Age Restricted Active Adult Housing in Massachusetts

A Review of the Factors Fueling Its Explosive Growth and the Public Policy Issues It Raises

Citizens' Housing and Planning Association

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Acknowledgements

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Please Note

While every effort has been made to provide the most current and accurate information possible, the author and sponsoring organization acknowledge that the data on local bylaws is a work in progress. Not all communities provided information, and the status of some regulations is in flux. Municipalities are urged to notify CHAPA at www.CHAPA.org or the author at heud@rcn.com with corrections, additions or updates. Similarly, the number of age restricted developments existing, under construction or proposed changes almost daily.

Laws and regulations are subject to interpretation, and program guidelines are dynamic. Readers are urged to check with appropriate public officials, practitioners and legal counsel before taking any action based on the findings presented here.

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Executive Summary

With the aging of the baby boom generation (those born between 1946 and 1964), increased attention is being focused on the housing needs and desires of all older people. The challenges involved in housing an aging population are complex, and the continuum of choices is still evolving. One housing option that is generating considerable attention in Massachusetts and elsewhere is "age restricted active adult housing." These are developments that offer individual units for sale or, less frequently, for rent to financially secure, healthy adults aged 55 or over.

Usually offering maintenance-free living in single family, detached or clustered homes, such developments are marketed by a number of different names including active adult, retirement or lifestyle communities, depending on their attributes. Their design features, low maintenance, amenities, and competitive pricing compared to other new homes in similar locations may appeal also to younger residents, challenged to find housing that meets their needs in the high cost Massachusetts market. Because of provisions in federal and state anti-discrimination statutes, however, those under age 55 may be legally barred from these developments.

Although age restricted active adult housing is a relatively recent trend in Massachusetts, the number of offerings available and in the pipeline has grown exponentially in the past few years. Citizens' Housing and Planning Association (CHAPA) commissioned this study to better understand how much of the 55 and over market is demand driven; how much is industry initiated; whether local land use regulation and fiscal considerations have contributed to its explosive growth; and at what cost, if any, the growth in age restricted housing has come.

Key Findings

- The *active adult* housing market is being driven by favorable demographics with the enthusiastic support of the homebuilding industry. Some 1.87 million Massachusetts baby boomers will turn 55 between now and 2020. Many will have higher incomes than prior generations of seniors, plus substantial equity in their existing homes, which they will readily invest in a new residence if their current one no longer meets their needs or lifestyle.

- The *age restricted* active adult market is being driven by local land use policies and fiscal considerations. Using a variety of zoning and regulatory techniques, over 60 percent of the communities in eastern Massachusetts have permitted age restricted housing in locations, or at densities, not otherwise allowed. As a result, there has been a proliferation of age restricted development, but production of housing for younger families – unless permitted under the state's affordable housing statute, MGL Chapter 40B – has stalled. Nearly 70 communities now have zoning provisions that support the production of senior housing. (Two dozen others have zoning that permits the construction of elderly housing with related healthcare facilities and/or subsidized housing.)

- CHAPA has identified more than 150 age restricted active adult developments, existing or under construction, in 93 communities. If completed as planned, these developments will provide more than 10,000 units of housing. An additional 14,000 units in 172 developments were identified as planned, proposed or in the permitting process in 109 communities, including 66 towns that previously had none.[1] The boom in age restricted active adult housing has occurred since 2000. It is largely an eastern and central Massachusetts phenomenon, with development concentrated between Route 128 and the 495 corridor, including towns west of 495, and in the central Massachusetts communities surrounding, and including, Worcester. For the most part, though, it is a suburban trend.

- In addition to these 24,000 units of age restricted active adult housing, there are thousands of other housing units, existing or planned, that are also vying for a share of the diverse seniors market. These include more than 4,000 independent living and 11,000 assisted living residences; 2,000 units of age restricted manufactured housing, many of which are located in communities that offer the same types of amenities as conventional active adult housing; more than 2,000 age targeted, but not restricted, housing units; and thousands of high end rental and condominium units in and around Boston. At least 7,000 units of 55+ housing have recently been built, or are in the pipeline, in neighboring New Hampshire, Maine, Rhode Island and Connecticut, many with lower selling prices than similar Massachusetts units.

- For the most part, the first generation of active adult housing in Massachusetts has been very successful. It has provided a type of housing for which there was proven demand, and it has been well received by residents who might otherwise have left the state. Developments generally have been well-conceived and well-executed, and they have enjoyed considerable market success. This is true across price points, project size and location.

- The sheer volume of new units coming onto the market in the next 24-36 months means there will be much greater competition going forward. Housing developments that are not well-located, well-designed and well-priced are unlikely to succeed. Even the most attractive units may experience anemic sales if they are the third or fourth entry into an already saturated market. While not all the projects in the pipeline will move forward, the extraordinary number of units proposed, and their concentration, exceeds what is likely to be absorbed in the near term, even under the most optimistic assumptions.

- It is estimated that less than 10 percent of home buyers over the age of 55 purchase in age restricted active adult communities. Among those aged 55-64, the rate is about 12 percent. Even if the share of seniors choosing to purchase such units were to *double* by 2010 – an unlikely prospect that would require one out of four purchasers between the ages of 55-64 to buy a restricted unit – total demand, including resales, would amount to fewer than 3,500 units per year.

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[1] Not all 351 cities and towns were questioned, and some of those that were did not respond to inquiries, so the actual count of existing units is probably higher. On the other hand, not all proposals will come to fruition, so that figure may go down over time.

- While the fiscal impact of *new* housing development on school costs dominates the debate, in most communities increasing school enrollments are the result of generational turnover of the existing housing stock. About 15,000 single family homes are built each year in Massachusetts, yet more than 4 times that number of existing homes change hands yearly. Increasingly, the sale is from an older household to a younger one, often with children to educate. This is the reason many slow growth communities, especially those with strong school systems, have experienced sharp increases in their school age populations. Even in high growth towns, turnover generates more new families with school age children than new construction does.

- The proliferation of age restricted housing developments raises important public policy issues, including: the risk of overbuilding; the fact that the development is coming, in many communities, at the expense of housing for young families and workers; the long term impact of high concentrations of age restricted housing on the demand for, and support of, municipal services; and the question of how enduring the 55 and over active adult market will be once the baby boom bubble's housing needs change.

  For these reasons, state policy makers, local officials and the home building industry should be carefully monitoring sales and inventory, the amount of age restricted housing that is being permitted, and the types of zoning and land use concessions that are being used to promote its growth.

Legal Basis

- Discrimination in the sale, rental and financing of housing has been prohibited for many years under federal and Massachusetts state law, and families with children are among the protected classes against which it is illegal to discriminate. Both the federal and state statutes, however, exempt broadly defined "housing for older persons" from the prohibition against excluding children and younger people.

- A project sponsor may "age restrict" a housing development simply by electing to do so and filling out the necessary paperwork, which need not be submitted to anyone, in accordance with HUD requirements. In such "housing for older persons" the law permits, but does not require, an absolute ban of children under age 18 (or any other age determined to be appropriate for the property). State and local laws may be more restrictive than the federal statute, but not less.

- The Massachusetts law requires age restricted projects to be on sites of 5 acres or more if they do not qualify under a state or federal program. The question of what constitutes state-aided or federally-aided housing for the elderly is one aspect of the state law that has generated considerable confusion.

- Most age restricted active adult housing in Massachusetts requires that at least one resident in each unit be at least 55 years of age, and most prohibit children under the age of 18 from being permanent residents.

Demand Factors

- Five trends are fueling the demand for active adult housing in Massachusetts: 1.) the growth of the seniors market in general; 2.) the increased affluence of the youngest seniors; 3.) the substantial equity built up by long term homeowners; 4.) the changing needs, tastes and lifestyles of an aging population, particularly the baby boom generation; and 5.) the limited range of housing options available to this segment in many Massachusetts communities.

- Two sets of seniors make up the market for this type of age restricted housing. The first are young seniors,[2] aged 55-64 (the leading edge of the baby boomers are now 55-59), and the second is older homeowners (the 65-74 year age group). In just the next 5 years, the number of Massachusetts households between the ages of 55-69 will increase by 16 percent. The number of those with incomes greater than $150,000 is expected to grow by more than 113 percent. This represents an increase of more than 75,000 high income households, many of whom also have substantial equity in their current home. The number with incomes between $100,000-150,000 will increase by 28,000. This is the primary market the active adult housing producers are trying to capture.

- The state's older seniors are not as well off, although many also have substantial equity in their homes. In two-thirds of Massachusetts cities and towns, over half of all homeowners aged 65 and over are low income. The recent run up in home values has created substantial wealth for long term residents, but many remain cash-strapped as real estate taxes and insurance premiums, reflecting the appreciated value of their home, and increased energy costs consume more of their fixed income. Some of these households may also be drawn to the new age restricted units, but they move at a lower rate than younger seniors and may opt for a more supportive form of housing when they do move. Local officials frequently assume that encouraging age restricted housing will benefit the entire spectrum of seniors, but this is rarely the case.

- As people age, they often prefer or require housing that is on a single-level, has a more accessible layout, is easier to maintain, and/or has more or different amenities than their existing home. Even those with no special need for services or adaptations may choose to move into a newer, more efficient or more functional unit. Many of the state's aging homeowners, however, live in suburban communities with very homogeneous housing stocks. This makes it difficult for those who wish to remain, but in housing that better meets their current needs, desires or budget, to find suitable alternatives.

Supply Side Trends

- Those involved in the production and marketing of active adult housing know that many seniors willingly move once after age 55 but hope, thereafter, to age in place. The industry is promoting *lifestyle* to this segment: relatively carefree living that allows for

[2] The National Association of Home Builders and many other trade organizations consider age 50 the low end of the seniors' market.

travel, recreation or other pursuits, in a secure setting that will enable the householder to age in place comfortably. They are working hard to convince Massachusetts homeowners that they do not need to leave the state to find this type of housing.

- The diversity of the age restricted offerings is striking. Prices range from under $200,000 to well over $700,000. As is true in other parts of the country, most are in suburban locations. Massachusetts developments tend to be of a smaller scale than they are in many states, but they are typically larger than unrestricted subdivisions being permitted in the same communities. Over 80 percent of the existing developments consist of fewer than 100 units. Half contain fewer than 50 units, and 20 percent have 25 or fewer units. Those in the pipeline are somewhat larger, but these may get negotiated down during the permitting process.

- Because there was little competition prior to 2000, even properties that were not as well positioned managed to sell. Several industry analysts have suggested that the market is becoming saturated in some areas, and they point to lower absorption rates to support this position. It is difficult to get a precise count of unsold inventory because so many developments are phased, and when sales are sluggish, subsequent phases may be postponed. However, unsold inventories of all types of housing are on the increase. Massachusetts now has the largest supply of homes for sale in over 7 years, and some of those who pioneered the age restricted active adult market in eastern Massachusetts are no longer building for it.[3]

- More than 95 percent of the age restricted active adult developments in Massachusetts are homeownership. Of the few rental properties that have been developed, several have already experienced significant challenges attracting age qualified residents able and willing to pay the required rents. At least one has reverted to a successful open occupancy. The design, security and technology features, recreational amenities, and low-maintenance living that are available to suburban homebuyers *only* in age restricted developments are available to renters of any age in most new rental properties. The same is true of new urban condominium developments, few of which have age restrictions.

Tools to Facilitate the Production of Age Restricted Housing

- Age restricted housing is being permitted in locations, and at densities, not otherwise allowed, under a variety of zoning mechanisms. These include the rezoning of specific sites; senior housing districts; clustering or planned unit developments; overlay districts; and, increasingly, the state's affordable housing zoning law, Chapter 40B. In total, more than 70 bylaws and ordinances have been identified that provide for age restricted housing for active adults. (Two dozen others have zoning that permits the construction of elderly housing of some type, including subsidized housing and/or healthcare facilities.)

- The number of municipalities adopting measures to encourage age restricted housing has increased appreciably in the past five years, with more than 30 communities having enacted zoning provisions to facilitate its development. Another 5 or 6 are considering

[3] Massachusetts Association of Realtors

zoning changes in 2005, and a similar number have rezoned sites in response to specific proposals. Others offer incentives under their cluster, or open space, bylaws for 55+ housing.

- The number of 40B proposals for age restricted active adult housing has also increased substantially. Sixty-five communities have approved, or are reviewing, 40B proposals for age restricted developments, or developments with an age restricted component. When the Department of Housing and Community Development (DHCD) first began monitoring the 40B pipeline in 2001, about 14 percent of the proposals were age restricted; that figure has now risen to about 18 percent. Increasingly, age restrictions are being added during the local permitting process. Twenty-three percent of the 2004 Chapter 40B developments (containing more than one third of the units) were age restricted by the end of the local permitting process. Over the past two years, 26 age-restricted developments began construction using 40B and another 59 projects are in the pipeline.

Public Policy Issues

- Much of the 55 and over housing is being developed in towns that have expressed a desire to diversify their housing stock. These same communities are often less willing to diversify if it means accommodating younger households, however, even when their master plans and other public documents call for doing so.

- Many municipal officials have been remarkably forthright in admitting that their reluctance is driven by school-related budgetary concerns. The belief that age restricted housing will be revenue positive, or at least revenue neutral, is the principal reason such development is accorded preferential treatment. The very same housing, unrestricted, is either not allowed at all, or is subject to more stringent requirements, even though there is growing evidence that many who buy age restricted units are buying in spite of, not because of, restrictions that may limit their ability to sell at a future date.

- The combination of *explicit and generous incentives* in zoning for age restricted development and the *implied preference* for such units by local officials has effectively shut down the pipeline of conventional subdivisions in a number of communities. This may be desirable from a smart growth perspective, but it will negatively impact the state's economic competitiveness for years to come.

- The increasing use of 40B for age restricted active adult housing has given rise to a special set of issues and challenges. The programs that support or subsidize 40B housing cap the assets a participating homebuyer may have. Requirements vary by program and have changed over time. As a result, there has been considerable confusion, and some income eligible applicants are being disqualified because they exceed the allowable asset limit of the program that funded the development in which they seek to purchase a home. In at least three cases, the towns have waived the age limitation when not enough people applied who were both income and age qualified. Another five developments, including one rental, are struggling now to find and qualify residents for the income restricted units.

1. Introduction

With the aging of its 78 million baby boomers (those born between 1946 and 1964), the nation is focusing increased attention on the housing needs and desires of older Americans, needs and desires that are varied and may change two or three times over the course of their lives. The continuum of senior housing options ranges from active adult communities, which provide no medical or support services, to skilled nursing facilities that provide 24-hour nursing care, room and board, and activities for convalescent residents and those with chronic and/or long-term illnesses.[4] In between are senior apartments, independent living developments and assisted living facilities. Continuing care retirement communities (CCRCs) offer a number of options on one campus: independent living, congregate housing, assisted living, and skilled nursing care.

Notwithstanding the growing array of housing options available to seniors in Massachusetts and elsewhere, survey research continues to show that most older Americans would prefer to grow old in their own homes, and a variety of other strategies have been developed to enable them to do that. These include in-home health care and supportive services, home sharing, accessory dwelling units and reverse mortgages. (Brief descriptions of the various senior housing options are presented in **Appendix A**.)

One housing option that has generated considerable attention in Massachusetts and elsewhere is "age restricted active adult housing," developments that offer individual units for sale (or, less frequently in this state, for rent) to financially secure, healthy adults aged 55 or over. Usually offering maintenance-free living in single family homes – detached or clustered – such developments are marketed by a number of different names including active adult, retirement or lifestyle communities, depending on their amenities. Some include extensive recreational amenities, others are strictly no-frills. Prior to 2000, there were very few age restricted active adult developments in Massachusetts. Now, 62 percent of the municipalities in the eastern part of the state[5] have at least one such development existing, under construction or in the planning stages.

The attributes of many of these developments – suburban location, security features, energy efficiency, low maintenance, recreational amenities, etc. – may be equally appealing to younger residents, who often have difficulty finding housing that meets their needs in the high cost Massachusetts market. Federal and state anti-discrimination statutes, however, make it possible to legally exclude them from developments intended for occupancy by people age 55 or older.

[4] The nomenclature of senior housing is in flux. Those who market to seniors prefer the terms "55 or better" and "age-qualified" to "age restricted," and nursing homes are more appropriately described as "skilled nursing facilities."

[5] Suffolk, Middlesex, Norfolk, Essex, Bristol, Plymouth, Worcester, and Barnstable Counties

Statement of Purpose

Citizens Housing and Planning Association (CHAPA) commissioned this study of the state's age restricted market to understand what is driving its explosive growth, and to gauge what, if any, consequences are associated with that growth. It examines the demographic and economic factors that are fueling the demand for active adult housing and the industry's response. It also looks at the role played by local land use regulation and fiscal considerations.

CHAPA does not believe that it is the government's role to dictate to private enterprise what market segment it should serve. However, there are a number of reasons why state and local officials should carefully monitor the amount of age restricted housing they approve. Overbuilding is one concern. More important is that the age restricted housing is coming, in many communities, at the expense of housing for young families and workers. Still unanswered is the question of how enduring the active adult market will be in 15 or 20 years once the baby boom bubble passes through its active years and its housing needs change. Unknown, also, is the long term impact of high concentrations of age restricted housing on the demand for, and support of, municipal services.

Important Note on Terminology: The Department of Housing and Urban Development (HUD) specifically discourages the use of terms such as "adult housing" or "adult community" to describe age restricted housing permitted under the Housing for Older Persons Act. In its implementing regulations, HUD states that the best practice is to refer to such housing as "senior housing" or "a 55 and older" or "retirement" community.[6] *The term "active adult" is used in this report only to distinguish the housing that is its focus from other types of age restricted housing that involve care-giving and/or other support services.*

Growth of Age Restricted Housing in Massachusetts

Age restricted housing is a relatively new trend in Massachusetts and New England,[7] but in recent years the number of offerings, available and in the pipeline, has grown exponentially. Communities across the Commonwealth have passed, or are considering enacting, zoning measures to facilitate the development of age restricted housing. The number of requests for comprehensive permits for age restricted active adult developments under Massachusetts General Law Chapter 40B[8] has also increased dramatically. While demographic trends – the

[6] 24 CFR Part 100, Commentary

[7] There have been assisted living and congregate care facilities as well as some high-end age targeted developments (e.g., golf communities) in New England for a number of years, but the proliferation of age restricted projects in a wider range of size, price and amenity packages is largely a post-2000 phenomenon.

[8] MGL Chapter 40B (Sections 20-23) is a state law that was enacted in 1969 to increase the supply and improve the distribution of housing for low and moderate income families by making it easier to develop affordable housing, especially in communities where local zoning and other restrictions hindered its construction. The law established a streamlined process for qualified developers to use when proposing subsidized housing and provided for a limited override of local regulations that impeded its development. If the local Zoning Boards of Appeals (ZBAs) in communities where less than 10 percent of the total year round housing units qualify as low and moderate subsidized housing denies a comprehensive permit request, or imposes conditions that make a

aging of the baby boomers and the increasing health and longevity of the older population in general – certainly seem to favor senior housing, local land use policies and fiscal considerations play a significant role in driving this interest.

Municipalities are often more receptive to age restricted housing proposals than to proposals for traditional subdivisions or condominium developments, and many have established an explicit preference in their zoning for age restricted housing by providing generous incentives to foster its development. Communities may encourage senior housing for any of a number of reasons, but two reasons are most often cited. The first is the desire to serve the needs of long-time residents looking for housing alternatives that better serve their current needs and budget. The second is the assertion that senior housing projects will be revenue positive or, at least, revenue neutral. With few or no school-age children living in age restricted developments, proponents of this theory contend, the impact on the municipality's school budget is minimal, and the tax yield can be substantial. In addition, they note, many age restricted developments have private roads and utilities that are maintained by a homeowners' association, further reducing the demand on municipal services.

Both assumptions warrant careful scrutiny, but because of the receptivity on the part of local boards and commissions, many developers and homebuilders now believe that adding age restrictions is one way to move their projects through the often tortuous permitting process. This assumption applies as well to projects being proposed under Chapter 40B.

Organization of Report

This report examines the legal basis for age restricted housing, the demographic forces fueling its growth, the supply-side trends, the existing inventory and pipeline, and the policy implications. It focuses specifically on the age restricted active adult housing market in Massachusetts, but it also provides information, to the extent available, on other housing options under the broad umbrella of senior housing. In addition to Key Findings and this Introduction (Section One), the report is organized as follows:

- **Legal Basis for Age Restricted Housing** – Section Two lays out the legal basis that allows developers and landlords to exclude younger residents from projects intended to house people age 55 or older, including the history and ongoing controversy surrounding these laws.

- **Factors Influencing Demand** – Section Three provides a brief overview of the factors that influence the market, including shifting demographics, economic and lifestyle considerations and supply constraints.

- **Supply Side Trends** – Section Four discusses the extraordinary growth in the supply of age restricted housing in Massachusetts – existing, under construction, planned – and their characteristics (tenure, price, amenities/services).

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project uneconomic, the developer may appeal to the state Housing Appeals Committee for review of the local action.

- **Tools Used to Facilitate Age Restricted Development** – Section Five takes a closer look at the tools communities have used to permit age restricted housing, including zoning bylaws/ordinances and the comprehensive permit provisions of MGL Chapter 40B.

- **Market Issues** – Section Six offers a preliminary assessment of market acceptance and demand. In particular, it addresses issues that have arisen in age restricted housing permitted under Chapter 40B, developments with an affordability requirement.

- **Emerging Trends and Public Policy Considerations –** Section Seven takes a look at what is happening in some other states and concludes with a recap of the public policy issues raised by the rapid growth in age restricted active adult housing.

The report also includes several appendices, which municipalities and developers may find helpful as they evaluate the relative need for age restricted housing in a particular market.

A. Housing Options for Massachusetts' Aging Population
Glossary of the various housing options available to seniors as they age, and/or as their requirements or desires change

B. Key Sections of Fair Housing Act and MGL Chapter 151B
Provides the specific references in federal and state laws that exempt housing for older persons from the anti-discrimination protections accorded residents in other types of housing and housing transactions. Appendix B also includes the revised sections of 24 CFR Part 100, Subpart E, the implementing regulation for the Housing for Older Persons Act, which describes the requirements governing policies, procedures and verifications for developments claiming the "55 or older" exemption.

C. Community Demographics
Key demographics for each of the state's 351 cities and towns to help policy makers put the relative need of seniors in context, and assist in sizing the potential for the active adult market segment. Includes indicators of housing stock diversity, age and size of households, changes in school age population, new housing construction, turnover within the existing stock, housing problems, and tax increases.

D. National Association of Homebuilders 2003 Survey on Senior Housing: Key Findings

E. Communities with Age restricted Zoning Bylaws or Ordinances[9]

F. Stakeholder Comments

[9] In Massachusetts, zoning regulations are called bylaws in towns and ordinances in cities. The terms are used interchangeably in this report.

2. Legal Basis for Age Restricted Housing

In 2001, the leading edge of the baby boom generation turned 55, an important milestone because that is the age at which one becomes eligible to live in a community that can legally bar younger people from occupancy. This section describes the evolution of this broad exemption from federal and state fair housing laws.

Background

Discrimination in the sale, rental and financing of housing has been outlawed for more than 35 years in the United States. The basis for this prohibition is the federal Fair Housing Act (FHA).[10] Enacted as Title VIII of the Civil Rights Act of 1968, the Fair Housing Act was designed to eliminate discrimination in housing based upon an individual's race, color, religion, and national origin. The Act was amended in 1974 to prohibit discrimination based on sex and again in 1988 to include the prohibition of discrimination based on familial status or handicap. Familial status refers to households with a child or children under the age of 18 or a person who is pregnant or in the process of securing legal custody of a child under 18.

These seven categories are considered "protected classes" under federal law, and the Fair Housing Act broadly prohibits the refusal to sell, rent, negotiate the sale or rental, or other acts that "make unavailable or deny" housing to a person on these bases. It specifically prohibits making statements indicating preferences or discriminating in terms, conditions, privileges, services, or facilities.[11] The Department of Housing and Urban Development (HUD) regulations implementing the Housing for Older Persons Act can be found at 24CFR Parts 100-125.

Massachusetts law (MGL Chapter 151B) further extends the bases for prohibition against discrimination to include sexual orientation, marital status, ancestry, veteran status, children, and age. It also prohibits discrimination against families receiving public assistance or rental subsides, or because of any requirement of these programs. Both federal and state statutes, however, exempt broadly defined "housing for older persons" from the prohibition against excluding children and younger people.

Evolution of Exemption for Housing for Older Persons

Congress added familial status to the Fair Housing Act in response to well-documented reports of discrimination against families with children in the rental market. The 1988 amendment prohibiting housing discrimination against children was added only after a

[10] There are a number of other sources of protection against discrimination in housing including the Civil Rights Act of 1866; Title VI of the Civil Rights Act of 1964; the Americans with Disabilities Act; the Equal Credit Opportunity, Community Reinvestment and Home Mortgage Disclosure Acts; the 5th, 13th and 14th amendments to the Constitution; various Presidential Executive Orders; and state constitutions, statutes and local ordinances.

[11] 42 USC S 3604 (b) and (c)

contentious Congressional debate.[12] Advocates for senior citizens argued that some housing should be reserved to accommodate older persons' special needs and preferences for an age-homogenous environment, while children's advocates sought to avoid a broad exemption that would enable property owners to circumvent the law's purpose. The House Committee report that accompanied the Fair Housing Amendments Act of 1988 acknowledged both the widespread problem of discrimination against families with children and the desire of senior citizens to live in environments tailored to their specific needs:

> In many parts of the country families with children are refused housing despite their ability to pay for it. Although 16 states have recognized this problem and have proscribed this type of discrimination to a certain extent, many of these state laws are not effective….[This] bill specifically exempts housing for older persons. The Committee recognizes that some older Americans have chosen to live together with fellow senior citizens in retirement type communities. The Committee appreciates the interest and expectation these individuals have in living in environments tailored to their specific needs.[13]

The resulting compromise legislation allowed an exemption from the familial status protection for "housing for older persons" under three circumstances:

1. the housing was specifically designed for and occupied by elderly persons under a Federal, State or local government program;

2. it was occupied solely by persons who are 62 years of age or older; or

3. it housed at least one person who was 55 years of age or older in at least 80 percent of the occupied units, and adhered to a policy that demonstrates intent to house persons who are 55 or older

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[12] In addition to the exemption for senior housing, there are four other exemptions to the Fair Housing Act:

- A single family house sold or rented by the owner, provided the owner does not own more than three such single family houses at one time and provided also that the sale or rental is not advertised in a discriminatory manner and is done without the services of a real estate agent, broker or sales person.
- Dwelling units or rooms in a building of four or fewer units, provided the owner of the building occupies one of the units as his residence
- A dwelling owned or operated by a religious organization, or by a nonprofit organization owned or controlled by a religious organization which limits or gives preference in the sale, rental or occupancy to persons of the same religion, provided membership in the religion is not restricted on the basis of race, color or national origin.
- Lodging owned or operated by a private club as an incident to its primary purpose and not operated for a commercial purpose. Club members may be given preference, or occupancy may be limited to members, provided club membership is open to all without regard to race, color, religion, etc.

[13] H.R. Rep. No. 100-711, 100th Congress, 2nd Session 19, 21 (1988), reprinted in *Report for Congress, The Fair Housing Act: A Legal Overview*, by Jody Feder, Legislative Attorney, American Law Division, Congressional Research Service, May 6, 2003

This third basis for exemption was the one most frequently relied upon by landlords and developers because of its greater flexibility and lower age limit. However, to qualify under it, housing had to provide "significant facilities and services specifically designed to meet the physical or social needs of older persons." The Department of Housing and Urban Development (HUD) was charged with promulgating regulations that defined what qualified as "significant facilities and services," but the process was fraught with controversy. After various iterations of proposed regulations, and a series of lawsuits, the legal status of many properties remained in doubt.

Federal Framework: The Housing for Older Persons Act

In 1995, Congress passed a remedial amendment to clarify the 1988 law and simplify the process for qualifying under it. The Housing for Older Persons Act of 1995 ("HOPA") passed overwhelmingly, by a vote of 424 to 5. HOPA amended the requirements for the third exemption as follows:

- at least 80 percent of the occupied units must be occupied by at least one person 55 years or older;
- the community must publish and adhere to policies and procedures that demonstrate intent to comply; and
- the community must comply with HUD rules for verification of occupancy

The other two bases for exemption remained unchanged. HOPA also established a "good faith reliance" immunity from monetary damages. This protects those who run afoul of the law if they believed, in good faith, that the 55 and older exemption applied to a particular property.[14]

In effect, HOPA allows a project sponsor to age restrict a housing development simply by electing to do so and filling out the necessary paperwork in accordance with HUD requirements. In such housing the federal law permits, but does not require, an absolute ban of children under age 18 (or any other age determined to be appropriate for the property).

The final rule implementing HOPA was published in the Federal Register on April 2, 1999. The specific policies, procedures and verification requirements are detailed in **Appendix B**. Public officials, developers and anyone contemplating the purchase of a unit in an age restricted development should be aware that state and local laws and permitting requirements and rules the developers themselves establish *may be more restrictive* than the HUD rules. For example, they may require that all units, not just 80 percent be age restricted, or that all occupants of a unit be 55 or over.

Exemption from State Anti-Discrimination Law

[14] 42 USC Section 3607 (b) (2) (C)

Massachusetts also has a law that prohibits discrimination in the sale, leasing and financing of housing. Section 4(6) of MGL Chapter 151B, the Commonwealth's primary civil rights statute regarding discrimination in employment, housing, credit and mortgage lending, extends the bases for prohibition against discrimination to include – in addition to the federal classes – sexual orientation, marital status, ancestry, veteran status, children, and age.[15] It also prohibits discrimination against families receiving public assistance or rental subsides, or because of any requirement of these programs. The state statute, like the federal law, allows an exemption to the prohibition against age-based discrimination, but it is more restrictive. Exemptions are made for:

- state-aided or federally-aided housing developments for the elderly;
- housing developments assisted under the federal low income housing tax credit and intended for use as housing for persons 55 years of age or over or 62 years of age or over; and
- communities consisting of either a structure or structures constructed expressly for use as housing for persons 55 years of age or over or 62 years of age or over, on one parcel or on contiguous parcels of land, totaling at least 5 acres in size

The Massachusetts statute does not exempt elderly housing that is built under "local" programs, as does the federal statute, and it defines [unsubsidized] communities as those constructed "expressly for use…by persons 55 years or age or over," not "80 percent" of which "house persons who are 55 or older." It does, however, reference the federal standards, noting that "housing intended for occupancy by persons fifty-five or over and sixty-two or over shall comply with the provisions set forth in 42 USC 3601 et seq. (the federal law).[16] The specific HOPA and MGL Chapter 151B language exempting "55 and over" housing is also included in **Appendix B**.

Legal Precedent

The Massachusetts Appeals Court cited both the federal and state laws in its 1994 precedent setting case involving the Town of Northborough.[17] The Town had brought action in Superior Court in 1994 to enforce its building inspector's order that residents of a condominium unit in a retirement community mobile home park, who were in their 30s, leave within 30 days. The Superior Court allowed the motion, and the residents appealed. In affirming the lower court ruling, the Massachusetts Appeals Court held that: (1) the statute prohibiting age discrimination in housing accommodations authorized residential communities for persons

[15] Judy Levinson, attorney with the Office of the Massachusetts Attorney General notes that the federal statute provides an exemption from the prohibition against discrimination based on familial status while the state law provides an exemption based on age (MGL Chapter 151B, Section 4, subsection 6, as well as source of income and familial status, Section 4, subsections 10 and 11)

[16] MGL Chapter 151B, Section 4, subsection 6

[17] *Town of Northborough v. Steven E. Collins* (38 Mass. App. Ct., No. 94-P-1034)

over 55 years of age, even though the local zoning bylaw required that such communities be on site of at least 30 acres, while state required "at least five acres," and (2) the Fair Housing Act's prohibitions against familial status discrimination did not prohibit zoning bylaw authorizing clusters of homes for persons 55 years of age or over.[18]

Review and Enforcement

In Massachusetts, all zoning bylaws and amendments must be reviewed and approved by the Office of the Attorney General before they become law,[19] and that office has cited MGL Chapter 151B as the governing statute, looking for either the funding or five acre minimum as the legal criterion. The Attorney General's Office does not maintain a listing of towns with zoning provisions specifically for age restricted housing for active, independent people aged 55 or over and identifying those that do is cumbersome and time consuming. The bylaws go by many different names (e.g., Adult Retirement Village, Senior Residence, Independent Senior Housing, Senior Village Overlay) and often cover subsidized elderly housing, congregate housing, assisted living and skilled nursing facilities in addition to – in some cases, instead of – the type of age restricted active adult housing that is now proliferating across the state.

In its review of at least four age restricted bylaws – those enacted by Stow, Millis, Ashland and Hubbardston – the Attorney General's Office cautioned the towns to apply their new regulations in a manner consistent with federal law, but none has been disapproved.[20] A discussion of the zoning mechanisms under which housing restricted to persons aged 55 and over are being permitted, all of which have withstood the scrutiny of the Attorney General's Office, appears in Section 5.

HUD is the federal agency that enforces the federal Fair Housing Act, including the 1988 amendments and HOPA, and the Massachusetts Commission Against Discrimination (MCAD) fulfills that role for the Massachusetts statutes. Any person who thinks he or she has been injured as a result of discrimination may fill out a Housing Discrimination Complaint form with either agency, by phone, in writing or on line (HUD only), within one year of an alleged violation. MCAD reports that it has not received any complaints of discrimination based on familial status or age (householder under age 55) against any new, age restricted communities during the past four years, the period for which we requested verification. HUD's New England Office of Fair Housing and Equal Opportunity, which would refer cases reported to it to MCAD, reports that most of the calls it receives concerning age restricted

[18] Ibid.

[19] The Attorney General's Office reviews zoning bylaws enacted by Massachusetts towns; it does not review zoning ordinances enacted by the Commonwealth's cities.

[20] MAPC Guidance on Senior Residential Communities quotes the AG's 9/25/98 letter to the Town of Ashland, following his review of that town's Elderly Residential District bylaw, which did not specify the five-acre minimum. The letter cautions Ashland to observe the five-acre minimum in practice to enjoy the exemption provided by MGL Ch. 151, Section 4(6).

active adult housing are informational requests by attorneys for guidance on complying with the technical aspects of the law (e.g., minimum lot size).[21]

Administrative Rulings Relating to Age Restricted Housing

One aspect of the "housing for older persons" exemption under the federal and state laws that has generated considerable confusion in Massachusetts is the question of what constitutes state-aided or federally-aided housing for the elderly. Developments that meet this standard are permitted on sites of less than five acres. Those that do not, must meet the higher standard of being constructed "expressly for use as housing for persons 55 years of age or over on one parcel…or contiguous parcels…totaling at least five acres." Local officials, especially members of the professional planning community, have repeatedly sought clarification concerning what qualifies as "subsidized" housing for older persons, exempt from the five-acre minimum, and what is subject to that standard. In the past 5 years, at least 5 communities have successfully petitioned the Legislature to waive this request, and a bill was filed in the Legislature in 2005, at the initiation of the Home Builders Association of Massachusetts, to eliminate this restriction.

MassHousing has taken the position that elderly housing, as defined in the agency's enabling statute, encompasses housing for "older persons" (individuals older than 55 years of age), meeting the requirements of the federal fair housing laws. The agency has determined, therefore, that a MassHousing-financed 40B project – with age restrictions in compliance with federal fair housing laws – would constitute a state-aided housing development for the elderly, not subject to the five-acre minimum lot size requirement. Similarly, DHCD has expressed the opinion that housing financed under the Federal Home Loan Bank of Boston's New England Fund (NEF) Program, for which MassHousing acts as project administrator, is also elderly housing under Chapter 151B. Both DHCD and MassHousing acknowledge, however, that the final interpretation of what constitutes state-aided or federally-aided housing developments for the elderly under MGL Chapter 151B is ultimately a question for the Massachusetts Commission Against Discrimination (MCAD) or the courts.[22]

Compliance

Marketing and Record Keeping Notwithstanding HUD's guidance to the contrary, a number of developments approved as housing for older persons fail to disclose that in their marketing, advertising themselves only as "active adult" or "active adult lifestyle" communities, without

[21] Elizabeth Forman, Massachusetts Commission Against Discrimination and William Howell, New England Office of Fair Housing and Equal Opportunity. Mr. Howell reported that from time to time HUD has received "familial status" complaints from people who have been denied housing in older age restricted mobile home parks, but that these communities typically qualify for the senior housing exemption under HOPA. Nationally, a preponderance of familial status cases against age restricted communities involve older mobile home parks, which often represent the lowest cost housing in a community.

[22] *And You Thought You Were Done When You Issued the Permit: Everything You Always Wanted to Know About MassHousing's Post-Permit Implementation of the New England Fund Guidelines…,"* Robert Ruzzo, Deputy Director, and Phyllis Zinicola, Staff Attorney, MassHousing, January 2005.

explicitly stating that occupancy is restricted to households where at least one member is 55+. In common usage, the term "active adult" community has come to *imply* both age restrictions and the barring of children. The website of industry giant Del Webb, the company that originated the concept with the development of Sun City in 1960, goes so far as to define "active adult community" as "an age restricted community that typically requires at least one resident be age 55 or better and restricts anyone under 19 from being a permanent resident."[23] Nonetheless, HUD recommends that advertising include such terms as "senior housing" or "a 55 and older community" or "retirement community."

Age restricted developments are also required to publish and adhere to policies and procedures that demonstrate their intent to operate as housing for persons 55 years of age or older, and to verify the age of occupants at least once every two years. Since there is no requirement that such documentation be submitted to any monitoring agency, or that the published policies be made available to the public, compliance with this aspect of the law is difficult to ascertain and was not part of this study. While these are not the marketing materials most real estate agents would be expected to lead with, there is no evidence to suggest that the developments being approved as age restricted active adult housing in Massachusetts are not entitled to the HOPA exemption. Those purchasing in age restricted communities, for whom the absence of children and younger adults is an important consideration, should be aware that a development can lose its HOPA exemption if it fails to meet the 80 percent occupancy threshold. Loss of the HOPA exemption would clear the way for open occupancy.

One final area that warrants close monitoring is the terms and conditions of local permits, to ensure that they are consistent with the fair housing laws and that they do not conflict with the development's master deed or other condominium documents.

Disparate Impact The larger issue – beyond the scope of this study, but raised by fair housing advocates – is not whether individual age restricted developments are in violation of fair housing laws, but whether local land use policies are having a disparate impact on families with children or other protected classes (e.g. racial minorities). In the case of municipalities that are permitting multiple age restricted developments under preferential zoning policies, while restricting comparable unrestricted housing, the question is whether they are exhibiting, or continuing, a pattern or practice of behavior that disadvantages one or more protected classes.

[23] http://www.delwebb.com/Lifestyle/Default.aspx

3. Factors Influencing Demand

The booming market in age restricted active adult housing is the result of a confluence of factors: favorable demographics and economic considerations on the demand side, the aggressive promotion by home builders and related industries on the supply side, and local land use practices and fiscal policies. This section takes a closer look at the factors influencing the demand for active adult housing. Section 4 examines the market response (supply) and Section 5, the rules of the game (zoning and local regulations).

Five trends are fueling the demand for active adult housing: 1.) the growth of the seniors market in general; 2.) the increased affluence of the youngest seniors; 3.) the substantial equity built up by long term homeowners; 4.) the changing needs, tastes and lifestyles of an aging population, particularly the baby boom generation; and 5.) the limited range of housing options available to this segment in the suburban communities where most of them live.

Growth of the Senior Market Segment

The number of Massachusetts residents over the age of 55 is expected to increase by more than 50 percent between 2000 and 2020. The oldest of the state's 1.87 million baby boomers turned 55 in 2001, precipitating a demographic shift which will exert tremendous influence on local housing markets for years to come. The state will go from having less than 14% of its population over the age of 65 to more than 18%. Some of this growth may come from in-migration, as parents of Massachusetts residents, or those who had followed jobs to other parts of the country, move to be closer to their families or return to their Bay State roots. In general, though, Massachusetts is a net exporter of households across age groups and the growth of the state's senior population will be attributable to the aging of its existing residents.[24]

The graphs depicted in **Figure 3.1** illustrate the aging of the baby boom generation from 1960 to 2020. They show that what demographers used to call the age-sex pyramid is becoming an age-sex rectangle as the baby boom generation enters their senior years and today's elders live longer. Massachusetts already had a larger share of elderly and baby boomers than the nation as a whole (see **Figure 3.2**), and between 2000 and 2020, the number of residents aged 55 and over is expected to swell by nearly 715,000.

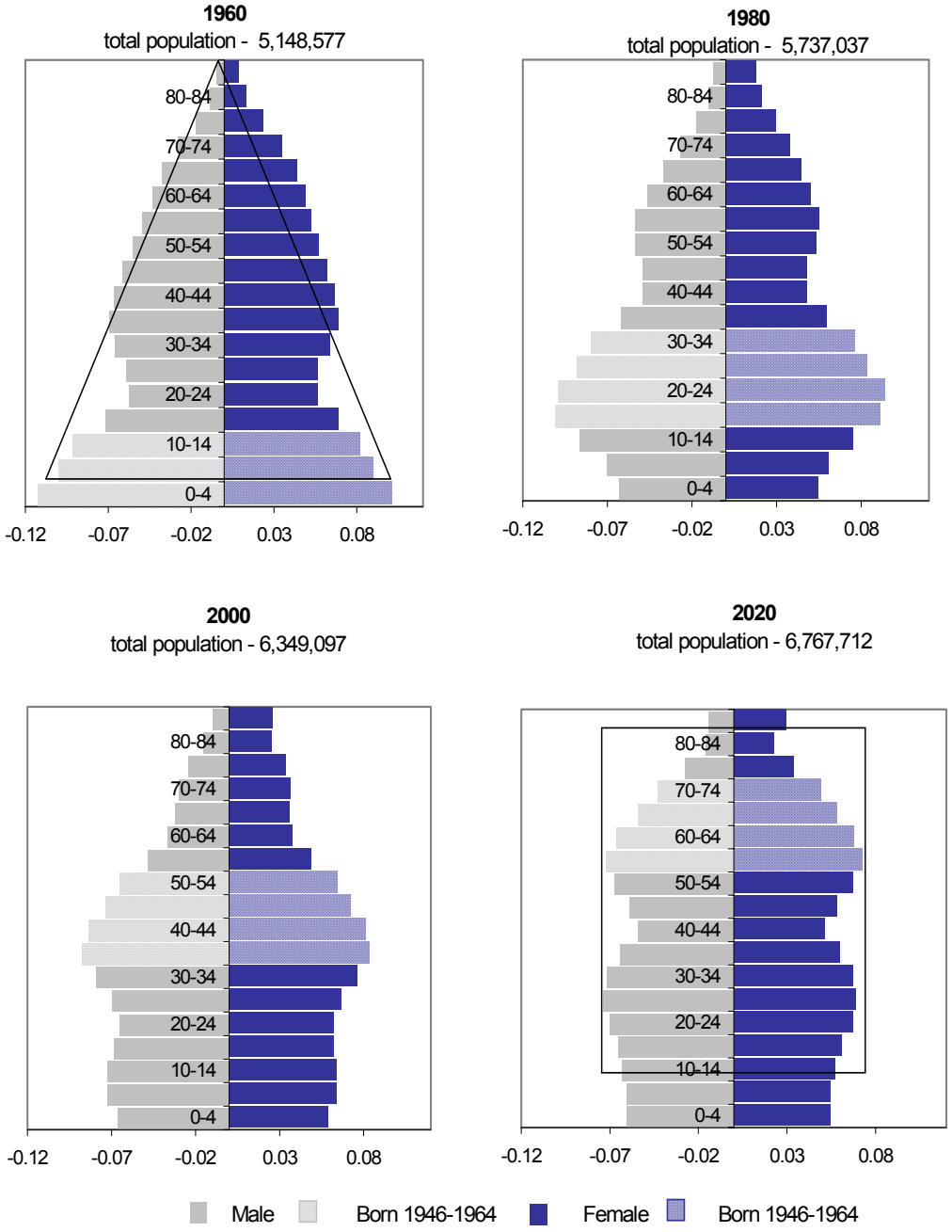
The greatest growth in the 55–64 year age group, the key demographic targeted by developers and marketers of active adult housing, is occurring right now. Between 2000 and 2010, this age group is projected to increase by nearly 38 percent. **Figure 3.3** portrays this explosive growth. While the number of households in the 55-64 age group will continue to increase through 2020, the rate of growth is greatest right now. **Table 3.1** documents the population changes expected between 2000 and 2009 by age group. It shows the greatest growth among 55-64 year olds. The 55-59 cohort, those born between 1950 and 1954, is expected to

[24] The *proportion* of seniors in the population will rise, not only because of the aging of the baby boomers but also because of continued out-migration of younger households.

increase by 35.5 percent. The 60-64 cohort, representing those born between 1945 and 1949, will grow by nearly 41 percent.

Figure 3.1

Massachusetts' Shifting Population Profile



Source: U.S. Census Bureau, 1960-2000 Decennial Census; 2020 Census Bureau projection

Figure 3.2

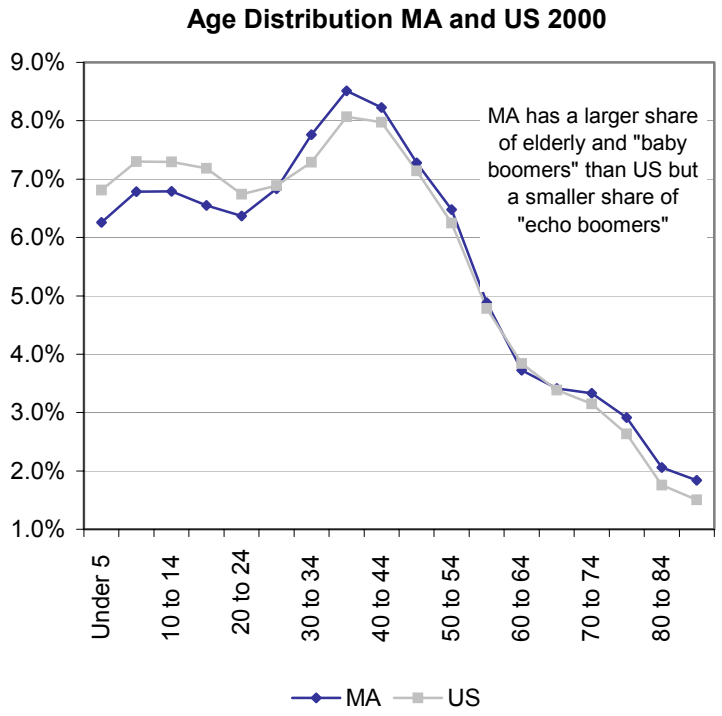


Figure 3.3

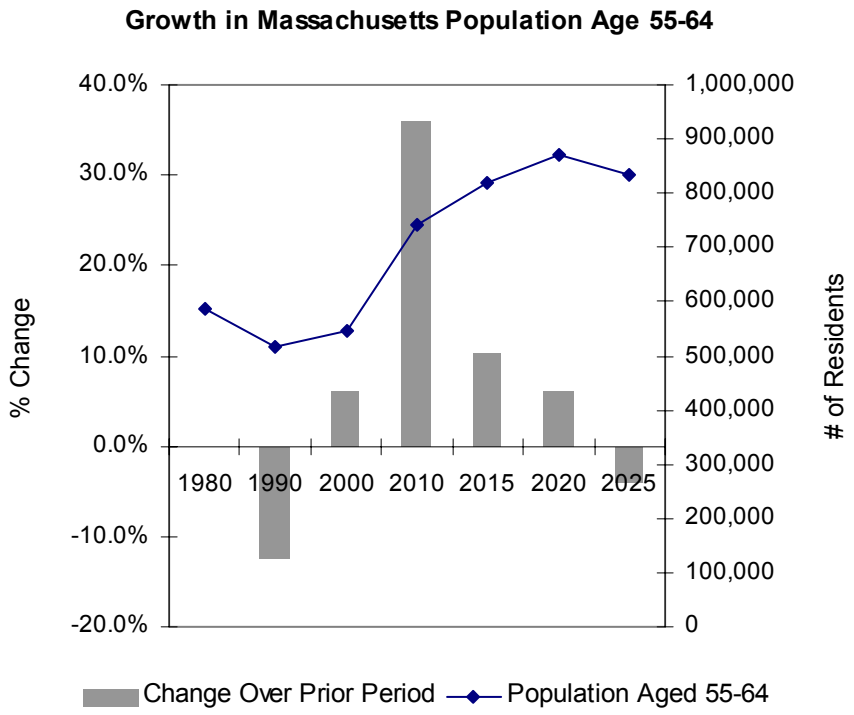


Table 3.1

Massachusetts 55+ Population by Age									
Population Segment	**Census 2000**	**Estimate 2004**	**Projection 2009**	**2000-2004 Change**		**2004-2009 Change**		**2000-2009 Change**	
				#	**%**	**#**	**%**	**#**	**%**
Total Population	6,349,097	6,448,526	6,572,355	99,429	1.6%	123,829	1.9%	223,258	3.5%
Total 55+	1,406,569	1,507,874	1,642,353	101,305	7.2%	134,479	8.9%	235,784	16.8%
% of total pop	22.1%	23.5%	25.0%						
55 - 59	310,002	363,730	419,910	53,728	17.3%	56,180	15.4%	**109,908**	**35.5%**
% of total pop	4.90%	5.60%	6.40%						
60 - 64	236,405	277,894	332,545	41,489	17.5%	54,651	19.7%	**96,140**	**40.7%**
% of total pop	3.70%	4.30%	5.10%						
65 - 69	216,498	216,261	242,834	-237	-0.1%	26,573	12.3%	26,336	12.2%
% of total pop	3.40%	3.40%	3.70%						
70 - 74	211,332	198,127	184,362	-13,205	-6.2%	-13,765	-6.9%	-26,970	-12.8%
% of total pop	3.30%	3.10%	2.80%						
75 - 79	184,941	178,750	166,626	-6,191	-3.3%	-12,124	-6.8%	-18,315	-9.9%
% of total pop	2.90%	2.80%	2.50%						
80 - 84	130,699	140,090	143,319	9,391	7.2%	3,229	2.3%	12,620	9.7%
% of total pop	2.10%	2.20%	2.20%						
85+	116,692	133,022	152,757	16,330	14.0%	19,735	14.8%	36,065	30.9%
% of total pop	1.80%	2.10%	2.30%						

Source: U.S. Census, 2000 Census of Population and Housing , ESRI BIS forecasts, 2004 and 2009

Data Notes: Detail may not sum to totals due to rounding. July 2004 population estimates for Massachusetts, the most recent official figures from the Census Bureau, were released at year end 2004. Breakout by age is not yet availabl but total population was estimated to be 6,416,505, less than 0.5% below the estimates used in this report.

Increasing Affluence

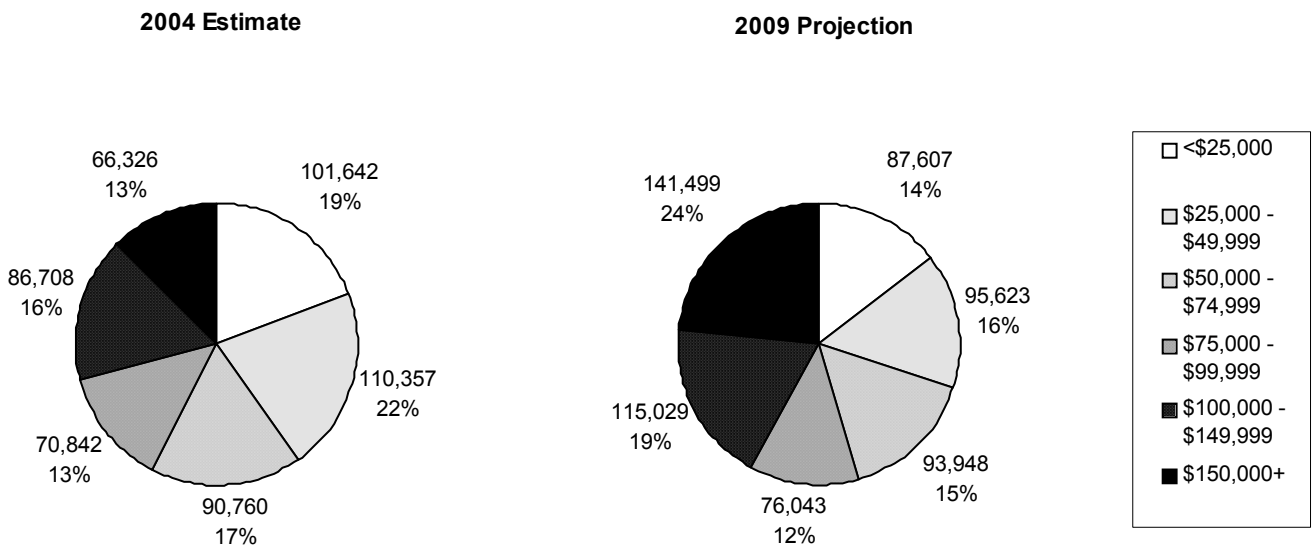
Those entering their senior years today are likely to live longer and be healthier and wealthier than their parents or grandparents. If they have owned a home in Massachusetts, they have probably amassed substantial equity that can be used to finance their next move and/or contribute to supporting their retirement lifestyle. (Sixty-four percent of the state's homeowners aged 55 or over have owned their homes for more than 20 years; 43 percent have owned them for more than 30 years.)

Between 2004 and 2009, as the overall number of households in the 55-69 year age group in Massachusetts is expected to increase by 16 percent, the number of those with incomes greater than $150,000 is projected to grow by more than 113 percent. This represents an increase of more than 75,000 high income households, many of whom also have substantial equity in an existing home. The number of households with incomes between $100,000-150,000 will increase by 28,000. These households represent the primary market the active adult housing industry is trying to capture. **Figure 3.4** illustrates the projected growth of this important market segment.

While data are not available on how many of those purchasing units in age restricted active adult communities in Massachusetts have a second home elsewhere, anecdotal evidence suggests that a fair number do spend at least part of the year out of state. Real estate and marketing professionals stress that the security features and maintenance free aspects of the active adult developments are strong selling points for those looking to maintain a residence in Massachusetts, but who spend the winters in warmer climates.

The state's older seniors represent an important market as well, but not necessarily for active adult housing. They are not as well off financially as the baby boom generation, but nearly two thirds of them own their homes. The recent run up in property values has created substantial wealth for them also. Many, however, remain cash strapped as real estate taxes and insurance premiums, reflecting the appreciated value of their home, and increased energy costs consume more of their fixed income.

Figure 3.4 Income Distribution of Households Aged 55-69



Source: ESRI BIS forecasts for 2004 and 2009

Changing Needs, Tastes, Lifestyles

As people age, they often prefer or require housing that is on a single-level, has a more accessible layout, is easier to maintain both inside and out, costs less, is closer to shopping or other services, or simply has more or different amenities than their existing home. Even those with no special need for services or adaptations may choose to move into a newer, more efficient or more functional unit. (Three-quarters of the state's homeowners aged 55 or over live in homes that were built more than 30 years ago.)

Real estate professionals who cater to the active adult market report that, consistent with its purchasing habits in other areas, this segment buys what it wants, not merely what it needs. Their decision to move, and the housing choices they make, is likely to reflect a desire for a change of lifestyle. If job, family, health or weather considerations do not compel them to move out of state, that change might be accommodated close to their current home if attractive housing alternatives are available. Nationally, 75 percent of movers in the 55-64 year age bracket stay in the same state; half remain in the same county.[25] Until recently, though, many Massachusetts communities offered few alternatives to detached single family homes on large lots and/or small, older apartments. The limited new production was geared to trade-up buyers, typically families with children. This was especially true in suburban areas where two thirds of all homeowners aged 55-74 live.

Limited Housing Alternatives

Detached single family homes represent more than 80 percent of the available housing in more than half of all Massachusetts' communities. Multi-family rental units account for less than 10 percent of the housing in over 70 percent of the state's municipalities. Most of the rental stock that does exist in suburban and rural areas was built in the 1960s and 1970s, and is now more than 30 years old. As recently as 2003, 40 percent of the state's communities offered few (less than 50) or no condominium units as an alternative housing type. This lack of diversity affects, not only seniors, but also younger families, smaller households, individuals and families with special needs, and those with lower incomes.

Nearly all of the 29 Planned Production Plans that have been approved by the Massachusetts Department of Housing and Community Development (DHCD) identify the need for greater housing options for seniors *and* young families. Most describe housing affordability as a barrier to entry for young families and insufficient housing alternatives for seniors as their primary unmet housing needs. Other municipal documents – 418 certifications, master plans, housing strategies, etc. – underscore these concerns. Yet this study found that most locally-initiated efforts have focused entirely on expanding housing opportunities for seniors. The production of affordable family housing, if it takes place at all, is initiated by an "outside" developer and often requires the use of Chapter 40B.

Appendix C provides a number of key demographics for each of the state's 351 cities and towns that may help policy makers put the relative need of seniors in context, and assist in sizing the potential for the active adult market segment. It includes indicators of housing stock diversity, age and size of households, changes in school age population, new housing construction, turnover within the existing stock, housing problems, and tax increases.

[25] Paul Emrath, "Age Restricted Communities," *Housing Economics*, August 2002

Translating Demographics Into Demand

The combination of the compelling demographics, increasing affluence of younger seniors, high home values, limited housing alternatives, and changing needs and lifestyles makes it easy to overstate the potential for age restricted active adult housing. Reinforcing this impression is a steady barrage of advertising from industry participants intent on growing their share of the fastest growing segment of the housing market. But the seniors market is exceedingly diverse, and demand is not determined simply by household growth and income. Personal considerations such as health, employment, family ties, gender, and marital status are the principal drivers.

Older households (55+) move at a much lower rate than younger ones, and those who do move, have an increasing number of options available to them. Within the large and growing seniors market, the demand for active adult communities is more limited, and for age restricted active adult communities, it is more limited still. Nearly one-third of all seniors rent, and most tenants do not have the financial resources required to purchase a new home, even if they have the desire to do so. Among the 55+ homeowners, 40 percent are at least 75 years old, the age group least inclined to move. While movers aged 75 and over are more likely than younger seniors to move into age restricted housing when they do move, they tend to opt for independent or assisted living. Six percent of the households headed by someone between the ages of 55 and 74 have at least one member with a disability[26] that limits their self-care and mobility, making them less apt to purchase in an active adult community.

Among those who do choose to move into age restricted active adult housing, some will migrate to other areas, to be closer to family or for a change of climate, or simply a change of pace. There is growing evidence that it is the housing and lifestyle amenities of active adult communities that empty-nesters and retirees find appealing, not the age restrictions. In fact, several of those interviewed for this report indicated that they purchased their unit in spite of, not because of, the restrictions.

National Trends Estimates of the number of 55+ homebuyers who will purchase in age restricted developments range from 8% to 14%.[27] Until recently, information about senior housing in general, and age restricted housing in particular, was fragmentary and largely anecdotal. Much of the published data are generated by the home builders themselves or affiliated marketing and trade organizations with an interest in influencing the market or promoting a particular segment. In 2001, for the first time, the U.S. Census Bureau's American Housing Survey (AHS) asked respondents aged 55 and over (called seniors) if the

[26] U.S. Census Bureau special tabulations quoted in the *Massachusetts 2005-2009 Consolidate Plan.*

[27] ERA Real Estate's 2004 national online survey of "over 50" potential homebuyers found that 8 percent of respondents who were considering a move in the next five years indicated that they might consider purchasing in an age restricted community. The 2001 American Housing Survey reported that 13.6 percent of seniors (55+) who purchased a home in the preceding 12 months bought in an age restricted community. The AHS figure of 17 percent that is sometimes quoted includes renters as well as home buyers. Nearly 24 percent of the senior renter households who had moved in the prior year moved into age restricted units.

units they occupied were age restricted and, if not, whether they were part of a community in which most of the residents were 55 or older anyway. This nationally representative survey provides the following insights:

- Approximately 1.8 million households – less than 5 percent of all households headed by a person aged 55 or over – were living in age restricted communities in 2001.[28] Another 7.7 million senior households (roughly 23 percent) lived in communities where most of the residents were also over 55, but which were not age restricted. Most, though (72 percent), lived in mixed age communities.

- The majority of the age restricted housing nationally is multifamily (60 percent) and rental (59 percent). More than 62 percent of it is located in the south and west. This has begun to change in the past few years, however, as states throughout the northeast and midwest have experienced a significant market expansion. These include, in addition to Massachusetts and its neighbors, Illinois, New York, and New Jersey.

- Age restricted housing represents a disproportionate share of new construction: over 7 percent of the age restricted units were built after 1998, twice the percentage for all units.

- Among recent movers aged 55 and over, age restricted homes represented 13.7 percent of the units purchased and 19.9 percent of the units rented. Excluding manufactured (HUD code) homes in age restricted communities and subsidized senior housing, the age restricted share drops to just over 10 percent of the units purchased and 15.5 percent of the units rented nationwide. The comparable figures in the northeast are somewhat lower

Industry analysts expect this number to increase over the next decade as the result of the favorable demographics and innovations in design and technology.[29] Clearly, if the innovations in design and technology that are expected to boost this number are available *only* in age restricted housing, and not in unrestricted alternatives that are similar in size, location, price, and amenities, the age restricted share of the market will grow in the short term. So, too, will the risk of a glut fifteen years out once the baby boom generation passes through the active adult phase.

Local Trends The AHS does not publish data at the state level, and so there is no comparable baseline market share for the state's growing age restricted inventory. Overall, though, the Massachusetts experience mirrors national trends in terms of the seniors market share among recent movers, homebuyers and buyers purchasing new homes, as **Table 3.2** illustrates. The companion table, **3.3,** puts the Massachusetts seniors market into context. This table illustrates, for renters and homeowners, the relative size of each age group, what percent of each age group moves in a given year, what share of all movers they represent, and what percent purchase newly created units.

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[28] Excludes manufactured (HUD code) homes in age restricted communities and subsidized senior housing. 2001 is the most recent year for which data have been tabulated to exclude these two categories of age restricted housing. The adjustments were made by economists at the National Association of Home Builders.

[29] Paul Emrath, "Age Restricted Communities," *Housing Economics*, August 2002

Table 3.2

Senior Market Share			
Market Segment	Census 2000		AHS 2001
	MA	US	US
% of All Households	42%	41%	41%
All Movers	14%	14%	12%
Homebuyers	15%	19%	16%
New Home buyers	17%	20%	21%

Source: U.S. Census 2000 and the American Housing Survey 2001

Table 3.3

Massachusetts Housing Market Shares by Age Group								
Age of Householder	Homeowners				Renters			
	All Households	% of Age Group that moved in past year	Age Group as % of Recent Movers	Age Group as % of HOs in Newly Built Units	All Households	% of Age Group that moved in past year	Age Group as % of Recent Movers	Age Group as % of Renters in Newly Built Units
15 to 24 years	0.6%	36.9%	3.1%	1.4%	9.1%	52.9%	20.4%	14.0%
25 to 34 years	10.3%	21.1%	33.2%	26.9%	27.6%	32.2%	37.6%	21.5%
35 to 44 years	23.6%	8.8%	31.6%	37.1%	21.5%	21.0%	19.1%	21.0%
45 to 54 years	24.0%	4.6%	17.0%	17.9%	14.3%	16.8%	10.1%	9.3%
55 to 64 years	16.4%	3.4%	8.4%	8.9%	8.6%	13.7%	5.0%	9.4%
65 to 74 years	13.2%	2.2%	4.5%	5.6%	7.8%	10.8%	3.6%	6.3%
75 years and over	11.9%	1.2%	2.2%	2.1%	11.1%	9.0%	4.2%	18.3%
Total Seniors (55+)	**41.5%**	**2.4%**	**15.1%**	**16.6%**	**27.5%**	**11.0%**	**12.8%**	**34.0%**

Source: 2000 U.S. Census, SF3, Tables HCT 5, 7 and 14

Sizing the Potential Market for Age Restricted Active Adult Housing in Massachusetts

Seniors account for about 15 percent of the total Massachusetts home buying market and a slightly higher share of new home purchasers. Some 15,000 senior (55+) households purchased a home in Massachusetts in the 12 months leading up to the 2000 decennial census, and this number is expected to grow to more than 18,500 by 2010 and 23,000 by 2020 as the baby boomers age. It is estimated that fewer than 10 percent of these buyers are purchasing in age restricted communities. While most analysts believe that the active adult market share in New England will grow as attractive new product comes onto the market and the concept, so long a staple in the sunbelt, achieves greater market acceptance, there is much less agreement on whether explicit age restrictions expand or limit the market.

The most recent polling data from the National Association of Home Builders Seniors Housing Council suggests that 55 and over homebuyers increasingly want "personalized" rather than "cookie-cutter" design and communities that are "subtly age targeted," not age restricted.[30] Even industry leader Del Webb reported in its most recent survey of Baby Boomers who moved, or would consider moving when they became empty nesters, that only 1 percent cited the desire to live in a community of other active adults, or to move into an age-qualified community as their main reason for moving. By comparison, 44 percent responded that they wanted a home that required less maintenance; half said they wanted a different size home (with 44 percent seeking to downsize and 6 percent wanting more space); 18 percent wanted a change, or fresh start; and 8 percent wanted to move closer to their children.[31]

Even if the share of seniors between the ages of 55-74 who choose to move into age restricted developments were to *double* by 2010, total demand – including resales – would not reach 3,500 units per year (4,200 units per year by 2020). **Table 3.5** illustrates the market potential for age restricted active adult housing under differing assumptions, with scenario #1 approximating the existing baseline. Scenarios #2, 3 and 4 represent progressively more optimistic assumptions, with #4 being the improbable situation where one out of four homebuyers aged 55-64 purchases a home in an age restricted community. In reviewing this table, readers should keep in mind that the 75+ segment is an unlikely market for active adult housing since those who move into age restricted developments from that age group are apt to choose facilities that offer supportive services, and that the 65-74 year age group is as likely to consider independent living as active adult housing.

The following section describes the existing and planned inventory of active adult housing as well as other housing alternatives that are competing for at least some portion of the same pool of seniors. Even under the most optimistic absorption assumptions, the ambitious pipeline of age restricted development would seem to exceed what the market is likely to be able to absorb over the next 5 years, especially in communities with multiple projects.

Table 3.5

[30] *Profile of the New Active Adult Home Buyer,* National Association of Home Builders, 2005

[31] *Del Webb Baby Boomer Survey 2004*, a national survey of 1,174 respondents aged 40-70 years old, conducted by Harris Interactive

Estimating the Age Restricted Active Adult Market					
Seniors Market Segment	**Share buying in AR Devels**	**2000**	**2004**	**2010**	**2020**
# Seniors (55+) purchasing homes annually		**Actual**	**Estimated**	**Projected**	**Projected**
Total		15,000	16,500	18,500	23,000
Aged 55-64		8,364	9,927	11,655	13,806
Aged 65-74		4,411	4,232	4,401	6,773
Aged 75+		2,226	2,340	2,444	2,513
Estimated # puchasing in age restricted communities	**Share buying in AR Devels**	**Estimated**	**Estimated**	**Projected**	**Projected**
1. Total		1,357	1,539	1,760	2,164
Overall Age Restricted Market Share		*9.0%*	*9.3%*	*9.5%*	*9.4%*
Aged 55-64	**12.0%**	**1,004**	**1,191**	**1,399**	**1,657**
Aged 65-74	**6.0%**	**265**	**254**	**264**	**406**
Aged 75+	4.0%	89	94	98	101
2. Total		1,692	1,936	2,227	2,712
Overall Age Restricted Market Share		*11.3%*	*11.7%*	*12.0%*	*11.8%*
Aged 55-64	**16.0%**	**1,338**	**1,588**	**1,865**	**2,209**
Aged 65-74	**6.0%**	**265**	**254**	**264**	**406**
Aged 75+	4.0%	89	94	98	97
3. Total		2,093	2,399	2,761	3,356
Overall Age Restricted Market Share		*14.0%*	*14.5%*	*14.9%*	*14.6%*
Aged 55-64	**20.0%**	**1,673**	**1,985**	**2,331**	**2,761**
Aged 65-74	**7.0%**	**309**	**296**	**308**	**474**
Aged 75+	5.0%	111	117	122	121
4. Total		2,670	3,031	3,472	4,271
Overall Age Restricted Market Share		*17.8%*	*18.4%*	*18.8%*	*18.6%*
Aged 55-64	**24.0%**	**2,007**	**2,383**	**2,797**	**3,313**
Aged 65-74	**12.0%**	**529**	**508**	**528**	**813**
Aged 75+	6.0%	134	140	147	145

Notes: The number of home purchases likely to be made by households 55+ in 2010 and 2020 was estimated by taking each senior segment's 2000 market share and multiplying it by projected mid-range growth rates. The share of home buyers in each age segment purchasing in age restricted communities is shown under varying assumptions, including their estimated 2003 shares.

Source: 2000 data, U.S. Census; estimates of age restricted housing market shares, AHS 2003; estimates of household growth by age group, MISER and ESRI BIS

4. Supply Side Trends

Homebuilders across the country are aggressively vying for a share of the growing and lucrative seniors market. Massachusetts, the state with the 14th oldest population, is no exception. Those who produce active adult housing know that many seniors will readily move once after age 55, but hope thereafter – like the majority who do not move – to age in place.[32] The longer an older homeowner waits to move, the less likely she is to do so (as Table 3.3 illustrated). As a result, competition to capture market share during this window of opportunity (refer to Figure 3.3) is intense, and becoming more so. The housing choices that those in their 50s and 60s make during the next decade will influence local housing markets for many years.

While it is possible to target the seniors market without explicitly excluding residents below a certain age – and the evidence is mounting that most seniors do not want to live in age segregated communities – many of this state's developers believe they would have a difficult time securing permitting for unrestricted developments in communities that fear they would attract families with school age children. Their assumption is well founded. An increasing number of municipalities have established explicit preferences in their zoning for age restricted housing by providing generous incentives to foster its development. At the same time, they have imposed ever-tightening restrictions on other types of growth. As a result, in many communities, age restricted projects are proliferating, but little else is being built.

This section looks at existing and planned production of age restricted active adult housing in Massachusetts: what is being built, where, by whom, with what features, and at what costs.

Production of Age Restricted Active Adult Housing

CHAPA has identified more than 150 age restricted active adult developments, existing or under construction, in 94 communities. If completed as planned, these developments will provide more than 10,000 units. An additional 14,000 units in 172 developments were identified as planned, proposed or in the permitting process in 109 communities, including 66 that previously had none.[33] The series of maps on the following pages portray this dramatic growth.

Map 4.1 illustrates where the existing age restricted properties are, including developments that are still under construction or have future phases planned. Map **4.2** shows where projects are already in the planning stages, or have been proposed. **Map 4.3** portrays the number of *units*, existing *and* proposed. These maps, and the companion **Table 4.1** (Communities With Multiple 55+ Development Proposals)**,** illustrate that the age restricted active adult housing

[32] According to the 2004 Del Webb survey cited in the preceding section, 36 percent of Baby Boomers did or will move after becoming empty nesters.

[33] Not all 351 cities and towns were questioned, and some of those that were did not respond to inquiries, so the actual count of existing units is probably higher. On the other hand, not all proposals will come to fruition, so that figure may go down over time.

boom is largely an eastern and central Massachusetts phenomenon. Both the existing and planned development is concentrated between Routes 128 and the 495 corridor, including towns on the far side of 495, and in the central Massachusetts communities surrounding, and including, Worcester. There is also some activity, and considerable growing interest, in the suburbs around Springfield.

Some clustering within towns is already evident in the existing inventory: 30 communities have 2 developments and 9 have 3 or more (Map 4.1). Map 4.2 shows that there is even greater clustering among the developments that are in the planning process: 18 communities have 2 developments planned and another 19 communities, including some that already have active adult developments, have 3 or more in the pipeline. The volume and concentration of age restricted active adult housing is even more obvious in Map 4.3, which portrays units, existing and planned, not developments. Three areas, in particular, have experienced high levels of development and proposed development: the South Shore, eastern Worcester County (between Routes 495 and 190 and 290 and the Mass Pike), and northern Middlesex and Essex Counties along the New Hampshire border, a concentration that extends into southern New Hampshire.

A dozen communities have 5 or more age restricted active adult developments built, under construction or in the planning stages. Another 20 have 3 or 4 proposals. Even with a growing inventory of unsold units, developers are moving ahead on projects where theirs is the third or fourth development in a small or mid-sized town. Table 4.1 shows how extraordinary the pace of age restricted development is compared to the historic growth rate in many of these towns

Type of Units Being Produced

Homeownership More than 95 percent of the existing age restricted active adult housing developments in Massachusetts are homeownership. While there is considerable variety in terms of the size of the developments and the recreational amenities they offer, most are single family detached, duplex or clustered homes. And, as is true in other parts of the country, most are in suburban locations.

Massachusetts developments tend to be of a smaller scale than they are in many states, but they are typically larger than unrestricted subdivisions being permitted in the same communities. Over 80 percent of the existing developments consist of fewer than 100 units. Half contain fewer than 50 units, and 20 percent have 25 or fewer units. Those in the pipeline are somewhat larger (74 percent propose fewer than 100 units, 38 percent fewer than 50), but these may get negotiated down during the permitting process. Most developments have a community clubhouse, sometimes with a fitness center, and walking trails. Only a small minority offer golf, tennis and/or swimming.

Unit sizes vary as well. Most contain between 1,400-2,400 square feet and have 2 bedrooms, 2 or 2.5 baths and a spacious living area. Some are two-story, but virtually all offer first floor master bedrooms. The homes are likely to feature state of the art technology, upscale finishes and appliances, and low-maintenance materials. Exterior maintenance, landscaping, and

snow and trash removal are covered in the monthly condominium or homeowner association fee (which averages about $200-250 per month).

Prices range from under $200,000 to well over $700,000. The lower priced developments tend to be those in central Massachusetts, where land is more plentiful and less expensive. A recent sampling of listings included units that ranged in price from the low $200,000s to the high $600,000s, distributed as follows: 10 below $250,000; 16 between $251,000-350,000; 12 between $351,000-450,000; 6 between $451,000-550,000; and 6 over $550,000.[34]

Massachusetts has a handful of home builders who specialize in active adult housing, both age restricted and age targeted. In the past few years they have been joined by several of the leading national builders of active adult housing. The development pipeline also includes proposals by home builders who are new to this market niche, who acknowledge that they are making the switch from conventional family or condominium development to age restricted because that is what they believe they can get permitted.

Rental Among the few rental properties that have been developed, several have already experienced difficulty competing for age qualified residents able and willing to pay the required rents. At least one has reverted to a successful open occupancy. Homeownership proposals dominate the pipeline, as well, but there are several large rental projects in the planning stages that could add more than 1,000 new units to a rental market that is already waiting for demand to catch up to supply.

A third of all 55+ households rent their homes, and they account for more than a quarter of the state's renters. Additional seniors are likely to join the ranks of renters when they sell their current homes,[35] but those who do not have a home to sell, generally will not have the financial resources to pay the prevailing rents in any new market rate property. Even the affordable rents in 40B developments are likely to be beyond their means, unless subsidized with a rent voucher.

It has been, and will continue to be, a challenge for producers of rental housing to use age restrictions to positively differentiate their product. This is because the carefree living; design, security and technology features; and recreational amenities that are available to seniors seeking to buy homes in the suburbs *only* in age restricted developments, are available to tenants of any age in most new rental properties. For similar reasons, age restrictions are rarely applied to new urban condominium developments, many of which are drawing suburban seniors into the city. In fact, age restrictions are added to the suburban developments chiefly to get the permits, favorable zoning and regulatory relief, not because having them significantly extends their market appeal.

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[34] Excludes affordable units set aside for income eligible buyers in Chapter 40B developments

[35] The 2001 Annual Housing Survey reported that 5.3 percent of elderly respondents (aged 65 or over) who had moved within the 12 months prior to the survey gave as their reason for moving, "change from owner to renter." Only 2.6 percent said they were changing from "renter to owner."

Table 4.1

Communities with Multiple 55+ Development Proposals				
City/town	Total Year Round Housing Stock	Average Housing Production, 1996-2000	55+ Units Existing, Under Construction or Proposed	Planned 55+ Production Relative to Average Annual Production
Communities with 5 or More 55+ Developments, Existing or Proposed				
Chelmsford	12,981	67	321	4.8
Dracut	10,597	73	627	8.6
Easthampton	7,058	35	184	5.3
Groton	3,339	89	251	2.8
Hanover	4,440	57	174	3.1
Leicester	3,790	38	627	16.5
Marshfield	9,117	81	247	3.0
Millbury	5,086	37	524	14.2
Northborough	4,983	73	415	5.7
Plymouth	19,008	265	1,081	4.1
Rutland	2,316	66	233	3.5
Shrewsbury	12,606	202	321	1.6
Westborough	6,729	82	486	5.9
Communities with 3-4 or More 55+ Developments, Existing or Proposed				
Ashland	5,781	144	390	2.7
Cohasset	2,752	19	303	15.9
Dover	1,874	20	107	5.4
Franklin	10,296	238	251	1.1
Georgetown	2,601	48	142	3.0
Hanson	3,167	36	223	6.2
Hingham	7,307	27	145	5.4
Holden	5,806	66	449	6.8
Holliston	4,861	47	363	7.7
Hopkinton	4,521	134	142	1.1
Hudson	7,144	42	474	11.3
Kingston	4,370	90	205	2.3
Lakeville	3,385	73	204	2.8
Lancaster	2,103	39	173	4.4
Marlborough	14,846	184	392	2.1
Norfolk	2,851	34	131	3.9
Palmer	5,371	32	126	3.9
Pembroke	5,834	75	109	1.5
Stoughton	10,429	69	203	2.9
Sturbridge	3,141	40	221	5.5
Sudbury	5,582	89	149	1.7
Tewksbury	8,778	129	356	2.8
Tyngsborough	3,784	87	240	2.8
West Boylston	2,454	19	343	18.1
Westport	5,545	82	180	2.2
Weymouth	22,471	56	436	7.8
Worcester	70,408	228	424	1.9

Notes: Not all proposals will proceed. Some communities with fewer proposals have more units existing or proposed.

Alternative Seniors Housing Options Not counted in the 24,000 existing and planned age restricted active adult units are thousands of housing units in other types of property that compete, to varying degrees, for the same seniors market. These include independent living units in continuing care retirement communities (CCRCs) and other service-enriched independent living options, and assisted living residences. Surveys, here and elsewhere, have estimated that the average move-in age for the active adult communities is mid-60s (versus late-70s for CCRCs and early to mid-80s for assisted living). The state's two largest retirement communities, Linden Pond in Hingham and Brooksby Village in Peabody, will provide over 3,500 independent living units between them, when complete. More than 1,000 units have already been built at Brooksby Village and over 300 at Linden Pond.

Also excluded are more than 2,000 units of age restricted manufactured (HUD-code) housing,[36] the largest of which, the 1,100-unit Oak Point development in Middleborough, offers an amenity package that rivals those of most stick-built communities; 2,000+ age targeted, but not restricted, units in communities from Cape Cod to western Massachusetts; and thousands of high end rental and condominium units in and around Boston that are targeting the same market segment. At least 7,000 units of 55+ housing have recently been built, or are in the pipeline, in neighboring New Hampshire, Maine, Rhode Island and Connecticut, and many of these are more competitively priced than comparable units in this state.

Features of Age Restricted Active Adult Housing

Just as the American Housing Survey now provides timely information on the number of senior movers and their housing choices, the National Association of Home Builders (NAHB) Annual Survey on Seniors Housing provides details on buyer preferences and builder response. Not available on a state-by-state level, the NAHB survey does report findings by region. In addition to Massachusetts, the northeast region includes New York, New Jersey, Pennsylvania, and the other New England states, all with burgeoning age restricted active adult markets.

The results reinforce what local real estate professionals were reporting:

- Builders in the northeast were more likely to build age restricted housing (versus age targeted) than their counterparts in other areas.

- The prices of the homes produced in the northeast were generally higher.

- A slightly higher share of homebuyers in the northeast bought a home valued at less than the value of the home they sold.

[36] Homes built entirely in a factory under a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (the HUD Code) went into effect June 15, 1976. Manufactured homes may be single- or multi-section and are transported to the site and installed. The Federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency, and quality.

- The housing was overwhelmingly single family (57 percent detached, 27 percent attached or townhouse style). .

- New senior housing was most likely to be built in suburban locations (with 50 percent in close-in suburbs and 27 percent in outer suburbs).

- Consumers had more than one motivation for relocating. The desire for a maintenance-free lifestyle topped the list (90 percent) followed by the desire to move closer to family and children (57 percent). Only 27 percent identified the desire to lower living costs as a motivation for moving.

- 58 percent of respondents reported that their customers relocated from within the same community

Additional findings from the 2003 National Association of Homebuilders Survey on Seniors Housing can be found in **Appendix D**.

5. Tools Used to Facilitate Age Restricted Development

This section reviews the land use tools and regulations under which age restricted active adult housing is being permitted in Massachusetts. It is based on an extensive review of zoning bylaws, [37] planning documents, public records, and interviews. It represents one of the most comprehensive such studies undertaken to date. More than 140 communities were queried about their practices. As noted elsewhere in this report, bylaws often cover subsidized elderly housing, congregate housing, assisted living and skilled nursing facilities, in addition to active adult housing. While every effort was made to accurately portray both the purpose and use of the various bylaws and ordinances, CHAPA welcomes any corrections, additions or deletions to the list that appears in **Appendix E**, and hopes that this sampling of bylaws can be updated and improved over time.

Our review[38] indicated that most of the communities that had adopted bylaws did so pro-actively, but some acted to facilitate the development of a particular parcel, usually in response to a specific development proposal. The primary mechanisms under which age restricted housing is being permitted are: the rezoning of specific sites; senior housing districts; clustering or planned unit developments; overlay districts; and, increasingly, MGL Chapter 40B. Using these techniques, communities have permitted age restricted housing in locations, or at densities, not otherwise allowed. This has contributed to the proliferation of age restricted units, but compounded the problem of insufficient housing alternatives for younger families. A related land use regulatory requirement that favors age restricted housing is the state's Title 5 requirements governing groundwater discharge, also described here.

Why Communities Are Promoting Age Restricted Housing

Municipalities often seek to accomplish a variety of goals when they enact bylaws that encourage age restricted housing. [39] This finding was documented several years ago by the Metropolitan Area Planning Council (MAPC), based on a sampling of local bylaws that several of its member communities had adopted. That survey was expanded for this report, with similar findings. Among the purposes cited in the bylaws are some that specifically address the housing needs of senior citizens, for example:

- provide housing for a maturing population
- promote housing for seniors with disabilities

[37] In Massachusetts zoning regulations are called ordinances in cities and bylaws in towns. The terms are used interchangeably here.

[38] At the same time CHAPA was conducting its research, the Pioneer Institute was also reviewing local ordinances and bylaws. The two organizations compared and shared findings. The author gratefully acknowledges Pioneer's assistance in this effort.

[39] Memo from MAPC Senior Housing Planner Judy Alland

- encourage affordable housing for seniors with low and moderate incomes
- provide housing which reduces residents' hardships of property maintenance
- provide housing for persons aged 55 and over, which is equipped with appropriate amenities and located near shopping and other services

For the most part, the housing that has been created under these bylaws provides an option that is appropriate for young, healthy, financially secure seniors. The challenge of meeting the needs of renters, frail elders and those who don't wish to move, but who require supportive services, remains.

Communities also cite other purposes that have less to do with meeting the housing requirements of an aging population, and more to do with municipal finances or the preservation of other community values, among them:

- provide housing which reduces demands on municipal and educational services
- conserve natural site features and preserve open space
- facilitate economic and efficient construction and maintenance of public services and infrastructure

Zoning Bylaws that Facilitate the Development of Age Restricted Housing

More than 80 communities were identified as having specific zoning bylaws that provide for age restricted and/or elderly housing of some type (including assisted living facilities, congregate housing, continuing care retirement communities, skilled nursing facilities, etc.). Of these, more than 70 had bylaws to facilitate the development of age restricted housing with no provision for healthcare or services. Many of these bylaws were adopted years ago to accommodate the development of subsidized senior housing, but there has been a discernible increase since 2000 in their use for market rate development. **Map 5.1** depicts the communities with age restricted zoning bylaws. Not surprising, it resembles Maps 4.1 and 4.2. The highest concentration of municipalities with bylaws is in the growth corridor along, and just beyond Route 495. Other clusters occur on the South Shore and in Hampden and Essex Counties.

<u>Increasing Use</u> In the past five years, more than 30 communities have adopted zoning provisions and/or rezoned land specifically for age restricted development. Several more will be voting on bylaw changes or rezoning proposals in 2005. The most frequently employed technique is the overlay zone. About 10 percent of the bylaws have inclusionary provisions that require a set aside of units, usually 10-15 percent, for low and/or moderate income households. A similar number provide additional density bonuses if affordable units are provided. (For a listing of communities with bylaws, see **Appendix E**.)

At least five other communities offer density bonuses within their cluster bylaws for providing housing for those over 55, or in some cases, for homes with two or fewer bedrooms. Age restricted bylaws have been recommended in the master plans of several other communities. Alternative techniques aimed at diversifying the housing stock are also under consideration in several towns, including zoning based on the number of bedrooms per acre, rather than units per acre. Towns have also supported age restricted housing in other ways, for example, through the sale of public land and surplus property, or mill overlay districts.

Table 5.1 provides examples of municipalities that have employed these various mechanisms. There are many additional examples for almost every technique highlighted here, and many communities have used a variety of mechanisms.

Incentives Provided The age restricted bylaws typically allow construction at a greater – often much greater – density than other types of development. In some communities with 2 acre zoning, age restricted development is allowed at a density of 6 units per acre. The greater the bonus, the more attractive it is for a developer to build age restricted housing. Not surprising, several of the communities with the most generous bylaws are among those that have received multiple proposals. (Refer to Table 4.1). Often other requirements (for example, lot size, dimensional requirements, parking, open space) are relaxed, or waived, as well. While most of the age restricted housing that has recently been built, or is under construction, has benefited from zoning regulations that were specifically designed to facilitate its production, there are many others that have been built under existing zoning provisions, usually cluster or open space residential districts. Often these bylaws provide incentives for the production of age restricted housing as well.

The combination of *explicit and generous incentives* in zoning for age restricted development and the *implied preference* for such units by local officials has effectively shut down the pipeline of conventional subdivisions in a number of communities.

Table 5.1

Examples of Techniques Used to Produce Age Restricted Active Adult Housing		
Technique	Example(s) of Communities that Have Used It	Age Restricted Active Adult Housing Created OR Proposed
Overlay Zoning	Marlborough	Villages at Crane Meadow
Senior District Zoning	Stow	Faxon Farms
Town Rezoned Site	Westborough	Walker Meadow
Town filed Home Rule Petition for Waiver of 5 Acre Minimum	Lincoln	Ryan Estates
Senior Cluster/Planned Development District	Millbury	Brierly Pond
Cluster/Open Space with Bonus for Seniors, 2BR Units, etc.	Rowley	Pingree Farms
Development Allowed As-of-Right	North Andover	Riverbend Crossing (Independent Living)
Town Leased Site	Sudbury	Frost Farm
Town Sold Site (Market Value)	Norwell	Donovan Farms
Surplus State Property	Lexington	Avalon at Lexington Square (Metropolitan State Hospital site)*
Special Permit as Major Residential Development/Flexible Plan	Lancaster	Eagle Ridge
Age Restricted Development Proposed as 40B	Hudson	The Esplanade
Town Rezoned Site for Inclusion in Existing Elderly Housing District (est. in 1982 for seniors aged 60+)	Lynnfield	Heritage Woods (60+)
Some Age Restricted Units Negotiated During 40B Process	Harvard	Trail Ridge**
Mill Overlay District	Bellingham	Pearl Street Mill**
Granted Variance to Build in Limited Industrial Zone	Whitman	The Village at Auburnville
Mixed Use Zoning (with Age Restricted Residential component)	Norfolk	Village at River's Edge**

* Some age restricted units

** Planned/proposed

Limitations At least some of the communities whose recently enacted bylaws favoring age restricted housing have triggered a flurry of active adult proposals are having second thoughts about the wisdom of their actions. The Easthampton City Council voted in January to decrease that town's density bonus after it received seven proposals for age restricted housing over a five year period. The long term impact of high concentrations of age restricted housing within a community remains to be seen. Effects could be felt in many areas such as demand for, and support of, municipal services, including school costs.

In some towns, residents have been disappointed that the type of development generated was not what they had expected, or that it was not affordable for existing residents.[40] Often, local officials expect that the age restricted housing will benefit a broader range of seniors than it ends up serving. While some of the age restricted developments have responded to local needs, attracting buyers from the community, they typically draw two-thirds, or more, of their buyers from a much wider area.

Several towns cap the number of units that can be built, but most do not. Caps vary widely from 1 percent of the existing stock (proposed in the bylaw Littleton is considering at its upcoming town meeting) to 20 percent and 25 percent (of the non-age restricted single family homes) in Kingston and Leicester.

Fiscal Zoning

The belief that age restricted development will be revenue positive, or at least revenue neutral, is one of the primary reasons it is accorded preferential zoning treatment by many municipalities. With cutbacks in state aid, towns depend increasingly on the property tax to fund essential services, so they are concerned about the increased school costs associated with the construction of new family housing. In most communities, though, growing school enrollments are far more likely to result from turnover of the existing inventory, as "empty nesters" sell to younger families with children, than they are from new housing construction. (See Appendix C.)[41] For every new home built, four existing homes change hands. Ironically, the more successful an age restricted development is in providing an attractive, alternative housing option for the community's older homeowners, the more likely the town is to experience an increase in the school age population as families with children move into the "empty nest" the seniors vacate.

Title 5 Groundwater Discharge Regulations

Another area of land use regulation that favors senior housing is the state's wastewater permitting process. The state regulates the discharge of wastewater into the ground, and

[40] Even when a senior exchanges an existing home for a newly constructed unit in an age restricted development, her out of pocket costs are likely to increase as the result of condominium, or homeowner association, fees.
[41] Two recent CHAPA studies reveal that residents and local officials often overestimate the likely impacts of new family housing. This frequently stems from the use of outdated fiscal-impact models that tend to look at average costs, rather than the marginal effects, on service needs. For example, additional students from new housing may be able to be accommodated within existing school capacity without the need for additional staffing and administrative costs.

requires a permit if a facility discharges more than 10,000 gallons per day (gpd). Discharges under 10,000 gpd to on-site systems are exempt from the groundwater discharge permit if they have a valid Title 5 permit. For properties not served by municipal sewers or private sewage treatment facilities, on-site subsurface sewage disposal (septic) systems treat the sanitary sewage that is discharged. The systems must be designed according to design flow criteria that are spelled out in the law. The estimated discharge for residential development is based on the number of bedrooms (110 gpd per bedroom), but an exception is made for housing for the elderly, for which the calculation is 150 gpd per unit. This would suggest that the maximum size for a non-age restricted development of two-bedroom units would be 45 units. An age restricted development, however, could be up to 66 units. (Consensus among those interviewed was the practical maxima are 44 units for unrestricted and 60 units for age restricted developments.)

40B Age Restricted Housing

MGL Chapter 40B, the state's affordable housing zoning law, establishes a streamlined process for qualified developers to use when they propose certain affordable, or mixed income, housing developments. It allows them to override local regulations, including density limitations, which impede the development. The number of 40B proposals for age restricted active adult housing has increased dramatically in the past two years, creating special issues and challenges.

One third of all housing built since 1969 under the comprehensive permit provisions of Chapter 40B, and more than half of the units, is housing specifically for the elderly,[42] but until very recently these units were almost exclusively modest rentals for low and very low income seniors aged 62 and over (public and privately owned subsidized housing). 40B has been used for ownership housing for twenty years, but prior to 2003, only four age restricted homeownership developments had been constructed. **Table 5.2** documents the dramatic increase in age restricted 40B proposals in the last year and a half. The locations of the 40B proposals are shown on **Map 5.2**.

In 2003, 8 developments broke ground and in 2004, construction began on another 18. There are currently 59 more in the pipeline. The Department of Housing and Community Development began monitoring the 40B pipeline in 2001,[43] and for the next couple of years about 14 percent of the ownership proposals had age restrictions. About 18 percent of the ownership projects in the pipeline are age restricted, and 23 percent of the 2004 starts – and more than one third of the units – had age restrictions after they had passed through the local approval process.

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[42] *The Record on 40B: The Effectiveness of the Massachusetts Affordable Housing Zoning Law*, CHAPA, June 2003

[43] Before a developer may submit a 40B proposal to the local ZBA, he must receive a site approval letter from MassHousing if the project will be financed by that agency or by a conventional lender under the Federal Home Loan Bank of Boston's New England Fund or DHCD, if the project will be a Local Initiative (LIP).

In some of these cases, towns have actively recruited proposals for age restricted development. In others, the proposals were put forth by developers with substantial experience in building age restricted, or age targeted, housing. In an increasing number, however, they are being proposed by homebuilders with little or no experience in building this type of housing, or are being negotiated by the town as a condition of approval, with little understanding of whether the units will be marketable or eligible for inclusion on the Subsidized Housing Inventory. The result is that it has been difficult to qualify buyers for the income restricted units in a number of age restricted 40B developments.

Table 5.2

Increasing Use of 40B for Age Restricted Housing (homeownership only)				
Year	# Communities	# Developments/ Proposals	# Total Units*	# Income Restricted Units*
1980s	0	0	0	0
1990s	2	2	53	26
2000-2002	2	2	68	17
2003	8	8	262	67
2004	18	18	1,061	274
Pipeline	45	59	2,958	719

* Includes only age restricted units in developments that include both age restricted and unrestricted units.

6. Market Issues

This section examines two market-related issues associated with the development of age restricted active adult housing:

1) the question of whether the age restricted market is being overbuilt and, if so, what the repercussions are likely to be; and

2) the marketability of the affordable (income restricted) units in age restricted developments permitted under MGL Chapter 40B

The Risk of Overbuilding

Lessons Learned As has been noted, the first generation of 55 and over active adult housing in Massachusetts has been very successful. It is striking for its variety, which ranges from small, moderately priced, no-frills properties to high end developments with extensive recreational amenities. It has provided a type of housing for which there was proven demand, and it has been well received by residents who might otherwise have left the state.

Most developments sold well, and some represent their communities' best examples of good site planning, design and energy efficient construction. The isolated failures were attributable to one or more of the following causes: a developer's financial problems, lack of capacity, or misjudgment of the market. Examples of design features that miss the market are second floor master bedrooms, inadequate storage, low-end appliances, or units that are too small. A development may also miss the market is if it is priced above what its targeted buyers can sell their existing homes for, or above what comparable unrestricted homes are selling for.

Some of the developments that incurred problems early on were brought to a successful completion under new sponsorship. In a couple of instances, where the problems arose from design flaws that limited their appeal to the 55+ market, age restrictions were waived, and the units were successfully marketed to a younger clientele. This option will not always be feasible, for reasons discussed elsewhere in this section. Other marginal properties from this first generation undoubtedly benefited from the lack of competing product on the market.

Many real estate professionals concede that even the most attractive age restricted developments require more marketing time than other types of housing and more "selling" to persuade prospective homebuyers to make a decision that many are likely to be ambivalent about. They also caution that it is difficult to attract seniors from outside the immediate area unless the development offers exceptional features. One exception to this rule is seniors who are moving into the area to be closer to their children or other family members.

Market Outlook The sheer volume of new units coming onto the market in the next 24-36 months means there will be much greater competition going forward. Product that is not well-located, well-designed and well-priced is unlikely to succeed. Even the most attractive units may experience anemic sales if they are the third or fourth entry into an already

saturated market. While not all the projects in the pipeline will move forward, the extraordinary number of units proposed, and their concentration, exceeds what is likely to be absorbed in the near term, even under the most optimistic assumptions. Map 4.3 (presented in Chapter 4), which documents the number of age restricted units, existing and proposed, reveals especially high concentrations of activity in the South Shore; Greater Worcester, including towns along Route 495; and the northern Middlesex and Essex towns along the New Hampshire border. (This map does not show the many age restricted active adult communities in Southern New Hampshire.)

During the preparation of this report, various stakeholders – including those who permit, finance, build, market, and purchase age restricted units – were asked about the risk of overbuilding in the near term and the sustainability of the age restricted market over the long term. Many suggested that there probably would be a period of overbuilding, but that the market would self correct: lenders would tighten up their underwriting, builders would retrench and prices would moderate until the excess inventory could be absorbed. Those projects that were poorly conceived (or poorly executed or poorly marketed) would not succeed.

Over the longer term, most industry observers acknowledge that demand will fall off sharply once the baby boom generation passes through their active adult years. Many participants are betting that the design features and amenities (e.g., the provision of exterior maintenance) that are incorporated into these units will enable today's active adult purchasers to age in place in their new homes more easily than they could have in the homes they vacated. Certainly, that is a theme the industry emphasizes. But those building and selling age restricted product today can afford to be less concerned than those buying, or permitting, it should be about the long term prognosis.

When Age Restricted Units Do Not Sell

To date, the inability to sell age restricted units has not been a problem, except for the income restricted units in 40B developments, described below. The risks associated with over-building in the age restricted market, however, are much greater than those for the market in general. This is especially true in areas that are unlikely to draw buyers from outside the area. The potential pool of age qualified homebuyers is so much smaller that lowering the price of unsold units until they move might not eliminate the excess inventory. Renting the unsold units is an option only if the tenants are age qualified.[44] If the planned number of units are not built, the monthly condominium, or homeowner association, fees may be higher than projected, creating hardship for those who already purchased. A worse outcome would be units left vacant, partially completed developments or foreclosures, as occurred in the condominium market in the early 1990s.

Where zoning and other local land use regulations have been relaxed or waived to accommodate the age restricted development – as is usually the case – municipalities may be unable, or unwilling, to allow a conversion to open occupancy, even if that is the only way to maintain the financial viability of the project. For example, a 60-unit age restricted

[44] The 80 percent rule is based on occupancy, not ownership.

development that received a Title 5 permit for an on-site septic system based on the elderly housing design flow criteria of 150 gpd *per unit* could not simply convert to unrestricted occupancy. The design flow requirement for unrestricted occupancy, assuming all units had 2 bedrooms, would allow only 44 units. Other examples of site standards that are likely to have been relaxed or waived are: parking requirements, open space, setbacks, etc.

The 40B Conundrum

The increasing use of 40B for age restricted active adult housing has created its own unique set of issues. As is true in many non-age restricted 40B developments, the use of the comprehensive permit for age restricted housing has resulted in relatively more affordable prices on the market rate units, *in addition* to the discounted prices on the income restricted units. The market rate units in the 40B developments appear to be selling well now, although the concern remains that the age restricted market is becoming saturated. The income restricted units, on the other hand, are proving problematic in a number of properties that are currently being marketed. Eligibility requirements for the purchase of an affordable unit in an age restricted 40B development – or for the purchase by an age-qualified buyer in a non-age restricted 40B development – vary depending on the program under which the housing was approved, *and* when it was approved. This has been, and remains, a source of confusion for those developing and marketing the units as well as potential homebuyers.

Inconsistent Standards In all cases, the purchaser or renter must have a total household income no greater than 80 percent of the area median income for similarly sized households, and the affordable units must be governed by a deed rider, which restricts the re-sale price of a unit, ensuring long-term affordability for a minimum of 30 years. Given the relatively low incomes of the state's seniors, these income limitations seldom pose a problem. The amount of assets the purchaser or renter can have, and how they are treated, varies by program. Currently there are three programs under which homeownership developments may use 40B: MassHousing's Housing Starts Program, the Federal Home Loan Bank of New England's New England Fund (NEF) and the Department of Housing and Community Development's Local Initiative Program (LIP).

Table 6.1 summarizes and compares the 55+ asset policies of these programs.[45] The most generous is the LIP program, under which a homebuyer may apply all, or part, of the equity from the sale of a home toward the purchase price of the new unit and keep $100,000 beyond that, plus $50,000 in other assets, without being disqualified as over-income. The other two programs limit assets to $50,000 plus $150,000 in equity in the house *that is to be sold* (which equity, presumably, will be required for the purchase of the new unit.)

Aside from the asset differential among the programs, there are also differences in the treatment of assets between applicants who currently own a home and those who rent, which put renters at a disadvantage. Another inconsistency involves the age at which an applicant is exempt from the requirement that she be a first-time home buyer. Under LIP, all members of

[45] NEF projects that were approved prior to the fall of 2002, were not required to impose asset limits. LIP guidelines also have changed over time. As a result, different standards have been applied even within the same programs, depending on when they were approved.

the purchasing household must be 62 or over; for the other programs only one member must be at least 55.

Inability to Market the Income and Age Restricted Units The cumulative effect of confusing and conflicting guidelines, and the fact that most long term homeowners in eastern Massachusetts will exceed the asset limits of, at least, the Housing Starts and NEF programs, has made it difficult to market to, and qualify, purchasers for the age restricted affordable units. This has created a political as well as a financial conundrum. In a growing number of communities, units developed for the expressed purpose of meeting the needs of local residents are not able to serve the intended market.

A number of tactics are being employed to try to qualify more homebuyers. These include waiving various program requirements, expanding the marketing and outreach, and extending lottery deadlines. If a 40B development is partially age restricted, the low income units may be switched from age restricted to unrestricted units. Partially age restricted 40Bs are a relatively recent – and growing – trend, but already it appears that a number of age qualified market rate buyers are expressing a preference for units in the unrestricted section.

Table 6.1

Program	55+ Asset Policy	Comments
MassHousing Housing Starts	*Excerpted from the MassHousing HousingStarts Program Guidelines (4/04):* For age restricted (over 55) developments: "All requirements…apply to the age-restricted developments except the 'first-time homebuyer' requirement for purchasers of the affordable units. To be an eligible purchaser for an affordable unit, household assets shall not exceed $50,000 in value, provided that the purchaser household may additionally own a dwelling (to be sold) in which the purchaser has no more than $150,000 in equity. Assets may include net cash value after deducting reasonable cost incurred in disposing of real property, savings, stocks, bonds and other forms of capital investment".	HousingStarts allows the higher asset limit to households over the age of 55 *only* if they are purchasing a unit in an age restricted project. Unlike NEF, 55+ households in non-age-restricted projects do not get the benefit of the higher asset limit. Additionally, it appears that 55+ households purchasing in non-age-restricted units do not get exempted from the First Time Home Buyer (FTHB) rule either.
New England Fund	*Excerpted from "Guidelines for Housing Programs in Which Funding is Provided Through a Non-Governmental Entity" (2/14/03):* [Section] 14. Income and Asset Limits: "…For homeownership units, the household shall not have owned a home within three years preceding the application, with the exception of displaced homemakers and elderly households (where at least one household member is 55 or over). Household assets shall not exceed $50,000 in value, provided that in the case of 55 or over or age restricted homeownership units the purchaser household may additionally own a dwelling (to be sold) in which the purchaser household has no more than $150,000 in equity. Assets may include net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds and other forms of capital investment, excluding equity accounts in HUD homeownership programs or state assisted public housing escrow programs. The value of necessary items of personal property, such as furniture and automobiles shall be excluded..."	As explained above, NEF does not differentiate between 55+ households in age or non-age restricted projects. In either case, the household does not have to be a FTHB and has the benefit of the higher asset limit.
Local Initiative Program	*Excerpted from DHCD's Local Initiative Program Guidelines (March 2004*): Appendix D: Elderly Exemption: "The primary reason for the elderly exception is that elderly households typically live on fixed incomes, which are eroded by inflation. 1. Applicants will be reviewed on a case-by-case basis. a. The Elderly Exemption to the first-time homebuyer applies only when everybody in the household is over the age of 62. b. If any member of the household is under the age of 62, then the household must qualify under rules that apply to normal households. 2. The elderly need not be first-time homebuyers if a presently owned home will be sold to create income to provide a down payment and/or to pay monthly rent or mortgage costs… 3. The elderly must meet the $50,000 asset test. That is, the cash value of retirement accounts, savings accounts, mutual funds, insurance, etc. will be considered assets. However, if the equity from the sale of a home will be applied to the purchase price of the LIP unit, then the excess not applied, up to a maximum amount of $100,000, will not be considered an asset, though interest from this excess will be imputed at the passbook rate established by HUD and considered as income…"	LIP only gives an elderly exemption to households where *all members* are over the age of 62, unlike NEF, which allows the exemption when at least one member is 55+, or HousingStarts, which is silent on the number of 55+ household members needed for the exemption. Additionally, LIP allows 62+ households to use part, or all, of the equity from the sale of their home as the down payment on the affordable unit as long as the remaining amount is no more than $100,000. This is a *big difference* from NEF and HousingStarts, which calculate the equity from the sale of the 55+ household's home *prior* to purchasing the affordable unit.

Sources as noted.

7. Emerging Trends and Public Policy Considerations

Massachusetts is not the only state grappling with the issue of how to maintain a balanced housing supply that accommodates the needs and desires of an aging population but also provides attractive, affordable housing opportunities for younger residents. As the number of age restricted developments continues to grow, often at the expense of housing for young families and workers, stakeholders on all sides of the issue are stepping up their advocacy efforts. This section reports on some emerging trends, and summarizes the public policy issues raised by the rapid growth in age restricted active adult housing.

Emerging Trends

- The concept of what "housing for older persons" entails, and for whose benefit it is intended, has undergone a sea change since it was added to the fair housing lexicon in 1988. Luxury subdivisions containing as few as 6-8 house lots, far removed from shopping or services, are being approved under the Housing for Older Persons Act (HOPA) exemption. At the urging of the Home Builders Association of Massachusetts, a bill was filed in the 2005-2006 legislative session to amend Chapter 151B to eliminate the five-acre requirement for age restricted housing. This requirement is the last vestige of the notion that "housing for older persons" involved a campus-like setting with specialized facilities and services.

- In a move that has incensed the National Association of Home Builders, HUD has stopped issuing FHA insurance for multifamily rental housing developments if the property prohibits children. (In other parts of the country, much of the age restricted development continues to be rental housing, making this a "front burner" issue for multi-family developers.)

- In Huntington, New York (Long Island), the nonprofit Fair Housing in Huntington Committee has filed suit against the governing Town Board alleging that the Town's approval of building permits for a large age restricted development was a continuation of its pattern and practice of maintaining segregated housing in the town by excluding affordable family housing.

- In states that allow the assessment of impact fees, towns are beginning to waive the fees for age restricted development. In November 2004, HUD settled an investigation it had initiated into the development of a luxury condominium project in Falls Church, Virginia for alleged discrimination against families with children in violation of the Fair Housing Act. In negotiating the necessary rezoning, the developers had calculated their school-impact contributions based on the number of children who would move into the property instead of on to the number units developed, an arrangement to which the City agreed.

  Concerned that such an arrangement would create the appearance that the City condoned discrimination against families with school age children, the Falls Church

City Council subsequently amended the terms of the agreement and reaffirmed its commitment to fair housing, but the Equal Rights Center, a Washington, D.C. based non-profit fair housing group had already filed a complaint against the developers and the City.[46]

- New Jersey, a state with a "fair share" affordable housing mandate, recently reworked its guidelines to ensure that towns could not meet their requirements exclusively with senior housing. Towns are obligated to provide new affordable housing as they grow and create market rate housing, jobs or economic opportunities, but a loophole in the regulations would have allowed a community to transfer away half its obligation by making a payment under a regional contribution agreement (in lieu of actually building units) and meeting the other half with senior housing. The administering Council on Affordable Housing recently closed this 2003 loophole by requiring that at least half the units built must be for families.

- Neighboring New Hampshire is currently debating the consequences to its long term economic health of building so much age restricted housing, a substantial portion of which is being purchased, not by New Hampshire seniors, but by former Massachusetts residents who have been attracted to the state by the comparatively lower home prices, among other reasons.

Policy Considerations

Even though it is clear that factors other than favorable demographics are contributing to the proliferation of age restricted housing, many continue to wonder what the downside of this trend is. As older people vacate the homes they raised their families in to move into age restricted communities, those homes become available for younger families. In Massachusetts, it could be argued that *any* increase in the overall housing supply is welcome news. Still, the proliferation of age restricted developments warrants ongoing scrutiny because of the important public policy concerns it raises:

- the risk of overbuilding, and the consequences of doing so

- the fact that the development is coming, in many communities, at the expense of housing for young families and workers

- the uncertainty about the long term impact of high concentrations of age restricted housing on the demand for, and support of, municipal services, and

- the question of how enduring the 55 and over active adult market will be once the baby boom bubble's housing needs change

[46] As part of the conciliation agreement, the City agreed not to assess school impact contributions in the manner in which it had in this case, going forward, and it entered into a partnership with the Equal Rights Center to further fair housing in Falls Church. The developer agreed to contribute $120,000 to support the partnership, and the Equal Rights Center agreed to provide training to the respondents that would focus, in part on discrimination against families with children. Source: HUD News Release 04-142.htm

Conclusion

The issue here is not whether active adult housing is an important and legitimate component of a balanced housing policy. It is. Nor is the issue whether age restrictions are necessary to provide housing opportunities for older people. They are not. Age *targeting* is often preferable to *age restricting* – for the developer, the homebuyer and the community. But even if the playing field were leveled and *age restricted* housing no longer enjoyed its favored status under the zoning and land use regulations of so many towns, there would still be a segment of the market with a preference for this type of housing and developers eager to provide it.

The issue is whether the housing market offers a *balanced* mix of options that appeal to households across a range of age, income and need. The preference of local officials for age restricted housing, combined with generous incentives in zoning, has greatly limited the pipeline of conventional subdivisions in a number of Massachusetts communities so they are not developing an appropriate balance. While some may feel that this is desirable from a smart growth perspective, it exacerbates the housing problems facing younger families and undermines the state's economic competitiveness.

The next 24 months will give a good indication of how strong the age restricted active adult market really is. State policy makers, local officials, lenders, and the home building industry should carefully monitor sales activity and inventory, the amount of age restricted housing that is being permitted, and the types of zoning and land use concessions that are being used to promote its growth. By doing so, we will ensure that production is adequate to meet demand, but that it does not outpace demand or artificially inflate it by eliminating other important housing alternatives.

Other Senior Housing Options

Older persons' needs for assistance with health care and daily tasks vary widely, and typically change over time. There are many different housing alternatives designed to address these different levels of need. The focus of this report is on housing for active, healthy seniors, who require no special medical or personal care to live independently. This Appendix identifies some of the other housing and care choices available to seniors' as they age. Some of these options are limited to seniors age 62 and older or age 60 and older. As noted in the Introduction, the nomenclature of senior housing is evolving, and often imprecise.

Housing options are listed in ascending levels of service and/or care

Age-Targeted Communities:* Single-family homes, town homes, cluster homes, manufactured housing and multifamily housing — targeted to adults 55 years of age or older, but not explicitly age-restricted — where residents lead an independent, active lifestyle. These communities are not equipped to provide increased care or health-related services, but include amenities such as a clubhouse, a golf course, walking trails, and other recreational spaces. Outdoor maintenance is normally included in a monthly homeowner's association or condominium fee. Examples of age large targeted developments include King's Way in Yarmouth, The Pine Hills in Plymouth and Woodlands in Clinton. Many upscale urban rental and condominium developments also target the active adult market.

Active Adult Communities:* Single-family homes, town homes, cluster homes, manufactured housing and multifamily housing — restricted to adults 55 years of age or older and excluding younger residents as allowed under exemptions granted in the Fair Housing Act — where residents lead an independent, active lifestyle. These communities are not equipped to provide increased care or health-related services, but often include amenities such as a clubhouse, a golf course, walking trails, and other recreational spaces. Outdoor maintenance normally is included in a monthly homeowner's association or condominium fee.

Seniors Apartments:* Multifamily rental housing restricted to adults 55 years of age or older. These properties do not have a central kitchen and generally do not provide meals to residents, but may offer community rooms, social activities, and other recreational amenities.

Independent Living Communities:* Age-restricted multifamily rental housing with central dining facilities that provide residents, as part of a monthly fee, meals and other services such as housekeeping, linen service, transportation, and social and recreational activities. There are more than 6,500 units in Independent Living residences in Massachusetts, most in large Continuing Care Retirement Communities. At lease 1,500 additional units are expected to be completed over the next 3-4 years.

Congregate Housing Facilities: Shared living environments where elders can maintain their independence and receive supportive services. Fifty-six local housing authorities manage nearly 750 units of congregate housing for low income elders.

RestHomes/Residential Care Facilities: Residences that provide housing, meals, 24-hour supervision, social and recreational programs, administration of medications, and personal care to

individuals who do not routinely require nursing or medical care. In Massachusetts, residential care facilities are licensed and regulated by the Department of Public Health. Public assistance through the Supplemental Security Income (SSI) program and Emergency Aid to Elderly, Disabled and Children (EAEDC) is available at some residential care facilities for individuals who cannot afford to pay for their care privately. In addition, some long-term care insurance policies may pay for residential care. Massachusetts' rest homes serve about 3,000 seniors in more than 100 residences. Both the rest home population and the nursing home population have been declining in recent years as the assisted living population has increased.

Assisted Living Residences (ALRs): State-licensed and regulated rental housing that provides assistance with activities of daily living (ADLs) — such as bathing, dressing, toileting, moving from place to place, and managing medication — and a variety of support services including meals, assistance with personal care, housekeeping, laundry, social and recreational programs, oversight of residents' self administration of medication, 24-hour security, and on-site staff to respond to emergencies. In Massachusetts, ALRs are regulated by the Department of Elder Affairs within the Executive Office of Health and Human Services. Most assisted living residences are paid for privately, while some accept payment for eligible residents through Medicaid's Group Adult Foster Care program. Some long-term care insurance policies also pay for assisted living. The Massachusetts Department of Elder Affairs regulates more than 11,000 units in 178 ALRs. Another 15 developments (approximately 1,100 units) are in the planning stages. In addition, more than 3,000 public housing units in 22 developments have been converted in recent years to assisted living-like accommodations under the state's Supportive Senior Housing Initiative.

Continuing Care Retirement Communities (CCRCs): Multilevel continuums that bring various levels of care together, often on one campus, so that residents can stay in the same community as their needs change. CCRCs offer their residents a contract that generally secures living accommodations and services. Payment plans vary, but usually include a long-term contract between the resident and the community. There are three common types of contracts: 1) unlimited nursing care for little or no substantial increase in the usual monthly payments; 2) specified amount of nursing care beyond which the resident is responsible for payment; 3) residents pay full daily rates for all long term nursing care required.

Nursing Homes: Skilled nursing facilities that offer 24 hour nursing care. In addition, they provide personal care, recreational activities, physical and occupational therapy, and all meals. Some nursing homes have special units for residents with dementia or Alzheimer 's disease. In Massachusetts nursing homes are licensed by the Department of Public Health (DPH). Some residents or their families pay for nursing home care out of their own private funds or with private long-term care insurance. Others, who have limited finances or who "spend-down" their finances on their care become eligible for Medicaid. Medicare covers some nursing home care in limited circumstances following a hospitalization. The DPH licenses 475 skilled nursing facilities, serving approximately 50,000 residents. This number has declined in recent years as the number of assisted living residences has increased.

* Descriptions of senior housing community types are those sanctioned by the National Association of Home Builders (NAHB) Seniors Housing Council. All other definitions are from the Commonwealth of Massachusetts Department of Elder Affairs.

Other Housing Alternatives for Seniors

Aging in Place
A concept that allows a senior to remain in his or her living environment, despite the physical and/or mental decline that may occur during the aging process. Surveys repeatedly show that this is the preferred choice of seniors in Massachusetts and elsewhere, presenting a challenge for caregivers and policy makers. According to the *Massachusetts 2005-2009 Consolidate Plan,* approximately 41 percent of the state's elderly householders (aged 65+) report some level of disability, and 12 percent report a health care condition that limits their self-care capacity. About 50,000 low income households headed by a person over age 62 have at least one member with a mobility or self-care limitation; 60 percent of these are headed by a person over age 75.

Accessory Apartment
A separate living unit inside, or attached to, a single (or multi) family dwelling. Accessory apartments offer the convenience of physical proximity between an older person and a friend, neighbor or relative, while maintaining a measure of privacy. They can also provide an income stream and/or a source of caregiving for a senior who wishes to remain in her own home. (Also called accessory dwelling unit)

ECHO (Elder Cottage Housing Opportunities)
A small, temporary home installed on the same site as a single-family residence, usually that of an adult child or other relative. ECHO units allow seniors to remain close to family members and receive the support they need while retaining a great deal of independence.

NORC, an acronym for naturally occurring retirement community

The phrase "naturally occurring retirement community," coined in the 1980s by academicians at the University of Wisconsin-Madison, originally referred to areas that attracted, but were not restricted to older residents. Many Cape Cod communities fit this description. (More than 50 percent of all households in Orleans, Chatham and Dennis, for example are headed by someone 60 years of age or older.) More recently, the term has evolved to mean any building, complex or neighborhood where more than 50 percent (or even a disproportionate number) of the residents are over 60. In some cities (such as New York and Chicago) NORC is an official designation and these communities receive funding for nursing visits, social activities, transportation, and other senior services.

Home and Community Based Services

In addition to the residential options listed above, there are many home and community based services that are available to Massachusetts seniors. Many of these services are paid for with private resources, but state funding through the Home Care Program and Medicaid funds are available to pay for some services for eligible seniors. Home health care is also covered by Medicare in limited circumstances.

Homemaker Services: Services that help older people live independently at home by helping with home management tasks, such as shopping, meal preparation, and light housekeeping.

Personal Care Services: Services that provide assistance with activities such as bathing, dressing, grooming, and toileting.

Home Health Care Services: offer clients health-related services such as wound care, dispensing medication, IV therapy, and are provided by home health aides. Skilled nursing and therapeutic services are provided by licensed nurses and therapists.

Friendly Visiting Programs: Programs that provide companionship for homebound elderly individuals and function as a kind of informal "check-in" similar to the kind of support a family member or friend might offer if they were present.

Chore Services: Services that supply help for tasks such as landscaping, laundry, grocery shopping and running errands.

Meal Services: Services that provide hot meals to seniors either in their own homes ("Meals on Wheels") or in group settings (e.g., churches, senior centers) providing nutritious foods while catering to special dietary restrictions.

Care Management: Professional coordination of client care services, including needs assessment and the arrangement of appropriate care and housing.

Transportation Services: Services that will drive seniors to various appointments upon request. Many vehicles are equipped to manage wheelchairs and other special needs.

Budget Management and Representative Payee Services: Services that assist lower-income older people who need basic support budgeting monthly financial obligations. Volunteer staff is monitored and supervised by local agency staff, Mass Money Management and insured by AARP

Respite Care: Services that offer care on a short-term basis, usually for the purpose of relieving caretakers of their responsibilities for a brief period.

Adult Day Health Programs: Adult day care programs that provide supervision, recreation, health, and personal care services during the day.

Adult Foster Care Programs: Programs that match elders who can no longer live alone with families willing to provide room and board, meals, and personal care.

Key Sections of Fair Housing Laws

The following excerpts are from key sections of the federal and state laws and rules pertaining to the "housing for older persons" exemption established in the Fair Housing Act. They are included here for informational purposes only. Readers should refer directly to the laws and their implementing rules, and seek competent legal counsel, before making any decisions based on these provisions.

1. From the Housing for Older Persons Act of 1995 (HOPA) amendment (which modified the exemption from familial status discrimination prohibitions granted to "housing for older persons" under Section 807(b)(2)(C) of the Fair Housing Act (42 U.S.C. 3607(b)(2)(C)):

24. 42 U.S.C. § 3607(b) (1) . . . Nor does any provision in this title regarding familial status apply with respect to housing for older persons.

(2) As used in this section, "housing for older persons" means housing--

(A) provided under any State or Federal program that the Secretary determines is specifically designed and operated to assist elderly persons (as defined in the State or Federal program); or

(B) intended for, and solely occupied by, persons 62 years of age or older; or

(C) intended and operated for occupancy by persons 55 years of age or older, and--

(i) at least 80 percent of the occupied units are occupied by at least one person who is 55 years of age or older;

(ii) the housing facility or community publishes and adheres to policies and procedures that demonstrate the intent required under this subparagraph; and

(iii) the housing facility or community complies with rules issued by the Secretary for verification of occupancy, which shall--

(I) provide for verification by reliable surveys and affidavits; and

(II) include examples of the types of policies and procedures relevant to a determination of compliance with the requirement of clause (ii). Such surveys and affidavits shall be admissible in administrative and judicial proceedings for the purposes of such verification.

2. From Massachusetts General Law Chapter 151B, Section 4, subsection 6:

The word "age" as used in this subsection shall not apply to persons who are minors nor to residency in state-aided or federally-aided housing developments for the elderly nor to residency in housing developments assisted under the federal low income housing tax credit and intended for use as housing for persons 55 years of age or over or 62 years of age or over, nor to residency in communities consisting of either a structure or structures constructed expressly for use as housing for persons 55 years of age or over or 62 years of age or over, on 1 parcel or on contiguous parcels of land, totaling at least 5 acres in size. For the purpose of this subsection, housing intended for occupancy by persons fifty-five or over and sixty-two or over shall comply with the provisions set forth in 42 USC 3601 et seq.

3. From 24 CFR Part 100, the final rule implementing the Housing for Older Persons Act of 1995 (published with background notes and commentary in the Federal Register on April 2, 1999, available at http://www.hud.gov/offices/fheo/seniors/hopa.pdf

Section 100.306 Intent to operate as housing designed for persons who are 55 years of age or older:

(a) In order for a housing facility or community to qualify as housing designed for persons who are 55 years of age or older, it must publish and adhere to policies and procedures that demonstrate its intent to operate as housing for persons 55 years of age or older. The following factors, among others, are considered relevant in complied with this requirement:

(1) The manner in which the housing facility or community is described to prospective residents;
(2) Any advertising designed to attract prospective residents;
(3) Lease provisions;
(4) Written rules, regulations, covenants, deed or other restrictions;
(5) The maintenance and consistent application of relevant procedures;
(6) Actual practices of the housing facility or community; and
(7) Public posting in common areas of statements describing the facility or community as housing for persons 55 years of age or older.

(b) Phrases such as "adult living", "adult community," or similar statements in any written advertisement or prospectus are not consistent with the intent that the housing facility or community intends to operate as housing for persons 55 years of age or older.

(c) If there is language in deed or other community or facility documents which is inconsistent with the intent to provide housing for persons who are 55 years of age or older housing, HUD shall consider documented evidence of a good faith attempt to remove such language in determining whether the housing facility or community complies with the requirements of this section in conjunction with other evidence of intent.

(d) A housing facility or community may allow occupancy by families with children as long as it meets the requirements of Secs. 100.305 and 100.306(a).

Section 100.307Verification of occupancy:

(a) In order for a housing facility or community to qualify as housing for persons 55 years of age or older, it must be able to produce, in response to a complaint filed under this title, verification of compliance with Sec. 100.305 through reliable surveys and affidavits.

(b) A facility or community shall, within 180 days of the effective date of this rule, develop procedures for routinely determining the occupancy of each unit, including the identification of whether at least one occupant of each unit is 55 years of age or older. Such procedures may be part of a normal leasing or purchasing arrangement.

(c) The procedures described in paragraph (b) of this section must provide for regular updates, through surveys or other means, of the initial information supplied by the occupants of the housing facility or community. Such updates must take place at least once every two years. A survey may include information regarding whether any units are

occupied by persons described in paragraphs (e)(1), (e)(3), and (e)(4) of Sec. 100.305.

(d) Any of the following documents are considered reliable documentation of the age of the occupants of the housing facility or community:

(1) Driver's license;
(2) Birth certificate;
(3) Passport;
(4) Immigration card;
(5) Military identification;
(6) Any other state, local, national, or international official documents containing a birth date of comparable reliability; or
(7) A certification in a lease, application, affidavit, or other document signed by any member of the household age 18 or older asserting that at least one person in the unit is 55 years of age or older.

(e) A facility or community shall consider any one of the forms of verification identified above as adequate for verification of age, provided that it contains specific information about current age or date of birth.

(f) The housing facility or community must establish and maintain appropriate policies to require that occupants comply with the age verification procedures required by this section.

(g) If the occupants of a particular dwelling unit refuse to comply with the age verification procedures, the housing facility or community may, if it has sufficient evidence, consider the unit to be occupied by at least one person 55 years of age or older. Such evidence may include:

(1) Government records or documents, such as a local household census;
(2) Prior forms or applications; or
(3) A statement from an individual who has personal knowledge of the age of the occupants. The individual's statement must set forth the basis for such knowledge and be signed under the penalty of perjury.

(h) Surveys and verification procedures which comply with the requirements of this section shall be admissible in administrative and judicial proceedings for the purpose of verifying occupancy.

(i) A summary of occupancy surveys shall be available for inspection upon reasonable notice and request by any person.

From HUD's Office of Fair Housing and Equal Opportunity

Senior Housing - what you should know...

As a housing provider:

The Fair Housing Act (FHAct) protects all citizens from discrimination on the basis of race, color, national origin, religion, sex, handicap or familial status (families with children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18).

Senior Housing Exemption

Although the FHAct was amended in 1988 to prohibit discrimination on the basis of disability and familial status, Congress intended to preserve housing specifically designed to meet the needs of older persons. Such housing that meets the FHAct definition of "housing for older persons" is exempt from the law's familial status requirements, provided that:

- HUD has determined that the dwelling is specifically designed for and occupied by elderly persons under a Federal, State or local government program, or
- It is occupied solely by persons who are 62 or older, or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older.

Therefore, housing that satisfies the legal definition of senior housing or housing for older persons described above, can legally exclude families with children.

The Housing for Older Persons Act of 1995 (HOPA)

HOPA eliminated initial requirements for "significant services and facilities" within designated senior housing units or areas.

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Abington	14,605	15.9%	7.9%	11.1%	13.2%	5.4%	2.04	69.0%	345	13.8%	8.3%	21.4%	52.8%	40.1%	0.3%	24.2%	38.7%	14.8%	$57,100	11.1%	38.8%
Acton	20,331	11.8%	11.2%	38.9%	4.1%	7.6%	6.16	71.6%	1,968	16.8%	2.3%	40.7%	51.9%	33.8%	4.2%	34.8%	31.8%	5.4%	$91,624	5.7%	38.2%
Acushnet	10,161	19.2%	10.3%	13.3%	5.5%	0.7%	2.38	78.3%	0	3.8%	2.4%	16.1%	53.0%	32.1%	0.0%	53.3%	43.9%	18.5%	$51,500	17.2%	50.0%
Adams	8,809	25.0%	0.3%	5.7%	0.5%	NA	21.43	48.5%	4	14.9%	7.7%	12.6%	68.1%	46.0%	0.0%	21.1%	49.9%	30.0%	$32,161	22.0%	45.1%
Agawam	28,144	20.6%	6.9%	6.8%	2.5%	2.5%	5.90	70.5%	1,537	12.0%	4.1%	15.9%	61.5%	42.1%	0.1%	26.6%	43.6%	19.2%	$49,390	13.5%	40.3%
Alford	399	23.6%	-9.4%	-8.8%	2.3%	NA	9.33	99.6%	0	0.0%	0.0%	33.2%	72.7%	19.3%	7.1%	22.5%	59.6%	27.0%	$49,632	17.0%	50.0%
Amesbury	16,450	15.4%	10.9%	21.2%	2.7%	-7.7%	5.55	56.9%	1,040	15.8%	6.9%	18.4%	58.8%	48.3%	0.7%	49.7%	30.2%	13.1%	$51,906	11.8%	30.7%
Amherst	34,874	8.6%	2.9%	16.6%	2.1%	-7.4%	4.91	49.7%	818	30.7%	10.6%	22.9%	60.0%	48.8%	0.6%	31.2%	43.9%	13.9%	$40,017	7.1%	38.2%
Andover	31,247	16.1%	6.1%	22.9%	4.6%	2.6%	8.88	75.0%	978	12.0%	11.6%	42.5%	51.4%	27.2%	4.4%	30.7%	38.4%	10.6%	$87,683	7.9%	43.7%
Aquinnah	344	13.4%	72.2%	107.9%	13.5%	NA	1.63	99.1%	4	0.0%	26.5%	32.8%	57.6%	32.0%	32.3%	38.5%	38.4%	29.6%	$45,208	16.3%	25.0%
Arlington	42,389	21.0%	-0.2%	7.7%	1.0%	7.4%	33.40	43.4%	2,081	17.4%	4.9%	16.3%	67.9%	52.7%	5.4%	21.0%	45.4%	20.8%	$64,344	14.3%	62.9%
Ashburnham	5,546	12.0%	1.3%	7.6%	9.7%	NA	2.52	94.4%	0	2.5%	1.2%	15.4%	47.8%	35.3%	0.0%	40.5%	29.1%	12.1%	$55,568	9.4%	26.0%
Ashby	2,845	12.9%	9.2%	8.7%	6.5%	NA	2.67	96.8%	0	0.4%	0.0%	22.9%	47.8%	24.9%	1.1%	23.6%	30.1%	7.5%	$61,000	9.3%	37.9%
Ashfield	1,800	15.5%	8.3%	7.5%	4.3%	NA	3.62	85.4%	0	3.6%	0.3%	25.7%	63.5%	39.1%	1.1%	17.3%	34.7%	15.0%	$52,875	9.9%	20.8%
Ashland	14,674	13.1%	20.2%	46.3%	8.8%	14.5%	2.58	74.7%	1,418	9.1%	3.9%	26.6%	56.4%	41.9%	0.5%	37.0%	31.0%	12.5%	$68,392	8.2%	29.0%
Athol	11,299	20.9%	0.1%	-1.5%	2.7%	NA	9.81	67.6%	61	9.9%	4.1%	18.2%	62.1%	45.0%	0.0%	38.0%	42.9%	27.0%	$33,475	24.2%	42.1%
Attleboro	42,068	16.5%	10.0%	21.8%	4.8%	-8.9%	4.24	56.1%	732	13.9%	6.7%	15.9%	57.7%	45.8%	0.0%	37.4%	35.0%	16.2%	$50,807	13.2%	30.5%
Auburn	15,901	22.7%	11.3%	17.3%	4.2%	-5.3%	3.82	77.7%	387	5.2%	3.1%	15.4%	61.0%	36.8%	0.2%	65.8%	45.3%	23.1%	$51,753	19.0%	40.8%
Avon	4,443	22.5%	4.4%	5.8%	0.9%	-7.9%	23.90	76.1%	32	6.0%	4.0%	16.8%	57.4%	36.6%	1.7%	53.6%	51.8%	30.2%	$50,305	21.0%	51.0%
Ayer	7,287	14.8%	9.3%	10.5%	2.5%	7.8%	7.00	51.0%	290	18.0%	7.7%	11.6%	65.6%	56.1%	0.8%	54.0%	36.1%	13.3%	$46,619	13.0%	37.5%
Barnstable	47,821	25.0%	9.1%	34.1%	3.9%	-21.2%	7.45	86.0%	1,503	7.1%	6.2%	20.1%	66.0%	33.8%	3.4%	18.5%	51.3%	29.5%	$46,811	17.7%	46.7%
Barre	5,113	15.8%	14.0%	32.1%	6.2%	NA	2.59	71.1%	0	4.7%	4.1%	21.7%	55.5%	35.6%	0.0%	41.4%	36.7%	23.9%	$50,553	14.8%	22.6%
Becket	1,755	18.9%	15.1%	15.7%	6.1%	NA	7.54	96.3%	0	0.0%	0.0%	18.7%	61.7%	42.7%	0.0%	37.7%	41.1%	17.0%	$46,806	13.8%	34.0%
Bedford	12,595	23.6%	2.3%	18.1%	2.5%	9.3%	6.49	83.2%	324	6.4%	8.8%	32.3%	56.2%	24.7%	4.7%	46.0%	43.3%	15.1%	$87,962	8.3%	58.5%
Belchertown	12,968	11.5%	26.9%	38.2%	10.4%	8.6%	1.94	75.7%	78	7.2%	6.3%	19.8%	54.6%	33.1%	0.3%	28.6%	28.3%	10.6%	$52,467	12.2%	32.3%
Bellingham	15,314	13.5%	9.1%	15.3%	6.0%	-2.2%	3.62	83.6%	539	4.2%	9.3%	20.7%	51.6%	29.2%	0.4%	30.3%	29.6%	6.6%	$64,496	7.7%	25.5%
Belmont	24,194	20.9%	-0.2%	27.3%	0.5%	2.9%	25.79	49.4%	803	5.7%	2.7%	24.9%	60.3%	43.0%	9.0%	43.5%	52.0%	25.1%	$80,295	11.2%	58.0%
Berkley	5,749	9.2%	34.5%	46.1%	12.2%	10.3%	1.59	95.2%	0	0.0%	1.8%	14.0%	38.7%	27.1%	0.9%	26.0%	22.1%	6.4%	$66,295	6.8%	21.4%
Berlin	2,380	16.5%	7.5%	22.6%	14.0%	4.5%	1.28	88.5%	46	3.2%	4.8%	34.8%	53.4%	25.8%	0.7%	57.8%	34.0%	6.0%	$65,667	12.7%	29.5%
Bernardston	2,155	20.6%	7.3%	7.2%	6.5%	NA	2.15	80.2%	0	3.5%	2.8%	15.4%	57.8%	33.1%	0.0%	33.3%	44.3%	31.0%	$45,259	19.9%	38.1%
Beverly	39,862	19.2%	3.6%	14.3%	1.6%	-4.7%	7.42	54.4%	802	19.1%	10.9%	19.2%	62.7%	46.9%	1.7%	24.8%	41.4%	21.0%	$53,984	12.9%	43.5%
Billerica	38,981	12.5%	8.9%	9.8%	6.0%	1.8%	5.12	82.4%	716	8.0%	3.5%	24.2%	46.6%	26.3%	1.4%	45.0%	34.3%	8.9%	$67,799	10.0%	29.0%
Blackstone	8,804	13.7%	11.6%	23.8%	3.8%	NA	3.57	62.1%	248	6.2%	3.1%	18.9%	52.1%	39.2%	0.0%	39.5%	31.3%	14.7%	$55,163	16.7%	37.2%
Blandford	1,214	13.3%	4.7%	-2.5%	4.0%	NA	5.07	95.4%	0	0.0%	0.2%	23.0%	54.4%	29.7%	1.3%	25.4%	37.8%	14.6%	$52,935	11.5%	17.4%
Bolton	4,148	9.7%	35.5%	42.9%	6.7%	NA	3.63	96.7%	0	0.0%	3.6%	56.0%	47.1%	6.4%	1.0%	39.6%	31.1%	5.4%	$102,798	2.6%	15.9%
Boston	589,141	13.5%	0.1%	26.6%	1.9%	-8.3%	16.48	16.6%	39,839	36.3%	18.9%	10.3%	66.7%	68.4%	2.2%	NA	39.8%	18.7%	$39,629	13.2%	32.8%
Bourne	18,721	22.2%	14.3%	8.8%	8.3%	2.9%	4.57	83.0%	831	6.3%	6.7%	19.1%	64.7%	37.3%	2.9%	29.7%	52.4%	25.4%	$45,113	19.8%	48.6%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Boxborough	4,868	7.6%	28.9%	98.8%	7.0%	-8.5%	1.61	62.3%	771	23.9%	1.2%	35.3%	52.8%	43.0%	2.4%	29.7%	23.9%	4.8%	$87,618	1.6%	29.9%
Boxford	7,921	13.0%	26.0%	53.2%	4.3%	-4.9%	6.58	95.6%	3	0.5%	0.7%	66.1%	42.1%	10.0%	2.5%	31.1%	33.9%	6.9%	$113,212	4.8%	24.0%
Boylston	4,008	16.6%	17.9%	33.3%	7.1%	1.6%	2.04	82.8%	163	5.0%	1.5%	27.4%	58.2%	30.4%	1.5%	35.5%	35.9%	11.5%	$67,703	13.2%	44.5%
Braintree	33,828	22.9%	6.4%	17.6%	2.8%	5.2%	13.19	73.3%	994	10.6%	10.2%	22.8%	56.8%	33.6%	1.2%	29.5%	46.7%	23.9%	$61,790	13.9%	46.6%
Brewster	10,094	31.1%	21.1%	32.7%	7.7%	-32.3%	3.23	86.0%	1,450	2.7%	6.3%	17.7%	68.6%	42.2%	3.2%	26.3%	50.1%	27.2%	$49,276	20.1%	51.4%
Bridgewater	25,185	11.4%	23.2%	42.3%	4.9%	NA	3.07	67.3%	759	12.1%	2.7%	23.9%	49.4%	35.4%	0.5%	28.6%	33.1%	11.1%	$65,318	10.4%	36.4%
Brimfield	3,339	15.0%	14.2%	20.1%	6.3%	0.9%	3.90	85.1%	0	2.2%	7.0%	17.6%	55.0%	39.1%	0.0%	53.2%	31.4%	14.9%	$50,181	16.2%	34.9%
Brockton	94,304	15.3%	-1.5%	24.0%	1.4%	-4.6%	15.66	48.4%	1,482	19.5%	12.5%	12.7%	53.8%	48.1%	0.1%	32.4%	40.8%	17.6%	$39,507	15.1%	32.6%
Brookfield	3,051	18.3%	6.3%	12.8%	2.6%	-6.4%	5.83	62.4%	40	2.3%	2.1%	14.9%	60.0%	45.9%	0.0%	60.4%	42.1%	22.6%	$45,655	20.4%	52.4%
Brookline	57,107	15.9%	4.0%	17.7%	0.8%	-0.1%	24.50	21.2%	7,938	37.5%	8.0%	18.8%	68.7%	61.9%	8.2%	NA	40.2%	13.4%	$66,711	5.9%	40.0%
Buckland	1,991	17.5%	5.9%	6.8%	3.1%	NA	4.05	75.8%	0	1.7%	0.6%	25.1%	57.4%	32.7%	0.0%	21.7%	46.4%	24.0%	$45,833	15.4%	48.5%
Burlington	22,876	19.1%	4.5%	4.7%	5.2%	1.3%	7.45	79.1%	368	15.2%	10.6%	24.9%	51.7%	28.6%	1.2%	34.0%	43.8%	14.9%	$75,240	11.5%	34.1%
Cambridge	101,355	12.0%	5.6%	12.2%	1.5%	-15.2%	5.30	14.6%	9,001	42.0%	15.8%	9.3%	74.5%	73.5%	6.4%	NA	41.6%	17.2%	$47,979	10.5%	41.6%
Canton	20,775	21.1%	20.0%	22.0%	7.4%	4.3%	5.42	68.0%	834	16.1%	10.2%	28.8%	58.3%	38.0%	3.1%	30.3%	42.2%	18.5%	$69,260	11.7%	48.3%
Carlisle	4,717	13.6%	10.5%	31.8%	5.4%	5.0%	4.20	96.3%	12	0.4%	1.1%	59.5%	46.4%	6.8%	9.5%	31.3%	37.8%	8.1%	$129,811	5.7%	32.2%
Carver	11,163	18.0%	9.0%	-4.1%	4.1%	-7.1%	4.62	69.2%	2	0.6%	2.0%	16.0%	52.2%	32.5%	0.3%	41.7%	38.4%	26.7%	$53,506	22.4%	45.6%
Charlemont	1,358	16.1%	8.7%	3.1%	5.0%	NA	3.44	76.1%	8	5.2%	1.0%	23.0%	62.5%	38.5%	0.0%	33.3%	45.0%	17.8%	$46,548	14.2%	30.4%
Charlton	11,263	10.7%	17.9%	30.8%	11.6%	NA	1.78	83.3%	95	4.0%	2.2%	17.2%	45.9%	31.6%	0.0%	30.8%	24.9%	8.9%	$63,033	8.6%	37.7%
Chatham	6,625	41.5%	1.2%	3.9%	10.2%	1.3%	3.52	92.2%	406	2.6%	3.4%	22.8%	80.2%	34.5%	11.2%	14.2%	71.5%	52.3%	$45,519	25.2%	60.2%
Chelmsford	33,858	17.8%	10.0%	16.5%	3.8%	2.0%	6.69	78.4%	2,296	9.4%	5.6%	25.5%	55.6%	32.0%	0.3%	32.0%	37.5%	14.4%	$70,207	10.2%	46.8%
Chelsea	35,080	14.2%	6.5%	55.4%	0.3%	-2.2%	117.50	12.4%	1,118	30.1%	17.6%	11.5%	52.0%	65.0%	0.9%	NA	42.5%	29.5%	$30,161	18.6%	35.8%
Cheshire	3,401	18.6%	9.6%	-8.6%	1.9%	NA	5.60	73.4%	0	0.0%	0.2%	18.5%	61.5%	37.0%	0.0%	NA	39.4%	13.7%	$41,981	13.8%	35.2%
Chester	1,308	15.6%	7.5%	11.1%	1.7%	NA	9.29	86.3%	0	1.4%	9.5%	22.6%	52.2%	30.0%	0.0%	43.7%	35.4%	15.8%	$43,816	17.5%	26.8%
Chesterfield	1,201	13.4%	13.5%	5.3%	5.2%	NA	6.23	94.5%	0	1.3%	5.8%	16.6%	53.9%	37.6%	0.0%	21.9%	30.9%	13.8%	$49,063	11.3%	25.3%
Chicopee	54,653	21.7%	2.9%	7.8%	1.2%	-4.0%	10.47	51.6%	1,606	15.5%	10.4%	9.2%	65.2%	54.8%	0.1%	22.9%	51.6%	30.8%	$35,672	24.1%	49.7%
Chilmark	843	23.4%	32.2%	12.5%	30.5%	NA	0.93	99.7%	0	0.0%	0.7%	30.7%	73.4%	37.3%	24.8%	56.1%	53.1%	27.0%	$41,917	15.1%	39.3%
Clarksburg	1,686	21.3%	1.2%	-2.2%	2.0%	-9.5%	7.00	83.7%	12	0.9%	0.0%	18.6%	59.3%	31.3%	0.0%	16.3%	46.9%	19.4%	$43,362	21.3%	44.0%
Clinton	13,435	18.8%	3.3%	18.4%	5.5%	1.5%	1.43	47.6%	560	17.2%	9.2%	11.4%	63.0%	55.3%	1.0%	28.3%	44.4%	26.7%	$44,740	17.9%	47.6%
Cohasset	7,261	19.4%	2.7%	16.4%	2.5%	15.9%	8.30	85.1%	207	3.5%	2.8%	41.5%	55.0%	24.5%	7.9%	44.3%	47.2%	24.5%	$84,156	14.6%	56.7%
Colrain	1,813	16.0%	14.5%	-10.0%	3.1%	NA	4.50	79.3%	0	0.0%	0.5%	24.8%	57.3%	34.6%	0.6%	27.4%	42.1%	18.1%	$40,076	22.3%	44.9%
Concord	16,993	21.2%	3.3%	33.1%	3.1%	-4.3%	7.71	81.3%	580	5.6%	4.5%	46.5%	56.1%	24.6%	7.4%	55.7%	49.0%	18.3%	$95,897	7.7%	51.7%
Conway	1,809	13.4%	22.6%	31.0%	7.8%	-7.3%	0.68	86.9%	0	0.0%	0.0%	29.4%	55.5%	29.6%	2.2%	30.9%	29.9%	7.8%	$56,094	5.9%	21.9%
Cummington	978	15.1%	10.8%	68.2%	2.5%	NA	6.50	82.2%	0	3.6%	4.0%	31.0%	69.1%	37.3%	0.0%	23.7%	37.1%	20.9%	$42,250	11.9%	19.0%
Dalton	6,892	20.7%	4.1%	5.9%	1.0%	NA	17.50	70.9%	50	8.0%	5.5%	25.6%	61.1%	33.0%	0.6%	28.9%	42.4%	22.7%	$47,891	12.9%	47.2%
Danvers	25,212	21.5%	6.8%	20.5%	6.0%	-3.1%	6.66	70.0%	1,140	9.0%	8.3%	20.7%	58.5%	39.2%	2.0%	25.2%	43.1%	17.8%	$58,779	14.6%	46.5%
Dartmouth	30,666	19.5%	12.8%	14.0%	6.5%	6.7%	2.27	84.5%	274	5.6%	7.8%	19.6%	55.7%	31.5%	1.6%	36.0%	45.1%	23.4%	$50,742	16.1%	38.1%
Dedham	23,464	21.2%	1.7%	17.6%	5.1%	-3.2%	18.49	79.2%	375	3.1%	8.7%	22.5%	56.1%	31.7%	2.6%	43.4%	45.3%	24.4%	$61,699	14.5%	46.4%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Deerfield	4,750	18.2%	-1.3%	4.9%	2.2%	-0.4%	6.10	80.7%	164	2.2%	1.6%	23.8%	64.1%	35.3%	0.5%	22.0%	46.7%	19.9%	$49,764	17.3%	61.1%
Dennis	15,973	35.0%	7.8%	15.1%	5.0%	NA	5.96	85.7%	1,224	6.6%	4.1%	14.8%	75.0%	43.8%	3.8%	29.4%	67.6%	38.6%	$41,598	24.0%	54.9%
Dighton	6,175	16.7%	14.1%	21.4%	9.6%	NA	1.78	86.1%	34	2.2%	5.7%	17.2%	49.3%	28.9%	0.0%	48.3%	39.9%	17.5%	$58,600	14.2%	30.3%
Douglas	7,045	9.9%	25.2%	35.6%	12.7%	22.7%	1.86	79.4%	124	7.4%	5.6%	16.4%	48.1%	32.4%	0.0%	31.1%	24.2%	9.2%	$60,529	8.1%	14.9%
Dover	5,558	15.9%	10.9%	60.0%	4.4%	8.0%	6.57	97.8%	56	0.0%	0.9%	66.5%	44.9%	7.1%	7.6%	45.0%	41.7%	12.3%	$141,818	5.0%	42.2%
Dracut	28,562	15.1%	14.4%	19.1%	4.4%	2.2%	4.27	69.8%	1,852	12.1%	5.3%	17.3%	51.8%	41.8%	0.5%	20.9%	33.0%	13.6%	$57,676	12.0%	37.4%
Dudley	10,036	16.3%	10.0%	19.5%	8.6%	NA	2.24	69.0%	79	5.1%	2.3%	16.7%	57.2%	38.0%	0.3%	41.4%	40.3%	21.3%	$48,602	19.1%	47.0%
Dunstable	2,829	10.4%	29.6%	43.3%	14.6%	NA	1.47	97.9%	0	0.0%	0.0%	43.4%	41.0%	12.4%	1.3%	48.4%	28.8%	6.1%	$86,633	4.3%	32.4%
Duxbury	14,248	16.1%	5.7%	6.4%	3.8%	6.6%	6.26	88.4%	314	6.2%	3.4%	45.8%	49.0%	20.2%	3.9%	27.4%	38.5%	9.8%	$97,124	5.9%	43.0%
East Bridgewater	12,974	13.4%	19.9%	17.3%	7.6%	0.2%	2.06	80.1%	310	4.8%	3.3%	24.2%	45.7%	31.8%	0.0%	28.9%	30.4%	10.9%	$60,311	8.7%	20.8%
East Brookfield	2,097	17.6%	4.5%	-7.9%	1.9%	NA	9.58	89.0%	0	0.8%	0.0%	18.0%	54.6%	27.9%	0.0%	84.6%	40.6%	21.4%	$51,860	17.2%	33.0%
East Longmeadow	14,100	23.0%	12.0%	22.1%	6.4%	8.9%	3.78	90.3%	76	5.8%	7.6%	28.8%	54.8%	25.8%	0.0%	24.5%	44.0%	21.0%	$62,680	12.5%	47.7%
Eastham	5,453	31.9%	19.7%	24.2%	10.2%	-36.6%	3.49	96.6%	152	0.0%	1.6%	18.4%	72.0%	32.8%	3.9%	27.8%	65.7%	28.5%	$42,618	26.7%	68.6%
Easthampton	15,994	17.3%	10.1%	-0.2%	3.0%	-11.8%	4.89	58.7%	126	16.7%	7.3%	13.2%	65.4%	47.5%	0.0%	26.8%	39.8%	27.2%	$45,185	14.5%	41.1%
Easton	22,299	12.6%	13.4%	16.6%	5.4%	2.2%	2.73	76.5%	1,169	8.0%	3.1%	27.8%	51.6%	35.2%	0.5%	21.0%	31.7%	7.9%	$69,144	8.1%	30.5%
Edgartown	3,779	16.5%	11.1%	31.0%	19.6%	-10.7%	1.85	94.4%	231	0.0%	1.4%	21.7%	65.9%	31.9%	18.5%	25.5%	43.2%	15.4%	$50,407	13.2%	35.5%
Egremont	1,345	25.9%	12.0%	3.5%	4.0%	NA	5.72	93.5%	0	0.5%	0.0%	25.5%	69.6%	32.1%	5.8%	22.8%	53.4%	22.6%	$50,000	13.1%	33.8%
Erving	1,467	18.2%	10.6%	-3.1%	8.2%	12.1%	1.42	77.8%	26	4.5%	0.3%	14.1%	59.8%	34.6%	0.0%	177.7%	41.0%	25.2%	$40,039	20.7%	38.2%
Essex	3,267	17.2%	-0.4%	21.0%	4.1%	NA	3.27	70.4%	39	8.7%	2.9%	21.0%	60.8%	44.7%	5.7%	49.5%	39.4%	20.5%	$59,554	12.6%	29.5%
Everett	38,037	18.3%	3.2%	31.5%	0.5%	-0.6%	24.43	22.1%	940	14.0%	8.2%	10.7%	61.2%	64.6%	1.2%	67.9%	51.4%	32.1%	$40,661	24.3%	49.8%
Fairhaven	16,159	23.9%	3.2%	6.5%	2.5%	2.7%	6.96	74.9%	175	8.4%	6.7%	15.3%	62.6%	46.5%	0.4%	20.0%	47.7%	27.1%	$41,696	19.1%	45.2%
Fall River	91,938	20.5%	3.6%	7.3%	1.9%	-6.8%	2.79	21.2%	1,292	28.0%	11.1%	7.1%	64.0%	58.2%	0.2%	26.3%	47.0%	27.4%	$29,014	22.3%	43.1%
Falmouth	32,660	28.4%	15.1%	18.2%	7.4%	-11.6%	4.67	90.4%	1,021	4.7%	5.2%	27.7%	68.5%	29.2%	3.3%	23.4%	56.3%	23.5%	$48,191	17.2%	50.7%
Fitchburg	39,102	17.9%	-4.0%	17.0%	3.9%	-6.5%	2.93	41.3%	476	16.8%	10.1%	13.5%	61.2%	52.2%	0.2%	32.7%	43.7%	24.3%	$37,004	17.9%	45.7%
Florida	676	17.8%	-2.4%	17.5%	1.1%	6.7%	9.50	82.1%	0	3.4%	0.0%	14.9%	50.2%	26.4%	0.0%	58.2%	34.3%	21.2%	$43,000	11.3%	19.0%
Foxborough	16,246	16.1%	14.7%	30.3%	3.3%	3.2%	5.67	69.4%	332	15.7%	3.9%	25.6%	55.3%	39.7%	0.7%	28.1%	38.1%	11.0%	$64,323	9.6%	36.3%
Framingham	66,910	16.7%	1.0%	18.1%	0.8%	-2.1%	17.88	52.7%	2,493	28.7%	10.1%	20.0%	62.0%	47.8%	1.1%	28.8%	40.8%	16.4%	$54,288	11.9%	39.9%
Franklin	29,560	11.0%	34.1%	61.4%	7.0%	15.1%	6.71	75.8%	1,358	8.9%	9.6%	33.6%	47.1%	29.4%	1.5%	23.8%	26.4%	9.9%	$71,174	7.6%	30.9%
Freetown	8,472	12.8%	5.5%	-10.9%	7.6%	4.9%	2.20	92.7%	11	0.0%	1.1%	21.2%	47.5%	26.3%	0.3%	38.4%	32.8%	12.9%	$64,576	11.3%	52.2%
Gardner	20,770	19.5%	2.3%	29.9%	2.3%	2.8%	5.26	47.5%	488	22.7%	15.5%	12.1%	64.3%	54.7%	0.0%	32.7%	40.0%	23.7%	$37,334	17.0%	37.3%
Georgetown	7,377	12.5%	17.4%	26.2%	10.3%	12.0%	3.72	89.6%	36	2.3%	13.7%	26.1%	47.3%	23.2%	0.8%	22.1%	24.2%	6.2%	$76,260	7.2%	24.0%
Gill	1,363	15.7%	-13.7%	-3.4%	4.7%	NA	2.09	85.5%	16	2.2%	2.5%	19.8%	59.2%	34.8%	0.0%	42.6%	35.1%	25.4%	$50,750	18.0%	33.3%
Gloucester	30,273	19.8%	5.7%	17.7%	3.3%	-5.1%	4.54	57.4%	634	11.2%	7.3%	16.9%	64.0%	48.6%	3.3%	31.3%	45.7%	19.1%	$47,722	14.5%	41.8%
Goshen	921	15.7%	-6.6%	5.2%	5.3%	NA	5.67	94.8%	13	0.0%	3.4%	12.3%	63.5%	39.6%	0.0%	34.9%	36.9%	21.2%	$49,583	13.7%	36.0%
Gosnold	86	18.6%	-7.5%	33.3%	10.2%	0.0%	0.00	74.9%	0	17.8%	0.0%	36.3%	75.6%	38.1%	40.0%	NA	60.0%	50.0%	$22,344	11.1%	0.0%
Grafton	14,894	14.5%	15.8%	20.3%	15.7%	13.1%	1.02	68.4%	668	12.1%	5.1%	23.0%	57.8%	36.3%	0.4%	41.1%	34.8%	16.4%	$56,020	12.3%	34.5%
Granby	6,132	15.5%	14.4%	19.8%	3.7%	2.2%	3.97	85.7%	110	5.2%	3.0%	17.5%	52.8%	30.9%	0.0%	33.3%	34.7%	12.0%	$54,293	13.2%	35.9%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Granville	1,521	13.7%	14.2%	19.2%	5.4%	-8.2%	2.50	94.6%	0	0.0%	1.7%	24.9%	53.1%	22.7%	0.0%	20.4%	37.4%	17.9%	$53,148	12.8%	51.9%
Great Barrington	7,527	22.6%	3.9%	-0.1%	3.6%	NA	0.04	61.8%	105	11.5%	7.5%	19.4%	67.3%	44.7%	1.5%	38.5%	46.2%	30.7%	$45,490	17.1%	51.0%
Greenfield	18,168	20.8%	3.0%	0.9%	0.4%	-19.9%	50.88	51.2%	266	15.9%	13.6%	15.5%	69.6%	51.8%	0.3%	34.8%	48.2%	42.1%	$33,110	21.1%	52.9%
Groton	9,547	10.0%	24.8%	56.0%	12.7%	NA	2.00	86.3%	87	3.1%	5.5%	43.8%	46.1%	22.0%	2.5%	45.6%	27.6%	10.6%	$82,869	6.5%	21.2%
Groveland	6,038	13.9%	15.3%	43.1%	11.1%	NA	2.94	87.5%	12	1.9%	3.3%	30.1%	46.3%	21.8%	1.5%	30.5%	28.7%	10.3%	$69,167	8.8%	24.7%
Hadley	4,793	23.3%	14.4%	33.9%	3.6%	-3.2%	3.43	81.4%	0	3.9%	13.4%	26.7%	61.8%	26.6%	1.1%	20.7%	52.2%	32.9%	$51,851	15.3%	53.2%
Halifax	7,500	16.9%	16.3%	19.6%	5.0%	-4.7%	2.89	78.9%	335	0.9%	1.0%	21.3%	52.0%	38.1%	1.4%	44.1%	42.8%	21.6%	$57,015	18.3%	53.8%
Hamilton	8,315	13.8%	7.0%	33.9%	2.0%	NA	9.37	85.6%	14	9.7%	2.8%	34.1%	48.1%	24.9%	2.0%	46.1%	41.0%	16.7%	$72,000	12.4%	58.6%
Hampden	5,171	18.3%	11.8%	28.1%	2.0%	NA	11.16	95.1%	14	2.5%	3.5%	27.6%	51.1%	18.9%	0.3%	32.6%	37.5%	14.8%	$65,662	13.0%	52.8%
Hancock	721	18.7%	28.7%	45.3%	44.0%	3.9%	0.00	82.3%	298	5.7%	0.0%	19.4%	62.3%	37.1%	0.0%	NA	44.8%	15.7%	$45,347	12.1%	40.0%
Hanover	13,164	14.1%	15.9%	24.9%	7.9%	7.6%	2.37	89.8%	1	5.4%	7.7%	42.7%	42.8%	16.2%	1.1%	22.8%	35.1%	10.1%	$73,838	8.0%	36.2%
Hanson	9,495	12.2%	7.8%	11.2%	5.4%	NA	4.00	91.7%	42	1.5%	3.8%	27.9%	44.1%	27.0%	0.5%	20.3%	34.1%	6.6%	$62,687	10.4%	37.5%
Hardwick	2,622	17.2%	10.6%	36.4%	2.6%	NA	5.37	63.8%	0	7.6%	3.7%	23.4%	57.2%	35.9%	0.9%	10.8%	40.5%	25.5%	$45,742	17.6%	54.1%
Harvard	5,981	11.9%	13.0%	39.8%	2.8%	7.3%	6.80	82.7%	48	1.1%	2.5%	43.4%	48.4%	20.2%	2.9%	46.7%	35.5%	5.5%	$107,934	5.6%	44.3%
Harwich	12,386	35.6%	16.7%	35.3%	9.2%	-6.3%	4.11	91.4%	743	1.6%	4.1%	16.9%	72.2%	36.3%	5.4%	42.2%	60.0%	35.4%	$41,552	24.9%	53.2%
Hatfield	3,249	20.8%	9.7%	3.1%	3.0%	-2.5%	7.14	68.9%	19	8.7%	3.6%	19.6%	62.6%	38.1%	2.2%	45.3%	45.2%	36.1%	$50,238	21.5%	45.2%
Haverhill	58,969	16.1%	11.3%	34.8%	3.7%	-9.4%	5.33	52.5%	3,878	17.6%	8.5%	15.2%	59.1%	51.2%	0.3%	28.4%	33.1%	16.7%	$49,833	12.0%	36.8%
Hawley	336	22.6%	20.4%	-10.0%	6.1%	NA	1.50	83.5%	0	0.0%	0.0%	20.6%	61.8%	37.6%	0.0%	34.7%	49.1%	31.2%	$38,125	21.9%	18.2%
Heath	805	14.7%	57.6%	10.7%	4.1%	NA	2.75	58.5%	0	0.0%	0.5%	15.4%	53.1%	61.7%	0.0%	49.2%	42.5%	17.7%	$50,536	9.8%	28.1%
Hingham	19,882	18.6%	2.5%	11.6%	9.6%	8.1%	6.71	85.7%	563	4.3%	3.3%	41.0%	53.0%	24.1%	6.9%	30.0%	43.6%	14.3%	$83,018	10.1%	50.4%
Hinsdale	1,872	16.1%	1.8%	1.9%	1.2%	NA	23.67	77.9%	4	4.5%	0.3%	18.8%	59.3%	43.4%	0.5%	26.5%	40.6%	21.2%	$42,500	19.8%	28.6%
Holbrook	10,785	20.2%	2.8%	8.2%	3.0%	-3.1%	5.48	74.3%	73	11.7%	10.9%	14.9%	55.8%	33.6%	0.0%	58.2%	45.1%	22.1%	$54,419	16.1%	41.3%
Holden	15,621	18.4%	7.1%	26.0%	6.8%	NA	4.56	89.0%	359	3.2%	2.7%	27.8%	53.6%	26.0%	0.6%	32.8%	40.5%	19.8%	$64,297	14.0%	44.6%
Holland	2,407	11.5%	13.1%	17.6%	5.6%	-13.8%	5.25	97.3%	6	0.2%	3.0%	11.6%	55.6%	53.4%	0.6%	32.3%	29.2%	9.3%	$52,073	12.8%	28.2%
Holliston	13,801	12.6%	10.4%	18.5%	3.5%	-3.9%	5.81	86.3%	233	5.1%	3.3%	35.9%	46.4%	19.5%	1.9%	32.1%	33.4%	7.0%	$78,092	6.7%	30.2%
Holyoke	39,838	19.0%	-4.3%	3.7%	0.9%	-6.7%	17.34	39.3%	311	34.0%	21.0%	11.5%	59.0%	54.9%	0.2%	39.5%	47.8%	24.9%	$30,441	15.8%	39.2%
Hopedale	5,907	18.3%	11.1%	14.0%	6.4%	14.3%	2.35	73.0%	391	7.9%	3.5%	25.6%	55.0%	35.0%	0.6%	18.9%	35.8%	29.4%	$60,176	17.6%	53.3%
Hopkinton	13,346	9.3%	38.1%	72.8%	8.6%	25.8%	3.27	89.9%	340	1.1%	3.6%	47.6%	42.8%	22.2%	1.6%	41.5%	22.0%	6.5%	$89,281	6.5%	43.9%
Hubbardston	3,909	9.4%	34.9%	43.0%	11.7%	NA	1.87	90.5%	56	2.3%	2.7%	16.8%	47.2%	25.7%	0.5%	39.2%	25.5%	7.1%	$61,462	4.7%	14.8%
Hudson	18,113	16.4%	7.1%	15.0%	8.2%	0.2%	3.44	64.4%	649	14.2%	10.0%	20.6%	57.0%	39.4%	0.9%	38.2%	37.9%	13.3%	$58,549	13.7%	49.7%
Hull	11,050	16.6%	9.4%	10.5%	3.8%	-9.0%	10.25	75.0%	703	7.5%	3.4%	26.0%	63.3%	39.3%	1.5%	27.4%	41.2%	14.5%	$52,377	15.6%	47.2%
Huntington	2,174	12.8%	15.2%	16.7%	1.9%	NA	6.73	80.8%	0	3.3%	8.0%	18.2%	53.2%	38.1%	0.0%	29.1%	34.7%	14.6%	$48,958	11.3%	39.3%
Ipswich	12,987	20.1%	9.8%	29.7%	3.8%	7.0%	6.12	72.1%	503	10.0%	7.6%	20.5%	61.5%	39.0%	3.2%	27.9%	44.0%	17.7%	$57,284	13.4%	47.8%
Kingston	11,780	16.6%	31.7%	39.2%	6.9%	3.8%	3.06	78.8%	100	5.2%	3.3%	21.4%	52.9%	32.7%	0.9%	36.6%	30.9%	23.4%	$53,780	14.0%	41.4%
Lakeville	9,821	15.1%	23.9%	34.1%	10.0%	8.2%	2.38	94.1%	0	1.5%	3.6%	25.3%	47.4%	28.5%	1.5%	48.1%	33.3%	10.9%	$70,495	10.6%	47.2%
Lancaster	7,380	13.3%	5.5%	25.4%	11.4%	NA	1.64	81.5%	19	6.1%	4.5%	25.3%	50.8%	29.5%	0.0%	70.0%	35.4%	14.2%	$60,752	11.2%	26.6%
Lanesborough	2,990	16.5%	7.3%	1.9%	3.0%	-1.0%	5.50	84.5%	31	1.7%	0.0%	20.8%	59.5%	38.4%	0.0%	69.5%	39.2%	18.1%	$46,496	14.3%	23.2%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Lawrence	72,043	12.6%	-5.0%	18.9%	0.8%	-2.6%	15.46	23.1%	1,036	25.0%	14.8%	8.7%	48.9%	55.2%	0.1%	NA	37.4%	19.6%	$27,983	17.1%	28.1%
Lee	5,985	21.5%	5.9%	7.2%	1.5%	-2.9%	10.56	61.9%	153	12.2%	5.0%	21.1%	63.1%	37.5%	0.5%	51.6%	46.8%	18.4%	$41,556	16.7%	50.2%
Leicester	10,471	15.7%	6.0%	15.7%	6.1%	-0.6%	2.70	75.8%	87	10.3%	3.7%	20.4%	51.4%	32.8%	0.0%	30.2%	39.4%	13.9%	$55,039	15.0%	44.6%
Lenox	5,077	29.3%	16.8%	1.0%	4.5%	-1.5%	6.49	55.6%	328	19.0%	7.1%	22.9%	70.9%	47.5%	3.5%	40.7%	49.0%	32.6%	$45,581	19.8%	47.0%
Leominster	41,303	17.2%	9.2%	35.5%	2.3%	-0.5%	5.14	51.1%	1,554	23.4%	8.1%	13.8%	59.8%	52.5%	0.4%	34.1%	39.2%	21.0%	$44,893	16.1%	47.3%
Leverett	1,663	15.2%	-5.0%	2.2%	6.9%	-19.7%	2.49	85.5%	2	0.8%	0.0%	27.5%	55.4%	29.9%	1.7%	25.2%	40.5%	13.7%	$63,203	8.8%	31.3%
Lexington	30,355	23.9%	4.2%	33.7%	3.2%	6.5%	5.75	84.4%	796	7.8%	7.3%	37.7%	54.2%	23.1%	7.5%	54.6%	48.6%	20.8%	$96,825	9.2%	55.4%
Leyden	772	11.8%	21.5%	15.8%	8.7%	NA	1.90	96.7%	0	0.0%	0.7%	23.7%	55.6%	31.3%	0.0%	44.6%	35.5%	8.3%	$50,385	8.7%	30.0%
Lincoln	8,056	14.2%	-23.4%	13.8%	2.4%	0.2%	6.85	82.4%	332	3.5%	8.7%	39.5%	49.9%	23.5%	6.7%	30.2%	50.3%	22.4%	$79,003	7.5%	59.7%
Littleton	8,184	15.6%	13.5%	36.2%	8.2%	7.9%	3.03	83.4%	0	5.6%	8.6%	29.4%	53.3%	29.4%	2.0%	43.7%	37.5%	11.4%	$71,384	9.3%	17.2%
Longmeadow	15,633	22.5%	6.5%	11.9%	0.3%	6.4%	156.86	93.3%	53	5.6%	7.3%	46.2%	55.3%	15.1%	0.5%	29.7%	45.8%	16.7%	$75,461	9.1%	51.3%
Lowell	105,167	13.8%	-2.2%	15.9%	1.6%	-10.3%	6.66	35.8%	3,562	29.7%	13.1%	14.0%	56.0%	56.0%	0.3%	24.0%	39.2%	19.7%	$39,192	15.8%	31.3%
Ludlow	21,209	19.3%	9.1%	25.2%	3.9%	6.1%	3.33	75.2%	375	7.5%	2.2%	15.3%	57.1%	36.6%	0.3%	41.9%	47.9%	20.2%	$47,002	20.7%	47.9%
Lunenberg	9,401	16.0%	7.4%	12.1%	7.6%	-2.1%	3.09	89.3%	95	0.8%	1.7%	22.5%	54.8%	30.5%	0.0%	40.0%	35.5%	18.1%	$56,812	15.0%	40.5%
Lynn	89,050	16.2%	-0.2%	34.8%	1.4%	-6.6%	10.63	36.4%	1,795	26.7%	12.9%	11.0%	57.9%	59.9%	0.1%	18.8%	41.4%	20.9%	$37,364	15.4%	30.6%
Lynnfield	11,542	22.3%	5.8%	17.1%	1.5%	13.1%	13.14	89.1%	24	1.5%	2.0%	38.9%	52.5%	21.3%	4.8%	43.9%	48.8%	21.1%	$80,626	12.3%	54.3%
Malden	56,340	17.6%	1.6%	16.6%	1.9%	9.7%	8.78	30.4%	1,171	27.5%	11.5%	12.7%	63.0%	62.9%	1.1%	20.6%	41.8%	17.9%	$45,654	14.1%	30.8%
Manchester	5,228	21.7%	0.0%	35.5%	4.0%	NA	7.16	71.2%	126	9.2%	4.7%	38.0%	64.8%	33.9%	7.6%	29.9%	49.8%	16.9%	$73,467	10.6%	73.3%
Mansfield	22,414	8.6%	27.5%	53.9%	3.9%	13.0%	7.12	67.7%	703	18.2%	8.6%	29.3%	47.8%	36.1%	1.2%	35.5%	21.9%	8.4%	$66,925	6.5%	26.6%
Marblehead	20,377	20.0%	1.7%	35.1%	1.2%	8.2%	18.34	75.2%	779	5.9%	3.8%	26.2%	63.5%	34.3%	5.7%	37.1%	46.7%	16.4%	$73,968	11.5%	53.7%
Marion	5,123	22.7%	27.2%	4.7%	5.5%	-14.4%	3.58	91.9%	2	2.4%	2.1%	34.0%	61.7%	26.5%	4.1%	37.1%	48.4%	18.3%	$61,250	9.0%	43.1%
Marlborough	36,255	15.1%	14.4%	36.1%	6.0%	4.6%	7.38	52.6%	2,205	24.0%	10.2%	18.9%	60.7%	50.0%	0.9%	NA	38.5%	14.6%	$56,879	12.6%	45.1%
Marshfield	24,324	13.4%	16.3%	15.5%	3.4%	1.5%	6.45	86.9%	544	9.8%	4.5%	29.7%	52.4%	30.7%	2.6%	25.0%	33.5%	10.0%	$66,508	9.9%	33.0%
Mashpee	12,946	23.6%	47.2%	92.8%	19.7%	-4.3%	1.73	84.6%	2,086	3.3%	3.5%	16.6%	63.2%	40.3%	1.4%	31.9%	47.8%	21.9%	$50,871	14.3%	45.4%
Mattapoisett	6,268	21.7%	13.5%	26.9%	5.2%	-13.0%	3.19	88.7%	24	2.7%	2.6%	18.0%	62.1%	36.3%	3.3%	29.9%	45.3%	17.3%	$58,466	8.2%	37.5%
Maynard	10,433	16.1%	4.6%	18.8%	1.6%	-8.4%	17.08	69.5%	369	10.7%	7.8%	18.7%	62.2%	38.4%	1.1%	28.1%	38.3%	14.5%	$60,812	11.9%	46.0%
Medfield	12,273	12.5%	15.4%	59.6%	3.3%	11.6%	7.73	83.1%	206	8.0%	4.6%	53.5%	42.5%	19.5%	1.7%	49.7%	31.9%	8.6%	$97,748	4.4%	31.6%
Medford	55,765	21.4%	0.1%	10.2%	0.2%	1.2%	56.46	38.5%	1,961	12.6%	7.0%	16.7%	62.1%	51.3%	2.2%	23.3%	46.9%	26.5%	$52,476	18.2%	53.2%
Medway	12,448	11.9%	25.3%	48.7%	5.7%	10.5%	4.84	83.3%	207	6.1%	5.6%	42.3%	44.7%	19.7%	1.3%	44.3%	31.4%	15.4%	$75,135	11.1%	42.6%
Melrose	27,134	20.1%	-0.7%	1.4%	0.8%	2.5%	47.43	58.8%	601	18.2%	7.1%	22.2%	60.9%	42.9%	2.7%	19.2%	42.4%	23.8%	$62,811	13.3%	53.6%
Mendon	5,286	11.5%	31.4%	41.9%	9.1%	NA	2.67	88.9%	48	2.1%	2.6%	36.3%	47.1%	21.3%	2.8%	40.4%	25.4%	10.0%	$71,164	9.0%	36.7%
Merrimac	6,138	14.5%	15.0%	33.3%	5.0%	NA	3.67	70.3%	125	5.6%	6.8%	19.2%	51.0%	39.5%	2.8%	44.6%	34.4%	10.3%	$58,692	11.5%	31.7%
Methuen	43,789	18.7%	9.4%	24.4%	3.4%	6.0%	4.42	65.8%	1,521	11.1%	6.1%	17.4%	55.9%	39.0%	0.3%	20.9%	42.5%	24.5%	$49,627	18.7%	47.3%
Middleborough	19,941	13.4%	13.0%	11.9%	7.5%	1.3%	2.27	73.7%	174	9.0%	5.0%	15.6%	50.5%	37.9%	0.0%	33.6%	34.2%	13.0%	$52,755	11.0%	28.5%
Middlefield	542	13.1%	51.7%	56.8%	1.3%	NA	24.00	99.2%	0	0.0%	11.4%	19.5%	56.4%	37.8%	0.0%	45.7%	30.0%	12.7%	$50,938	10.6%	25.0%
Middleton	7,744	13.1%	24.2%	125.3%	22.8%	7.1%	1.40	81.9%	405	5.0%	5.8%	27.0%	52.0%	31.8%	2.9%	38.3%	33.6%	10.4%	$81,395	8.1%	36.9%
Milford	26,799	16.4%	8.9%	8.8%	4.0%	-0.8%	3.38	60.3%	1,025	12.9%	6.9%	22.6%	57.4%	41.7%	0.3%	33.0%	36.3%	16.0%	$50,856	14.4%	40.4%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Millbury	12,784	20.1%	7.3%	13.1%	6.4%	4.1%	4.69	73.2%	187	7.6%	4.3%	16.1%	58.6%	37.3%	0.5%	36.5%	40.9%	19.1%	$51,415	17.3%	41.3%
Millis	7,902	13.0%	8.1%	14.7%	3.6%	5.4%	5.35	74.0%	327	11.9%	3.4%	25.5%	54.7%	36.6%	0.4%	25.1%	36.2%	13.3%	$62,806	12.7%	46.5%
Millville	2,724	10.5%	14.9%	58.2%	9.0%	NA	2.19	73.3%	108	2.6%	1.9%	20.3%	46.6%	33.3%	0.0%	38.8%	29.7%	12.6%	$57,000	8.7%	24.2%
Milton	26,062	19.7%	1.8%	29.7%	3.5%	-7.1%	23.63	80.6%	97	4.5%	4.2%	36.0%	50.2%	22.2%	4.3%	26.7%	42.3%	25.0%	$78,985	12.8%	44.3%
Monroe	93	19.4%	13.8%	-41.7%	10.6%	NA	1.40	70.1%	3	0.0%	0.0%	11.9%	75.0%	53.7%	0.0%	24.1%	72.7%	24.2%	$25,500	45.5%	66.7%
Monson	8,359	15.0%	16.5%	18.0%	3.2%	9.6%	6.63	79.2%	12	4.8%	5.8%	22.9%	55.6%	34.9%	0.0%	9.8%	32.3%	11.4%	$52,030	10.5%	38.6%
Montague	8,489	20.0%	3.7%	10.7%	1.6%	NA	7.00	55.2%	100	13.5%	10.2%	17.0%	64.9%	48.3%	0.0%	43.6%	42.9%	30.5%	$33,750	21.3%	46.9%
Monterey	934	22.3%	15.8%	-0.8%	12.5%	NA	1.88	93.1%	9	3.9%	0.0%	28.7%	69.2%	38.6%	3.8%	25.7%	52.6%	10.4%	$49,750	11.3%	37.5%
Montgomery	654	16.2%	-4.9%	-5.5%	14.2%	NA	0.81	100.0%	0	0.0%	0.0%	22.9%	62.8%	24.4%	0.0%	33.3%	34.3%	10.5%	$59,063	13.0%	45.8%
Mt Washington	130	29.2%	6.2%	-21.4%	13.0%	NA	1.50	100.0%	0	0.0%	0.0%	17.1%	82.8%	38.0%	13.5%	39.4%	68.4%	24.7%	$53,125	16.9%	33.3%
Nahant	3,632	23.8%	2.4%	15.4%	0.7%	-4.8%	15.45	70.2%	30	13.9%	2.9%	23.4%	70.8%	44.5%	3.7%	21.2%	44.7%	27.6%	$64,052	10.2%	70.6%
Nantucket	9,520	14.2%	17.0%	69.5%	28.1%	-2.5%	1.02	90.4%	227	2.5%	2.6%	27.8%	64.4%	37.1%	15.5%	NA	37.7%	15.6%	$55,522	12.7%	31.4%
Natick	32,170	18.5%	5.6%	19.4%	2.8%	6.5%	5.60	65.5%	1,850	16.1%	5.1%	25.2%	61.5%	39.0%	2.6%	31.6%	38.9%	16.3%	$69,755	11.4%	45.9%
Needham	28,911	22.0%	4.1%	22.2%	2.9%	13.2%	7.24	79.8%	513	9.0%	3.9%	34.7%	54.8%	25.3%	7.2%	35.6%	44.2%	20.7%	$88,079	10.3%	55.1%
New Ashford	247	12.6%	39.0%	34.4%	2.8%	NA	7.00	81.9%	0	0.0%	0.0%	22.9%	58.9%	39.0%	0.0%	93.6%	34.3%	31.5%	$51,250	9.6%	0.0%
New Bedford	93,768	20.4%	-0.7%	1.7%	1.3%	-2.3%	6.31	33.1%	807	17.3%	11.9%	10.0%	61.4%	49.5%	0.1%	41.4%	49.6%	29.7%	$27,569	22.1%	41.3%
New Braintree	927	11.7%	5.9%	13.3%	18.5%	NA	0.53	93.3%	0	0.0%	0.0%	29.3%	48.7%	22.3%	1.2%	37.0%	26.6%	13.8%	$54,844	6.8%	27.3%
New Marlborough	1,494	19.7%	17.8%	14.0%	10.8%	NA	1.66	93.7%	0	0.0%	0.0%	26.3%	64.4%	31.2%	0.0%	30.5%	47.1%	23.5%	$46,875	13.0%	33.0%
New Salem	929	15.3%	22.0%	30.1%	6.8%	NA	2.80	96.9%	0	0.0%	0.3%	16.6%	62.5%	36.3%	0.0%	41.5%	31.3%	9.1%	$48,687	6.6%	22.2%
Newbury	6,717	14.3%	21.7%	37.9%	6.0%	NA	2.90	88.4%	34	3.4%	3.6%	24.1%	54.9%	30.7%	4.5%	28.5%	37.8%	12.3%	$74,836	11.5%	31.1%
Newburyport	17,189	18.2%	7.5%	13.2%	3.0%	0.3%	5.44	61.6%	1,540	14.1%	8.2%	19.6%	67.6%	48.2%	1.9%	45.7%	39.1%	12.2%	$58,557	12.0%	46.1%
Newton	83,829	19.0%	5.3%	21.6%	2.8%	1.6%	9.79	60.4%	3,328	9.9%	6.6%	30.1%	59.0%	37.1%	5.6%	32.5%	46.0%	22.8%	$86,052	9.4%	54.3%
Norfolk	10,460	8.4%	14.4%	43.1%	6.0%	-4.0%	4.49	94.2%	3	1.6%	2.9%	51.9%	39.8%	18.9%	1.1%	31.3%	27.3%	5.9%	$86,153	5.0%	22.3%
North Adams	14,681	22.6%	-2.1%	-7.2%	0.3%	-11.6%	30.79	39.3%	12	16.7%	12.9%	14.4%	69.7%	50.5%	0.0%	17.9%	47.9%	32.6%	$27,601	21.9%	40.7%
North Andover	27,202	16.6%	20.4%	29.9%	3.9%	7.2%	5.41	63.0%	1,288	14.7%	5.8%	33.8%	55.0%	36.3%	3.5%	42.0%	34.8%	15.1%	$72,728	12.3%	46.5%
North Attleborough	27,143	12.9%	7.7%	20.0%	5.4%	3.8%	2.54	60.8%	903	13.1%	2.7%	21.3%	55.9%	44.8%	0.7%	33.6%	31.5%	13.1%	$59,371	11.8%	35.7%
North Brookfield	4,683	17.0%	4.0%	11.4%	4.0%	-1.4%	3.76	64.7%	36	5.4%	7.5%	19.1%	58.1%	42.2%	0.0%	40.2%	35.5%	12.9%	$44,286	13.1%	30.3%
North Reading	13,837	14.6%	16.4%	36.1%	4.0%	10.3%	4.48	86.2%	619	4.7%	1.7%	31.2%	47.0%	25.8%	2.4%	32.4%	37.7%	12.4%	$76,962	11.7%	50.0%
Northampton	28,978	17.1%	5.5%	6.8%	1.4%	1.8%	7.46	50.8%	1,117	22.0%	11.7%	15.6%	70.7%	54.0%	0.7%	33.1%	40.5%	22.5%	$41,808	11.4%	36.7%
Northborough	14,013	13.4%	19.3%	27.8%	5.6%	-3.1%	7.16	85.2%	419	3.4%	3.5%	36.4%	48.2%	23.5%	1.1%	41.4%	31.6%	9.3%	$79,781	7.7%	30.1%
Northbridge	13,182	17.1%	-1.5%	6.6%	9.2%	9.2%	1.62	62.1%	282	12.2%	7.0%	20.5%	55.1%	31.4%	0.2%	33.4%	36.6%	15.3%	$50,457	14.1%	38.3%
Northfield	2,951	17.5%	0.1%	11.9%	7.2%	NA	2.74	82.2%	0	4.4%	2.5%	23.1%	57.6%	32.7%	1.2%	50.2%	38.4%	17.9%	$49,141	15.2%	45.2%
Norton	18,036	10.6%	23.1%	37.2%	8.1%	6.8%	2.20	77.8%	839	7.7%	6.3%	19.3%	49.2%	35.8%	0.3%	36.6%	28.6%	7.8%	$64,818	8.9%	25.4%
Norwell	9,765	16.9%	7.7%	16.0%	7.4%	6.6%	3.53	93.9%	91	2.0%	3.5%	45.3%	45.3%	16.8%	3.7%	28.0%	40.9%	9.4%	$87,397	7.3%	28.5%
Norwood	28,587	21.8%	3.0%	10.4%	2.8%	3.3%	10.24	55.2%	595	20.8%	5.6%	17.0%	62.0%	48.7%	1.9%	23.9%	51.0%	29.1%	$58,421	17.6%	60.5%
Oak Bluffs	3,713	18.1%	4.1%	52.7%	12.1%	-4.8%	2.82	94.7%	72	3.4%	7.4%	25.3%	65.2%	32.7%	7.1%	45.1%	40.4%	18.9%	$42,044	13.6%	26.7%
Oakham	1,673	10.2%	8.4%	31.3%	14.2%	NA	1.17	92.7%	0	0.3%	0.0%	22.2%	48.3%	26.2%	0.5%	16.4%	29.1%	12.8%	$60,729	12.5%	28.6%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Orange	7,518	18.2%	8.5%	7.0%	1.9%	-11.7%	8.74	59.0%	2	15.2%	13.5%	19.5%	61.7%	43.5%	0.0%	34.9%	39.3%	19.2%	$36,849	14.8%	33.9%
Orleans	6,341	43.4%	10.7%	15.1%	3.9%	-23.7%	6.01	84.3%	638	8.9%	8.5%	23.2%	79.2%	34.6%	13.0%	32.7%	70.7%	47.7%	$42,594	25.9%	82.7%
Otis	1,365	20.6%	29.6%	9.5%	10.0%	NA	4.04	95.5%	0	1.6%	0.0%	14.3%	63.8%	42.4%	0.0%	22.3%	43.9%	16.1%	$51,488	14.1%	44.6%
Oxford	13,352	14.7%	12.1%	2.7%	3.6%	2.2%	5.05	72.7%	483	7.4%	7.7%	15.1%	55.1%	34.3%	0.2%	37.1%	33.5%	13.5%	$52,233	11.8%	28.8%
Palmer	12,497	18.9%	6.5%	26.2%	2.7%	-10.1%	7.28	57.4%	117	9.4%	7.6%	14.1%	61.6%	41.3%	0.0%	26.4%	40.8%	23.2%	$41,443	17.1%	44.2%
Paxton	4,386	18.1%	8.1%	26.0%	6.0%	NA	3.76	96.5%	0	0.8%	0.0%	35.9%	52.7%	17.2%	0.0%	29.4%	41.3%	13.3%	$72,039	9.5%	47.9%
Peabody	48,129	22.1%	3.5%	16.2%	5.1%	-1.0%	19.22	62.8%	1,675	12.5%	9.7%	15.7%	57.6%	42.1%	1.3%	51.9%	44.9%	19.3%	$54,829	15.8%	40.1%
Pelham	1,403	17.1%	9.8%	9.5%	2.2%	-13.8%	7.00	87.6%	0	0.0%	1.3%	35.8%	55.8%	20.3%	0.8%	19.8%	48.0%	19.9%	$61,339	13.2%	33.9%
Pembroke***	16,927	12.3%	21.4%	15.0%	7.7%	76.9%	2.42	93.2%	276	3.6%	4.8%	26.0%	46.0%	27.5%	0.9%	36.5%	34.0%	7.6%	$65,050	8.1%	21.1%
Pepperell	11,142	10.1%	11.7%	17.4%	5.1%	NA	5.43	75.0%	201	7.4%	3.0%	27.7%	45.7%	27.0%	0.0%	29.5%	24.9%	4.6%	$65,162	7.1%	25.4%
Peru	821	10.5%	17.2%	12.1%	2.7%	NA	5.00	79.0%	0	0.0%	0.0%	14.3%	56.8%	48.5%	0.0%	37.5%	29.0%	21.9%	$44,531	13.1%	27.9%
Petersham	1,180	21.9%	7.6%	10.3%	4.9%	19.6%	2.94	92.6%	0	0.5%	0.0%	30.0%	59.6%	26.4%	2.2%	54.1%	42.3%	28.3%	$47,833	17.0%	38.6%
Phillipston	1,621	10.8%	13.7%	18.3%	4.7%	NA	3.54	95.8%	0	0.3%	0.0%	15.2%	50.9%	41.1%	0.5%	NA	29.3%	8.7%	$46,845	8.5%	18.6%
Pittsfield	45,793	22.9%	-0.3%	2.2%	0.6%	-6.0%	25.71	55.8%	370	12.3%	8.1%	16.6%	67.6%	44.5%	0.1%	25.8%	50.9%	26.8%	$35,655	18.1%	43.3%
Plainfield	589	18.2%	21.3%	7.4%	4.2%	NA	4.71	92.3%	0	0.0%	8.0%	18.4%	71.1%	28.1%	5.1%	30.0%	42.7%	20.1%	$37,250	17.4%	16.0%
Plainville	7,683	16.3%	13.7%	34.5%	7.4%	7.7%	2.53	60.5%	225	13.5%	4.7%	20.3%	59.0%	45.1%	0.0%	37.5%	39.3%	10.3%	$57,155	17.0%	38.6%
Plymouth	51,701	14.6%	12.7%	11.5%	8.2%	-2.8%	3.02	77.7%	1,542	7.3%	4.1%	16.4%	54.0%	40.3%	1.1%	28.1%	33.8%	15.0%	$54,677	13.4%	33.8%
Plympton	2,637	10.5%	9.5%	22.9%	6.2%	-16.9%	3.48	96.8%	0	0.0%	4.6%	31.2%	42.4%	18.8%	0.4%	45.8%	31.1%	10.2%	$70,045	5.3%	20.4%
Princeton	3,353	11.8%	8.7%	13.5%	5.8%	NA	3.02	95.0%	7	1.5%	1.7%	30.6%	49.8%	17.6%	2.0%	31.7%	25.7%	11.1%	$80,993	8.1%	37.2%
Provincetown	3,431	22.0%	-13.6%	-23.5%	3.6%	-24.2%	8.04	42.1%	1,466	9.0%	6.3%	9.8%	86.5%	76.0%	15.3%	NA	54.4%	23.6%	$32,716	21.3%	48.0%
Quincy	88,025	20.4%	6.1%	19.0%	5.8%	-3.3%	8.52	38.8%	4,513	27.1%	9.2%	10.8%	69.0%	64.9%	1.2%	52.4%	45.9%	23.6%	$47,121	17.2%	44.3%
Randolph	30,963	18.3%	2.2%	28.6%	1.3%	-12.7%	13.48	71.1%	1,435	16.7%	6.9%	16.6%	53.7%	37.8%	0.4%	26.3%	44.6%	19.4%	$55,255	13.2%	32.5%
Raynham	11,739	16.8%	19.9%	7.7%	19.1%	NA	1.72	76.6%	254	10.0%	11.3%	24.0%	50.0%	30.8%	0.6%	34.1%	37.3%	14.5%	$60,449	13.8%	39.7%
Reading	23,708	18.1%	8.8%	18.3%	1.2%	2.4%	15.71	77.2%	665	9.3%	7.8%	31.5%	52.2%	30.5%	3.1%	43.5%	38.7%	17.2%	$77,059	11.6%	54.8%
Rehoboth	10,172	13.7%	21.8%	19.4%	12.0%	NA	1.33	93.2%	0	0.3%	0.6%	26.1%	48.1%	22.5%	0.7%	29.2%	35.2%	11.6%	$65,373	11.3%	38.3%
Revere	47,283	21.0%	7.6%	41.7%	3.7%	-5.6%	18.05	34.9%	2,010	21.3%	8.9%	11.3%	62.5%	60.4%	0.7%	29.8%	50.3%	28.7%	$37,067	20.8%	44.2%
Richmond	1,604	22.1%	10.1%	-12.0%	4.5%	6.0%	4.09	97.4%	12	0.0%	0.0%	31.8%	60.8%	24.2%	0.4%	12.4%	53.8%	21.0%	$60,917	13.3%	28.6%
Rochester	4,581	11.6%	24.2%	9.9%	16.2%	9.7%	1.12	97.2%	0	0.8%	0.2%	23.7%	46.8%	18.4%	1.1%	41.4%	26.3%	10.3%	$63,289	8.9%	41.2%
Rockland	17,670	16.7%	15.6%	19.4%	2.1%	-8.6%	8.29	63.8%	648	11.8%	6.1%	16.1%	55.0%	41.2%	0.5%	26.7%	41.9%	19.5%	$50,613	15.5%	41.5%
Rockport	7,767	24.9%	1.9%	34.6%	1.9%	-5.9%	5.10	69.8%	301	10.1%	4.5%	19.5%	69.9%	52.0%	4.2%	23.7%	52.5%	32.2%	$50,661	17.1%	50.7%
Rowe	351	25.1%	12.3%	18.0%	1.1%	19.6%	20.00	99.0%	0	0.0%	0.0%	37.3%	68.0%	31.4%	0.0%	51.5%	54.3%	32.8%	$41,944	21.9%	25.0%
Rowley	5,500	12.2%	26.7%	46.9%	7.7%	NA	1.62	78.1%	64	12.3%	3.9%	23.5%	50.5%	37.0%	3.9%	30.3%	27.8%	6.4%	$62,130	6.9%	20.0%
Royalston	1,254	12.0%	7.8%	4.0%	7.7%	NA	2.62	89.4%	0	0.0%	0.6%	28.7%	52.8%	33.0%	1.6%	47.0%	31.2%	18.8%	$44,444	14.0%	27.4%
Russell	1,657	13.6%	8.6%	0.0%	4.6%	NA	3.00	77.7%	0	2.1%	4.6%	23.9%	53.6%	31.4%	0.3%	41.0%	36.0%	14.9%	$46,600	12.1%	31.2%
Rutland	6,353	10.5%	25.3%	21.0%	18.8%	NA	1.20	81.2%	168	9.5%	3.7%	21.2%	49.5%	33.4%	0.0%	57.6%	30.7%	9.9%	$62,846	11.6%	43.1%
Salem	40,407	17.8%	5.9%	28.7%	5.2%	-6.7%	10.75	33.2%	2,774	21.6%	12.8%	11.2%	68.1%	62.9%	0.9%	46.3%	45.1%	23.9%	$44,033	17.3%	44.4%
Salisbury	7,827	16.5%	29.9%	11.5%	8.0%	NA	2.90	59.8%	219	6.0%	5.1%	14.5%	58.7%	48.0%	1.2%	31.8%	40.6%	14.8%	$49,310	13.6%	23.6%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Sandisfield	824	22.9%	41.5%	36.5%	5.1%	NA	5.54	98.3%	0	0.0%	0.3%	19.8%	68.9%	39.5%	0.0%	24.2%	42.0%	25.7%	$45,972	14.4%	28.6%
Sandwich	20,136	17.6%	25.5%	50.8%	6.9%	0.9%	4.67	94.0%	441	2.0%	3.4%	24.1%	53.7%	27.3%	1.4%	47.4%	39.8%	19.3%	$61,250	11.4%	39.4%
Saugus	26,078	22.7%	6.3%	9.6%	4.8%	-4.1%	8.58	74.9%	713	7.6%	6.4%	19.0%	55.8%	36.9%	2.5%	36.5%	48.7%	24.1%	$55,301	18.4%	48.5%
Savoy	705	15.7%	21.3%	-1.6%	4.5%	34.0%	2.10	76.9%	0	0.0%	6.1%	11.7%	69.1%	46.9%	0.0%	27.3%	34.0%	16.6%	$41,477	19.3%	29.2%
Scituate	17,863	20.1%	9.7%	26.5%	2.9%	3.0%	7.03	89.9%	336	3.9%	4.4%	32.7%	55.5%	25.9%	2.7%	28.4%	44.4%	14.3%	$70,868	10.5%	43.4%
Seekonk	13,425	17.7%	6.9%	12.2%	1.9%	3.9%	12.25	89.8%	0	0.3%	1.7%	24.5%	50.8%	22.8%	0.5%	25.5%	43.6%	19.2%	$56,364	16.0%	36.5%
Sharon	17,408	14.7%	12.9%	32.8%	1.7%	4.2%	13.63	89.7%	336	3.9%	3.8%	43.2%	45.6%	17.4%	3.0%	49.8%	35.0%	12.5%	$89,256	10.2%	49.2%
Sheffield	3,335	21.0%	13.3%	15.6%	4.8%	NA	3.58	83.5%	0	4.0%	2.1%	21.7%	63.8%	34.3%	0.7%	32.6%	49.6%	23.0%	$45,082	14.5%	34.6%
Shelburne	2,058	24.4%	4.9%	21.1%	2.5%	NA	3.67	62.0%	18	10.8%	5.3%	24.5%	66.2%	38.5%	0.0%	32.2%	47.2%	26.7%	$42,054	17.9%	56.6%
Sherborn	4,200	16.0%	5.5%	32.8%	3.9%	3.8%	9.74	96.4%	17	3.0%	2.3%	58.8%	46.6%	10.0%	7.8%	43.1%	41.9%	16.8%	$121,693	6.9%	47.8%
Shirley	6,373	12.3%	-1.7%	5.7%	5.7%	-8.3%	2.28	62.8%	250	7.4%	2.7%	12.0%	57.5%	43.3%	0.0%	36.7%	36.7%	8.5%	$53,344	13.4%	35.9%
Shrewsbury	31,640	17.1%	26.0%	44.1%	5.5%	27.0%	4.27	71.8%	1,444	16.8%	4.5%	24.7%	57.8%	39.6%	1.4%	41.2%	36.5%	17.5%	$64,237	12.3%	42.8%
Shutesbury	1,810	8.0%	17.2%	33.8%	5.1%	-21.6%	4.88	93.1%	0	0.0%	0.0%	19.1%	50.3%	34.9%	0.5%	23.8%	24.1%	6.1%	$60,437	6.2%	19.3%
Somerset	18,234	26.2%	8.0%	2.6%	3.0%	2.4%	6.31	82.5%	14	3.8%	3.6%	18.0%	57.2%	31.7%	0.3%	NA	49.6%	25.9%	$51,770	21.2%	53.8%
Somerville	77,478	13.3%	2.0%	4.9%	0.7%	-15.3%	24.60	11.9%	1,349	23.3%	9.0%	13.8%	64.4%	65.2%	3.5%	NA	45.9%	22.8%	$46,315	19.2%	51.7%
South Hadley	17,196	21.5%	9.1%	16.6%	2.4%	1.1%	5.92	69.7%	868	8.2%	4.9%	18.0%	65.9%	41.2%	0.7%	28.5%	49.0%	25.0%	$46,678	16.8%	51.1%
Southampton	5,387	13.7%	26.9%	28.1%	6.1%	-12.3%	2.74	86.9%	35	6.3%	2.4%	20.0%	53.1%	29.9%	0.5%	35.0%	37.0%	15.7%	$61,831	11.2%	30.2%
Southborough	8,781	11.8%	26.9%	61.7%	9.5%	19.6%	3.37	93.6%	195	1.8%	3.6%	48.8%	44.1%	15.3%	2.0%	65.7%	33.1%	11.6%	$102,986	8.0%	31.5%
Southbridge	17,214	18.6%	0.3%	3.5%	1.4%	0.8%	6.06	36.1%	134	20.4%	6.3%	12.6%	63.0%	53.5%	0.0%	37.9%	43.0%	26.8%	$33,913	19.7%	50.1%
Southwick	8,835	15.2%	22.5%	15.1%	6.9%	NA	2.71	82.6%	125	8.1%	4.7%	18.2%	53.7%	40.3%	1.4%	38.0%	37.5%	21.8%	$52,296	13.7%	47.4%
Spencer	11,691	16.3%	6.1%	-2.4%	4.7%	NA	2.88	59.6%	28	11.5%	4.5%	16.4%	58.6%	47.5%	0.8%	37.4%	35.1%	12.0%	$46,598	13.8%	25.4%
Springfield	152,082	15.5%	-0.3%	13.2%	1.1%	0.2%	13.72	49.3%	1,916	21.1%	17.4%	12.7%	58.4%	52.1%	0.1%	24.4%	44.6%	28.7%	$30,417	19.0%	37.5%
Sterling	7,257	12.6%	14.8%	13.0%	7.8%	NA	2.01	84.8%	74	1.9%	1.7%	23.5%	49.2%	30.2%	0.4%	54.2%	30.9%	13.2%	$67,188	9.2%	34.0%
Stockbridge	2,276	28.7%	3.4%	-6.4%	6.0%	NA	2.55	83.1%	132	7.7%	8.5%	27.5%	71.5%	34.8%	6.6%	41.6%	55.5%	30.1%	$48,571	13.1%	39.5%
Stoneham	22,219	22.9%	3.7%	6.9%	0.5%	4.6%	26.03	54.9%	1,258	18.8%	5.4%	17.0%	61.8%	48.1%	1.9%	26.3%	42.8%	23.3%	$56,605	17.4%	45.6%
Stoughton	27,149	19.5%	7.8%	14.8%	1.2%	-4.0%	15.55	71.1%	1,442	13.9%	7.7%	20.7%	55.9%	39.1%	0.5%	25.6%	43.5%	15.9%	$57,838	13.6%	37.2%
Stow	5,902	12.7%	14.9%	18.5%	7.9%	NA	3.36	93.3%	111	2.0%	5.6%	46.7%	49.6%	18.1%	4.1%	35.8%	30.7%	6.0%	$96,290	5.3%	21.9%
Sturbridge	7,837	18.1%	5.9%	3.2%	14.6%	7.3%	1.30	75.2%	166	12.8%	5.8%	19.1%	58.2%	39.4%	1.0%	36.5%	37.6%	13.7%	$56,519	15.1%	54.2%
Sudbury	16,841	13.5%	14.7%	41.0%	4.7%	15.2%	7.71	95.5%	27	2.5%	3.9%	61.8%	41.8%	9.0%	4.8%	35.3%	34.9%	6.1%	$118,579	4.2%	33.0%
Sunderland	3,777	10.4%	10.9%	18.6%	1.7%	-13.7%	6.35	46.9%	49	40.6%	0.6%	12.7%	68.8%	58.6%	0.0%	42.1%	33.6%	11.4%	$37,147	5.6%	18.2%
Sutton	8,250	11.5%	22.2%	28.2%	9.7%	5.3%	2.10	89.3%	104	2.2%	1.4%	25.7%	46.3%	17.0%	0.8%	29.1%	34.2%	10.4%	$75,141	11.3%	36.3%
Swampscott	14,412	21.9%	3.1%	28.4%	0.9%	1.2%	29.21	64.0%	893	6.0%	3.3%	25.3%	59.3%	39.2%	3.1%	31.2%	44.7%	18.3%	$71,089	13.4%	51.3%
Swansea	15,901	20.1%	11.4%	0.5%	2.3%	-7.3%	8.61	89.4%	0	4.2%	3.5%	15.5%	53.4%	33.7%	0.0%	NA	40.0%	19.7%	$52,524	15.3%	39.6%
Taunton	55,976	16.6%	12.9%	21.2%	2.2%	2.5%	5.70	47.7%	1,680	14.4%	7.9%	13.7%	59.1%	47.9%	0.2%	39.9%	39.7%	20.7%	$42,932	16.8%	35.9%
Templeton	6,799	16.8%	10.6%	10.2%	12.2%	NA	1.68	81.9%	8	4.6%	5.1%	17.5%	53.7%	33.8%	0.0%	61.0%	31.3%	9.3%	$48,482	12.9%	23.9%
Tewksbury	28,851	15.6%	13.3%	12.0%	3.7%	11.5%	4.92	86.3%	1,638	4.3%	4.4%	24.2%	49.7%	29.2%	0.7%	34.9%	34.8%	11.5%	$68,800	10.8%	31.8%
Tisbury	3,755	21.8%	5.5%	25.8%	4.7%	-22.4%	5.38	85.7%	99	4.9%	5.8%	25.3%	69.0%	43.1%	15.0%	NA	46.7%	23.9%	$37,041	19.8%	30.5%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Tolland	426	19.0%	59.1%	31.8%	7.7%	NA	4.75	98.5%	0	0.0%	0.0%	13.7%	71.3%	40.7%	0.0%	56.2%	52.1%	25.4%	$53,125	22.8%	52.4%
Topsfield	6,141	19.7%	8.6%	28.9%	1.6%	-4.4%	16.12	86.4%	0	2.8%	6.1%	48.0%	49.3%	20.6%	4.3%	42.0%	39.4%	15.3%	$96,430	8.3%	52.8%
Townsend	9,198	9.4%	10.0%	5.1%	4.1%	NA	4.05	83.8%	258	10.1%	2.5%	19.6%	43.9%	29.4%	0.0%	33.7%	28.9%	4.9%	$61,745	7.7%	17.9%
Truro	2,087	22.8%	20.9%	78.4%	11.3%	-28.6%	3.12	92.5%	257	2.6%	0.9%	21.5%	73.3%	38.6%	15.9%	42.9%	50.3%	30.0%	$42,981	22.5%	44.6%
Tyngsborough	11,081	9.4%	25.5%	41.3%	5.2%	8.2%	4.83	82.4%	519	6.8%	6.9%	23.9%	44.9%	29.2%	0.3%	28.6%	22.8%	7.9%	$69,818	5.4%	26.9%
Tyringham	350	26.0%	-2.7%	-4.5%	8.9%	NA	3.43	97.3%	0	0.0%	0.0%	40.7%	62.6%	24.0%	0.0%	18.2%	61.9%	17.7%	$60,250	9.2%	50.0%
Upton	5,642	12.5%	10.7%	33.6%	13.3%	NA	1.73	81.5%	20	10.5%	8.5%	30.7%	51.7%	28.7%	0.5%	64.9%	25.0%	6.5%	$78,595	7.9%	26.2%
Uxbridge	11,156	12.8%	3.2%	26.4%	11.9%	-9.4%	1.62	73.5%	437	5.3%	5.2%	21.2%	49.1%	33.4%	0.0%	40.9%	28.7%	17.2%	$61,855	12.4%	42.8%
Wakefield	24,804	19.0%	4.4%	10.0%	2.8%	1.4%	7.52	65.4%	552	10.5%	5.7%	20.2%	58.4%	39.6%	1.7%	25.2%	43.7%	23.2%	$66,117	13.7%	43.8%
Wales	1,737	12.0%	12.0%	-7.0%	3.2%	-13.2%	7.00	80.7%	2	0.0%	7.7%	9.0%	57.1%	50.8%	0.0%	21.1%	33.7%	8.7%	$48,906	14.5%	28.8%
Walpole	22,824	18.6%	17.5%	33.4%	4.2%	2.2%	3.76	78.4%	907	7.3%	5.4%	32.5%	53.3%	31.1%	1.9%	45.1%	43.0%	22.7%	$74,757	15.2%	60.6%
Waltham	59,226	16.8%	9.6%	10.4%	4.3%	-10.0%	5.10	42.1%	1,642	27.0%	5.8%	12.7%	67.0%	58.1%	2.6%	NA	47.4%	22.8%	$54,010	15.8%	50.0%
Ware	9,707	18.7%	5.7%	9.7%	4.0%	-11.3%	6.17	58.9%	0	6.8%	10.3%	18.1%	63.0%	41.3%	0.0%	25.6%	41.5%	18.5%	$36,875	14.9%	30.4%
Wareham	20,335	20.8%	4.8%	18.2%	7.3%	-5.0%	3.47	79.6%	357	7.0%	6.0%	13.3%	62.5%	50.2%	1.0%	33.3%	46.7%	20.5%	$40,422	21.3%	40.0%
Warren	4,776	17.8%	10.7%	18.3%	3.3%	NA	3.01	55.1%	16	8.0%	4.7%	18.3%	59.0%	42.6%	0.0%	52.1%	46.1%	24.6%	$34,583	23.9%	34.6%
Warwick	750	15.6%	20.8%	18.6%	4.5%	NA	4.91	92.1%	0	2.1%	0.3%	16.6%	60.5%	41.7%	0.0%	46.8%	35.3%	14.4%	$42,083	20.5%	19.0%
Washington	544	14.9%	1.0%	-15.7%	2.9%	NA	2.60	95.4%	0	0.0%	0.0%	23.1%	59.5%	35.7%	0.0%	32.8%	39.2%	15.8%	$54,583	16.4%	14.3%
Watertown	32,986	20.1%	1.6%	5.0%	1.4%	-9.8%	39.75	27.5%	2,066	14.3%	6.0%	13.0%	70.6%	58.5%	5.8%	NA	50.8%	36.2%	$59,764	19.2%	59.2%
Wayland	13,100	19.0%	7.6%	39.4%	2.6%	4.9%	9.08	92.8%	466	2.1%	3.2%	44.2%	50.8%	20.0%	5.6%	33.6%	42.3%	11.0%	$101,036	5.5%	35.9%
Webster	16,415	20.7%	3.7%	17.2%	4.0%	-9.2%	2.77	45.8%	255	15.8%	9.1%	10.3%	64.8%	51.9%	1.0%	13.6%	45.6%	32.7%	$38,169	24.2%	44.6%
Wellesley	26,613	18.0%	0.7%	22.1%	3.4%	19.3%	7.72	85.4%	346	6.5%	4.7%	45.9%	53.2%	19.9%	9.0%	48.8%	42.5%	22.5%	$113,686	7.9%	54.8%
Wellfleet	2,749	27.6%	8.4%	8.1%	9.8%	0.0%	3.17	90.3%	242	1.2%	2.7%	20.2%	74.8%	44.6%	10.1%	41.4%	53.9%	31.2%	$43,558	19.7%	49.1%
Wendell	986	8.6%	9.2%	21.7%	4.9%	NA	2.64	86.1%	0	0.0%	0.5%	14.1%	65.6%	49.9%	0.0%	NA	23.6%	9.0%	$43,846	7.5%	28.6%
Wenham	4,440	17.1%	8.8%	42.0%	3.2%	NA	9.64	81.4%	9	8.8%	9.0%	46.4%	53.1%	24.5%	2.9%	46.5%	50.6%	26.2%	$90,524	11.0%	50.5%
West Boylston	7,481	18.0%	8.4%	59.3%	5.2%	-2.4%	3.21	81.4%	228	6.0%	2.9%	25.5%	57.7%	32.0%	0.0%	34.5%	45.8%	24.0%	$53,777	16.8%	49.4%
West Bridgewater	6,634	22.1%	9.3%	10.0%	3.9%	12.3%	5.06	79.3%	3	2.2%	1.9%	21.7%	55.5%	32.0%	0.7%	48.3%	46.8%	25.5%	$55,958	18.2%	47.0%
West Brookfield	3,804	25.3%	10.0%	5.4%	3.8%	NA	5.17	78.6%	23	7.0%	3.8%	19.8%	60.0%	39.2%	0.0%	43.2%	42.4%	21.4%	$49,722	13.3%	10.8%
West Newbury	4,149	12.5%	23.5%	25.4%	5.0%	NA	2.88	96.0%	6	0.7%	1.8%	37.0%	43.5%	17.4%	3.5%	38.7%	35.3%	11.7%	$92,828	6.8%	46.7%
West Springfield	27,899	20.2%	1.0%	17.2%	1.4%	-3.3%	8.27	54.2%	587	23.4%	3.2%	15.7%	65.5%	51.2%	0.0%	29.1%	46.3%	25.6%	$40,266	17.5%	46.3%
West Stockbridge	1,416	21.8%	4.8%	-3.2%	5.7%	NA	4.95	89.7%	0	1.0%	0.0%	24.8%	66.2%	26.7%	1.1%	44.1%	44.2%	22.0%	$51,000	16.5%	48.8%
West Tisbury	2,467	13.5%	14.6%	58.3%	20.2%	NA	0.82	97.1%	4	0.0%	2.1%	28.3%	62.1%	31.9%	12.0%	49.7%	36.3%	14.6%	$54,077	8.3%	26.8%
Westborough	17,997	14.6%	16.9%	63.3%	5.0%	9.3%	7.25	59.2%	504	26.2%	10.1%	32.0%	55.6%	43.0%	1.1%	59.7%	31.1%	12.1%	$73,418	7.8%	39.8%
Westfield	40,072	17.0%	6.7%	13.2%	2.4%	-1.1%	5.54	61.8%	570	13.2%	6.9%	16.6%	58.9%	44.1%	0.1%	34.3%	42.9%	20.9%	$45,240	15.2%	42.7%
Westford	20,754	10.5%	26.4%	44.6%	6.5%	16.5%	3.12	92.7%	593	1.8%	2.2%	47.1%	41.9%	14.0%	1.1%	44.6%	27.0%	7.5%	$98,272	6.4%	40.6%
Westhampton	1,468	13.3%	22.4%	15.3%	6.6%	-0.6%	3.00	94.7%	0	0.0%	0.0%	21.3%	54.2%	24.7%	0.0%	34.7%	34.2%	7.3%	$60,089	10.6%	23.0%
Westminster	6,907	13.9%	15.1%	19.5%	7.8%	NA	2.54	91.9%	96	3.8%	2.9%	16.6%	52.6%	32.5%	0.3%	45.6%	34.1%	11.4%	$57,755	11.4%	33.3%
Weston	11,469	21.5%	9.0%	58.5%	4.5%	9.8%	4.86	90.1%	46	5.9%	3.3%	60.4%	50.6%	16.3%	7.0%	45.9%	44.4%	17.6%	$153,918	4.1%	43.5%

City/town	Population	% of Pop >60	Increase in Yr Rnd Hsg 1990-2000 (Census)	Increase in School Age Pop 90-00	Est. Increase in Yr Rnd Hsg 2000-2004	% Chg in School Enrollment (99/00-04/05)*	Ratio SF Sales: SF Production**	% in SF Structures	# Condominiums DOR FY2003 Count	% Renter Occ Units (5+)	% Subsidized (January 2005 SHI)	% of HUs with 4+ BRs	% 1 and 2 person HHs	% of HUs with 0, 1 or 2 BRs	% of HHs w Inc <$35K, Home Value > $300K	% Inc in Avg SF Tax Bill FY00-FY05	% Homeowners Over 55	% 55+ HOs over 75 or with mobility/self care limits	1999 Median HH Income	Tot Low Inc Eld HOs w Housing Probs/All HOs	Tot Low Inc Eld HOs w Housing Probs/All Low Inc HOs w Problems
Westport	14,183	19.6%	6.1%	-0.7%	6.3%	-5.3%	2.52	87.2%	72	2.1%	3.5%	17.5%	56.1%	34.3%	0.9%	25.2%	44.3%	16.4%	$55,436	14.5%	39.2%
Westwood	14,117	23.4%	14.9%	53.4%	1.3%	12.9%	17.48	83.5%	2	7.1%	7.4%	40.3%	53.0%	24.7%	6.3%	54.6%	48.3%	29.9%	$87,394	10.5%	53.0%
Weymouth	53,988	19.5%	2.7%	13.8%	2.8%	-1.6%	10.03	62.5%	2,725	21.7%	8.1%	16.6%	62.6%	48.6%	0.3%	20.7%	45.0%	20.5%	$51,665	15.1%	38.2%
Whately	1,573	15.9%	22.8%	40.1%	4.0%	-0.7%	2.95	87.8%	0	0.5%	0.3%	22.0%	57.6%	29.8%	0.0%	23.3%	34.9%	17.7%	$58,929	13.0%	41.7%
Whitman	13,882	12.8%	11.1%	4.2%	5.0%	NA	3.79	67.1%	258	8.6%	4.1%	17.8%	50.7%	36.9%	0.2%	25.7%	35.4%	15.2%	$55,303	12.6%	26.7%
Wilbraham	13,473	21.7%	8.8%	29.7%	2.6%	NA	12.47	91.2%	271	3.8%	4.5%	37.4%	53.8%	21.7%	0.6%	35.6%	44.5%	18.7%	$65,014	12.2%	57.4%
Williamsburg	2,427	17.6%	10.2%	-7.9%	3.0%	-11.0%	3.20	74.3%	18	3.0%	6.5%	22.0%	64.1%	39.5%	0.0%	55.0%	37.5%	31.9%	$47,250	12.1%	43.1%
Williamstown	8,424	23.8%	3.0%	9.8%	1.1%	-10.6%	10.64	66.4%	179	6.4%	4.6%	24.4%	70.9%	40.7%	2.9%	39.7%	56.9%	36.4%	$51,875	18.8%	55.2%
Wilmington	21,363	14.7%	26.2%	28.9%	3.7%	7.2%	5.31	93.1%	8	3.6%	9.4%	27.8%	42.8%	19.9%	2.0%	40.1%	34.7%	10.7%	$70,652	10.0%	30.5%
Winchendon	9,611	14.1%	10.6%	29.7%	6.4%	-6.3%	3.32	68.3%	60	8.8%	9.9%	19.7%	53.0%	35.9%	0.0%	23.3%	31.6%	14.2%	$43,750	13.9%	32.6%
Winchester	20,810	21.8%	4.4%	18.4%	5.6%	11.9%	10.29	76.6%	942	7.4%	1.8%	38.7%	54.6%	26.5%	5.5%	40.3%	47.1%	19.1%	$94,049	8.1%	50.0%
Windsor	875	13.5%	27.7%	6.5%	1.1%	NA	17.00	95.2%	0	0.0%	0.0%	19.1%	51.4%	42.6%	0.0%	27.2%	34.0%	16.0%	$51,389	11.8%	21.4%
Winthrop	18,303	20.6%	-0.8%	26.2%	0.2%	-7.0%	48.00	33.1%	891	16.8%	7.4%	17.6%	65.6%	54.5%	3.4%	40.6%	45.5%	29.1%	$53,122	13.2%	44.0%
Woburn	37,258	19.6%	8.9%	14.5%	3.0%	-0.8%	10.09	57.3%	1,207	19.9%	8.1%	16.8%	60.8%	45.6%	1.5%	62.8%	46.5%	18.1%	$54,897	16.2%	46.1%
Worcester	172,648	17.4%	1.7%	20.6%	3.3%	-3.8%	3.46	36.7%	3,473	24.4%	13.4%	10.2%	62.6%	54.1%	0.2%	37.5%	45.7%	29.7%	$35,623	18.9%	42.1%
Worthington	1,270	15.7%	22.2%	4.7%	3.3%	NA	9.11	95.0%	0	2.9%	4.2%	27.2%	61.3%	33.1%	0.0%	40.4%	35.8%	15.1%	$53,047	10.1%	26.7%
Wrentham	10,554	14.6%	19.5%	30.1%	8.0%	6.9%	2.91	85.8%	196	6.1%	4.2%	34.4%	47.5%	29.4%	0.7%	34.7%	24.8%	7.3%	$78,043	7.8%	29.5%
Yarmouth	24,807	35.9%	7.8%	26.1%	3.4%	NA	10.39	84.3%	1,458	5.5%	2.8%	11.5%	75.3%	51.2%	1.4%	32.5%	63.8%	48.8%	$39,808	26.2%	50.9%

* Data not available for communities with regional school systems

** 2001-2004

*** 2000-2004 school enrollment figure unverified

Key Findings of NAHB 2003 Builders Survey on Seniors Housing*

Survey Question	Northeast Region %	Variance from National
Housing segment served		
Age restricted	74	++
Age targeted (50 years or older)	51	=
Independent living	30	-
Assisted living (age restricted)	9	++
Price range		
Under $150K	33	-
$150K-$199K	35	- -
$200K-$149K	44	-
$250K-$349K	51	+
$350K-$499K	28	++
$500K or more	12	+
Type housing		
Single family detached	57	=
Single family attached/townhouse	27	-
Multifamily for sale (condo/coop)	20	-
Multifamily for rent	32	++
Location		
Central city	13	-
Close-in suburbs	50	=
Outer suburbs	27	+
Rural areas	10	=
Where majority of customers came from		
Different region colder climates	8	- - -
Different state same region	22	=
Different community same state	67	+
Same community	61	=
Motivations for moving		
Move to a warmer climate	4	- - -
Move closer to amenities and local activities	24	=
Move further from crowded areas	10	- -
Move closer to family/children	57	=
Lower living costs	27	-
Desire for increased personal security	24	-
Desire for maintenance-free life style	90	+
Amenities/features included		
Fitness center	64	=
Convenience/grocery store	8	- -
Recreation or community center, club house	64	=
Meeting room	72	+
Accessible public transportation	46	=
Proximity to hospital/doctor's office	62	=
Proximity to church	67	=
Proximity to library	59	+
Proximity to shopping center	77	=
Restaurants	44	=
Walking/jogging trails	64	=
Bike trails	18	- -
Social activities	64	=
Golf course	23	- -

Services included		
Major home repair services	14	-
Minor home repair service	29	++
Exterior home maintenance	69	++
Social activities	54	=
Onsite health care	11	- -
Outdoor maintenance service (grounds)	74	=
Safety/technology features included		
High-speed internet access	58	=
Intercom/entrance phone	36	=
Home security system	58	+
Controlled community entrance/exit	33	- -
Security patrol	25	=
Sidewalks on both sides of the street	28	- -
Buying preferences of 50+ senior buyers		
Pay cash	53	-
Low down payment (10 percent or less)	11	+++
Moderate downpayment (10 percent - 30 percent)	8	-
High down payment (30 percent or more)	29	=
Price of new home compared to previous home		
New home of greater value	15	- -
New home about the same value	44	=
New home of lower value	41	+
Programs used to build affordable seniors housing*		
Low income housing tax credit	12	=
Tax exempt bond financing	4	- - -
Taxable housing agency bond financing	2	=
State or local loan/grant	10	++
HOME program	2	- - -
FHA/HUD insurance	8	++
Federal Home Loan Bank affordable housing program	6	+++
None of the above	80	=

* Based on 2002 activity

= Northeast response is within 10 percent of national response
+, - Northeast response is 11-20 percent above/below the national response
++, - - Northeast response is 21-50 percent above/below the national response
+++, - - - Northeast response is more than 50 percent above/below national response

Source: NAHB Builders Survey on Seniors Housing - 2003

Communities Identified as Having *Either* Age Restricted Zoning Bylaws or Existing or Proposed Age Restricted Active Adult Housing					
Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
F	Abington				
A	Acton	Senior Residence	Zoning Bylaw Section 9B	1	3
G	Acushnet				
G	Adams				
G	Agawam				
G	Alford				
C	Amesbury	Health Care Overlay District	Zoning Bylaw Section XIII		1
C	Amherst	Congregate Elderly Housing Provision			
C	Andover	Under consideration 2005	Zoning Bylaw 7.4	1	2
G	Aquinnah				
G	Arlington				
F	Ashburnham				
F	Ashby				
G	Ashfield				
A	Ashland	Elderly Residential District		1	4
F	Athol				
G	Attleboro				
G	Auburn				1
G	Avon				
F	Ayer				2
F	Barnstable			1	1
G	Barre				
G	Becket				
G	Bedford			1	2
C	Belchertown	CCRC Bylaw			1
G	Bellingham				2
A	Belmont	Multi-family Dwelling Amendment, Belmont Uplands District	Zoning By-law Section 6B1.1 and 6B1.2		1
G	Berkley			1	1
G	Berlin				1
G	Bernardston				
C	Beverly	Congregate Elderly Housing Provision			1
A	Billerica	Elderly Housing Overlay District	Zoning Bylaw Section 5		1
G	Blackstone				1
C	Blandford	Convalescent Homes, Retirement Homes			
G	Bolton			1	1
G	Boston				
E	Bourne	Density bonus for elderly under Open Space Community District	Zoning Bylaw 4600		1
F	Boxborough			1	1
A	Boxford	Elderly Housing District	Zoning Bylaw Article V, Section 196-20		
G	Boylston			1	1
G	Braintree				
F	Brewster				
A	Bridgewater	Adult Retirement Village		1	1
B	Brimfield				

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
A	Brockton	Senior Residential Community	Zoning Bylaw Article V, Section 27-38, k		2
G	Brookfield				
G	Brookline				
G	Buckland				
F	Burlington				1
G	Cambridge				
G	Canton				
A	Carlisle	Residence District M (Multi-Dwelling Housing for the Elderly)	Zoning Bylaw Section 2.1		
G	Carver			1	1
G	Charlemont				
G	Charlton				1
F	Chatham				3
A	Chelmsford	Facilitated and Independent Senior Living Facilities	Zoning Bylaw Article XVII	1	5
G	Chelsea				
G	Cheshire				
B	Chester				
C	Chesterfield	Elderly Housing Congregate			
G	Chicopee				
G	Chilmark				
G	Clarksburg				
A	Clinton	Flexible Development Zoning			1
A	Cohasset	Senior Multi-Family Residence Overlay District	Zoning Bylaw, Section 16		3
G	Colrain				
G	Concord				
G	Conway				
G	Cummington				
G	Dalton				
G	Danvers				
G	Dartmouth			1	
G	Dedham			1	1
G	Deerfield				
F	Dennis			1	
G	Dighton			1	1
G	Douglas				
A	Dover	Multi-family Housing Requirements	Zoning Bylaw Part III, Chapter 185, Article VI,	1	3
G	Dracut			1	7
G	Dudley				
G	Dunstable				
G	Duxbury			1	4
A	East Bridgewater	Adult Retirement Planned Unit Development (ARPUD)	Zoning Bylaw Section 5(E)		2
G	East Brookfield				
A	East Longmeadow	Existing Elderly Housing Bylaw, new 55+ (Planned Adult Residential District) under consideration 2005			1
F	Eastham				

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
A	Easthampton	Multifamily Housing for Elderly and/or Handicapped Persons	Zoning By-law 8.4		
G	Easton				2
G	Edgartown				
G	Egremont				
G	Erving				
G	Essex				
G	Everett				
G	Fairhaven				
G	Fall River				
F	Falmouth			1	1
F	Fitchburg				1
G	Florida				
A	Foxborough				1
B	Framingham	Under consideration 2005		1	2
A	Franklin	Senior Village Overlay District	Zoning By-law Amendment 01-461	1	5
G	Freetown				
F	Gardner				
A	Georgetown	Independent Senior Housing	Article XVII	1	4
G	Gill				
A	Gloucester				1
G	Goshen				
G	Gosnold				
G	Grafton				1
C	Granby	Elderly Congregate Bylaw			
G	Granville				
G	Great Barrington				
G	Greenfield				
C	Groton	Subsidized Elderly Housing Bylaw		1	4
G	Groveland				2
B	Hadley	Under consideration 2005		1	
G	Halifax				
C	Hamilton	Elder Housing Special District	Zoning By-laws Sec 5E		
E	Hampden	Planned Unit Residential Development for Seniors (PURD)			
G	Hancock				
A	Hanover	Planned Residential Development for Seniors (PRDS)	Zoning Bylaw 5.860	1	5
A	Hanson	Adult Communtiies bylaw-Adult Retirement Village	Zoning Bylaw Section VI, K	1	3
G	Hardwick				
E	Harvard	Density bonus for 55+ under OSC-PRD		1	1
F	Harwich				2
C	Hatfield	CCRC Bylaw			
G	Haverhill			1	1
G	Hawley				
G	Heath				
G	Hingham			1	4
G	Hinsdale				
A	Holbrook		Zoning bylaw		1
G	Holden				4

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
C	Holland	Assisted Living Facilities			
A	Holliston	Senior Residential Dwelling Overlay District	Zoning bylaw Section V-P	1	4
C	Holyoke	Independent Living Retirement Communities, CCRCs and Assisted Living			
	Hopedale				
A	Hopkinton	Senior Housing Development	Zoning By-law Article XVIA	1	3
A	Hubbardston	Senior Residential Development Bylaw	Zoning Bylaw Article 19.8		1
A	Hudson	Retirement Community Overlay District	Zoning Bylaw Section 5.8	1	3
	Hull				
C	Huntington	Retirement Home, Medical or Healthcare Facilities			
	Ipswich			1	
	Kingston			1	3
	Lakeville			1	4
F	Lancaster			1	2
	Lanesborough				
	Lawrence				
	Lee				
A	Leicester	Senior Village Development	Zoning Bylaw Section 5.7		6
	Lenox				
F	Leominster				2
	Leverett				
	Lexington				1
	Leyden				
D	Lincoln	No bylaw; has rezoned land			2
B	Littleton	Under consideration 2005		1	1
C	Longmeadow	Elderly Residential Zones			1
	Lowell				
D	Ludlow	No bylaw, but has rezoned land for 55+			1
F	Lunenburg				1
	Lynn				1
A	Lynnfield	Elderly Housing District	Zoning Bylaw Section 4.6		
	Malden				
	Manchester				
A	Mansfield	Residential Facilities for Residents 55 Years of Age or Older	Zoning Bylaw Section 3.3.10, also 3.3.9 for AL		2
	Marblehead				
	Marion				1
A	Marlborough	Senior Residential District and Overlay District			3
A	Marshfield	Age-Restricted Adult Village Bylaw			7
F	Mashpee				1
	Mattapoisett			1	1
	Maynard				
	Medfield			1	3
	Medford				
A	Medway	Adult Retirement Community Planned Unit Development (ARCPUD)	Zoning bylaw VT		1
	Melrose				
	Mendon			1	2
	Merrimac			1	1

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
B	Methuen	Considering one (October 2004)		1	2
A	Middleborough				1
	Middlefield				
A	Middleton	Residential Denisty Bonuses for Including Senior Housing and/or a Senior Center	Zoning Bylaw Section 8.7		1
	Milford				
A	Millbury	Open Space Community for 55+			5
A	Millis	Senior Residential Community Development Bylaw	Section XVII		
	Millville				
A	Milton				
	Monroe				
A	Monson	Planned Unit Residential Development for Seniors (PURD)	Section 6.15		1
	Montague				
	Monterey				
	Montgomery				
	Mt Washington				
	Nahant				
C	Nantucket	Permitted Uses Specific to Elderly	Section139-14 of Zoning Bylaw		
	Natick				
	Needham				
	New Ashford				
	New Bedford				
	New Braintree				
	New Marlborough				
	New Salem				
	Newbury				2
	Newburyport			1	
	Newton			1	
A	Norfolk	Age Restrictive Housing	Zoning By-law K.4.b.4	1	3
	North Adams				
A	North Andover	Independent Elderly Housing	Zoning Bylaw, Section 14	1	3
	North Attleborough				
	North Brookfield				
	North Reading			1	1
	Northampton				
A	Northborough	Senior Residential Community Overlay District	Zoning By-law 7-20-110	1	6
A	Northbridge	Senior Living Bylaw	Zoning Chapter 173, Article XVII, 173-110		2
	Northfield		Zoning Bylaw Article IV, Section 4600		
	Norton				3
A	Norwell	Village Overlay District		1	2
	Norwood				
	Oak Bluffs				
	Oakham				
	Orange				
F	Orleans			1	1
	Otis				

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
	Oxford				
A	Palmer	Elderly Housing SF Community; Eld MF			3
A	Paxton	Senior Residential Development Bylaw			1
	Peabody				1
C	Pelham	Elderly Congregate Bylaw			
	Pembroke			1	3
	Pepperell				
	Peru				
C	Petersham	Retirement Mobile Home PUD			
F	Phillipston				
	Pittsfield				
	Plainfield				
	Plainville				
A	Plymouth	Open Space Mixed Use Development (OSMUD)	Zoning Bylaw, Section 200-14	1	5
	Plympton			1	1
	Princeton				
F	Provincetown		?		
	Quincy				
A	Randolph	Multi-Family 55+ District			1
A	Raynham	Adult Retirement Community. 2004 Bylaw amend allowing AR in business and ind	Master Plan recommended provision to encourage Sr	1	2
	Reading			1	2
	Rehoboth			1	1
	Revere				
	Richmond				
A	Rochester	Special Residential Development			1
	Rockland			1	3
	Rockport				
	Rowe				
E	Rowley	Density bonus for building 2BR townhouses	Zoning Bylaw 4450		1
F	Royalston		Zoning Bylaw Section G		
	Russell				
	Rutland				5
	Salem				
	Salisbury			1	1
	Sandisfield				
A	Sandwich	Affordable Housing Conditional Density Development	Zoning Bylaw Section 5.6.5	1	
A	Saugus	Elderly and Handicapped Housing			3
	Savoy				
	Scituate			1	
	Seekonk			1	1
	Sharon			1	2
	Sheffield				
	Shelburne				
A	Sherborn	Special Permit Requirements	Section VI Use Regulations		1
F	Shirley				
A	Shrewsbury	Senior Housing Bylaw			4
	Shutesbury				
	Somerset				

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
	Somerville				
C	South Hadley	CCRC Bylaw	Section 174-8.5		
C	Southampton	Elderly Housing			
A	Southborough	Highway Business District			3
	Southbridge				1
C	Southwick	Housing for Elderly Persons			1
	Spencer				2
C	Springfield	Assisted Living	Article 9 of June 6, 2002 Town Meeting, Section 8.8		
F	Sterling		Zoning Bylaw 5400 (Incentive); 5300 (Sr. Res		
	Stockbridge				
	Stoneham				
	Stoughton			1	3
A	Stow	Active Adult Neighborhood Bylaw			2
	Sturbridge				4
A	Sudbury	Incentive Senior Development; Senior Residential Development	Zoning By-laws 7400 (CD Dist); 7200 (MF/55)		3
	Sunderland				
	Sutton				1
	Swampscott				
	Swansea				
	Taunton			1	3
F	Templeton		Zoning Bylaw Section 3.16	1	1
A	Tewksbury	Community Develop District; MF Dwell/55 Dist			3
	Tisbury				
	Tolland				
A	Topsfield	Elderly Housing District		1	2
F	Townsend		Zoning Bylaw Section 3-J, K		1
F	Truro				
	Tyngsborough			1	3
	Tyringham				
	Upton			1	
	Uxbridge				3
	Wakefield				
	Wales				
A	Walpole	Age Qualified Village	Zoning Bylaw Section 2.05		2
	Waltham			1	1
C	Ware	Nursing and Convalescent Homes	Zoning bylaw Section 302, 2101, and 2106		
	Wareham				
	Warren				
	Warwick				
	Washington				
C	Watertown	Assisted Living Overlay District			
A	Wayland	Senior and Family Overlay District	Zoning Bylaw Section VI, K	1	2
A	Webster	55+ Cluster Bylaw			1

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals
A	Wellesley	Limited Residence Districts	Zonign Bylaw Section XVII	1	1
F	Wellfleet		Zoning By-law Section 3.8		
	Wendell				
A	Wenham	Elder Housing District			1
C	West Boylston	CCRC Bylaw			3
	West Bridgewater			1	1
	West Brookfield				
	West Newbury				1
B	West Springfield	Under consideration 2005			1
	West Stockbridge				
	West Tisbury				
A	Westborough	Planned Parcel Development	Zoning By-law Ch 173, 8.4		5
C	Westfield	Bylaw, Active Adult under consideration 2005			1
A	Westford	Senior Residential Multifamily Overlay District (SRMOD)			2
	Westhampton				
A	Westminster	Active Adult Residential Development	SRC - Zoning by-law 8.7; SRD - 8.6	1	2
B	Weston	Under consideration 2005			1
	Westport			1	3
A	Westwood	Residential Retirement Community, Sr Residential District (SRD)	Zoning Section 9	1	1
	Weymouth				3
	Whately				
	Whitman				1
A	Wilbraham	Planned Unit Residential Development for	Zoning Bylaw 4.8	1	1
	Williamsburg				
	Williamstown				
A	Wilmington	Age Restricted Overlay District	Zoning Bylaw Section 6.3	1	2
F	Winchendon		Zoning Bylaw 13.6		
A	Winchester	Independent Elderly Housing Overlay			
	Windsor				
	Winthrop			1	1
	Woburn				1
	Worcester				3
	Worthington				
A	Wrentham	Senior Living Community			1
F	Yarmouth				

Code:

- A Existing age restricted bylaw
- B Proposed age restricted bylaw
- C Bylaw covers age restricted health care facilities and subsidized housing
- D Rezoned land for age restricted housing
- E Incentives in cluster zoning/open space bylaws for age restricted housing
- F No age restricted provisions reported
- G Undetermined

Note:

This list represents a work in progress. It is not an exhaustive compilation of every age restricted bylaw in the state. It was assembled with the assistance of the regional planning agencies and individual communities. CHAPA

Appendix E

Code	Municipality	Bylaw Name	Location	# AR 40B Proposals	# Other AR Proposals

CHAPA hopes that it will provide a useful starting point for municipalities considering such bylaws. Cities and towns are encouraged to send edits and additions to www.chapa.org so the database may be updated.

Stakeholder Comments

Some of the most valuable insights in this type of study come from participants in the process and other stakeholders, who prefer not to be identified (or whose names are not known). Here is a sampling of the widely divergent opinions we heard during our research on the topic of age restricted housing:

We "weren't gung-ho about moving into a 55-and-older community, but that was the only type of development where we could own a single-family home where someone else is responsible for cutting the grass and shoveling the snow."

- Resident in age restricted community

"The age restrictions made [the development] more appealing. There are no small children running around here."

- Resident in an age restricted community

"When I went to look for a new house, it never occurred to me to look for one in an age restricted community. …It was the style of the house that attracted me…it didn't matter how old the other people were who lived here."

- Resident in an age restricted community

"I have nothing against children. In fact, I prefer a community with a mix of ages."

- Resident in an unrestricted community where many of the residents are 55+

"I have nothing against children. I just don't want to have to step over the bicycles and skateboards any more."

- Resident in an age restricted community

"The developer has agreed to consider a request from selectmen that the project be limited to people 55 and older."

- Selectman, western suburb

"There's a benefit to the community. It'll be a positive fiscal impact. Because the residents will all be senior citizens, there will be no added stress to local schools. Also the management will have its own snow plow and trash removal, further saving the town money."

- Developer, central MA

"We've been seeing so many of these [age restricted development proposals], we're … concerned that they're being put up by the developers for the density bonus, rather than to meet a need."

- Planning Board member in a community that has decreased the density bonus it had been offering for age restricted housing

"The town needs to curb residential growth further in the face of declining state aid and growing school enrollments…and [we] will recommend that town meeting lower the limit on single family building permits with exemptions for age restricted developments…

- Planning Board member, south shore

"Towns don't want subdivisions with new homes full of children. If you build these [age restricted units], they get approved quickly."

- Developer, Metro West

"Voters were asked to approve a two-year moratorium on permitting senior developments after rumors of several developments reached the planning board…."

- Local newspaper, central MA

"A baby boomer turns 50 every 9 seconds."

- Annual report, national homebuilder

"70 percent of Americans will die in the place where they spent their 65th birthday."

And from a sampling of Planned Production Plans:

- A full range of housing options for seniors should be included in [town's] housing strategy.

- A recurring concern in [town] is about seniors being priced out of their hometown.

- Goal: Encourage development of affordable 55+ housing.

- 94 percent of respondents indicated that it was preferable or very important that an adult community be located in [town].