property in Massachusetts. There can be no question that the current funding is severely hampering the LHA's ability to serve the more than 47,000 Massachusetts households who live in this housing, and to preserve and extend the useful life of an asset worth over \$10 billion.

Recommendations

1. Increase the operating support for Commonwealth-funded public housing by approximately \$80 million per year as per the projections included in Attachment C of this research report. If this cannot be accomplished in a single year, the increases should be phased in over a three to five year period.

The dramatic findings of this research document a case that has been made anecdotally for many years by those who manage public housing in the Commonwealth. In essence, this study says that it costs about \$340 per unit per month to cover the non-utility costs of adequately running modest housing in this state. The mixed-income developments funded by MassHousing average \$336 and the projections of the national study using the Harvard Cost Model suggest the number is \$341. Current funding from the state supports operating costs at the level of only the \$202. If the Commonwealth is to maintain even the most basic minimum professional standards for its assets, it is vital that this level of subsidy be substantially increased in the near future. In order to reach the levels necessary to provide adequate support for reasonable operations, annual appropriations should increase by approximately \$80 million to an annual level of about \$115 million. This is particularly true because of the next recommendation.

2. Create a more adequate and predictable process of funding for capital improvements. The ideal system would use a funded capital reserve account, but at a minimum, annual grants of a consistent and reasonable level should be put in place.

While this study did not look at the question of capital improvements, it is impossible to ignore this factor when considering operating costs. Capital costs and operating costs are inextricably linked. Unlike the operating cost area, DHCD has completed capital needs studies over recent years, and has a clear idea of the level of funding needed to bring Commonwealth-supported public housing up to a reasonable physical standard. CHAPA also conducted a study of state-funded public housing several years ago that made recommendations regarding the need for increased and dependable funding for capital improvements. We recommend that the state move as rapidly as possible to an adequately funded capital reserve system and ask LHAs to plan and prioritize their capital improvements in order to place their properties in good condition in the near future. Absent such a system, the costs involved in providing an adequate operating budget for the LHAs should be increased still further to cover the extra costs of maintaining housing units that are in poor condition because of a lack of proper capital improvements.

3. Develop a consistent method of extending and updating this analysis for continued use in the future.

The data analyzed in this study changes constantly. In order to reasonably respond to LHA needs, DHCD will need to update the projections in this study on a regular basis. We recommend the state conduct additional research tasks to refine this data and then replicate this research every five years in order to establish reasonable expense levels for Commonwealth-funded public housing until such time as each property is being managed as a separate entity, and the state is ready to react to sound annual operating budget submissions.

4. Create a process that will lead to a smooth transition to this new way of conducting the Commonwealth's public housing program, including adequate amounts of training and an appeals system for LHAs who feel the projections for a particular property are inaccurate.

We believe the Harvard Cost Model as it has been applied here is very accurate, but not perfect. For a typical residential property of any kind, the annual budgeting process involves researching costs for normal operating budget items (e.g. calling insurance agents and utility companies about likely costs in the coming year), looking at historical trends for the property, comparing estimates with actual costs for other comparable properties and projecting important changes (positive or negative) that will result from new conditions (a new roof will reduce costs for roof maintenance) or new policies (owners want a better image for the property and the landscape budget will have to increase). These are tasks LHAs should be expected to perform if they believe the operating budget projected for one of their properties is too restricted. DHCD should establish a process that will hear such appeals and make judgments as to the reasonableness of the request and the quality of the documentation. We recommend a board of DHCD officials and real estate experts with experience in residential property management.

5. DHCD should require that LHAs move, over time, to a property-based system of asset and property management.

HUD has now instructed its PHAs that they must adopt a property-based management approach and is providing training to assist PHAs in moving in that direction. DHCD should do the same thing. This will require a change in the procedures of the department and it will require LHAs to make significant changes in their management operations. But the end result will be a mainstreaming of public housing and a marked increase in the professionalism of the public housing industry. While we believe this is a very important element in the improvement of the 47,000 public housing units that serve over 100,000 of the Commonwealth's citizens, it is a step that makes sense only after the state makes a concomitant commitment to fund this program at a reasonable level.

A Study of the Appropriate Operating Costs for Massachusetts State-Funded Public Housing

Introduction

The Citizens Housing and Planning Association (CHAPA), in conjunction with the Massachusetts Chapter of the National Association of Housing and Redevelopment Organizations (MassNAHRO), contracted with Harvard University's Graduate School of Design (GSD) to estimate the reasonable cost to operate Commonwealth-funded public housing in Massachusetts. Massachusetts has the largest State-funded program in the country, with approximately 47,000 units.

The work on this project was to be conducted in two phases:

- First, the GSD would apply the same model it developed under the Federal Public Housing Operating Cost Study to estimate the cost to operate each State-funded property in Massachusetts.¹ The Harvard Cost Model is based on operating costs of some 1.5 million units of multifamily housing insured by the Federal Housing Administration (FHA).
- Second, the GSD would compare the actual costs of properties financed by MassHousing (formerly the Massachusetts Housing Finance Agency) against model estimates for the public housing portfolio. The MassHousing database includes more properties than the FHA database for Massachusetts

Background

Local Housing Authorities (LHAs) in Massachusetts are provided with operating subsidy essentially in accordance with the following rules, which, except for minor adjustments, have been in place for a number of years:

- For utility costs, LHAs are funded dollar-for-dollar for actual expenses.
- For non-utility operating costs, LHAs are assigned an Allowable Non-Utility Expense Level (ANUEL), based on the type of program (see below).

¹ See *Final Report, Public Housing Operating Cost Study, Harvard University Graduate School of Design, June, 2003* (www.gsd.harvard.edu/phocs).

- A LHA’s estimated utility costs, plus its ANUEL, are added together to obtain a total allowable operating cost figure. From this total amount, the LHA subtracts projected rental and other revenue, with the difference representing the operating subsidy for which it is eligible.

ANUELS for 2005 are as follows (expressed in per-unit monthly amounts, or PUMs). It is important to note that the ANUELS are set for all properties funded under one of the state’s three public housing programs. Chapter 200 created a Veteran’s Housing Program, which built family housing in the middle 50s. Chapter 667 funds the state’s public housing program for the elderly, by far the largest part of the portfolio. Chapter 705 began as a program to provide public housing for large families in the 70s, but was eventually used for a wider variety of family housing over the two decades of its use. Under the current state program, the ANUEL for every property funded under chapter 200, for example -- no matter where it is located, how large it is, or what size families it serves -- is the same number.

Program	ANUEL
Chapter 200	\$286.62
Chapter 667	\$157.60
Chapter 705	\$313.66

ANUELS have not been increased since 2002.

Context

LHAs that operate both State and Federal public housing have long observed that the State formula results in funding levels that are substantially less than Federal levels. Overall, Federal public housing in Massachusetts is funded at levels that are about 50% higher than State public housing (these figures do not control for any differences in the housing stock between the two programs – for example, there is a higher percentage of elderly units in the State program than the Federal program). LHAs have also informally noted that the operating funding for State public housing appears to be substantially less than what other operators of assisted housing spend locally, e.g., properties financed through MassHousing. The main question for this study, therefore, is, “What should it cost to operate Commonwealth-funded public housing in Massachusetts?”

The Federal cost study was charged with the same basic question. For that study, Harvard used a “benchmark” or “proxy” approach, wherein it estimated the cost to operate Federal public housing based on the operating costs of properties insured by FHA, which includes some 1.0 million assisted units and 0.5 million unassisted units. This approach was

necessary because Public Housing Agencies (PHAs – the federal name for the same entities that Massachusetts refers to as LHAs) do not keep records of expenses on a property specific basis. It was therefore impossible to analyze public housing budgets to determine whether PHAs spent more on insurance for high rise buildings than low rise buildings, or whether they spent less on maintenance labor on newer buildings than on older buildings. The “benchmark” process also has the advantage of avoiding the “circular reasoning” problem for this type of research.

The GSD determined, in the course of the national study, that there were ten factors that played a significant role in operating costs, from the number of bedrooms per unit to the incidence of poverty in the surrounding neighborhood. (See Attachment B for a list of these “coefficients”.) Harvard found that, nationally, allowable expense levels for Federal public housing should be increased 5% to make them consistent with what other non-profit operators of assisted housing would spend to operate housing with similar characteristics. For Massachusetts, the Harvard Cost Model estimated that **Federal** public housing expense levels should be increased 16%, or from \$305 PUM to \$353 PUM (2002 figures).

Under the Negotiated Rulemaking Agreement on the Operating Fund Rule (June, 2004), the Harvard Cost Model was accepted as the method for determining Federal public housing operating subsidies, beginning in 2006.²

Phase One Results

Summarized in the table below are the results of applying the Harvard Cost Model to State public housing in Massachusetts.³ Statewide, the Harvard Cost Model results in a non-utility operating cost figure for 2002 of \$341 PUM, or an increase of 69% over the weighted average of the ANUEL expense levels assigned by the State. The highest increase is in the Chapter 667 (elderly) program, where expense levels would increase 92%, or from \$158 PUM to \$303 PUM. The actual impact on any particular LHA will vary. LHAs with a higher percentage of Chapter 667 units, for example, would experience a higher rate of increase in total subsidy than LHAs with predominantly Chapter 200 or Chapter 705 units.

² Implementing regulations forthcoming.

³ Included with the application of the Harvard Cost Model are the “out-of-model” adjustments of (1) a floor of \$200 PUM and \$215 PUM for senior and family properties, respectively, (2) a ceiling of \$420 for family properties, and (3) a 4% reduction in model values greater than \$325. For further details, see *Cost Study Final Report, June, 2003*.

Current vs. Model-estimated Expense Levels, FY 2002

Note: ANUELS have not increased since 2002

Weighted by project size

	All	Chapter 200 (Family)	Chapter 705 (Scattered Site)	Chapter 667 (Elderly)
Current ANUEL	\$202	\$287	\$314	\$158
Model Estimate	\$341	\$422	\$399	\$303
% Increase	69%	47%	27%	92%
Total Number of Projects	1,326	120	623	583
Total Number of Units	47,312	12,552	2,965	31,795

The distribution of model values is shown below, with a minimum of \$216 PUM, a maximum of \$441 PUM, and a mean of \$341 PUM.

Distribution of Model Values for State Public Housing Weighted by project size	
Category	Model Estimate (PUMs)
Minimum	\$216
25 Percentile	\$287
Mean	\$341
Median	\$324
75 Percentile	\$397
Maximum	\$441

Fiscal Impact

The annual appropriation for operating subsidies for State public housing in Massachusetts is around \$30-\$35 million.⁴ Based on this analysis of applying the Harvard Cost Model to State-funded public housing, operating subsidies would need to increase by approximately \$79 million annually to match the spending patterns observed in the FHA

⁴ Funding for 2005 was \$34.8 million, which included \$4.5 million in supplemental funds to cover higher-than-projected utility costs in 2004.

inventory. This estimate assumes that rents remain constant, i.e., the increase in ANUELS is funded entirely with operating subsidy.

Item	Amount/Figure
2002 Median ANUELS	\$202
Times: number of Units	<u>x 47,312</u>
Equals: monthly ANUELS	\$9,557,024
Times: 12 months	<u>x 12</u>
Annual ANUELS	\$114,684,288
2002 Cost Model Estimate	\$341
Times: number of Units	<u>x 47,312</u>
Equals: monthly Non-Utility Expense Levels under Cost Model	\$16,133,392
Times: 12 months	<u>x 12</u>
Annual Non-Utility Expense Levels under Cost Model	\$193,600,704
Annual Difference between Actual and Estimated Cost Levels	\$78,916,416

Comment

In the Federal study, Harvard noted that, in many of the markets with relatively high model estimates, it was likely that reported operating costs included some degree of non-routine expenditures – mostly, items that might otherwise be funded through a replacement reserve account. This situation is quite likely to also be the case in Massachusetts. While this pattern of non-routine spending might overstate routine operating costs, it does not imply that this spending is unnecessary, especially in light of the absence of capital reserve accounts and the anecdotal reports of inadequate periodical grants of capital dollars. All rental properties require a source of funding for the regular replacement of building systems and other non-routine expenditures, regardless of the source of funding or where the costs are accounted for.

It should also be noted that the Harvard Cost Model assigns to Federal public housing a 10% cost differential for non-profit ownership (10% higher than FHA properties with ownership structures that may take unlimited dividends). The national study found the operating and regulatory environment of Federal PHAs to be more closely aligned to non-profit ownership of FHA housing than owners who were not restricted in the dividends they could take. The relationship is probably similar in Massachusetts (it was not examined for this study) though it may not be exactly the same. The regulatory environment, for example, in State public housing is somewhat less onerous than in Federal public housing and there are certain costs that State LHAs do not incur that are present in the FHA database. For example, in the State public housing program, LHAs are not required to produce property-level audits and

certain insurance costs are covered directly by the State. These estimates do not attempt to control for any such special (and likely quite minor) considerations.

Phase Two

In the second phase of this study, the research team examined the operating costs of properties financed by MassHousing. The Commonwealth's state Housing Finance Agency provided records for approximately 474 multifamily properties (59,373 units) that it has financed and for which it receives annual financial statements. This section summarizes the results from our review of the MassHousing operating cost database.

Methodology

From this MassHousing database, we computed a three-year average of operating costs on each property, using data from 2001, 2002, and 2003. These are the latest years for which complete reports are available. Figures were adjusted to 2002 using the Consumer Price Index (CPI).

Total operating costs were defined as follows:

Total Administrative Expenses + Total Maintenance Expenses + Total Taxes & Insurance

The above calculation essentially equates with the State's Allowable Non-utility Expense Level (ANUEL) for public housing, i.e., it excludes utilities, real estate taxes, capital reserves, and mortgage payments.

Annual figures were then converted into a "per unit monthly" amount, or PUM. Five properties were excluded from the analysis because of extreme values (defined as more than \$800 PUM).

On the above, we then performed a series of "cross-tabulations" – i.e., we examined average operating costs according to various single variables, e.g., age, metropolitan area, program type, etc.⁵

⁵ The MassHousing database does not have construction year information. Property age is defined as the year the property entered the MassHousing portfolio.

Phase Two Results

Presented on the next page are the cross-tabulations run for the MassHousing database in accordance with the rules prescribed above.

Label	Number of Projects	Number of Units	Minimum (PUM)	Mean (PUM)	Median (PUM)	Maximum (PUM)
All Properties	469	59,374	\$165	\$336	\$320	\$739
Age						
<16	79	10,230	\$168	\$369	\$342	\$739
16-20	81	9,640	\$186	\$342	\$327	\$639
21-25	111	12,199	\$197	\$331	\$324	\$578
26+	189	26,209	\$165	\$319	\$300	\$709
Site Type						
Scattered	98	10,642	\$194	\$358	\$364	\$550
Single or Adjacent	371	48,372	\$165	\$330	\$309	\$739
Occupancy						
Elderly	134	15,462	\$165	\$320	\$279	\$739
Mixed	62	11,151	\$172	\$323	\$324	\$509
Unrestricted	273	32,761	\$168	\$347	\$335	\$709
MSA						
Non-metro	12	1,068	\$200	\$292	\$304	\$377
Barnstable-Yarmouth MSA	7	739	\$272	\$367	\$309	\$706
Boston PMSA	292	33,881	\$186	\$359	\$349	\$739
Brockton PMSA	11	1,935	\$168	\$326	\$326	\$589
Fitchburg-Leominster PMSA	9	1,280	\$222	\$288	\$296	\$364
Lawrence PMSA	17	2,441	\$233	\$328	\$317	\$609
Lowell PMSA	10	1,973	\$255	\$306	\$276	\$444
New Bedford PMSA	11	1,495	\$172	\$244	\$233	\$368
Pittsfield MSA	5	544	\$219	\$279	\$289	\$335
Provid-Fall River-Warwick	1	83	\$270	\$270	\$270	\$270
Provid-Fall River-War MSA	13	1,878	\$201	\$277	\$286	\$355
Springfield MSA	52	6,887	\$165	\$279	\$280	\$379
Worcester PMSA	29	5,370	\$182	\$327	\$310	\$730
Program						
236 and 13 A Subsidized	2	510	\$213	\$246	\$246	\$279
80/20	32	4,858	\$215	\$321	\$323	\$475
Elder CHOICE	10	912	\$609	\$673	\$676	\$739
Other Subsidy	7	276	\$212	\$403	\$444	\$564
RDAL Only	4	606	\$194	\$295	\$314	\$358
SHARP Only	64	7527	\$186	\$338	\$326	\$550
SHARP and RDAL	14	1,606	\$267	\$330	\$293	\$639
Section 8 Other	31	3,956	\$197	\$352	\$374	\$474
Section 13A	59	7,006	\$165	\$310	\$302	\$709
Section 236	82	12,954	\$168	\$307	\$294	\$650
Section 8 NC/SR/MR	164	19,163	\$197	\$338	\$328	\$578

Comment

With the caution that the figures presented in this paper are only cross-tabulations and do not attempt to control for multiple variables (for example, the cost of older family properties in Boston), the overall results strongly affirm the conclusion of the earlier report that State public housing is substantially under-funded relative to other operators of multifamily housing in Massachusetts.

Current Mean ANUEL (PUM)	Harvard Model Estimate (PUM)	Increase of Model Estimate over Current Funding	MassHousing Mean Operating Costs (PUM)	Increase of MassHousing over Current Funding
\$202	\$341	69%	\$336	66%

Again, as noted, the MassHousing figures are not adjusted for differences in the stock between the two portfolios, though we do not think this is an important distinction.

If further research were to be performed, as described below, it is possible that the results might require some adjustment in the Harvard Cost Model estimates for State public housing. The overall picture would remain unchanged, i.e., operating funding for State public housing is remarkably below levels of spending in comparable private housing.

Additional Research Tasks

The research conducted for this study has taken advantage of a much larger and more complex analysis of national data, much of which is directly relevant to the Commonwealth, in order to project appropriate operating costs for each of the public housing properties in the state. We believe this level of research provides an entirely adequate basis for developing policy and projecting funding needs, particularly in light of the confirming evidence of the Phase Two calculations.

However, we would be remiss if we did not identify further research steps that could be taken to refine these numbers even further. Potentially, the MassHousing database could lead to refinements in the Harvard Cost Model for Massachusetts. These additional steps could quite possibly, for example, make more precise the geographical component of the Harvard Cost Model for Massachusetts. This would mean that the costs to operate a ten-story high rise property for the elderly in Hingham could be more accurately distinguished from the costs to

operate the same property in Williamstown. Under the Harvard Cost Model, Massachusetts is divided into three geographic areas – the Boston MSA, a Southern New England MSA (which would include places like Worcester, New Bedford and Springfield grouped with locations like Pawtucket, RI, and New London, CT) and New England non-metro (every place in New England that is not in one of the other two groups). The MassHousing database might make it possible to distinguish smaller geographic groupings for the purposes of estimating operating costs somewhat more accurately (see Attachment A for distribution of State-funded public housing by the three geographic areas in the national study).

It is extremely unlikely these refinements would change any of the numbers projected in Attachment C by more than 20% up or down. More reasonable expectations are that any adjustments would be in the single digit percentages. The bottom line for the Commonwealth would not be likely to change at all. Any adjustments that might occur with additional calculations would likely balance among increases and decreases for individual properties. The primary reason for not undertaking these additional research tasks was the small likelihood of their making a significant difference in the results of the study. Following are the additional tasks that would help to further refine the projections of this study.

1. Remove from the MassHousing (MHFA) database projects of program types that include a supportive service component (for example, Elder Care projects). The cross-tabs would then be re-run using the revised MassHousing database. This is a small number of projects and should not effect the database substantially, but will make it slightly more accurate.
2. Apply the national Harvard Cost Model to the MassHousing properties to determine how well the Harvard Cost Model predicts the actual costs of each of these sites. This is another form of confirmation to check the accuracy of the Harvard Cost Model as applied to a housing stock operating under similar conditions in the state.
3. Based on the MassHousing data, and the projections of Task 2, investigate whether refinements can be made to the Harvard Cost Model (particularly in the geographic coefficients) for project located in Massachusetts.
4. Re-run the operating cost estimates for each of the Commonwealth-funded public housing sites if there are significant refinements to the Harvard Cost Model.

If any of the appropriate actors believe this additional research would help create substantially better policy or cost estimates, we would support their undertaking this work. We do not, however, believe it would lead to different conclusions or significantly better projections.

Final Comments and Recommendations

While this study dealt entirely with operating costs projections, there are several other related areas of public housing management in the Commonwealth that cannot be omitted in any responsible discussion of operating costs.

The first is the question of capital improvements. Unfortunately, Commonwealth-funded public housing suffers from an even more flawed approach to real estate asset management than that of the federal public housing program. LHAs are not allowed to maintain capital reserve accounts, and can only rely on irregular disbursements of state funds for capital improvements. Anecdotally, these funds have been delayed in their timing, inadequate in their amounts, and inconsistent in their priorities.

In every part of the real estate world except public housing, there is an intimate relationship between operating expenses and capital expenses. Adequate operating budgets can fund preventive as well as routine maintenance, thus extending the useful life of building components and reducing or spreading out demands on capital budgets. Adequate capital budgets can reduce operating costs by allowing the timely replacement of worn out components before they demand an excessive amount of maintenance time. But when both budgets are inadequate, the problems compound each other.

The Commonwealth's approach to the public housing stock it has financed amounts to irresponsible stewardship of a significant public resource, currently worth upwards of \$10 Billion. To fail to provide the funding to adequately maintain this valuable asset is to waste taxpayer dollars and break the promise of decent, safe, and sanitary housing made to the 47,000 Massachusetts households for whom these developments are home. While it is beyond the scope of this report to propose specific dollar amounts or procedures for correcting this failure, it would be irresponsible not to connect capital needs with any recommendations regarding adequate operating funding.

We recommend that the state move as rapidly as possible to a funded capital reserve system or at least a more dependable and predictable system of annual grants such as the one the federal government uses. At the same time, it would be reasonable to require LHAs to plan and prioritize their capital improvements in order to place their properties in good condition in the near future. Absent such a system, the costs projected in this study as necessary to provide an adequate operating budget for Massachusetts public housing properties should be increased still further to cover the extra costs of maintaining housing units that are in poor condition because of a lack of proper capital improvements.

The second area of concern that must be noted in any discussion of reasonable operating budgets is that of the form of management used by virtually every LHA in the state. 98% of all real estate in the United States operates on a site-based methodology. Annual operating and capital budgets, financial accounting, and management reporting are all accomplished on a property-specific basis, even in private companies that own hundreds of developments. This is a matter of basic policy in assisted housing (other than public housing), market rate housing, and luxury housing.

No serious professional in this field questions the concept that it is important to know about income and costs, about vacancy and turn around time, about development popularity among applicants and about tenant satisfaction for each individual property an owner controls. Only public housing operates on a portfolio basis, where summary numbers are the only ones reported and costs are attributed to individual properties almost entirely on the basis of numerical percentages, not actual expenditures of funds.

At the federal level, this practice was encouraged by HUD's system of distributing funds and its system of reporting. These practices were copied by the Commonwealth when it established its public housing program and remain in use today. HUD has now instructed its PHAs that they must adopt a property-based management approach and is acting to help PHAs move in that direction. DHCD should do the same thing. This will require a change in the procedures of the department and it will require LHAs to change their management operations. But the end result will be a mainstreaming of public housing and a marked increase in the professionalism of the public housing industry. All the properties in the FHA data-base and all the properties in the MassHousing data-base against which state-funded public housing has been benchmarked in this study are managed in a property-specific manner. The costs projected for each development in Attachment C should therefore provide the funding necessary to manage in this fashion.

We believe this is a very important element in the improvement of the 47,000 public housing units that serve over 100,000 of the Commonwealth's citizens, and a change in operating style that DHCD could and should reasonably ask the LHAs to undertake. The 80 PHAs that manage federally-funded public housing in Massachusetts will be moving in that direction over the next several years as a part of HUD's new regulations. It only makes sense for those agencies to manage their Commonwealth-funded public housing in the same fashion and for other LHAs to follow as soon as possible. We do note, however that this is a step that makes sense only along with a simultaneous commitment from the state to provide operating subsidies that will fund the program at a reasonable level.

Finally, it is important to take into consideration the transition period that will exist if the state is to transform its public housing program into a highly professional, asset-based management effort. First the state may wish to consider the additional research steps noted in an earlier part of this text.

Next, DHCD will need to make provisions for updating the cost projections in this study on a regular basis. While it is possible to apply routine inflationary numbers to increase the ANUELS each year, such an approach will eventually stray further from an accurate estimate of the required costs. Costs for operating real estate do not increase in the same manner as typical CPI or other readily available inflationary indices.

In the ideal world, DHCD will reach a stage where it is able to request annual operating budgets from LHAs for each of their properties and respond to them as appropriate. This is the way MassHousing, HUD (in the case of Section 202 and Section 8 developments, but not for public housing), and other lenders and subsidy providers in the assisted housing world do business. It is also the way the marketplace works, with property managers submitting annual requests to owners for approval of rent increases and operating budgets. But this change in operations at the LHAs and DHCD will take some time.

In the interim, the idea of continuing to benchmark the operating costs of Massachusetts public housing to those of local FHA-insured properties and MassHousing-financed housing is a sensible one. We recommend that DHCD replicate this research every five years in order to establish reasonable expense levels for Commonwealth-funded public housing until such time as each property is being managed as a separate entity, and the state is ready to react to sound annual operating budget submissions.

The last part of the transition issue is the creation of an appeals process. No mathematical model can predict absolutely accurately the precise costs for operating a particular residential property. Some important factors are simply mathematically unmeasurable (e.g. skill and judgment of the property manager), and others are too specific to be captured in even the best model (e.g. the model can incorporate the normal costs for grounds care for a one acre site, but if the site happens to be very steeply sloped, extra costs might be reasonably incurred and the budget should therefore be higher than the model suggests).

For a typical residential property of any kind, the annual budgeting process involves researching costs for normal operating budget items (e.g. calling insurance agents and utility companies about likely costs in the coming year), looking at historical trends for the property's budget, comparing estimates with actual costs for other comparable properties and projecting important changes (positive or negative) that will result from new conditions (a new roof will reduce costs for roof maintenance) or new policies (owners want a better image for the property and the landscape budget will have to increase). These are the tasks LHAs should be expected to perform if they believe the operating budget projected for one of their properties is too restricted.

In the initial year of operations under a system such as we recommend here, DHCD would begin the process by calculating the subsidy due to each LHA for each of its properties.

It would take the projections in Attachment C, add the utility allowance for that development and subtract the rents anticipated to be received during the coming year. The result would be the subsidy for that development.

DHCD should then establish a process that will hear any appeals from this calculation and make judgments as to the reasonableness of the request and the quality of the documentation. We recommend a board of DHCD officials and real estate experts with experience in residential property management. The private members of the appeals board should have among them experience in both urban and suburban/rural projects in various parts of the state. As the system recommended in this report moves forward, the operating cost estimates that it projects each year should become more and more accurate since they will be based increasingly on experience at that particular site. Appeals should be reduced to a minimum (primarily when a new initiative is undertaken and the LHA requires more money to fund improvements in operations at a particular site).

In summary, then, we make the following five recommendations:

- 1. Increase the operating support for Commonwealth-funded public housing by approximately \$80 million per year as per the projections included in Attachment C of this research report. If this cannot be accomplished in a single year, the increases should be phased in over a three to five year period.**
- 2. Create a more adequate and predictable process of funding for capital improvements. The ideal system would use a funded capital reserve account, but at a minimum, annual grants of a consistent and reasonable level should be put in place.**
- 3. Develop a consistent method of extending and updating this analysis for continued use in the future.**
- 4. Create a process that will lead to a smooth transition to this new way of conducting the Commonwealth's public housing program, including adequate amounts of training and an appeals system for LHAs who feel the projections for a particular property are inaccurate.**
- 5. DHCD should require that LHAs move, over time, to a property-based system of asset and property management.**

Attachment A

Geographical Distribution of State-funded Public Housing in Massachusetts

The Harvard Cost Model divided Massachusetts into three geographic areas for the purposes of assigning a “geographic coefficient.” The table below shows the distribution of properties by these three geographic areas, as well as the coefficient that was assigned.

Location	Coefficient	Number of Projects	Number of Units
Boston MSA	33%	618	26,434
South New England MSA	19%	616	19,697
New England Non-Metro	12%	92	1,181

Attachment B Harvard Cost Model Coefficients

These coefficients indicate the additions to or subtractions from a normative budget that result from each of the variables that significantly impact an operating budget. For example, a property that is identical in every respect with the normative property except that it is 28 years old rather than 9 years old costs 10% more to manage than the normative property. A property just like another in all respects except that it is in the central city will cost 3% more to manage. Coefficients are additive.

<u>Size</u>		<u>Building Type</u>	
0-150 units	0%	Walkup/Garden	0%
> 150 units	-1%	Detached/Semi-detached	-2%
		Row/Townhouse	0%
		High-Rise/Mixed	0%
<u>Age</u>		<u>Occupancy</u>	
0-8 years	0%	Family Property	0%
9 years	0%	Senior Property	-6%
10 years	1%		
11 years	1%	<u>Location</u>	
12 years	1%	Rural	0%
13 years	1%	Metropolitan: Non-Central City	0%
14 years	2%	Metropolitan: Central City	3%
15 years	2%		
16 years	2%	<u>Neighborhood Poverty Rate</u>	
17 years	3%	0%-20%	0%
18 years	3%	20%-30%	2%
19 years	4%	30%-40%	4%
20 years	4%	Greater than 40%	7%
21 years	5%		
22 years	6%	<u>Percent Assisted</u>	
23 years	7%	0%	0%
24 years	7%	0%-20%	2%
25 years	8%	21%-80%	2%
26 years	9%	81%-99%	5%
27 years	9%	100%	6%
28 years	10%		
29 years	10%	<u>Ownership Type</u>	
30 or more years	10%	Non-Profit	10%
<u>Unit Size</u>		For-Profit (unlimited dividend)	0%
Percent of 2 BR units	18%	Limited Dividend	8%
Percent of 3 BR units	38%		
Percent of 4 or more BR units	49%		
<p>Note: The Harvard Model also includes an adjustment for the property rent level (the effect of which is to benchmark public housing operating costs equal to properties renting between 90% - 110% of the Fair Market Rent). For further information, see Appendix A of the <i>Cost Study Final Report</i>.</p>			

Attachment C

Individual Public Housing Property Operating Cost Projections, 2002

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
ABINGTON	667-1	LEAVITT TERRACE	40	\$158	\$280
ABINGTON	667-2	VINSON BLANCHARD GARDENS	72	\$158	\$275
ABINGTON	705-1	210 GREEN STREET	3	\$314	\$424
ABINGTON	705-1A	36 DORSEY STREET	1	\$314	\$424
ACTON	667-1	WINDSOR GREEN	68	\$158	\$317
ACTON	667-2	MCCARTHY VILLAGE	23	\$158	\$303
ACTON	705-1	MCCARTHY VILLAGE	12	\$314	\$441
ACTON	705-C1	COLONIAL PINES	2	\$314	\$402
ACTON	705-C2	PARKER VILLAGE	4	\$314	\$402
ACTON	705-C2	MEADOW BROOK	2	\$314	\$402
ACTON	705-C3	PILLAR I	3	\$314	\$402
ACTON	705-C3	ROSE STONE	3	\$314	\$424
ACTON	705-C3	PILLAR II	1	\$314	\$402
ACTON	705-C3	GREAT ROAD	4	\$314	\$402
ACTON	705-C4	YANKEE VILLAGE	3	\$314	\$429
ACTON	705-C6	BRIARBROOK	5	\$314	\$429
ACUSHNET	667-1	PRESIDENTIAL TERRACE	60	\$158	\$280
ADAMS	667-1	COLUMBIA VALLEY	64	\$158	\$275
ADAMS	705-1A	102-104 COLUMBIA STREET	2	\$314	\$414
ADAMS	705-1B	20 SAYLES STREET	3	\$314	\$379
ADAMS	705-1C	174 NORTH SUMMER STREET	3	\$314	\$297
ADAMS	705-1D	9-11 NORTH HOOSAC STREET	2	\$314	\$354
ADAMS	705-1E	3-1/2 GROVE STREET	3	\$314	\$436
ADAMS	705-1F	19 COMMERCIAL STREET	3	\$314	\$382
ADAMS	705-1G	221 EAST ROAD	2	\$314	\$414
ADAMS	705-2	113-123 COLUMBIA AVE	6	\$314	\$417
AGAWAM	200-1	J. J. BRADY VILLAGE	32	\$287	\$372

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
AGAWAM	200-2	J. J. BRADY VILLAGE	12	\$287	\$354
AGAWAM	667-1	COUNTRY VIEW	40	\$158	\$275
AGAWAM	667-2	COLONIAL HAVEN	52	\$158	\$275
AGAWAM	667-3	MEADOWBROOK MANOR	64	\$158	\$273
AGAWAM	667-4	THE DANAHY SCHOOLHOUSE	37	\$158	\$260
AGAWAM	705-1	WADE VILLAGE	7	\$314	\$403
AMESBURY	200-1	VETERANS HOUSING	27	\$287	\$441
AMESBURY	667-1	POWOW VILLA	30	\$158	\$318
AMESBURY	667-2	POWOW VILLA	30	\$158	\$318
AMESBURY	667-3	HERITAGE VALE	43	\$158	\$339
AMESBURY	667-4	HERITAGE TOWERS	102	\$158	\$322
AMESBURY	705-1	MACY TERRACE	10	\$314	\$441
AMESBURY	705-1A	ORCHARD PARK	13	\$314	\$437
AMHERST	667-1	CHESTNUT COURT	30	\$158	\$280
AMHERST	667-2	ANN WHALEN	80	\$158	\$286
AMHERST	667-3	JEAN ELDER (CONGREGATE)	23	\$158	\$279
AMHERST	705-1A	OLYMPIA DRIVE	4	\$314	\$367
AMHERST	705-1B	FAIRFIELD STREET	6	\$314	\$406
AMHERST	705-1C	CUSHMAN VILLAGE	6	\$314	\$380
AMHERST	705-2	MISTY MEADOW	2	\$314	\$364
AMHERST	705-3	JENKS STREET	4	\$314	\$401
ANDOVER	200-1	MEMORIAL CIRCLE	56	\$287	\$408
ANDOVER	667-1	CHESTNUT COURT	41	\$158	\$275
ANDOVER	667-2	GRANDVIEW TERRACE	40	\$158	\$280
ANDOVER	667-3	FRYE CIRCLE	104	\$158	\$280
ANDOVER	667-4	STOWE COURT	40	\$158	\$270
ARLINGTON	200-1	MENOTOMY MANOR	126	\$287	\$441
ARLINGTON	200-2	MENOTOMY MANOR	50	\$287	\$441
ARLINGTON	667-1	DRAKE VILLAGE	72	\$158	\$324
ARLINGTON	667-2	CHESTNUT MANOR	100	\$158	\$387
ARLINGTON	667-3	WINSLOW TOWERS	132	\$158	\$324
ARLINGTON	667-4	HAUSER BLDG	144	\$158	\$324
ARLINGTON	667-5	CUSACK TERRACE	67	\$158	\$310
ARLINGTON	667-6	MYSTIC GARDENS	5	\$158	\$307
ASHLAND	667-1		40	\$158	\$324
ATHOL	667-1	MORTON MEADOWS	27	\$158	\$233
ATHOL	667-2	LAKESIDE APTS	50	\$158	\$238
ATHOL	705-1	KENNEBUNK STREET	3	\$314	\$336

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
ATHOL	705-1	PARK STREET	2	\$314	\$367
ATHOL	705-2	FERRON CIRCLE	8	\$314	\$320
ATHOL	705-3	PARTRIDGE COURT	3	\$314	\$314
ATTLEBORO	200-1	HILLCREST OAKS	92	\$287	\$393
ATTLEBORO	667-1	OAKHURST	113	\$158	\$282
ATTLEBORO	667-3	MAPLE TERRACE	80	\$158	\$287
ATTLEBORO	667-4	BROOKSIDE	75	\$158	\$287
ATTLEBORO	667-5	RIVERCOURT	59	\$158	\$292
ATTLEBORO	705-1	MARTIN STREET	15	\$314	\$355
AUBURN	667-1	PAKACHOAG VILLAGE	60	\$158	\$280
AUBURN	667-2	PACACHOAG VILLAGE	40	\$158	\$272
AUBURN	705-1	PHEASANT VILLAGE	20	\$314	\$362
AUBURN	705-2	PINEBROOK CT.	12	\$314	\$356
AVON	667-1	FELLOWSHIP CIRCLE	70	\$158	\$280
AYER	667-1	18 POND STREET	54	\$158	\$313
AYER	667-2	18 POND STREET	7	\$158	\$303
AYER	705-1	ISSACS LANE	13	\$314	\$430
BARNSTABLE	667-1	ADAMS COURT	64	\$158	\$287
BARNSTABLE	667-2	BARNSTABLE & HYANNIS HOUSE	71	\$158	\$314
BARNSTABLE	667-3	CAPTAIN ELDREDGE HOUSE	18	\$158	\$281
BARNSTABLE	705	20 LOUIS STREET	1	\$314	\$441
BARNSTABLE	705	55 HARTFORD AVENUE	4	\$314	\$305
BARNSTABLE	705	108 MIDWAY DRIVE	1	\$314	\$420
BARNSTABLE	705	950 FALMOUTH ROAD	1	\$314	\$425
BARNSTABLE	705	54 ELM STREET	1	\$314	\$356
BARNSTABLE	705	44 KELLEY ROAD	5	\$314	\$305
BARNSTABLE	705	68 BRISTOL AVENUE	1	\$314	\$435
BARNSTABLE	705	72 CHESTNUT STREET	1	\$314	\$441
BARNSTABLE	705	311 BEARSES WAY	1	\$314	\$441
BARNSTABLE	705	84 OLD PHINNEYS LANE	1	\$314	\$441
BARNSTABLE	705	164 ARROWHEAD DRIVE	1	\$314	\$435
BARNSTABLE	705	190 FAWCETT LANE	4	\$314	\$305
BARNSTABLE	705	57 WOODLAND AVENUE	1	\$314	\$433

BARNSTABLE	705	189 HINKLEY ROAD	1	\$314	\$356
BARNSTABLE	705	442 BISHOPS TERRACE	4	\$314	\$282
COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
BARNSTABLE	705	16 GENERAL PATTON DRIVE	1	\$314	\$356
BARNSTABLE	705	151 BISHOPS TERRACE	1	\$314	\$435
BARNSTABLE	705	SEA MEADOW CONDOS	9	\$314	\$337
BARNSTABLE	705	20 GREGOIRE CIRCLE	1	\$314	\$420
BARNSTABLE	705	7 MOUNTAIN ASH RD.-MARSTON MILLS	4	\$314	\$284
BARNSTABLE	705	163 / 165 SEABROOK	2	\$314	\$402
BARNSTABLE	705	TANBARK ROAD / MOSS PLACE	5	\$314	\$381
BARNSTABLE	705	100 EMERSON WAY	1	\$314	\$435
BARNSTABLE	705	458 BISHOPS TERRACE	1	\$314	\$411
BARNSTABLE	705	71 MAPLE STREET	1	\$314	\$435
BARNSTABLE	705	188 HINKLEY ROAD	1	\$314	\$356
BARNSTABLE	705	281 WILLMANTIC DRIVE	1	\$314	\$435
BARNSTABLE	705	47 WOLLEY ROAD	1	\$314	\$423
BARNSTABLE	705	8 GENERAL PATTON DRIVE	1	\$314	\$435
BARNSTABLE	705	436 BISHOPS TERRACE	1	\$314	\$411
BARNSTABLE	705	462 BISHOPS TERRACE	1	\$314	\$411
BARNSTABLE	705	170 MELBOURNE ROAD	1	\$314	\$420
BARNSTABLE	705	1 BROOKSHIRE ROAD	1	\$314	\$441
BARNSTABLE	705	33 WESTBURY WAY	1	\$314	\$441
BARNSTABLE	705	131 LAFRANCE AVENUE	4	\$314	\$299
BARNSTABLE	705	227 SEA STREET	1	\$314	\$441
BARNSTABLE	705-2	218 ARROWHEAD DRIVE	1	\$314	\$441
BARNSTABLE	705-2	33 GENERAL PATTON DRIVE	1	\$314	\$356

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
BARNSTABLE	705-2	35 GENERAL PATTON DRIVE	1	\$314	\$435
BARRE	667-1	GRANDVIEW TERRACE	52	\$158	\$280
BARRE	705-1	BRADFORD APTS	14	\$314	\$373
BEDFORD	200-1	ELM STREET	12	\$287	\$441
BEDFORD	667-1	ASHBY PLACE	40	\$158	\$324
BEDFORD	667-2	ASHBY PLACE	40	\$158	\$324
BELCHERTOWN	667-1	EVERETT ACRES	48	\$158	\$280
BELCHERTOWN	705-1	45 STATE STREET	7	\$314	\$396
BELCHERTOWN	705-1	95 GEORGE HANNON ST.	6	\$314	\$389
BELLINGHAM	667-1	DEPOT COURT	64	\$158	\$324
BELLINGHAM	667-2	WRENTHAM MANOR	56	\$158	\$324
BELLINGHAM	705-A		2	\$314	\$402
BELLINGHAM	705-B		1	\$314	\$441
BELMONT	200-1	BELMONT VILLAGE	100	\$287	\$441
BELMONT	667-1	SHERMAN GARDENS	80	\$158	\$324
BELMONT	667-2	WAVERLEY OAKS	74	\$158	\$318
BERNARDSTON	667-1	STRATTON MANOR	20	\$158	\$229
BEVERLY	200-1	FAMILY APTS	77	\$287	\$441
BEVERLY	200-2	COURTNEY DRIVE	40	\$287	\$441
BEVERLY	667-1		20	\$158	\$318
BEVERLY	667-2	BALCH APTS	26	\$158	\$318
BEVERLY	667-3	KELLEHER ROAD APTS	54	\$158	\$318
BEVERLY	667-4	CEDAR ST APTS	50	\$158	\$318
BEVERLY	667-5	ESSEX APTS	50	\$158	\$339
BEVERLY	667-6	ROGER CONANT APTS	50	\$158	\$324
BEVERLY	667-7	FEDERAL ST APTS	57	\$158	\$315
BEVERLY	667-8	UPTON PLACE APTS	35	\$158	\$323
BEVERLY	705-1	705 FAMILY APTS	12	\$314	\$441
BILLERICA	667-1	OLIVER GREENWOOD	64	\$158	\$280
BILLERICA	667-2	CARRIAGE HOUSE	80	\$158	\$275
BILLERICA	667-3	TALBOT SCHOOL APTS	33	\$158	\$264
BILLERICA	705-1	705 HOUSE	3	\$314	\$405
BILLERICA	705-2	705 HOUSE	1	\$314	\$424
BILLERICA	705-3	705 HOUSE	1	\$314	\$424
BILLERICA	705-4	705 HOUSE	1	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
BILLERICA	705-5	705 HOUSE	1	\$314	\$424
BILLERICA	705-6	705 HOUSE	1	\$314	\$424
BILLERICA	705-7	705 HOUSE	1	\$314	\$424
BILLERICA	705-8	705 HOUSE	2	\$314	\$433
BLACKSTONE	667-1	FOX BROOK MANOR	56	\$158	\$324
BOSTON	200-1	WEST BROADWAY	687	\$287	\$440
BOSTON	200-10	GALLIVAN BOULEVARD	249	\$287	\$441
BOSTON	200-12	SOUTH STREET	132	\$287	\$441
BOSTON	200-2	CAMDEN	72	\$287	\$423
BOSTON	200-4	FANEUIL	252	\$287	\$441
BOSTON	200-5	FAIRMOUNT	202	\$287	\$441
BOSTON	200-7	ARCHDALE	278	\$287	\$441
BOSTON	200-8	ORIENT HEIGHTS	314	\$287	\$441
BOSTON	667-1	FRANKLIN FIELD	40	\$158	\$414
BOSTON	667-2	FRANKLIN FIELD	80	\$158	\$347
BOSTON	667-3	MSGR POWERS	68	\$158	\$338
BOSTON	667-6	BASILICA CONDOS	5	\$158	\$335
BOSTON	705-1	81 EAST BERKLEY ST.	7	\$314	\$424
BOSTON	705-1	23-25 BOWDOIN ST.	6	\$314	\$441
BOSTON	705-3	HARWOOD ST	10	\$314	\$386
BOSTON	705-3	33 WINSTON ROAD	2	\$314	\$386
BOSTON	705-6	SCATTERED SITES - CONDOS	112	\$314	\$437
BOURNE	667-1	CONT APTS	36	\$158	\$242
BOURNE	705-1	WINDSWEPT ACRES	14	\$314	\$308
BRAINTREE	667-1	MCRAE HOUSING COMPLEX	76	\$158	\$324
BRAINTREE	667-2	MCRAE HOUSING COMPLEX	28	\$158	\$324
BRAINTREE	667-3	HIGHLANDS GREEN	58	\$158	\$315
BRAINTREE	667-4	CONGREGATE HOUSE	17	\$158	\$301
BRAINTREE	705-1A	43 HILLVIEW RD	1	\$314	\$441
BRAINTREE	705-1B	166 CLEVELAND AVE	1	\$314	\$441
BRAINTREE	705-1C	16 BELLEVUE RD	1	\$314	\$441
BRAINTREE	705-2A	40-42 TREMONT ST	2	\$314	\$441
BRAINTREE	705-2B	285 QUINCY AVE	2	\$314	\$441
BREWSTER	667-1	FREDERICK COURT	32	\$158	\$259
BREWSTER	705-2	HUCKLEBERRY LANE	24	\$314	\$381
BRIDGEWATER	667-1	HEMLOCK DRIVE	96	\$158	\$280
BRIDGEWATER	667-3	HERITAGE CIRCLE	52	\$158	\$257

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
BRIDGEWATER	705-1A	FAMILY HOUSING	2	\$314	\$417
BRIDGEWATER	705-1B	FAMILY HOUSING	2	\$314	\$346
BRIDGEWATER	705-1C	FAMILY HOUSING	1	\$314	\$422
BRIDGEWATER	705-1D	FAMILY HOUSING	2	\$314	\$422
BRIDGEWATER	705-1E	FAMILY HOUSING	2	\$314	\$342
BRIDGEWATER	705-1F	FAMILY HOUSING	3	\$314	\$382
BRIDGEWATER	705-1G	FAMILY HOUSING	1	\$314	\$422
BRIMFIELD	667-1	COLONIAL PARK	60	\$158	\$240
BROCKTON	200-1	ROOSEVELT HEIGHTS	124	\$287	\$406
BROCKTON	200-2	WASHBURN HEIGHTS	50	\$287	\$397
BROCKTON	667-1A	RAINBOW TERRACE	64	\$158	\$287
BROCKTON	667-2	KENNEDY DRIVE	120	\$158	\$288
BROCKTON	667-4	CROSBY GARDENS	74	\$158	\$275
BROCKTON	667-5	ANN L. WARD HOUSE CONGREGATE	23	\$158	\$281
BROCKTON	705-1	WALNUT-CROWELL	18	\$314	\$441
BROCKTON	705-2A	GOLDEN CIRCLE	19	\$314	\$378
BROCKTON	705-3	TURNER STREET	2	\$314	\$352
BROOKFIELD	705-1		2	\$314	\$339
BROOKLINE	200-1	HIGH STREET VETS	177	\$287	\$420
BROOKLINE	200-2	EGMONT STREET VETERANS	114	\$287	\$429
BROOKLINE	667-1	COL. FLOYD APTS	60	\$158	\$324
BROOKLINE	705-1	TRUSTMAN APTS	72	\$314	\$417
BUCKLAND	705-1F	CLEMENT STREET	3	\$314	\$354
BURLINGTON	667-1	BIRCHCREST ARMS	40	\$158	\$324
BURLINGTON	667-2	TOWER HILL APARTMENTS	65	\$158	\$318
BURLINGTON	705-1		1	\$314	\$360
BURLINGTON	705-1A		1	\$314	\$441
CAMBRIDGE	200-1	WOODROW WILSON COURT	69	\$287	\$392
CAMBRIDGE	200-2	JEFFERSON PARK	109	\$287	\$425
CAMBRIDGE	200-3	LINCOLN WAY	60	\$287	\$441
CAMBRIDGE	200-4	ROOSEVELT TOWERS	75	\$287	\$373
CAMBRIDGE	200-5	JACKSON GARDENS	46	\$287	\$441
CAMBRIDGE	667-1	MANNING APTS	199	\$158	\$331
CAMBRIDGE	667-2	116 NORFOLK STREET	39	\$158	\$344
CAMBRIDGE	667-3A	45 LINNAEAN STREET	24	\$158	\$323

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
CAMBRIDGE	667-3B	PUTMAN SCHOOL	33	\$158	\$318
CAMBRIDGE	667-4	RUSSELL APTS	51	\$158	\$316
CAMBRIDGE	667-6	ST. PAUL'S	22	\$158	\$339
CAMBRIDGE	705-1	WILLOW STREET HOMES	15	\$314	\$441
CAMBRIDGE	705-2A	12-18 HINGHAM STREET	4	\$314	\$439
CAMBRIDGE	705-2B	15 INMAN SQUARE	4	\$314	\$432
ANTON	200-1	VETERAN HOUSING	26	\$287	\$441
CANTON	667-1	NEWELL S. HAGAN COURT	72	\$158	\$324
CANTON	667-2	JULIUS RUBIN COURT	74	\$158	\$346
CANTON	667-3	HEMEN WAY	56	\$158	\$310
CANTON	705	HOWARD STREET	2	\$314	\$441
CANTON	705	CONCORD AVENUE	2	\$314	\$441
CANTON	705-2	833 WASHINGTON ST.	3	\$314	\$441
CARVER	667-1	MEADOWBROOK NORTH	20	\$158	\$308
CARVER	705-1	MEADOWBROOK NORTH	8	\$314	\$441
CHARLEMONT	705-1A	SANTELLA PROPERTY	3	\$314	\$333
CHARLTON	667-1	MEADOWVIEW	30	\$158	\$278
CHARLTON	705-1	MEADOWVIEW	6	\$314	\$411
CHATHAM	667-1	ANCHORAGE	40	\$158	\$275
CHATHAM	667-2	CONGREGATE	19	\$158	\$265
CHATHAM	705-1A	INDEPENDENT LIVING	2	\$314	\$323
CHELMSFORD	667-1	ARMS	64	\$158	\$275
CHELMSFORD	667-2		6	\$158	\$299
CHELMSFORD	667-3	MCFARLIN MANOR	47	\$158	\$273
CHELMSFORD	667-4		6	\$158	\$350
CHELMSFORD	667-5	DELANEY TERRACE	49	\$158	\$274
CHELMSFORD	705-1	MILL ROAD	4	\$314	\$400
CHELMSFORD	705-1A		4	\$314	\$427
CHELMSFORD	705-1B		2	\$314	\$427
CHELMSFORD	705-1C		1	\$314	\$419
CHELSEA	200-1	FITZPATRICK	70	\$287	\$441
CHELSEA	200-2	PRATTVILLE APTS	128	\$287	\$441
CHELSEA	200-3	INNIS APTS	96	\$287	\$441
CHELSEA	667-1	UNION PARK	56	\$158	\$331
CHELSEA	667-2	BUCKLEY	208	\$158	\$326
CHICOPEE	200-1	LEO P. SENEAL APARTMENTS	226	\$287	\$389

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
CHICOPEE	667-1	GOVERNOR GEORGE ROBINSON	36	\$158	\$280
CHICOPEE	667-1A	GOVERNOR ROBINSON APARTMENTS	40	\$158	\$280
CHICOPEE	667-2	GOVERNOR GEORGE ROBINSON	40	\$158	\$280
CHICOPEE	667-2A	GOV. GEORGE ROBINSON	26	\$158	\$280
CHICOPEE	667-3	EDWARD J. BURY APARTMENTS	68	\$158	\$280
CHICOPEE	667-4	CPL. EDMUND KIDA APTS.	92	\$158	\$280
CHICOPEE	667-6	FAIRHAVEN	96	\$158	\$280
CHICOPEE	667-7	VALLEY VIEW	40	\$158	\$280
CHICOPEE	667-8	BIRCH BARK PLACE	72	\$158	\$270
CHICOPEE	705-1	VOLPE	80	\$314	\$311
CLINTON	200-1	WOODLAWN&FITCH	32	\$287	\$399
CLINTON	667-1	367 WATER	40	\$158	\$275
CLINTON	667-2	SHAUGHNESSY APTS	40	\$158	\$280
CLINTON	667-3	PRESENTATION APTS	55	\$158	\$270
COHASSET	667-1	HARBORVIEW	64	\$158	\$324
CONCORD	667-1	EVERETT GARDENS	32	\$158	\$339
CONCORD	667-2	PETER BULKELEY TERRACE	36	\$158	\$315
CONCORD	667-3	EVERETT GARDENS EXPANSION	20	\$158	\$317
CONCORD	705-1	THOREAU STREET	3	\$314	\$441
CONCORD	705-2	STRAWBERRY HILL ROAD / BEDFORD ST	14	\$314	\$441
CONCORD	705-3		7	\$314	\$397
CONCORD	705-4	SCATTERED SITE	4	\$314	\$410
CUMMINGTON	667-1A	HILLSIDE TERRACE	14	\$158	\$227
CUMMINGTON	705-1B	MAIN ST, CUMMINTON	2	\$314	\$368
DALTON	667-1	POMEROY MANOR	40	\$158	\$293
DALTON	667-2	PINEGROVE MANOR	42	\$158	\$281
DANVERS	667-1	PERRY TERRACE	26	\$158	\$318
DANVERS	667-2	HAWKES MANOR	62	\$158	\$318
DANVERS	667-3	TAPLEY MANOR	40	\$158	\$315
DANVERS	667-4	MAPLE & CHARTER	38	\$158	\$312
DANVERS	705-1	PORT SCHOOL	8	\$314	\$434
DANVERS	705-2	SCATTERED II	2	\$314	\$378

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
DANVERS	705-2	SCATTERED III	2	\$314	\$378
DANVERS	705-2	SCATTERED I	4	\$314	\$441
DARTMOUTH	667-1	SOL-E-MAR	44	\$158	\$275
DARTMOUTH	667-2	MUNROE TERRRACE	80	\$158	\$275
DEDHAM	200-1	EAST DEDHAM FAMILY	80	\$287	\$427
DEDHAM	200-2	PARKER STAPLES RD	26	\$287	\$441
DEDHAM	667-1	PARKWAY COURT	25	\$158	\$318
DEDHAM	667-2	DOGGETT CIRCLE	80	\$158	\$324
DEDHAM	667-3	O'NEIL DRIVE	100	\$158	\$337
DENNIS	667-1	CENTER ST VILLAGE	52	\$158	\$299
DENNIS	667-1A	WINDMILL VILLAGE	40	\$158	\$354
DENNIS	667-2	OLD BASS RIVER VILLAGE	32	\$158	\$279
DENNIS	705-1	7-9 CRESTWOOD	2	\$314	\$441
DENNIS	705-1	6-8 GRASSY POND	2	\$314	\$395
DENNIS	705-1	157-159 BAYRIDGE DRIVE	2	\$314	\$422
DENNIS	705-1	6-8 ELLIS DRIVE	2	\$314	\$422
DENNIS	705-2	MULHERN DRIVE FAMILY HOUSING	12	\$314	\$439
DIGHTON	667-1	LINCOLN VILLAGE	64	\$158	\$346
DRACUT	667-1	HANSON GLEN	80	\$158	\$273
DRACUT	705-3	PERROW LANE FAMILY HOUSING	19	\$314	\$427
DRACUT	705-C0	901 MAMMOTH	18	\$314	\$274
DRACUT	705-C1	61 & 63 HAMPSON ST	2	\$314	\$422
DRACUT	705-C2	SCATTERED SITE-216 BOUCHARD AVE	1	\$314	\$441
DRACUT	705-C3	SCATTERED SITE-51 TURGEON AVE	1	\$314	\$424
DRACUT	705-C4	SCATTERED SITE-67 TANGLEWOOD DR	1	\$314	\$414
DRACUT	705-C5	SCATTERED SITE-47 & 49 HAMPSON ST	2	\$314	\$433
DRACUT	705-C6	SCATTERED SITE-485 HILDRETH ST	1	\$314	\$424
DRACUT	705-C7	SCATTERED SITE-125 SLADEN	1	\$314	\$424

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
DRACUT	705-C8	SCATTERED SITE-45 BOLTON AVE	1	\$314	\$441
DRACUT	705-C9	SCATTERED SITE-135 MYRON ST	1	\$314	\$417
DUDLEY	667-1	JOSHUA PLACE	80	\$158	\$272
DUXBURY	667-1	DUXBOROUGH VILLAGE	52	\$158	\$324
DUXBURY	705-1A	UNION STREET	1	\$314	\$441
DUXBURY	705-1B	CHESTNUT STREET	2	\$314	\$441
DUXBURY	705-1C	BAY ROAD	3	\$314	\$389
EAST BRIDGEWATER	667-1	RIDDELL ROAD	48	\$158	\$280
EAST BRIDGEWATER	667-2	RIDDELL ROAD	48	\$158	\$275
EAST BRIDGEWATER	667-3	PROSPECT STREET	33	\$158	\$259
EAST BRIDGEWATER	705-1	PROSPECT STREET	8	\$314	\$400
EAST LONGMEADOW	667-1	VILLAGE GREEN	40	\$158	\$275
EAST LONGMEADOW	667-2	INWARD COMMONS	52	\$158	\$280
EAST LONGMEADOW	667-3	QUARRY HILL	80	\$158	\$278
EAST LONGMEADOW	667-4	MCLAREN HOUSE	15	\$158	\$263
EAST LONGMEADOW	705-1	FAMILY/27 BARNUM STREET	1	\$314	\$408
EAST LONGMEADOW	705-1A	FAMILY/38 HOLLAND DRIVE	1	\$314	\$331
EAST LONGMEADOW	705-1B	FAMILY/46 THOMPSON AVENUE	1	\$314	\$441
EAST LONGMEADOW	705-1C	FAMILY/1 LYRIC AVENUE	1	\$314	\$403
EAST LONGMEADOW	705-1D	FAMILY/1 LULL STREET	1	\$314	\$405
EAST LONGMEADOW	705-1E	FAMILY/39 WOOD AVENUE	1	\$314	\$408
EASTHAMPTON	200-1	GLADACRES	31	\$287	\$395
EASTHAMPTON	667-1	SUNRISE MANOR	30	\$158	\$275
EASTHAMPTON	667-2	CLIFFVIEW MANOR	40	\$158	\$275

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
EASTHAMPTON	667-3	CLIFFVIEW MANOR	50	\$158	\$275
EASTHAMPTON	667-4	DICKINSON COURT	30	\$158	\$270
EASTHAMPTON	705-1	ARLINGTON ST	2	\$314	\$441
EASTHAMPTON	705-1	PLEASANT ST	2	\$314	\$411
EASTON	667-1	ELISE CIRCLE	64	\$158	\$280
EASTON	667-2	PARKER TERRACE	80	\$158	\$280
EASTON	667-3	PARKER TERRACE	24	\$158	\$266
EASTON	667-3A	ELISE CIRCLE	16	\$158	\$266
EASTON	705-1	DAY STREET	1	\$314	\$433
EASTON	705-1	BARROWS STREET	1	\$314	\$433
EASTON	705-1A	SCATTERED SITE	1	\$314	\$347
EASTON	705-2	CHANDLER WAY	7	\$314	\$411
ESSEX	667-1	CHEBACCO TERRACE	40	\$158	\$324
EVERETT	200-1	VETERANS AVENUE	268	\$287	\$441
EVERETT	200-2	DUNCAN ROAD	60	\$287	\$441
EVERETT	200-3	CHERRY STREET	64	\$287	\$441
EVERETT	667-1	GOLDEN AGE CIRCLE	39	\$158	\$318
EVERETT	667-1A	NORTH EVERETT	120	\$158	\$324
EVERETT	667-2	GLENDALE TOWERS	120	\$158	\$324
FAIRHAVEN	667-1	GREEN MEADOWS	40	\$158	\$275
FAIRHAVEN	667-2	GREEN MEADOWS II	52	\$158	\$280
FAIRHAVEN	667-3	OXFORD TERRACE	108	\$158	\$280
FAIRHAVEN	667-4	DANA COURT	55	\$158	\$270
FAIRHAVEN	667-5	ANTHONY HAVEN	24	\$158	\$260
FAIRHAVEN	705-1		6	\$314	\$388
FALL RIVER	200-1	PLEASANT VIEW	131	\$287	\$403
FALL RIVER	200-2	MAPLE GARDENS	196	\$287	\$397
FALL RIVER	200-3	WATUPPA HEIGHTS	100	\$287	\$405
FALL RIVER	667-1	BARRESI HEIGHTS	149	\$158	\$287
FALL RIVER	667-2	DOOLAN APTS	152	\$158	\$302
FALL RIVER	667-3	BISHOP EID	54	\$158	\$283
FALL RIVER	667-4	BATES & TOWER	61	\$158	\$269
FALL RIVER	705-1	CORKY ROW REHAB	9	\$314	\$437
FALL RIVER	705-2	CORKY ROW	24	\$314	\$418
FALMOUTH	667-1	MAYFLOWER	24	\$158	\$249
FALMOUTH	667-2	SALT SEA	30	\$158	\$233
FALMOUTH	667-3	BAYBERRY	59	\$158	\$233
FALMOUTH	705-A	86 MEREDITH DRIVE	1	\$314	\$392

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
FALMOUTH	705-B	44 CAROLYN LANE	1	\$314	\$438
FALMOUTH	705-C	26 ALDERBERRY LANE	1	\$314	\$438
FALMOUTH	705-D	20 MADELINE ROAD	1	\$314	\$387
FALMOUTH	705-E	91 FORDHAM ROAD	1	\$314	\$428
FALMOUTH	705-F	95 FORDHAM ROAD	1	\$314	\$428
FALMOUTH	705-G	26 PINECREST BEACH DRIVE	1	\$314	\$321
FALMOUTH	705-H	130 EDGEWATER DRIVE WEST	1	\$314	\$384
FALMOUTH	705-I	14 ASHTON AVENUE	1	\$314	\$438
FALMOUTH	705-J	86 PRISCILLA STREET	1	\$314	\$384
FALMOUTH	705-K	12 MONTAUK STREET	1	\$314	\$438
FALMOUTH	705-L	22 OAK STREET	1	\$314	\$438
FALMOUTH	705-M	123 MARAVISTA AVENUE	1	\$314	\$438
FALMOUTH	705-N	28 MILTON STREET	1	\$314	\$392
FALMOUTH	705-O	466 BRICK KILN ROAD	1	\$314	\$360
FALMOUTH	705-P	42 JAMIE LANE	1	\$314	\$392
FALMOUTH	705-Q	19 MARSHALL DRIVE	1	\$314	\$384
FALMOUTH	705-R	38 MARSHALL DRIVE	1	\$314	\$392
FALMOUTH	705-S	7 CAROL AVENUE	1	\$314	\$384
FALMOUTH	705-T	60 JOHN PARKER ROAD	1	\$314	\$384
FALMOUTH	705-U	24 SAO PAULO DRIVE	1	\$314	\$384
FALMOUTH	705-V	189 OLD BARNSTABLE ROAD	1	\$314	\$384
FALMOUTH	705-W	31 WINDSWEPT DRIVE	1	\$314	\$384
FALMOUTH	705-X	103 TURNER ROAD	1	\$314	\$392
FALMOUTH	705-Y	4 WHITE PINE LANE	1	\$314	\$384
FITCHBURG	200-1	GREEN ACRES VILLAGE	160	\$287	\$392
FITCHBURG	667-1	CANTON VALLEY	48	\$158	\$282
FITCHBURG	667-2	DANIEL HEIGHTS	56	\$158	\$282
FITCHBURG	667-3	WALLACE TOWER	130	\$158	\$300
FITCHBURG	667-4	COMMUNITY RESIDENCE	10	\$158	\$287

FITCHBURG COMMUNITY	667-5 DEVELOPM ENT NUMBER	CJ DURKIN APTS DEVELOPMENT NAME	125 NUMBER OF UNITS	\$158 2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	\$293 HARVARD COST MODEL- ESTIMATED EXPENSE
FITCHBURG	705-1A	SHERIDAN ST	1	\$314	\$441
FITCHBURG	705-1B	MAYLAND ST	1	\$314	\$441
FITCHBURG	705-1C	ALMOUNT RD	1	\$314	\$441
FITCHBURG	705-1D	ARLINGTON ST	1	\$314	\$351
FITCHBURG	705-1F	MILK ST	1	\$314	\$441
FITCHBURG	705-1G	PEARL ST	1	\$314	\$429
FITCHBURG	705-1H	EXETER ST	1	\$314	\$420
FITCHBURG	705-1I	TAFT ST	1	\$314	\$441
FITCHBURG	705-1J	CLINTON ST	1	\$314	\$441
FITCHBURG	705-1K	OVERLAND ST	2	\$314	\$428
FITCHBURG	705-1L	CONGRESS ST	2	\$314	\$400
FITCHBURG	705-1M	FOREST ST	3	\$314	\$428
FOXBORO	705-4	WALNUT TERRACE	14	\$314	\$428
FOXBOROUGH	667-1	CENTENNIAL COURT	40	\$158	\$318
FOXBOROUGH	667-2	N. CARL ANNON COURT	64	\$158	\$324
FOXBOROUGH	705-C	SCATTERED SITE- 42 BAKER ST	1	\$314	\$441
FOXBOROUGH	705-C0	SCATTERED SITE- 102/104 EAST ST	2	\$314	\$441
FOXBOROUGH	705-C1	SCATTERED SITE- 57 WILLOW ST	2	\$314	\$441
FOXBOROUGH	705-C2	SCATTERED SITE- 46/48 NO. GROVE ST	2	\$314	\$400
FOXBOROUGH	705-C3	SCATTERED SITE- 58/60 NO. GROVE ST	2	\$314	\$410
FOXBOROUGH	705-C4	SCATTERED SITE- 92/94 MORSE ST	2	\$314	\$410
FOXBOROUGH	705-C5	SCATTERED SITE- 96/98 MORSE ST	2	\$314	\$410
FOXBOROUGH	705-C6	SCATTERED SITE- 73/75 MORSE ST	2	\$314	\$441
FOXBOROUGH	705-C7	SCATTERED SITE- 77/79 MORSE ST	2	\$314	\$441
FOXBOROUGH	705-C8	SCATTERED SITE- 104/106 MORSE ST	2	\$314	\$410
FOXBOROUGH	705-C9	SCATTERED SITE- 96/98 EAST ST	2	\$314	\$441
FOXBOROUGH	705-Ca	SCATTERED SITE- 106/108 EAST ST	2	\$314	\$441
FOXBOROUGH	705-Cb	SCATTERED SITE- 15/17 MARKET ST	2	\$314	\$420

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
FOXBOROUGH	705-Cc	SCATTERED SITE-66/68 LEONARD ST	2	\$314	\$441
FOXBOROUGH	705-Cd	SCATTERED SITE-39 LEONARD ST	2	\$314	\$400
FRAMINGHAM	200-1		110	\$287	\$441
FRAMINGHAM	200-2		75	\$287	\$429
FRAMINGHAM	667-1	ORAN ROAD	25	\$158	\$324
FRAMINGHAM	667-2		40	\$158	\$324
FRAMINGHAM	667-3		80	\$158	\$324
FRAMINGHAM	667-4		80	\$158	\$324
FRAMINGHAM	667-5	ROSE KENNEDY LANE	120	\$158	\$324
FRAMINGHAM	667-6		84	\$158	\$339
FRAMINGHAM	667-7	HASTINGS HOUSE	72	\$158	\$313
FRAMINGHAM	667-8	MEMORIAL HOUSE	66	\$158	\$305
FRANKLIN	200-1		28	\$287	\$441
FRANKLIN	667-1		40	\$158	\$318
FRANKLIN	667-2		40	\$158	\$318
FRANKLIN	667-3		56	\$158	\$324
FRANKLIN	667-4		29	\$158	\$301
FRANKLIN	705-1		5	\$314	\$413
FRANKLIN COUNTY REGIONAL	667-5	STOUGHTON PLACE	14	\$158	\$216
FRANKLIN COUNTY REGIONAL	705-1E	SOUTH STREET, BERNARDSTON	2	\$314	\$330
GARDNER	200-2	FOREST PARK	41	\$287	\$379
GARDNER	200-3	WATERFORD STREET	26	\$287	\$399
GARDNER	667-1	HILLSIDE GARDENS	84	\$158	\$280
GARDNER	667-2	HIGH RISE	96	\$158	\$280
GARDNER	667-3	GAR- WEST	69	\$158	\$272
GARDNER	705-1		1	\$314	\$424
GEORGETOWN	667-1	TRESTLE WAY	52	\$158	\$280
GEORGETOWN	667-2	TRESTLE WAY	74	\$158	\$278
GEORGETOWN	705-1	JEWETT ST	20	\$314	\$370
GLOUCESTER	200-1	RIVERDALE PARK	160	\$287	\$441
GLOUCESTER	667-1	LINCOLN PARK	52	\$158	\$326
GLOUCESTER	667-2	POPLAR PARK	76	\$158	\$326
GLOUCESTER	667-4	MCPHERSON PARK	97	\$158	\$333
GLOUCESTER	667-5	SHEEDY PARK	81	\$158	\$323
GLOUCESTER	667-6	CURTIS B. CLARK	56	\$158	\$311
GLOUCESTER	705-1	ARTHUR STREET	15	\$314	\$438
GRAFTON	200-1	VETERAN'S CIRCLE	16	\$287	\$418
GRAFTON	667-1	PLEASANT COURT	40	\$158	\$293

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
GRAFTON	667-2	FOREST LANE	64	\$158	\$299
GRAFTON	667-3	FOREST LANE	24	\$158	\$278
GRAFTON	705-1	MCHALE DRIVE	6	\$314	\$390
GRANBY	667-1	PHIN'S HILL MANOR	56	\$158	\$280
GREAT BARRINGTON	667-1	BROOKSIDE MANOR	32	\$158	\$233
GREAT BARRINGTON	667-2	FLAG ROCK VILLAGE	32	\$158	\$216
GREAT BARRINGTON	705-1	FLAG ROCK VILLAGE	14	\$314	\$316
GREENFIELD	200-1	OAK COURTS	72	\$287	\$328
GREENFIELD	667-1	ELM TERRACE	68	\$158	\$243
GREENFIELD	667-2	ELM TERRACE	40	\$158	\$243
GREENFIELD	667-3	MORGAN-ALLEN HOUSE	20	\$158	\$224
GREENFIELD	705-1A	159 CONWAY STREET	1	\$314	\$419
GREENFIELD	705-1B	9 GROVE STREET	1	\$314	\$419
GREENFIELD	705-1D		1	\$314	\$419
GREENFIELD	705-1F	23 MILL STREET	2	\$314	\$307
GREENFIELD	705-1G	24 PIERCE STREET	1	\$314	\$419
GREENFIELD	705-2	CONWAY-WELLS	8	\$314	\$359
GREENFIELD	705-2A	PHILLIPS STREET	2	\$314	\$392
GREENFIELD	705-2B	SPRUCE STREET	2	\$314	\$351
GREENFIELD	705-2C	CONWAY & ELM STREET	2	\$314	\$351
GREENFIELD	705-3	SULLIVAN LANE	10	\$314	\$342
GREENFIELD	705-4	BRIAR WAY	4	\$314	\$278
GREENFIELD	705-4A		4	\$314	\$284
GROTON	667-1	PETAPWAG PLACE	20	\$158	\$257
GROTON	705-1	PETAPAWAG PLACE	7	\$314	\$397
GROVELAND	705-1		1	\$314	\$414
HADLEY	667-1	GOLDEN COURT APTS	40	\$158	\$293
HADLEY	705-1	BURKEWAY APTS.	12	\$314	\$427
HALIFAX	667-1	PARSONS LANE	20	\$158	\$262
HALIFAX	705-1	20 ELEVENTH AVENUE	1	\$314	\$441
HALIFAX	705-1A	103 HOLMES STREET	1	\$314	\$412
HALIFAX	705-1B	37 CHESTNUT ROAD	1	\$314	\$412
HALIFAX	705-1C	331 HOLMES	1	\$314	\$414
HALIFAX	705-2	FAMILY	4	\$314	\$366
HAMILTON	667-1	ELDERLY	40	\$158	\$324

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
HAMILTON	667-2	CONGREGATE	12	\$158	\$298
HAMILTON	705-1	UNION SQUARE	2	\$314	\$439
HAMILTON	705-B	FAMILY	3	\$314	\$382
HAMPDEN	667-1	CENTENNIAL COMMONS	60	\$158	\$278
HANSON	667-1	MEETINGHOUSE LANE	68	\$158	\$273
HARWICH	705-1	HEADWATERS	8	\$314	\$381
HARWICH	705-1	LONG POND	4	\$314	\$401
HATFIELD	667-1	CAPAWONK	44	\$158	\$275
HAVERHILL	200-1	SUMMER STREET VETERANS	36	\$287	\$387
HAVERHILL	200-2	HILDALE AVENUE VETERANS	68	\$287	\$391
HAVERHILL	667-1	BRADFORD TERRACE	52	\$158	\$275
HAVERHILL	667-2	KENNEDY CIRCLE	80	\$158	\$275
HAVERHILL	667-3	JULIAN D. STEELE	92	\$158	\$280
HAVERHILL	667-4	25 WASHINGTON SQUARE	72	\$158	\$278
HAVERHILL	705-1	8 SOUTH WARREN FAMILY	10	\$314	\$441
HAVERHILL	705-2	BROOK, ALBERT STREETS	16	\$314	\$363
HAVERHILL	705-2	TREMONT ST	9	\$314	\$384
HINGHAM	667-1	THAXTER PARK	58	\$158	\$324
HINGHAM	667-2	THAXTER PARK	26	\$158	\$301
HINGHAM	705-1	THAXTER PARK	8	\$314	\$441
HOLBROOK	667-1		64	\$158	\$324
HOLBROOK	667-2		10	\$158	\$310
HOLBROOK	705-1		10	\$314	\$441
HOLDEN	667-1	CHECKERBERRY VILLAGE	48	\$158	\$288
HOLDEN	705-1	HOLDEN COMMONS CONDOMINIUMS	8	\$314	\$397
HOLLISTON	667-1	COLE COURT	48	\$158	\$324
HOLLISTON	667-2	COLE COURT	24	\$158	\$300
HOLLISTON	705-1	CUTLER BUILDINGS	6	\$314	\$396
HOLYOKE	200-1	BEAUDOIN VILLAGE	216	\$287	\$400
HOLYOKE	667-2	EDWIN A. SEIBEL APTS	40	\$158	\$300
HOLYOKE	667-3	CONGREGATE HOUSING	20	\$158	\$267
HOLYOKE	705-1	705-1	15	\$314	\$340
HOPEDALE	667-1	GRIFFIN APARTMENTS	40	\$158	\$324

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL- ESTIMATED EXPENSE
HOPEDALE	667-2		40	\$158	\$324
HOPKINTON	667-1	BRAMPTON CIRCLE	92	\$158	\$318
HOPKINTON	705-1	BISSON RUE	6	\$314	\$419
HUDSON	667-1	BRIGHAM CIRCLE	44	\$158	\$324
HUDSON	667-2	BRIGHAM CIRCLE	82	\$158	\$324
HULL	200-1	NANTASCOT APTS	28	\$287	\$441
HULL	667-1	MCTIGHE MANOR	40	\$158	\$324
HUNTINGTON	667-1	HAMBLIN COURT	22	\$158	\$268
HUNTINGTON	705-1A	EAST MAIN STREET, HUNTINGTON	2	\$314	\$403
HUNTINGTON	705-1C	PINE STREET, HUNTINGTON	2	\$314	\$439
IPSWICH	200-1	SOUTHERN HEIGHTS	24	\$287	\$441
IPSWICH	667-1	SOUTHERN MANOR	20	\$158	\$361
IPSWICH	667-2	WHITTIER PARK	42	\$158	\$324
IPSWICH	667-3	WHITTIER PARK	58	\$158	\$324
IPSWICH	667-4	AGAWAM VILLAGE	80	\$158	\$317
IPSWICH	705-1	AGAWAM VILLAGE (F)	14	\$314	\$441
KINGSTON	667-1	MEADOWCREST	48	\$158	\$324
LANCASTER	667-1	BIGELOW GARDENS	70	\$158	\$318
LAWRENCE	200-1	STADIUM COURTS	256	\$287	\$385
LAWRENCE	200-2	HANCOCK COURTS	195	\$287	\$396
LAWRENCE	667-1	BRUNSWICK HOUSE	71	\$158	\$296
LEE	667-1	W.J. BROWN MEMORIAL COURT	48	\$158	\$299
LEE	705-2	CLARKE COURT	16	\$314	\$368
LEICESTER	667-2	PLEASANT STREET	40	\$158	\$275
LEICESTER	667-2A	SUNSET GARDENS	40	\$158	\$280
LEICESTER	667-2B	RAINBOW TERRACE	44	\$158	\$280
LENOX	667-1	TURNER TERRACE	48	\$158	\$280
LENOX	667-2	CURTIS	54	\$158	\$275
LENOX	705-1	CHURCH STREET PROPERTY	8	\$314	\$387
LEOMINSTER	200-1	ALLENCREST	73	\$287	\$394
LEOMINSTER	667-1	LAURIE DRIVE	31	\$158	\$287
LEOMINSTER	667-2	NOTRE DAME & ARLINGTON STREET	50	\$158	\$287
LEOMINSTER	667-3	SUNSET TOWERS	117	\$158	\$287
LEOMINSTER	667-4	LAPIERRE EAST	104	\$158	\$284
LEOMINSTER	667-5	GEORGE STREET HOUSING	40	\$158	\$273
LEOMINSTER	705-1	SCATTERED SITE	1	\$314	\$441
LEOMINSTER	705-1A	89 ELM STREET	1	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
LEOMINSTER	705-1B	140 BISCAYNE STREET	1	\$314	\$441
LEOMINSTER	705-2	172 FLORENCE STREET	1	\$314	\$425
LEOMINSTER	705-2A	164 JOHNSON STREET	1	\$314	\$423
LEOMINSTER	705-2B	43 KENNISTON STREET	1	\$314	\$423
LEOMINSTER	705-2C	1012 MAIN STREET	1	\$314	\$441
LEOMINSTER	705-2D	91 MALBURN STREET	1	\$314	\$441
LEOMINSTER	705-2E	182 VISCOLOID AVENUE	1	\$314	\$423
LEXINGTON	667-1	GREELEY VILLAGE	100	\$158	\$324
LEXINGTON	667-2	VYNEBROOK VILLAGE	48	\$158	\$346
LEXINGTON	705-2	96 WOOD STREET	1	\$314	\$441
LITTLETON	667-1	PINE TREE PARK	48	\$158	\$318
LITTLETON	705-1	PATRIOT CIRCLE	12	\$314	\$431
LOWELL	667-2A	FATHER MORRISSETTE	57	\$158	\$277
LOWELL	667-2B	ARCHIE KENEFICK MANOR	42	\$158	\$283
LOWELL	667-5	LIBERTY STREET	4	\$158	\$435
LOWELL	667-C1	572-610 LAKEVIEW STREET	20	\$158	\$288
LOWELL	667-C2	129-151 LAKEVIEW STREET	12	\$158	\$288
LOWELL	667-C3	CONCORD & PLEASANT	16	\$158	\$282
LOWELL	667-C4	HALE STREET	15	\$158	\$282
LOWELL	705	WILLIAM TRAINER GR	10	\$314	\$346
LOWELL	705	LOWER HIGHLANDS-92 GRAND STREET	2	\$314	\$402
LOWELL	705	71 HOWARD STREET	2	\$314	\$441
LOWELL	705	LOWER HIGHLANDS-125 GRAND STREET	3	\$314	\$388
LOWELL	705	LOWER HIGHLANDS-68 GRAND STREET	1	\$314	\$441
LOWELL	705	1388 MIDDLESEX STREET	5	\$314	\$305
LOWELL	705	LOWER HIGHLANDS-102 GRAND STREET	9	\$314	\$305
LOWELL	705	22 ASTOR	4	\$314	\$305

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
LOWELL	705	LOWER HIGHLANDS-37 WARE STREET	3	\$314	\$415
LOWELL	705	LOWER HIGHLANDS-22 WARE STREET	8	\$314	\$305
LOWELL	705-8A	WALKER STREET	12	\$314	\$345
LOWELL	705-8B	LANE STREET CONDOMINIUMS	8	\$314	\$346
LUDLOW	667-1	STATE STREET	40	\$158	\$280
LUDLOW	667-2	COLONIAL MANOR	48	\$158	\$280
LUDLOW	667-3	CHESTNUT STREET	34	\$158	\$276
LUDLOW	667-4	WILSON STREET	25	\$158	\$264
LUDLOW	705-1	JOHN THOMPSON MANOR	2	\$314	\$401
LUDLOW	705-1A	JOHN THOMPSON MANOR	4	\$314	\$401
LUDLOW	705-1B		1	\$314	\$421
LUDLOW	705-1C		1	\$314	\$412
LUDLOW	705-1D		1	\$314	\$421
LUDLOW	705-1E		1	\$314	\$441
LUDLOW	705-1F		1	\$314	\$421
LUDLOW	705-1G		1	\$314	\$406
LUDLOW	705-1H		1	\$314	\$406
LUDLOW	705-1I		1	\$314	\$414
LUDLOW	705-1J		1	\$314	\$417
LUDLOW	705-1K		1	\$314	\$411
LUNENBURG	667-1	PEARL BROOK	48	\$158	\$280
LUNENBURG	705-1		6	\$314	\$363
LYNN	667-1	OLIVE STREET	26	\$158	\$333
LYNN	667-2	ESSEX & TILTON	47	\$158	\$347
LYNN	667-3A	MEADOW COURT	85	\$158	\$333
LYNN	667-3B	WOODMAN	40	\$158	\$340
LYNN	667-4	CAGGIANO PLAZA	105	\$158	\$340
LYNN	667-5	MCGEE HOUSE	50	\$158	\$335
LYNN	705-1	WEBSTER	3	\$314	\$424
LYNN	705-1A	JEFFERSON	1	\$314	\$441
LYNN	705-1B	EMPIRE	3	\$314	\$441
LYNN	705-1C	PRESIDENT	2	\$314	\$441
LYNN	705-2A	COMMERCIAL ST	5	\$314	\$441
LYNN	705-2A	WARREN ST	8	\$314	\$441
LYNN	705-2B	CENTER	1	\$314	\$414
LYNN	705-2C	HANOVER	2	\$314	\$441
LYNN	705-2C	JOHNSON ST	2	\$314	\$441
LYNN	705-A	NEPTUNE	3	\$314	\$441
LYNN	705-C	WESTERN AVE	3	\$314	\$441
LYNN	705-D	CHATHAM	1	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
LYNNFIELD	667-1	COLONIAL GARDENS	65	\$158	\$322
MALDEN	200-C	LINDEN	220	\$287	\$441
MALDEN	667-1	FORESTDALE OLD	38	\$158	\$324
MALDEN	667-2	CLEMENT STREET	8	\$158	\$301
MALDEN	667-2	SPRINGDALE	24	\$158	\$318
MALDEN	667-3	FORESTDALE	103	\$158	\$324
MALDEN	667-4	CLEMENT STREET	12	\$158	\$301
MANCHESTER	667-1	NEWPORT PARK	32	\$158	\$324
MANCHESTER	667-2	THE PLAINS	48	\$158	\$339
MANCHESTER	705-1	FAMILY 705	4	\$314	\$419
MANSFIELD	200-1	EDDY STREET 200-1	10	\$287	\$441
MANSFIELD	667-1	CEDAR COURT	29	\$158	\$339
MANSFIELD	667-2	BICENTENNIAL COURT	60	\$158	\$324
MANSFIELD	667-3	PARK COURT	42	\$158	\$307
MANSFIELD	705-1B	705-1- 253 WEST STREET	1	\$314	\$441
MANSFIELD	705-1C	41 DEAN STREET-705-1	1	\$314	\$441
MANSFIELD	705-1D	74/76 PINENEEDLE LN	2	\$314	\$441
MANSFIELD	705-2	HAWTHORN COURT	8	\$314	\$441
MARBLEHEAD	200-1	BARNARD HAWKES	22	\$287	\$441
MARBLEHEAD	200-2	BROUGHTON ROAD	54	\$287	\$441
MARBLEHEAD	667-1	POWDER HOUSE	32	\$158	\$318
MARBLEHEAD	667-2	GREEN STREET COURT	32	\$158	\$324
MARBLEHEAD	667-3	FARRELL COURT	64	\$158	\$324
MARBLEHEAD	667-4	FARRELL COURT	48	\$158	\$324
MARBLEHEAD	667-5	ROADS SCHOOL	41	\$158	\$310
MARBLEHEAD	705-1	BROUGHTON ROAD	8	\$314	\$434
MARLBOROUGH	667-1	PLEASANT STREET COMPLEX	42	\$158	\$324
MARLBOROUGH	667-2	BOLTON STREET COMPLEX	60	\$158	\$324
MARLBOROUGH	667-3	LIBERTY HILL APARTMENTS	125	\$158	\$319
MARSHFIELD	667-1	TEA ROCK GARDEN	64	\$158	\$324
MARSHFIELD	667-2	GRACE RYDER COMPLEX	33	\$158	\$294
MARSHFIELD	705	6 ANDERSON DR	1	\$314	\$441
MARSHFIELD	705	91 CHICATAWBUT AVE	1	\$314	\$441
MARSHFIELD	705	62 ARLIETA ST	1	\$314	\$371
MARSHFIELD	705	305 WEBSTER ST	1	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
MARSHFIELD	705	74 WEBSTER ST	1	\$314	\$441
MARSHFIELD	705	635 OCEAN ST	4	\$314	\$317
MARSHFIELD	705	231 CARESWELL ST	1	\$314	\$441
MARSHFIELD	705	4 HARLOW RD	5	\$314	\$322
MARSHFIELD	705	30 OLD COLONY LANE	1	\$314	\$441
MARSHFIELD	705	1248 OCEAN ST	1	\$314	\$441
MARSHFIELD	705-3	TEA ROCK GARDENS	6	\$314	\$441
MASHPEE	667-1	FRANK J. HOMEYER VILLAGE	24	\$158	\$258
MASHPEE	705-1		6	\$314	\$399
MATTAPOISETT	200-1	HOMESTEAD COURT	10	\$287	\$384
MATTAPOISETT	667-1	VILLAGE COURT	54	\$158	\$270
MAYNARD	667-1	POWDERMILL CIRCLE	56	\$158	\$324
MEDFIELD	667-1	TILDEN VILLAGE	60	\$158	\$330
MEDFORD	200-1	LA PRISE VILLAGE	180	\$287	\$432
MEDFORD	667-3	WELDON MANOR	75	\$158	\$315
MEDFORD	667-C	WALKLING COURT	144	\$158	\$339
MEDWAY	667-1	KENNEY DRIVE	34	\$158	\$346
MEDWAY	667-2	LOVERING HEIGHTS	60	\$158	\$324
MELROSE	667-1	STEELE HOUSE	155	\$158	\$319
MELROSE	667-2	MC CARTHY	150	\$158	\$322
MELROSE	705-1	37 LEBANON STREET	1	\$314	\$441
MELROSE	705-1A	42-44 OTIS STREET	2	\$314	\$441
MELROSE	705-2	LEBANON STREET	2	\$314	\$441
MELROSE	705-2A	TRENTON/WASHINGTON STREETS	2	\$314	\$441
MELROSE	705-2B	969 MAIN STREET	1	\$314	\$441
MELROSE	705-3	446 LEBANON STREET	2	\$314	\$441
MELROSE	705-3A	76 BEECH AVENUE	2	\$314	\$427
MELROSE	705-3B	70 EAST WYOMING AVENUE	1	\$314	\$399
MELROSE	705-3C	FELLSVIEW TERRACE	2	\$314	\$437
MENDON	667-1	SUNRISE APARTMENTS	30	\$158	\$318
MERRIMAC	667-1	MERRI VILLAGE	48	\$158	\$275
MERRIMAC	705-1	GREEN STREET	2	\$314	\$421
MERRIMAC	705-1	LINCOLN STREET	2	\$314	\$421
METHUEN	200-1	J.F.K. VILLAGE	59	\$287	\$392

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
METHUEN	667-1	OAKLAND AVENUE ELDERLY	40	\$158	\$280
METHUEN	667-2	EDGEWOOD AVENUE ELDERLY	64	\$158	\$280
METHUEN	667-3	24 MYSTIC STREET ELDERLY	72	\$158	\$280
METHUEN	667-4	22 MYSTIC STREET ELDERLY	72	\$158	\$280
METHUEN	667-5	CONGREGATE-ELDERLY	41	\$158	\$265
METHUEN	705-1	601 LOWELL BLVD	8	\$314	\$373
METHUEN	705-2	MYSTIC ST FAMILY HOUSING	2	\$314	\$328
METHUEN	705-4	PRIDES CROSSING	4	\$314	\$322
MIDDLEBOROUGH	200-1	ARCHER COURT	28	\$287	\$391
MIDDLEBOROUGH	667-1	NEMASKET APTS	40	\$158	\$275
MIDDLEBOROUGH	667-2	NEMASKET APTS	50	\$158	\$275
MIDDLEBOROUGH	667-3	RIVERVIEW APTS	64	\$158	\$275
MIDDLETON	667-1	ORCHARD CIRCLE	54	\$158	\$339
MIDDLETON	705-1	JACK PELLICELLI MEMORIAL HOUSING	12	\$314	\$432
MILFORD	200-1	LUBY AVENUE	69	\$287	\$441
MILFORD	667-1	FAIRFIELD COURT	30	\$158	\$339
MILFORD	667-2	GREENLEAF TERRACE	30	\$158	\$346
MILFORD	667-3	BIRMINGHAM COURT	119	\$158	\$346
MILFORD	705-1	PRINCETON DRIVE	1	\$314	\$441
MILFORD	705-1	VINCENZO ROAD	6	\$314	\$398
MILFORD	705-1	37 REDWOOD DRIVE	1	\$314	\$441
MILFORD	705-1	CORNELL DRIVE	1	\$314	\$441
MILFORD	705-1	32 REDWOOD DRIVE	1	\$314	\$441
MILFORD	705-1	WEST FOUNTAIN STREET	1	\$314	\$441
MILFORD	705-1	HIGHLAND STREET	1	\$314	\$441
MILFORD	705-2	20 CHURCHILL STREET	1	\$314	\$441
MILFORD	705-2	87 EAST STREET	1	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
MILFORD	705-2	16 SOUTH HIGH STREET	1	\$314	\$441
MILFORD	705-2	1-85 EAST STREET	3	\$314	\$441
MILFORD	705-2A	CEDAR ST	5	\$314	\$441
MILLBURY	200-1	MEMORIAL DRIVE	25	\$287	\$382
MILLBURY	667-1	LINDEN APARTMENT	32	\$158	\$280
MILLBURY	667-2	COLONIAL DRIVE	60	\$158	\$280
MILLBURY	667-3	CENTERVIEW	54	\$158	\$272
MILLBURY	667-4	CONGREGATE	3	\$158	\$423
MILLBURY	705-1	256 NORTH MAIN ST ACQUISITION	1	\$314	\$441
MILLBURY	705-1	47 RIVERLIN ST ACQUISITION	1	\$314	\$414
MILLBURY	705-1	21 FOREST DR ACQUISITION	2	\$314	\$350
MILLBURY	705-1	230 WEST MAIN ST ACQUISITION	2	\$314	\$417
MILLBURY	705-1A		6	\$314	\$354
MILLIS	667-1	KENNEDY TERRACE	32	\$158	\$346
MILLIS	667-2	KING TERRACE	41	\$158	\$324
MILLIS	705-1	DANIELS STREET APARTMENTS	10	\$314	\$425
MILTON	667-1	MILLER AVE. APARTMENTS	40	\$158	\$305
MILTON	705-1A	705-1A	2	\$314	\$441
MILTON	705-1B	705-1B	2	\$314	\$441
MILTON	705-2A		2	\$314	\$441
MILTON	705-2B		2	\$314	\$441
MILTON	705-2C		2	\$314	\$441
MILTON	705-2D		2	\$314	\$441
MONSON	667-1	COLONIAL VILLAGE	66	\$158	\$299
MONSON	667-2	COLONIAL VILLAGE	36	\$158	\$286
MONSON	705-1	39 STATE ST	4	\$314	\$375
MONSON	705-1	290 MAIN ST	2	\$314	\$375
MONSON	705-1	LOW HAMDEN RD	3	\$314	\$441
MONSON	705-2	COLONIAL VILLAGE	8	\$314	\$294
MONTAGUE	200-1	HILLCREST HOMES	30	\$287	\$352
MONTAGUE	667-1	SUNRISE TERRACE	40	\$158	\$249
MONTAGUE	667-2	KEITH BLOCK	31	\$158	\$253
MONTAGUE	667-3	HIGHLAND SCHOOL	9	\$158	\$245
MONTAGUE	667-3	WINSLOW WENTWORTH HOUSE	17	\$158	\$237
NAHANT	200-1	SPRING & EMERALD ROAD	14	\$287	\$440
NAHANT	667-1	SPINDRIFT	29	\$158	\$310

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL- ESTIMATED EXPENSE
NAHANT	705-1	GREYSTONE ROAD	5	\$314	\$441
NANTUCKET	667-1	MIACOMET VILLAGE	10	\$158	\$224
NANTUCKET	705-1	MIACOMET VILLAGE	12	\$314	\$325
NATICK	200-1	FOREST GREEN	50	\$287	\$441
NATICK	667-1	CEDAR GARDENS	48	\$158	\$346
NATICK	667-2	CEDAR GARDENS	44	\$158	\$346
NATICK	667-3	CEDAR GARDENS	72	\$158	\$346
NATICK	667-4	CEDAR GARDENS	96	\$158	\$346
NATICK	667-5	COOLIDGE GARDENS	45	\$158	\$318
NATICK	667-6	WM COOLIDGE HS CONGREGATE	20	\$158	\$299
NATICK	705-2	SCATTERED SITE	2	\$314	\$430
NATICK	705-3	SCHOOL STREET	8	\$314	\$441
NATICK	705-4	WEST HILL PARK	16	\$314	\$441
NEEDHAM	200-1	HIGH ROCK	80	\$287	\$441
NEEDHAM	667-1	LINDEN STREET - 1	32	\$158	\$318
NEEDHAM	667-2	LINDEN STREET - 2	40	\$158	\$318
NEEDHAM	667-3	CHAMBERS STREET	80	\$158	\$324
NEW BEDFORD	200-1	PARKDALE	98	\$287	\$394
NEW BEDFORD	200-2	BLUE MEADOWS	150	\$287	\$397
NEW BEDFORD	200-3	NASHMONT	82	\$287	\$403
NEW BEDFORD	667-1	WESTWOOD	30	\$158	\$288
NEW BEDFORD	667-1A	CRESTVIEW	45	\$158	\$294
NEW BEDFORD	667-2	TRIPP TOWERS	202	\$158	\$296
NEW BEDFORD	667-3	NEW BEDFORD HOTEL APARTMENTS	112	\$158	\$304
NEW BEDFORD	705-1	DEMEDEIROS APARTMENTS	24	\$314	\$441
NEW BEDFORD	705-2	BOURNE STREET	12	\$314	\$358
NEW BEDFORD	705-2A	CHURCH STREET	8	\$314	\$402
NEW BEDFORD	705-2B	SAWYER STREET	18	\$314	\$358
NEW BEDFORD	705-3	BEN ROSE GARDENS	58	\$314	\$441
NEW BEDFORD	705-4	742 SHAWMUT AVENUE	9	\$314	\$433
NEW BEDFORD	705-6	TOWNSEND STREET	4	\$314	\$363
NEW BEDFORD	705-6A	ALEC STREET	12	\$314	\$363
NEW BEDFORD	705-6B	FILLMORE STREET	4	\$314	\$363
NEW BEDFORD	705-7	DEMEDEIROS APARTMENTS II	8	\$314	\$430
NEW BEDFORD	705-7A	BEN ROSE GARDENS II	2	\$314	\$441
NEW BEDFORD	705-8	RICHMOND STREET	2	\$314	\$421
NEW BEDFORD	705-8A	LOFTUS STREET	4	\$314	\$431

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
NEW BEDFORD	705-8B	CHURCH STREET	4	\$314	\$338
NEWBURYPORT	200-1	JOHN M KELLEHER	42	\$287	\$441
NEWBURYPORT	667-1	JAMES E SULLIVAN	100	\$158	\$346
NEWTON	667-1	ECHO RIDGE	40	\$158	\$321
NEWTON	667-2	HAMILTON GROVE	42	\$158	\$313
NEWTON	667-3	NONONTUM VILLAGE - CONGREGATE	26	\$158	\$302
NEWTON	667-4	HAMPTON PLACE CONDOS	5	\$158	\$296
NEWTON	667-6	CENTENARY VILLAGE	17	\$158	\$305
NEWTON	705-1	BEACONWOOD	20	\$314	\$441
NEWTON	705-4A	18 & 20 CARTER STREET	2	\$314	\$392
NEWTON	705-4B	223-225 TREMONT STREET	2	\$314	\$441
NEWTON	705-4C	CHESTNUT STREET	2	\$314	\$399
NEWTON	705-4D	6 & 6A BRYON ROAD	2	\$314	\$437
NEWTON	705-4E	29 & 31 BRYON ROAD	2	\$314	\$437
NEWTON	705-4F	248 & 250 LAGRANGE STREET	2	\$314	\$437
NEWTON	705-4G	91 CHRISTINA STREET	1	\$314	\$441
NEWTON	705-4H	47 & 49 COLELLA ROAD	2	\$314	\$389
NEWTON	705-5	WOODLAND GROVE CONDO	1	\$314	\$376
NEWTON	705-5	LANGLEY ROAD	2	\$314	\$424
NEWTON	705-5A	FALLS RIDGE CONDOS	3	\$314	\$364
NEWTON	705-5B		2	\$314	\$386
NEWTON	705-5C	WINCHESTER PARK CONDOS	2	\$314	\$441
NEWTON	705-5D	JACKSON CONDOS	1	\$314	\$441
NEWTON	705-5E	NONANTUM VILLAGE	6	\$314	\$441
NEWTON	705-6	ALDEN PARK CONDOMINIUMS	1	\$314	\$441
NEWTON	705-6A	GAZEBO CONDOMINIUMS	3	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
NEWTON	705-6B	CLAFLIN CONDOMINIUMS	3	\$314	\$399
NEWTON	705-6C	FLORENCE COURT CONDOS	1	\$314	\$373
NEWTON	705-6D		1	\$314	\$441
NEWTON	705-6E		1	\$314	\$441
NEWTON	705-7	VILLAGE FALLS CONDOMINIUMS	14	\$314	\$371
NEWTON	705-7A	CHESTNUT GROVE CONDOMINIUMS	4	\$314	\$371
NORFOLK	667-1	HILLCREST VILLAGE	64	\$158	\$324
NORFOLK	705-1	PINE KNOLL	20	\$314	\$426
NORTH ANDOVER	200-1	VETERANS	24	\$287	\$379
NORTH ANDOVER	667-1	FOUNTAIN DRIVE	40	\$158	\$275
NORTH ANDOVER	667-2	BINGHAM WAY	42	\$158	\$280
NORTH ANDOVER	667-3	FOULD'S TERRACE	52	\$158	\$280
NORTH ANDOVER	667-4	O'CONNOR HEIGHTS	20	\$158	\$260
NORTH ANDOVER	705-1	ASHLAND STREET	2	\$314	\$402
NORTH ATTLEBOROUGH	200-1	VETERAN'S	20	\$287	\$384
NORTH ATTLEBOROUGH	667-1	CIRCLE COURT	104	\$158	\$293
NORTH ATTLEBOROUGH	667-2	ELM TERRACE	72	\$158	\$276
NORTH ATTLEBOROUGH	667-3		50	\$158	\$262
NORTH ATTLEBOROUGH	705-1	JEFFERSON ST/GOLDR RD	4	\$314	\$346
NORTH ATTLEBOROUGH	705-2	CLIFTON STREET	10	\$314	\$305
NORTH BROOKFIELD	667-1	HERARD-LANE ESTATES	64	\$158	\$275

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
NORTH BROOKFIELD	705-1	GROVE STREET SCHOOL APTS	14	\$314	\$343
NORTH READING	667-1	PEABODY COURT	40	\$158	\$318
NORTH READING	705-1	SWAN POND	4	\$314	\$413
NORTHAMPTON	200-1	HAMPSHIRE HEIGHTS	80	\$287	\$427
NORTHAMPTON	667-1A	CAHILL APTS	64	\$158	\$307
NORTHAMPTON	667-1B	FORSANDER APTS	72	\$158	\$307
NORTHAMPTON	667-2A	SALVO HOUSE	192	\$158	\$284
NORTHAMPTON	667-3	TOBIN MANOR	49	\$158	\$293
NORTHAMPTON	705-1A	18 CORTICELLI STREET	1	\$314	\$355
NORTHAMPTON	705-1B	28 WILLOW STREET	1	\$314	\$403
NORTHAMPTON	705-1C	145 SPRING STREET	2	\$314	\$430
NORTHAMPTON	705-1D	151 SPRING STREET	1	\$314	\$430
NORTHAMPTON	705-1E	163 SPRING STREET	1	\$314	\$430
NORTHAMPTON	705-1F	36 PENCASAL	1	\$314	\$427
NORTHAMPTON	705-1G	319 SOUTH STREET	1	\$314	\$425
NORTHAMPTON	705-1H	66 MARKET STREET	1	\$314	\$427
NORTHAMPTON	705-2	MILLBANK	4	\$314	\$330
NORTHBOROUGH	667-1	COLONIAL VILLAGE	72	\$158	\$293
NORTHBOROUGH	667-2	HERITAGE VILLAGE	32	\$158	\$266
NORTHBOROUGH	705-1A	FAMILY HOUSING	1	\$314	\$441
NORTHBOROUGH	705-1B	FAMILY HOUSING	1	\$314	\$441
NORTHBOROUGH	705-1C	FAMILY HOUSING	1	\$314	\$441
NORTHBOROUGH	705-1D	FAMILY HOUSING	1	\$314	\$424

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
NORTHBOROUGH	705-1E	FAMILY HOUSING	2	\$314	\$421
NORTHBOROUGH	705-2A	CRESTWOOD DRIVE	4	\$314	\$375
NORTHBOROUGH	705-2B	OTIS STREET	4	\$314	\$391
NORTHBOROUGH	705-3	RUTLAND RD.	12	\$314	\$361
NORTHBRIDGE	667-1	LAKE TERRACE	36	\$158	\$299
NORTHBRIDGE	667-2	COLONIAL DRIVE	44	\$158	\$293
NORTHFIELD	667-2	SQUAKHEAG VILLAGE	20	\$158	\$224
NORTHFIELD	705-2	FAMILY HOUSING	4	\$314	\$313
NORTON	667-1	WOODLAND MEADOWS	130	\$158	\$318
NORTON	705-1	JACOBS WAY	14	\$314	\$433
NORWELL	667-1	NORWELL GARDENS	80	\$158	\$324
NORWOOD	200-1	WASHINGTON HEIGHTS	75	\$287	\$364
NORWOOD	667-1	WILLOWOOD	50	\$158	\$324
NORWOOD	667-2	WILLOWOOD	36	\$158	\$324
NORWOOD	667-3	NAHATAN VILLAGE	72	\$158	\$324
NORWOOD	667-4	NAHATAN VILLAGE	80	\$158	\$324
NORWOOD	667-5	FRANK L. WALSH	72	\$158	\$317
ORANGE	667-1	COLONIAL ACRES	56	\$158	\$238
ORANGE	705-1	MACINTOSH COURT	8	\$314	\$316
ORANGE	705-1B	36 CONGRESS STREET	3	\$314	\$379
ORANGE	705-1C	RIVER STREET, ORANGE	3	\$314	\$319
ORANGE	705-1D	WHITNEY STREET	3	\$314	\$379
ORANGE	705-3	OAK LAWN	6	\$314	\$341
ORLEANS	667-1	TONSET WOODS - TOTAL 11 BLDGS 667-1 & 667-2	40	\$158	\$280
ORLEANS	667-2	TONSET WOODS - TOTAL 11 BLDGS 667-1 & 667-2	60	\$158	\$273
ORLEANS	705-1		11	\$314	\$417
OXFORD	667-1	HUGUENOT ARMS	66	\$158	\$280
OXFORD	667-2	HUGUENOT ARMS	52	\$158	\$275
OXFORD	705-1	COLONIAL VALLEY APTS.	14	\$314	\$345
PALMER	667-1	LAUREL MANOR	48	\$158	\$280
PEABODY	200-1	VETS MEM DR	68	\$287	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
PEABODY	200-2	TANNERS COURT	24	\$287	\$441
PEABODY	667-1	BRESNAHAN STREET	35	\$158	\$339
PEABODY	667-2	WILSON TERRACE	50	\$158	\$339
PEABODY	667-3	CONNOLLY TERRACE	52	\$158	\$339
PEABODY	667-4	EASTMAN PARK	52	\$158	\$346
PEABODY	667-5	ROCKDALE PARK	50	\$158	\$346
PEABODY	667-6	SEEGLITZ	78	\$158	\$320
PEABODY	667-7	FARNSWORTH	29	\$158	\$300
PEABODY	705-3	COLONIAL MANOR	25	\$314	\$403
PEABODY	705-5	GOLDBERG ROAD	15	\$314	\$441
PEMBROKE	667-1	MAYFLOWER COURT	56	\$158	\$324
PEMBROKE	667-2	KILCOMMONS	60	\$158	\$317
PEMBROKE	705-1	WEST ELM ST	1	\$314	\$399
PEMBROKE	705-1	LAKE STREET	1	\$314	\$441
PEMBROKE	705-1	CENTER STREET	1	\$314	\$441
PEMBROKE	705-1	HARVARD STREET	5	\$314	\$344
PEMBROKE	705-1	CRANBERRY ROAD	1	\$314	\$441
PEMBROKE	705-2	JOSELYN FARMS CONDOMINIUMS	2	\$314	\$441
PEPPERELL	667-1	BABBITASSIT VILLAGE	51	\$158	\$273
PEPPERELL	667-2	BABBITASSIT VILLAGE	6	\$158	\$260
PEPPERELL	705-1A	BABBITASSIT VILLAGE	5	\$314	\$358
PEPPERELL	705-1B	COTTAGE PLACE CONDO	2	\$314	\$331
PITTSFIELD	200-1	WILSON PARK	127	\$287	\$388
PITTSFIELD	667-1	FRANCIS PLAZA	40	\$158	\$287
PITTSFIELD	667-1A	WAHCONAH HEIGHTS	74	\$158	\$282
PITTSFIELD	667-2	ROSE MANOR	153	\$158	\$283
PITTSFIELD	667-3	PROVIDENCE COURT	103	\$158	\$285
PITTSFIELD	705-1	CHRISTOPHER ARMS	24	\$314	\$403
PITTSFIELD	705-2A	26 ESSEX	1	\$314	\$441
PITTSFIELD	705-2B	13 ATLANTIC AVENUE	1	\$314	\$441
PITTSFIELD	705-2C	73 STRATFORD AVENUE	1	\$314	\$441
PITTSFIELD	705-2D	275-277 ELM STREET	2	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
PITTSFIELD	705-2E	495-497 SOUTH STREET	2	\$314	\$441
PITTSFIELD	705-3	MCGILL COURT	12	\$314	\$413
PLAINVILLE	667-1	HILLTOP TERRACE	40	\$158	\$324
PLYMOUTH	200-1	VETERANS	40	\$287	\$441
PLYMOUTH	667-1	CASTLE HILL	50	\$158	\$324
PLYMOUTH	667-2	SOUTHFIELD	60	\$158	\$324
PLYMOUTH	667-3	CHERRY HILL	81	\$158	\$318
PLYMOUTH	705-1	WORRAL ROAD	1	\$314	\$441
PLYMOUTH	705-1	12 HUGHES STREET	1	\$314	\$441
PLYMOUTH	705-1	MONTGOMERY DRIVE	1	\$314	\$441
PLYMOUTH	705-1	20 HUGHES STREET	1	\$314	\$441
PLYMOUTH	705-1	HEATHER DRIVE	1	\$314	\$441
PLYMOUTH	705-1	SOUTH POND ROAD	1	\$314	\$441
PROVINCETOWN	667-1	MAUSHOPE	24	\$158	\$222
PROVINCETOWN	705-1	33 COURT STREET	2	\$314	\$300
PROVINCETOWN	705-1	PEARL STREET	1	\$314	\$358
PROVINCETOWN	705-2	MAUSHOPE	3	\$314	\$321
QUINCY	200-1	SNUG HARBOR	396	\$287	\$441
QUINCY	667-1	DAVID J. CROWLEY COURT	45	\$158	\$325
QUINCY	667-2	LOUIS A. GEORGE VILLAGE	75	\$158	\$324
QUINCY	667-3	SAWYER TOWERS	150	\$158	\$324
QUINCY	667-4	TOBIN TOWERS	200	\$158	\$322
QUINCY	705-1	73 SOUTH STREET	2	\$314	\$441
QUINCY	705-2	WESTACRES	36	\$314	\$410
RANDOLPH	667-1	WALTER LYON	48	\$158	\$346
RANDOLPH	667-2	GEORGE WELCH	64	\$158	\$324
RANDOLPH	667-3	MCCAULEY LEWIS	124	\$158	\$324
RAYNHAM	667-1	PINEWOOD TERRACE	62	\$158	\$268
READING	667-1		40	\$158	\$324
READING	667-2		40	\$158	\$324
READING	705-1		6	\$314	\$441
READING	705-2		4	\$314	\$441
REVERE	200-1	GOLD STAR MOTHERS	286	\$287	\$441
REVERE	667-1A	PROCTOR AVENUE	20	\$158	\$318
REVERE	667-1B	CUSHMAN AVENUE	16	\$158	\$318
REVERE	667-2	GARFIELD & ELIOT	46	\$158	\$331

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
REVERE	667-3	ADAMS COURT	60	\$158	\$324
REVERE	667-4	LISTON TOWERS	103	\$158	\$324
REVERE	667-6	CARL HYMAN TOWERS	106	\$158	\$329
REVERE	705-A	39 HIGHLAND	6	\$314	\$409
REVERE	705-B	128 WALNUT AVENUE	3	\$314	\$441
REVERE	705-C	1-3 DANA STREET	3	\$314	\$441
REVERE	705-D	SCATTERED SITE-168 & 170 HITCHBOURNE	6	\$314	\$441
REVERE	705-E	SCATTERED SITE-174 & 176 HITCHBOURNE	6	\$314	\$441
REVERE	705-F	SCATTERED SITE-47 NAHANT AVENUE	2	\$314	\$441
REVERE	705-G	SCATTERED SITE-51-57 NAHANT	16	\$314	\$419
REVERE	705-H	SCATTERED SITE-1513 NORTH SHORE RD	2	\$314	\$409
REVERE	705-I	SCATTERED SITE-50 PLEASANT ST	2	\$314	\$441
REVERE	705-J	SCATTERED SITE-110 SHIRLEY AVE	3	\$314	\$441
REVERE	705-K	SCATTERED SITE-112 SHIRLEY AVE	3	\$314	\$441
REVERE	705-L	SCATTERED SITE-20-22 THORNTON ST	6	\$314	\$441
REVERE	705-M	SCATTERED SITE-65 THORNTON ST	3	\$314	\$441
REVERE	705-N	SCATTERED SITE-45 WALNUT AVE	3	\$314	\$441
REVERE	705-O	SCATTERED SITE-84-86 WALNUT ST	4	\$314	\$403
ROCKLAND	667-1	STUDLEY COURT	42	\$158	\$318
ROCKPORT	667-1	MILLBROOK PARK	40	\$158	\$324
ROCKPORT	667-2	MILLBROOK PARK	40	\$158	\$324
ROCKPORT	705-1	KITEFIELD ROAD	24	\$314	\$441
ROWLEY	667-1	PLANTATION	42	\$158	\$324
ROWLEY	705-1	DEPOT WAY	12	\$314	\$390
SALEM	200-1	GARDEN TERRACE	32	\$287	\$416
SALEM	200-2	RAINBOW TERRACE	136	\$287	\$441
SALEM	667-1	LEEFORT TERRACE	50	\$158	\$318

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
SALEM	667-1A	BERTRAM TERRACE	20	\$158	\$324
SALEM	667-2	COLONIAL TERRACE	40	\$158	\$324
SALEM	667-3A	BATES TERRACE	8	\$158	\$324
SALEM	667-3B	NORTON TERRACE	20	\$158	\$324
SALEM	667-4	PIONEER TERRACE	104	\$158	\$324
SALEM	667-5	CHARTER STREET	110	\$158	\$331
SALEM	667-6	MORENCY MANOR	54	\$158	\$310
SALEM	667-7A	RUANE BUILDING	14	\$158	\$300
SALEM	667-7B	DALTON RESIDENCE	35	\$158	\$301
SALEM	705-2A	26 PRINCE/33 PARK STREET	6	\$314	\$441
SALEM	705-2B	117 CONGRESS STREET	8	\$314	\$441
SALEM	705-3	FARRELL COURT	12	\$314	\$421
SALISBURY	667-1	GREAT MEADOWS VILLAGE	80	\$158	\$324
SANDWICH	667-1	HANSEN VILLAGE	36	\$158	\$255
SANDWICH	705-1	FAMILY HOUSING	12	\$314	\$401
SANDWICH	705-1A	FAMILY HOUSING SCATTERED SITE	1	\$314	\$345
SAUGUS	667-1	LAUREL GARDENS	45	\$158	\$318
SAUGUS	667-2	LAUREL GARDENS	40	\$158	\$318
SAUGUS	667-3	LAURELTOWERS	100	\$158	\$324
SAUGUS	667-4	SWEETSER'S CORNER	22	\$158	\$312
SAUGUS	705-1	ARMITAGE ARMS	8	\$314	\$402
SCITUATE	667-1	LINCOLN PARK	40	\$158	\$339
SCITUATE	667-2	WHEELER PARK I	40	\$158	\$339
SCITUATE	667-3	WHEELER PARK II	78	\$158	\$324
SEEKONK	667-1	SEEKONK COMMON	72	\$158	\$280
SEEKONK	705-1	SEEKONK COMMON	4	\$314	\$291
SEEKONK	705-1A	5-7 METROPOLITAN PARK AVE	2	\$314	\$402
SEEKONK	705-1A	75-77 SCHOOL ST	2	\$314	\$402
SEEKONK	705-1B	SCATTERED SITE-40-42 ELLIS ST	2	\$314	\$329
SEEKONK	705-1C	SCATTERED SITE-35-37 CHAPPELL ST	2	\$314	\$329
SHARON	667-1		64	\$158	\$318
SHARON	667-2		24	\$158	\$303
SHARON	705-1		6	\$314	\$389
SHEFFIELD	667-2	DEWEY COURT	22	\$158	\$219
SHEFFIELD	705-2	DEWEY COURT	8	\$314	\$338
SHELBURNE	667-1A	HIGHLAND VILLAGE	46	\$158	\$236

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
SHREWSBURY	667-1	FRANCIS GARDENS	100	\$158	\$280
SHREWSBURY	667-2	ELIZABETH GARDENS	36	\$158	\$257
SHREWSBURY	705-1	LIBERTY	2	\$314	\$425
SHREWSBURY	705-1A	SAND STREET/HOLDEN	4	\$314	\$397
SHREWSBURY	705-1B	ROSEDALE	1	\$314	\$390
SHREWSBURY	705-1C	PARKER ROAD	6	\$314	\$397
SOMERSET	667-1	JOHN F. KENNEDY TERRACE	60	\$158	\$275
SOMERSET	667-2	EUGENE MURPHY VILLAGE	75	\$158	\$299
SOMERVILLE	200-1	CLAREDON HILL	216	\$287	\$406
SOMERVILLE	200-2	MYSTIC RIVER	240	\$287	\$441
SOMERVILLE	667-1	CAPEN COURT	64	\$158	\$324
SOMERVILLE	667-2	CORBETT APARTMENT	100	\$158	\$324
SOMERVILLE	667-3	PROPERZI MANOR	110	\$158	\$324
SOMERVILLE	667-4	BRYANT MANOR	134	\$158	\$317
SOMERVILLE	667-6	CIAMPA MANOR	53	\$158	\$302
SOUTH HADLEY	667-1	NEWTON MANOR	40	\$158	\$275
SOUTH HADLEY	667-2	LATHROP VILLAGE	48	\$158	\$280
SOUTH HADLEY	667-3	LATHROP VILLAGE	48	\$158	\$280
SOUTH HADLEY	705-1	ABBAY STREET	12	\$314	\$384
SOUTH HADLEY	705-1D	NORTH STREET, SOUTH HADLEY	2	\$314	\$399
SOUTHBOROUGH	667-1	COLONIAL GARDENS	56	\$158	\$324
SOUTHBOROUGH	705-1	FAMILY	2	\$314	\$441
SOUTHBRIDGE	667-1	OUINEBAUG PLAZA	115	\$158	\$292
SOUTHBRIDGE	667-2	DRESSER PARK APARTMENTS	37	\$158	\$280
SOUTHBRIDGE	705-1	SCHOOL APARTMENTS	4	\$314	\$414
SOUTHBRIDGE	705-1	COLLIER STREET APARTMENTS	4	\$314	\$441
SOUTHWICK	667-1	DEPOT COURT	48	\$158	\$275
SOUTHWICK	705-2A	15 GRANVILLE ROAD	1	\$314	\$406
SOUTHWICK	705-2B	2 BABB ROAD-SCATTERED SITE	1	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
SOUTHWICK	705-2C	16 CONGAMOND ROAD- SCATTERED SITE	1	\$314	\$414
SOUTHWICK	705-2D	48 BIRCHWOOD ROAD- SCATTERED SITE	1	\$314	\$406
SOUTHWICK	705-2E	76 SUMMER DRIVE- SCATTERED SITE	1	\$314	\$408
SOUTHWICK	705-3		1	\$314	\$441
SPENCER	667-1	HOWE VILLAGE	84	\$158	\$280
SPENCER	667-2	HOWE VILLAGE- 667-2	60	\$158	\$280
SPENCER	667-3	DEPOT VILLAGE	30	\$158	\$264
SPENCER	705-1		8	\$314	\$407
SPRINGFIELD	200-1	REED VILLAGE	202	\$287	\$390
SPRINGFIELD	200-2	DUGGAN	196	\$287	\$400
SPRINGFIELD	200-3	ROBINSON GARDENS	136	\$287	\$383
SPRINGFIELD	667-1	CARPE DIEM	75	\$158	\$282
SPRINGFIELD	667-2	HARRY HOGAN	32	\$158	\$300
SPRINGFIELD	667-3	FOREST PARK	116	\$158	\$288
SPRINGFIELD	667-4	ORCHARD MANOR	40	\$158	\$288
SPRINGFIELD	667-5	GENTILE APARTMENTS	102	\$158	\$294
SPRINGFIELD	667-6	MORRIS SCHOOL	19	\$158	\$278
SPRINGFIELD	667-7	MORRIS SCHOOL EXTENSION	45	\$158	\$270
SPRINGFIELD	705-1	SCATTERED SITE	22	\$314	\$441
SPRINGFIELD	705-2	SCATTERED SITE	18	\$314	\$441
SPRINGFIELD	705-3	SCATTERED SITE	8	\$314	\$441
STERLING	667-1	SHOLAN TERRACE	40	\$158	\$275
STOCKBRIDGE	667-1	HEATON COURT	53	\$158	\$279
STONEHAM	200-1		48	\$287	\$441
STONEHAM	200-2		24	\$287	\$441
STONEHAM	667-1		29	\$158	\$318
STONEHAM	667-2		40	\$158	\$318
STONEHAM	667-3		40	\$158	\$324
STONEHAM	667-4		100	\$158	\$324
STOUGHTON	200-1	200 VETERANS	26	\$287	\$441
STOUGHTON	667-1	LA CIVITA COURT	44	\$158	\$318
STOUGHTON	667-2	LA CIVITA COURT	48	\$158	\$324
STOUGHTON	667-3	ROSE FORTE	69	\$158	\$324
STOUGHTON	667-4	AUGUSTINE SILVA HOUSE	19	\$158	\$302
STOUGHTON	705-1A	167-169 PORTER STREET	2	\$314	\$441

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
STOUGHTON	705-1B	38 WELLESLEY ROAD	1	\$314	\$441
STOUGHTON	705-1C	71 CONNELL AVENUE	1	\$314	\$441
STOUGHTON	705-1D	227 PERRY STREET	1	\$314	\$441
STOUGHTON	705-1E	646 WEST STREET	1	\$314	\$441
STOUGHTON	705-1F	17 SPRINGWOOD AVENUE	1	\$314	\$441
STOUGHTON	705-2	BRITTON AVENUE	12	\$314	\$441
SUDBURY	667-1	MUSKETAHQUID VILLAGE	64	\$158	\$324
SUDBURY	705-1A	21 GREAT LAKE DR	1	\$314	\$441
SUDBURY	705-1B	56 GREAT ROAD	1	\$314	\$441
SUDBURY	705-1C	41 GREAT RD	1	\$314	\$441
SUDBURY	705-1D	11 FORD RD	1	\$314	\$441
SUDBURY	705-1E	8 OAKWOOD AVENUE	1	\$314	\$441
SUDBURY	705-2A	2 BEECHWOOD AVE	1	\$314	\$441
SUDBURY	705-2B	9 RICHARD AVE	1	\$314	\$402
SUDBURY	705-2C	19 GREENWOOD RD	1	\$314	\$441
SUDBURY	705-4		12	\$314	\$404
SUTTON	667-1	ORCHARD APARTMENTS	40	\$158	\$280
SWAMPSCOTT	200-1	M. KELLY VET & FAMILY HOUSING	36	\$287	\$441
SWAMPSCOTT	667-1	DUNCAN TERRACE	40	\$158	\$346
SWAMPSCOTT	667-2	DOHERTY CIRCLE	44	\$158	\$324
SWANSEA	667-1	MARTIN COURT	64	\$158	\$280
TAUNTON	200-1	PAUL BUNKER	100	\$287	\$441
TAUNTON	200-2	HIGHLAND HEIGHTS	40	\$287	\$441
TAUNTON	667-1	FITZSIMMONS ARMS	103	\$158	\$322
TAUNTON	667-2	ARDMORE APARTMENTS	70	\$158	\$324
TAUNTON	667-3	JOHN SHEA COURT	44	\$158	\$313
TAUNTON	667-4	CASWELL GROVE	59	\$158	\$300
TAUNTON	705-1	SCATTERED SITE	9	\$314	\$441
TAUNTON	705-2	SCATTERED SITE	15	\$314	\$441
TEMPLETON	667-1	PHOENIX COURT	52	\$158	\$306
TEMPLETON	705-1	TUCKER BUILDING	8	\$314	\$379
TEWKSBURY	667-1	GREELEY VILLAGE	40	\$158	\$275
TEWKSBURY	667-2	VYNEBROOK VILLAGE	40	\$158	\$275
TEWKSBURY	667-3	SAUNDERS CIRCLE	60	\$158	\$280
TEWKSBURY	705-1	WATER STREET	1	\$314	\$417
TEWKSBURY	705-2	ERLIN TERRACE	1	\$314	\$329

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
TEWKSBURY	705-3	POND VIEW	12	\$314	\$377
TOPSFIELD	667-1	LITTLE BROOK VILLAGE	60	\$158	\$324
TYNGSBOROUGH	667-1	BRINLEY TERRACE	58	\$158	\$270
TYNGSBOROUGH	667-2	RED PINE TERRACE	36	\$158	\$259
TYNGSBOROUGH	705-1	RED PINE TERRACE	14	\$314	\$371
UPTON	667-1	COACH ROAD APTS	40	\$158	\$318
UXBRIDGE	200-1	VETERANS PARKWAY	22	\$287	\$321
UXBRIDGE	667-1	CALUMET COURT	30	\$158	\$293
UXBRIDGE	667-2	CENTENNIAL COURT	56	\$158	\$299
UXBRIDGE	705-1	WATERMAN APTS	12	\$314	\$362
WAKEFIELD	667-1	HARTS HILL	52	\$158	\$324
WAKEFIELD	667-2	HARTS HILL	64	\$158	\$324
WAKEFIELD	667-3	LINCOLN SCHOOL HOUSE	25	\$158	\$313
WAKEFIELD	705-1	SCATTERED SITE-ELM ST/NELLY ST	8	\$314	\$395
WALPOLE	667-1	NEPONSET VIEW	64	\$158	\$324
WALPOLE	667-2	DIAMOND POND TERRACE	54	\$158	\$317
WALPOLE	705-1	ELLIS STREET	12	\$314	\$422
WALTHAM	200-1	PROSPECT TERRACE	140	\$287	\$441
WALTHAM	200-2	CHESTERBROOK GARDENS	101	\$287	\$441
WALTHAM	200-3	DANA COURT	32	\$287	\$441
WALTHAM	667-1	CAREY COURT	24	\$158	\$333
WALTHAM	667-2	BEAVER BROOK APARTMENTS	60	\$158	\$326
WALTHAM	667-3	MYRTLE STREET	24	\$158	\$333
WALTHAM	667-4	ORANGE STREET	32	\$158	\$333
WALTHAM	667-7	BANKS STREET	7	\$158	\$331
WALTHAM	667-8	WINCHESTER - CRANE	59	\$158	\$321
WALTHAM	667-9	SOUTH STREET	20	\$158	\$309
WALTHAM	705-2	GORMAN'S COURT	4	\$314	\$406
WALTHAM	705-2	BRIGHT STREET	4	\$314	\$406
WALTHAM	705-2A	SOUTH STREET	6	\$314	\$441
WALTHAM	705-3	NEW GROVE STREET	8	\$314	\$428
WARE	667-1	VALLEY VIEW	56	\$158	\$280

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
WARE	667-2	VALLEY VIEW ANNEX	20	\$158	\$268
WARE	667-3	WEIR RIVER APTS	10	\$158	\$275
WARE	705-1	SCATTERED SITE FAMILY DWELLING	3	\$314	\$373
WARE	705-2	161 WEST STREET	22	\$314	\$349
WAREHAM	667-1	AGAWAM VILLAGE	40	\$158	\$318
WAREHAM	667-2	REDWOOD PARK	64	\$158	\$346
WARREN	667-1	WINTHROP TERRACE	60	\$158	\$247
WARREN	705-1	FAMILY HOUSING	6	\$314	\$348
WARREN	705-2	FAMILY HOUSING	2	\$314	\$300
WARREN	705-3	FAMILY HOUSING	2	\$314	\$302
WATERTOWN	200-1	LEXINGTON STREET	24	\$287	\$410
WATERTOWN	200-2	WILLOW PARK	60	\$287	\$441
WATERTOWN	200-3	LEXINGTON GARDEN	142	\$287	\$433
WATERTOWN	667-1	MCSHERRY GARDEN	40	\$158	\$324
WATERTOWN	667-2	WOODLAND TOWERS	164	\$158	\$319
WATERTOWN	667-3	100 WARREN ST.	72	\$158	\$310
WATERTOWN	705-1	113-115 POPLAR STREET	2	\$314	\$395
WATERTOWN	705-1	8-10 HERSOM STREET	2	\$314	\$395
WATERTOWN	705-1	9-11 DANA TERRACE	2	\$314	\$400
WATERTOWN	705-1	6-8 KEITH STREET	3	\$314	\$373
WAYLAND	667-1	BENT PARK	56	\$158	\$324
WEBSTER	200-1	SECOND ISLAND	30	\$287	\$389
WEBSTER	667-1	GOLDEN HEIGHTS	72	\$158	\$280
WELLESLEY	200-1	BARTON ROAD	90	\$287	\$402
WELLESLEY	667-1	MORTON CIRCLE	36	\$158	\$324
WELLESLEY	667-2	KILMAIN HOUSE	40	\$158	\$324
WELLESLEY	667-3	DEAN HOUSE	26	\$158	\$324
WELLESLEY	667-3	LIST HOUSE	32	\$158	\$324
WELLESLEY	705-1	WALDO COURT	12	\$314	\$410
WENHAM	667-1	ENON VILLAGE	88	\$158	\$344
WEST BOYLSTON	667-1	ORCHARD KNOLL	28	\$158	\$268
WEST BOYLSTON	667-2	ORCHARD KNOLL	8	\$158	\$257
WEST BOYLSTON	705-1	ORCHARD KNOLL	6	\$314	\$400

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
WEST BOYLSTON	705-2	ORCHARD KNOLL	13	\$314	\$368
WEST BRIDGEWATER	667-1	D'ARPINO VILLAGE	48	\$158	\$280
WEST BROOKFIELD	667-1	OLDE VILLAGE PALCE	36	\$158	\$257
WEST BROOKFIELD	705-1	OLDE VILLAGE PLACE	10	\$314	\$366
WEST NEWBURY	667-1		14	\$158	\$252
WEST NEWBURY	705-1	HILLS COURT	6	\$314	\$397
WEST NEWBURY	705-1	BOYNTON COURT	6	\$314	\$372
WEST SPRINGFIELD	200-1	BIRCH PARK CIRCLE	90	\$287	\$387
WEST SPRINGFIELD	667-1	PAUL P FLAK	48	\$158	\$275
WEST SPRINGFIELD	667-2	GROVE VILLAGE	74	\$158	\$280
WEST SPRINGFIELD	667-3	OXFORD PLACE	100	\$158	\$278
WEST SPRINGFIELD	667-4	MAIN STREET SCHOOL	26	\$158	\$289
WEST SPRINGFIELD	705-1	ELM STREET	2	\$314	\$328
WEST SPRINGFIELD	705-1	GUY PLACE	2	\$314	\$399
WEST SPRINGFIELD	705-2	757 MAIN STREET	2	\$314	\$404
WESTBOROUGH	200-1	VETERANS	14	\$287	\$391
WESTBOROUGH	667-1	MAYBERRY COURT	40	\$158	\$280
WESTBOROUGH	667-2	CEDAR ESTATES	36	\$158	\$260
WESTBOROUGH	705-1	FORREST LANE	12	\$314	\$396
WESTFIELD	200-1	COLONIAL PINES ACRES	62	\$287	\$403
WESTFIELD	667-1	DOLAN APARTMENTS	50	\$158	\$288
WESTFIELD	667-2	JOHN F. KENNEDY APTS	52	\$158	\$282
WESTFIELD	667-3	CHARLES F. ELY APTS. - SITE ONLY	60	\$158	\$294

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
WESTFIELD	667-4	WASHINGTON HOUSE	112	\$158	\$302
WESTFIELD	667-5	ROBT MCGINN APTS.	64	\$158	\$283
WESTFIELD	705-1	COWLES COURT	6	\$314	\$441
WESTFIELD	705-2	HIGH STREET	2	\$314	\$428
WESTFIELD	705-2		9	\$314	\$428
WESTFIELD	705-2		2	\$314	\$437
WESTFIELD	705-2	15 CHESTNUT STREET	3	\$314	\$432
WESTFIELD	705-2	103 MAIN STREET	2	\$314	\$441
WESTFORD	667-1	WESTFORD ELDERLY HOUSING	48	\$158	\$280
WESTFORD	667-2	SARGENT SCHOOL ELDERLY HOUSING	25	\$158	\$260
WESTFORD	705-1	SARGENT FAMILY HOUSING	6	\$314	\$364
WESTPORT	667-1	GREENWOOD TERRACE	48	\$158	\$280
WEYMOUTH	200-1	LAKEVIEW MANOR	364	\$287	\$441
WEYMOUTH	667-1	JOSEPH CREHAN	80	\$158	\$318
WEYMOUTH	667-2	JOSEPH CREHAN	76	\$158	\$324
WEYMOUTH	667-3	POPE TOWERS	60	\$158	\$315
WHITMAN	667-1	STETSON TERRACE	40	\$158	\$275
WHITMAN	667-3	HARVARD COURT	80	\$158	\$290
WHITMAN	667-4	PINE CIRCLE	44	\$158	\$279
WHITMAN	705-1	SCHOOL STREET	1	\$314	\$441
WHITMAN	705-1	BELMONT STREET	1	\$314	\$441
WHITMAN	705-1	STETSON	1	\$314	\$441
WHITMAN	705-1	VINCENT STREET	1	\$314	\$441
WHITMAN	705-1	FULLERTON	3	\$314	\$395
WHITMAN	705-1	BEDFORD STREET	1	\$314	\$414
WHITMAN	705-1	SOUTH AVENUE	2	\$314	\$422
WHITMAN	705-2	PINEHAVE DRIVE	8	\$314	\$403
WILBRAHAM	667-1	MILES MORGAN	40	\$158	\$275
WILBRAHAM	667-2	PINES	34	\$158	\$264
WILBRAHAM	705-1	24 GROVE STREET	1	\$314	\$441
WILBRAHAM	705-1	125 MANCHONIS ROAD	1	\$314	\$424
WILBRAHAM	705-1	2 RIDGEWOOD STREET	1	\$314	\$424
WILBRAHAM	705-2	73 & 75 OLD BOSTON ROAD	2	\$314	\$369
WILBRAHAM	705-2	116 & 118 MANCHONIS ROAD	2	\$314	\$408

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
WILBRAHAM	705-2	3 & 5 COTTAGE AVENUE	2	\$314	\$408
WILLIAMSTOWN	667-1	MEADOWVALE	30	\$158	\$227
WILLIAMSTOWN	705-1	STETSON ROAD DEVELOPMENT	6	\$314	\$335
WILLIAMSTOWN	705-2	COLE AVENUE DEVELOPMENT	2	\$314	\$287
WILMINGTON	667-1	DEMING WAY	40	\$158	\$318
WILMINGTON	667-2	DEMING WAY	29	\$158	\$325
WILMINGTON	705-1	43 NORTH STREET	1	\$314	\$441
WILMINGTON	705-1	OAKRIDGE CIRCLE	1	\$314	\$441
WILMINGTON	705-1A	SUNCREST AVE	1	\$314	\$441
WILMINGTON	705-1B	BLACKSTONE STREET	1	\$314	\$441
WILMINGTON	705-2	SCATTERED SITE	8	\$314	\$441
WILMINGTON	705-3		1	\$314	\$441
WINCHENDON	667-1	HYDE PARK	77	\$158	\$280
WINCHENDON	667-2		10	\$158	\$250
WINCHENDON	705-1	SCATTERED SITE	11	\$314	\$365
WINCHENDON	705-2		12	\$314	\$356
WINCHESTER	667-1	MARY MURPHY APTS.	52	\$158	\$339
WINCHESTER	667-2A	JOHN L DOHERY APTS	54	\$158	\$320
WINCHESTER	667-2B	JOHN L DOHERTY APTS	12	\$158	\$320
WINCHESTER	705-1A		3	\$314	\$434
WINCHESTER	705-1B		2	\$314	\$441
WINCHESTER	705-1C		4	\$314	\$441
WINTHROP	200-1	VETERANS	73	\$287	\$437
WINTHROP	667-1	VIKING GARDENS	30	\$158	\$324
WINTHROP	667-2	GOLDEN CIRCLE	176	\$158	\$319
WINTHROP	667-3	OVERLOOK DRIVE	100	\$158	\$322
WINTHROP	667-4	KING GARDENS	42	\$158	\$308
WINTHROP	705-1	KING GARDENS	8	\$314	\$430
WOBURN	200-1	CRESTON AVENUE	68	\$287	\$441
WOBURN	200-2	WEBSTER AVENUE	58	\$287	\$441
WOBURN	200-3	LIBERTY AVE.	48	\$287	\$441
WOBURN	667-1	WARREN AVENUE	40	\$158	\$324
WOBURN	667-2	NICHOLS STREET EXTENSION	54	\$158	\$318
WOBURN	667-3	CAMPBELL STREET	100	\$158	\$324
WOBURN	667-4	LIBRARY PLACE	45	\$158	\$315
WORCESTER	200-1	LAKESIDE APTS	203	\$287	\$402
WORCESTER	200-2	CURTIS APTS	384	\$287	\$411

COMMUNITY	DEVELOPMENT NUMBER	DEVELOPMENT NAME	NUMBER OF UNITS	2002 ALLOWABLE NON-UTILITY EXPENSE (ANUEL)	HARVARD COST MODEL-ESTIMATED EXPENSE
WORCESTER	667-1	GEORGE F. BOOTH APTS	75	\$158	\$282
WORCESTER	667-2	GREENWOOD STREET APTS	61	\$158	\$275
WORCESTER	667-3	LAFAYETTE APTS	66	\$158	\$278
WORCESTER	667-4	CURRAN APARTMENTS	50	\$158	\$265
WORCESTER	705-1	MAIN SOUTH GARDENS	24	\$314	\$441
WORCESTER	705-2	SCATTERED SITE	16	\$314	\$441
WRENTHAM	667-1	BENNETT GARDEN	30	\$158	\$318
WRENTHAM	667-2	GARDEN LANE	36	\$158	\$318
WRENTHAM	705-1	NEW EMERALD LANE	15	\$314	\$386
YARMOUTH	667-1	LONG POND PLAZA	40	\$158	\$287