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## **Housing boom hits Andovers**

**By Andy Smith**

*Staff writer*

It's not quite the housing boom of the 1980s and 1990s, but it's certainly a pretty loud bang.

New homes are popping up all over Andover and North Andover, squeezing into whatever buildable land is left in the combined 58 square miles of the town communities.

Almost 1,000 condominium units are either under construction or planned for the sister towns. During the first nine months of this year, 112 building permits for single-family houses have been issued in the two communities combined. It demonstrates the popularity of Andover and North Andover, but also taxes their ability to provide services to residents.

This housing craze has a different twist from development over the last two decades. Gone are the days when McMansions sprouted forth like dandelions along the Andover and North Andover landscapes. Instead of the onslaught of 40B condominium projects, otherwise known as affordable housing complexes.

The result has been a dramatic rise in condominium housing units during a time when far fewer traditional houses are being built.

Andover Planning Director Stephen Colyer said quality public schools are the primary draw for most people moving to the Andovers.

"Everyone comes for the schools -- schools, schools, schools," he said. "It's an affluent community. The property values are constantly rising and you're never going to lose money on your investment. But it's always the schools."

Local real estate agents agreed that schools in both Andover and North Andover are huge selling points. In fact, they said, the condominium units are drawing not only young families using those schools, but retired couples looking for a picturesque New England town.

Linda Griggs of Kody & Company in North Andover said the sister towns have joined the list of elite places to live.

"People come for the reputation," she said. "There's a social distinction and a certain prestige here like you find in Winchester or Lexington. It's not just the schools, but the urban and suburban feel, and the shops and restaurants. I think of it as a mini-Wellesley."

It doesn't take much thought to figure out what the construction of all these housing units means. They will be filled by more people with more children and more cars, all of which place a greater demand on town services, town leaders say.

North Andover Town Manager Mark Rees said while residential growth continues, the commercial tax base will

failed to keep pace. Commercial and industrial taxes currently make up about 17 percent of the tax base years ago, it comprised 20 percent of the base.

"Given the restraints of Proposition 21/2, the tax revenue is not always there to pay for all this residential growth," Rees said. "One of the biggest challenges we have is to broaden our commercial and industrial tax base toward the additional services demanded by residential growth."

Rees cited increased traffic problems on Routes 114, 133 and 125 as one predictable result of the condo development completion. He also said the Fire Department will be stretched thin, as it responds to calls from previously undeveloped areas on the outskirts of town.

While the new units will certainly affect school enrollment, Colyer said, it is difficult to predict how dramatic an increase will be. The challenge to preparation, he said, is not having any idea of what type of families will live in the new homes.

"It can be very misleading to say 'X' development leads to 'Y' growth in the schools," he said. "It's not clear and even if it was, there's nothing you can do about it. You can't control who you sell to."

In the last decade, the North Andover School District has seen an increase of nearly 35 percent. In 1989 there were 3,345 students enrolled. When figures are finalized this October, that number is expected to be about 4,500.

During that same time span, Andover's district grew by 26 percent. In 1989, enrollment was at 4,699. Now the district has 5,928 students.

Under the state's 40B affordable housing law, developers can all but ignore local zoning regulations if less than 10 percent of a community's housing is considered affordable. For their part, developers must make at least 10 percent of the units affordable. Zoning boards are virtually powerless against a developer armed with a 40B proposal.

Last year, Andover's affordable housing passed the 10 percent mark. But in the two years leading up to that, a flurry of 40B proposals were approved -- amounting to nearly 600 new housing units in town, which are now in various stages of construction or planning.

North Andover remains fertile ground for the 40Bs, as affordable housing is only at about 7 percent. Because it is still 3 percent short of its quota, zoning officials' ability to reject a 40B project is thwarted by the state law. In 2001, North Andover has approved more than 500 40B housing units, of which 392 are still in the building process.

Heidi Griffin, director of Community Development and Services, said another significant 40B project is to be coming before the Zoning Board in the coming months. She expects them to continue to roll in until the town reaches 10 percent.

Realtor Lillian Montalto said the 40B option is ideal for developers because it eliminates many of the time-consuming and pricey hoops builders must jump through to get a project done. With no restraints on density, developers can build as many units as they would like. They will sell, she said.

"You have the school systems, the downtowns, the proximity to highways, the commute time to Boston town's amenities," she said. "When you look at it, for both young families or baby boomers starting a new life, these are the perfect New England towns."

The continued growth allowed by 40B is good for developers, Realtors and the lucky few who win lotteries for affordable units. But not everyone believes the housing initiative is working. Andover Assistant Town Manager Steven S. Bucuzzo calls the law an "unfunded mandate" that puts local officials in a difficult bind while providing a minimal amount of affordable housing.

"Unfortunately, we have competing public policy goals here," he said. "When you look at how 40B impacts rural communities, it's not really an ideal way to create affordable housing. At the same time, you're trying to do that within Proposition 21/2 and provide services and a quality education at a time when state resources are not what they once were."

Bucuzzo said a better way to promote affordable housing would be to provide tax incentives to homeowners to make their homes affordable when they're eventually sold. A person could receive tax breaks if they agree to convert their home into an affordable property. That way, affordable housing would be created without additional costs.

"The taxes all these homes are going to bring in will not come close to paying the cost of educating those children and providing the services they'll need," he said.

The 40B projects are often met by opposition from residents, who object to housing being forced into their neighborhoods. Construction on a 115-unit development on River Road in Andover has been held up by a battle from a residents group called Protect Andover Zoning (PAZ). The group has appealed the Zoning Board's approval of the project.

"This is basically a luxury complex that they circumvented around zoning by saying they'd make a portion of it affordable," said Eileen Standerwick of PAZ. "There are dangers to the neighborhood as far as traffic and parking are concerned, and it's just the wrong spot for any high-density housing."

But Griffin said 40Bs have a reputation worse than they deserve. She said many of the 40B projects that come before North Andover have actually been planned tastefully, including the redevelopment of Cambridge.

Willard D. Perkins, president of Hearthstone Realty Corp., is building 28 condo units in and around the mansion. His company is also behind the 68-unit Ballardvale Crossing development and the 20-home Green Meadows development, both 40Bs in Andover.

"For me, 40B is a planning tool. It's not a hammer," he said. "I use it as a tool to say, 'What should go on here?' I don't have to worry what the local strict zoning bylaws say. I can put them aside for a minute and just use good planning techniques to figure out what should go on that piece of land."