

# ANDOVER COMMUNITY TRUST NEWS

A publication of **Andover Community Trust, Inc.**  
*Developing permanently affordable homes for families in Andover*

Volume 1, Issue 1

Spring 2005

## **Aaron Gornstein: “Housing Challenges Facing Andover and Potential Solutions”**

Please join Andover Community Trust for its  
Annual Meeting  
Wednesday, June 15  
7:30 p.m.  
Memorial Hall Library  
3rd floor meeting room

Aaron Gornstein, executive director of Citizen's Housing and Planning Association (CHAPA), will discuss “Housing Challenges Facing Andover and Potential Solutions.” CHAPA, the monitoring agent for most of the 57 new 40B affordable ownership units in Andover, awarded its first “Municipal Leadership Award on Affordable Housing” to Andover for initiative and leadership in increasing the supply of affordable housing in its jurisdiction. R.S.V.P. 978-475-3748

## **Andover Community Trust, Inc. (ACT)**

*I am pleased to introduce the first issue of Andover Community Trust News and share information about progress on development of affordable housing in the Andover community.*

*Susan Stott, president, Andover Community Trust, Inc.*

Andover Community Trust (ACT) is a 501(c)(3), non-profit Massachusetts corporation, established in 1992. Based on the strong belief that diversity is an important contributor to vital and livable communities, ACT advocates for and develops permanently affordable homes in Andover. ACT completed its first permanently affordable single family owner-occupied home on Haverhill Street at the end of 2001 in partnership with the Greater Lawrence Technical School. The students from the school also are building ACT's second home on Heather Drive, under the supervision of their teachers. Construction on that home began in September 2004.

ACT builds modest three-bedroom homes to meet the needs of eligible households whose income is between 60 and 80 percent of the area median income. In 2005, a four-person household with total household income between \$45,000 and \$60,000 is income eligible. ACT gives preference to households with school-age children and with a member who works, lives or has children in school in Andover.

The land for ACT's first home was donated by developer Willard Perkins. The land for the second home was donated by an individual who purchased the 15,000 square-foot lot in the 1950s but never built on it. This summer, the developer of Casco Crossing will give ACT a third house on River Road. ACT has received donations of *pro bono* professional services from local attorneys, architects and civil engineers. ACT also has received grants from the Abbot and Dorothy H. Stevens

Foundation and the Nathaniel and Elizabeth P. Stevens Foundation, the Webster Family Foundation, the Smith Purdon Fund and UNICO, as well as donations from individuals. This generosity makes it possible to develop and sell an ACT home for under \$150,000. ACT's greatest need is for land on which to build “homes people can afford.”

The volunteer board of ACT includes: Susan Stott, president; Cindy Milne, treasurer; and directors Andy Caffrey, Mercedes Duran, Joan Johnson, John Pearson, Nancy Redding, Don Schroeder and Len Wilson.



*Students of the Greater Lawrence Technical School work on ACT's second home on Heather Drive, under the supervision of their teacher, Bill Berard.*

*Andover Community Trust News editor: Tana Sherman*

## ACT makes the dream of home ownership come true



ACT completed its first permanently affordable single family owner-occupied home on Haverhill Street in 2001. ACT president Susan Stott (left) and Bill Berard, construction coordinator at the Greater Lawrence Technical School, present the ACT key to owner Mercedes Duran.

by Mercedes Duran  
ACT's first homeowner

Being a first time owner of this house on Haverhill Street has meant a lot to me. It has given me the opportunity to remain in the Andover community, while allowing my children to have stability and a single place to call home.

I no longer have the uncertainty of leasing a home. I know I have settled into one place. That makes me feel more



Based on the strong belief that diversity is an important contributor to vital and livable communities, Andover Community Trust advocates for and develops permanently affordable homes in Andover. This house on Haverhill Street is home for Mercedes Duran and her family.

connected to my neighbors and community. This also provides a sense of responsibility that I am proud to teach my children. Owning this beautiful home gives me more control over my environment, which allows greater success for me and my kids. Best of all, it's home!

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## Other Andover housing organizations

### Andover Housing Partnership Committee

The Andover Housing Partnership Committee (AHPC) is an appointed town committee, established by the Board of Selectmen in the mid-1980s to review comprehensive permit applications made to the town and to advise the zoning board of appeals, which is charged to approve or deny comprehensive permits under Massachusetts General Laws, Chapter 40B. During the past few years, the AHPC has concentrated on three areas:

1. Review comprehensive permit applications.
2. Develop recommendations for modifications of the town's zoning bylaw that will facilitate the development of affordable housing in Andover.
3. Negotiate for continued affordability of 264 affordable dwelling units created in the mid to late 1980s under Chapter 40B at Brookside Estates, Riverview Commons and Andover Commons. The AHPC recently reached an agreement with Winn development, owner and manager of Brookside Estates, which will keep 42 units affordable in perpetuity.

Members of the AHPC are: Joan Duff, chair, Vicki Johnston, Larry Morse, Frank O'Connor, Bruce Sorota, Susan Stott and Sarah Young.

### Andover Housing Authority

The Andover Housing Authority (AHA) owns and manages 274 (56 family and 218 elderly) low- and moderate-income rental housing units in the town of Andover. In addition, the AHA administers 127 section 8 rent subsidy certificates, of which 80 support households residing in Andover (including 28 households at Brookside Estates and 30 households at Riverview Commons).

Members of the AHA are: Ronn Hajj, chair, James Cuticchia, Calvin Deyermond, Paul Higginbottom, Frank O'Connor. Christine Metzmaekers is the executive director.

### Andover's Future

In 2003, the Andover Housing Authority formed a non-profit Massachusetts corporation, Andover's Future, to provide flexibility and enable the town to apply for funding to develop additional senior housing.

Yes, I want to be a **Friend of Andover Community Trust!**  
*and continue to receive copies of Andover Community Trust News*

Name(s): \_\_\_\_\_ E-mail: \_\_\_\_\_

Address: \_\_\_\_\_

**Suggested donations** to support the work of Andover Community Trust

Leadership gift \$1000\_\_\_\_ Sustaining Member \$100\_\_\_\_ Supporting Member \$50\_\_\_\_  
 Contributing Member \$25\_\_\_\_ Basic Member \$10\_\_\_\_ Other \$\_\_\_\_\_

Please clip and mail your **tax-deductible** donation to:

**Andover Community Trust, Inc.** P.O. Box 5038, Andover, MA 01810

Thank you!

**Subsidized housing inventory in Andover**

Under Massachusetts General Law, Chapter 40B, cities and towns are mandated to have a subsidized housing inventory of 10 percent or more of the dwelling units counted in the most recent U.S. Census. Most building projects must be consistent with the town's zoning bylaw. However, under Chapter 40B, a developer may apply to the Zoning Board of Appeals (ZBA) for a comprehensive permit to build a project that does not comply with local zoning (usually more units per acre than allowed) if at least 25 percent of the units to be built are priced so they are affordable to income eligible households. If a community has a subsidized inventory of less than 10 percent, a developer who applies for a comprehensive permit and is turned down by the ZBA may appeal the decision to the state Housing Appeals Committee (HAC). The HAC has the authority to overturn the ZBA decision.

The 2000 Census counted 11,510 housing units in Andover. As of 2005, the state Department of Housing and Community Development subsidized housing inventory gave Andover credit for 1,311 units, which is 11.4 percent of the housing units counted in the 2000 Census. (All rental units, including the market rate units, are counted toward the mandated 10 percent, but only the affordable ownership units are counted.)

- The Andover Housing Authority owns and administers 274 units of rental housing.
- 34 units are in group homes, which serve special needs residents.
- 264 rental units were developed under Chapter 40B in the late 1980s at Andover Commons, Brookside Estates and Riverview Commons.
- All the units (129) at Marland Place count toward the 10 percent, even though only 31 are affordable.
- Since 2000, another five developments have been approved under Chapter 40B: Coachman's Ridge, Ballardvale Crossing, Greenwood Meadows, Casco Crossing and Rolling Green. These five developments include 116 affordable units.

**Andover subsidized housing inventory**

1,151 units = mandated 10 percent

	affordable units	percent	10% units	percent
<b>AHA</b>	274	38.7%	274	20.9
<b>group homes</b>	8	1.1%	8	0.6
<b>1980s</b>	264	37.3%	555	42.3
<b>Other</b>	46	6.5%	144	11.0
<b>2000-05</b>	116	16.4%	330	25.2
<b>Total</b>	708	100.0%	1,311	100

1,311 equals 11.4 percent of the 11,510 housing units counted in the 2000 Census.



*ACT's third home, located on River Road, is being donated by the developer of Casco Crossing this summer. Celebrating (from left) are developer Steve Stapinski of Merrimack Engineering and ACT board members John Pearson, Susan Stott, Fred Stott, Andy Caffrey and Don Schroeder.*

## **Andover Community Trust, Inc.**

P.O. Box 5038

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## **Why do we need homes people can afford in Andover?**

*by Fred Stott*

The question takes me back to when I lived in southern California. My work assignment one day was to visit a man living in a gated community. I followed signs to the entry. A guard checked my identity, waved me in through the fence, past a giant flagpole with a large flag flapping, to my man's home. I have never forgotten the feeling of guarded isolation.

Next comes a quick image from books of my childhood—a castle or small town surrounded by a wall, with a water-filled moat just beyond and one drawbridge to pull up for security. Then back to today: technology and mobility wipe out the childhood image, but not completely. We have laws, zoning, police and planning that structure our community.

Our words embrace “democracy” and an unspoken NIMBY (not in my back yard).

Most current citizens support the concept of homes that families of moderate income can afford, but not in their own neighborhoods. With the “hot” housing market, the median assessed value of a single family home in Andover is \$522,000. When sold, modest homes are often torn down, renovated and expanded, doubling or tripling in size and value. We can all give examples as we look around our town. Many of our grown children, as well as our town and school employees, cannot afford to live in this town they want to call home.

“Democracy” and “NIMBY” are both pertinent. Andover understands both. Andover has exceeded the legal requirement to permit development of 10 percent affordable homes under Chapter 40B. It has three different housing organizations described on these pages. And it has Andover Community Trust (ACT).

ACT is now 10 years old. It has built (and sold) one permanently affordable home on Haverhill Street. It has a second underway on Heather Drive and a third donated on River Road. Three different sites, in three different parts of town, reflect the Andover Community Trust goal of scattered, modest-cost housing throughout Andover.

ACT is people, individuals with a commitment of personal time, money and willingness to stay fixed on the goal. ACT has supporters—individuals, foundations, corporations and town government—who provide services, funding and permitting to create homes people can afford in Andover. ACT welcomes your participation.