

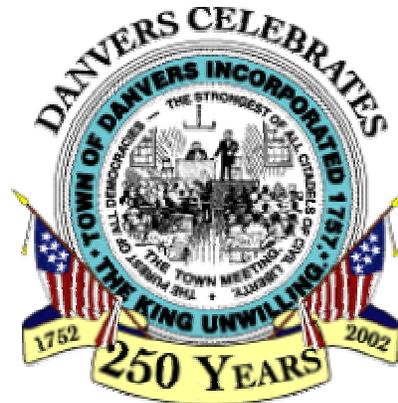
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# COMMUNITY DEVELOPMENT PLAN

## Housing & Economic Development Strategy

### Town of Danvers

Prepared by the:  
Danvers Community Development Task Force  
With assistance from:  
Dufresne-Henry, Inc.  
Westford, MA.



**June 2004**

Funding for the Danvers Community Development Plan  
Provided by a grant from the Executive Order 418 Program  
Through the  
Department of Housing and Community Development  
Executive Office of Environmental Affairs  
Executive Office of Transportation and Construction  
Department of Economic Development  
Administered by  
The Metropolitan Area Planning Council

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5 LAN Drive, 3<sup>rd</sup> Floor  
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## **COMMUNITY DEVELOPMENT PLAN PARTICIPATION**

### **DANVERS COMMUNITY DEVELOPMENT TASK FORCE**

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# 1.0 HOUSING ASSESSMENT & ANALYSIS

The focus of this report is to analyze Danvers's demographic trends and housing characteristics, and determine their potential impact on existing and future housing needs, economic development, and land use patterns. This analysis serves as the foundation for housing recommendations in **Section 3: The Action Plan** of the Community Development Plan

## 1.1. Demographic Trends & Factors

### Local & Regional Population<sup>1</sup>

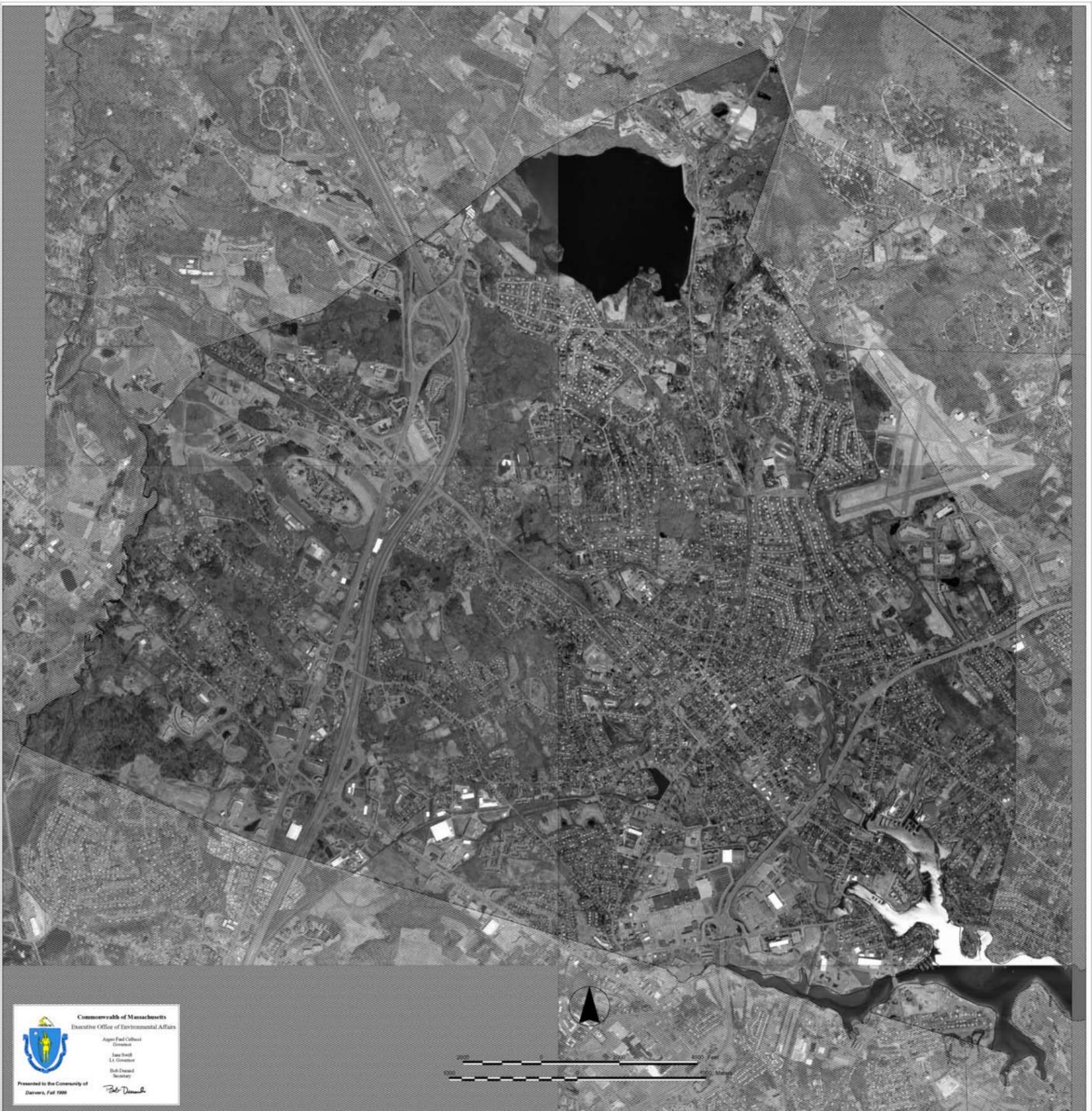
Town, County & State Population Trends			
Year	Danvers	Essex County	State
1980	24,100	633,632	5,737,037
1990	24,174	670,080	6,016,425
2000	25,399	723,419	6,349,097
% Growth, 1980-00	5.4%	14.2%	10.7%
% Growth, 1990-00	5.1%	8.0%	5.5%

Source U.S. Census Bureau

Of the 34 towns in Essex County, Danvers ranks 11th in population and 11th in the number of housing units according to the 2000 Census. Danvers's population increased at a lower rate than Essex County and that of the State between 1980 and 2000. During this 20-year period, Danvers's population rose only 5.4% while the State grew by about 5.5% and Essex County grew by 8%.

In the 1990s the rate of population growth remained steady in town at 5.1% still less than the County and State averages. Overall, Danvers's population has risen over the past 60 years, averaging a steady 5% growth per decade. There was a slight decrease during the 1980s with the closing of the State hospital.

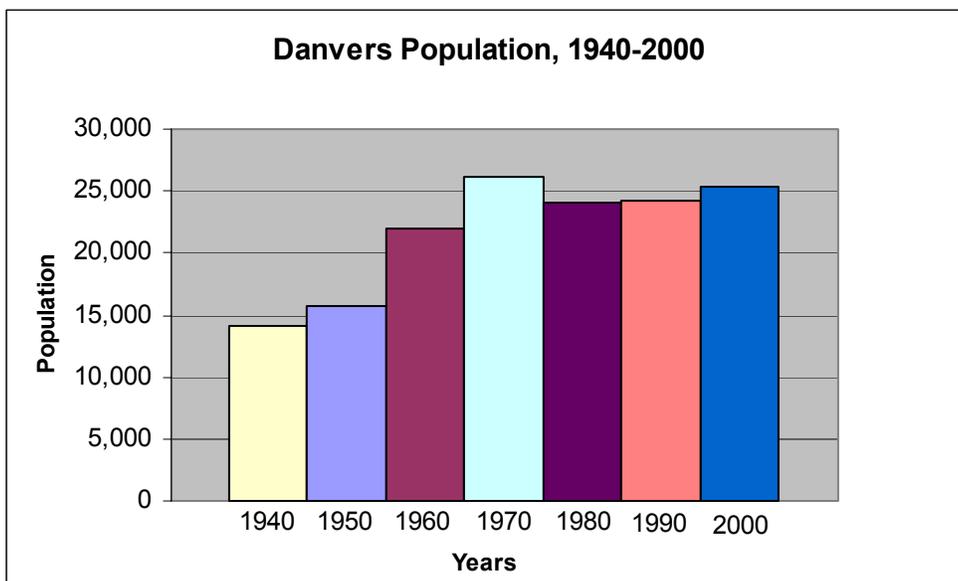
<sup>1</sup> Unless otherwise noted, 1980-2000 population data cited in this report were obtained from the U.S. Bureau of the Census, Census of Population and Housing, Summary File 1 and 3, for Massachusetts counties and subdivisions (cities and towns): ONLINE, American Factfinder server at [www.census.gov/](http://www.census.gov/). Population data prior to 1980 were obtained from the Massachusetts Institute for Social and Economic Research (MISER), reporting selected data, Census of Population and Housing, 1930-present: ONLINE: [www.umass.edu/miser/](http://www.umass.edu/miser/).



**MAP 1: Orthophotograph  
Town of Danvers**



Coordinate Reference System: Mass. State Plane meters (NAD 83)  
Date of Photogrammetry: 1995  
Source: MassGIS



Comparing Danvers to the surrounding communities of Beverly, Middleton, Peabody, Salem, Topsfield, and Wenham (referred to in this report as the Danvers Subregion), the town’s population growth was the lowest in the area between 1980 and 2000. Middleton had the most dramatic increase in population with 1,364 new residents over this 20-year period. Peabody, the largest community in the region in population but with the least land area, still had a growth of 11.2%, almost double that of Danvers.

Population Change in Danvers Subregion, 1980-2000					
Community	Land Area (Sq. Miles)	1980	1990	2000	% Change 1980-2000
<b>Essex County</b>	<b>490.77</b>	<b>633,632</b>	<b>670,080</b>	<b>723,419</b>	<b>14.2%</b>
Beverly	16.6	37,655	38,195	40,957	8.8%
<b>Danvers</b>	<b>13.28</b>	<b>24,100</b>	<b>24,174</b>	<b>25,399</b>	<b>5.4%</b>
Middleton	13.97	4,135	4,921	5,499	33.0%
Peabody	7.07	45,976	47,039	51,129	11.2%
Salem	15.43	38,220	38,091	40,371	5.6%
Topsfield	7.72	5,709	5,754	6,400	12.1%
Wenham	13.52	3,897	4,212	4,701	20.6%

Source U.S. Census Bureau

Population growth in Danvers is anticipated to remain slow over the next 20 years. However, the Massachusetts Institute of Social and Economic Research (MISER) projects regional population growth over the next 20 years to be

significant. Of the 34 communities in Essex County, 6 are projected to have population increases in the top 100 statewide over the next 20 years. Danvers’s population is projected to increase by about 6% between 2000 and 2020. The overall population density in Danvers is about 1,912 persons per square mile in 2000 (just under 3 persons per acre), which is slightly higher than the countywide average.

Essex County Population Trends & Projections									
	Census					Miser Projection			State Rank 20 Year Projection
	1980	1990	2000	Pop Δ 1990- 2000	% Δ 1980- 2000	2005	2010	% Δ for 20 Years	
<b>Essex County</b>	<b>633,632</b>	<b>670,080</b>	<b>723,419</b>	<b>53,339</b>	<b>14.2%</b>	<b>734,594</b>	<b>756,027</b>	<b>12.83%</b>	<b>8</b>
Amesbury	13,971	14,997	16,491	1,494	18.0%	17,038	17,661	17.76%	173
Andover	26,370	29,151	32,603	3,452	23.6%	34,385	35,770	22.71%	135
Beverly	37,655	38,195	40,957	2,762	8.8%	41,505	42,054	10.10%	241
Boxford	5,374	6,266	8,251	1,985	53.5%	9,026	9,643	53.89%	41
<b>Danvers</b>	<b>24,100</b>	<b>24,174</b>	<b>25,399</b>	<b>1,225</b>	<b>5.4%</b>	<b>25,663</b>	<b>25,751</b>	<b>6.52%</b>	<b>265</b>
Essex	2,998	3,260	3,471	211	15.8%	3,585	3,720	14.11%	206
George	5,687	6,384	7,766	1,382	36.6%	8,270	8,717	36.54%	72
Gloucester	27,768	28,716	27,898	-818	0.5%	27,618	27,359	-4.73%	317
Groveland	5,040	5,214	5,793	579	14.9%	5,839	5,809	11.41%	229
Hamilton	6,960	7,280	7,739	459	11.2%	7,783	7,758	6.57%	263
Haverhill	46,865	51,418	57,082	5,664	21.8%	59,514	62,279	21.12%	148
Ipswich	11,158	11,873	11,948	75	7.1%	11,947	11,898	0.21%	297
Lawrence	63,175	70,207	72,917	2,710	15.4%	77,711	83,726	19.26%	164
Lynn	78,471	81,245	80,053	-1,192	2.0%	80,989	82,705	1.80%	293
Lynnfield	11,267	11,274	12,275	1,001	8.9%	12,512	12,530	11.14%	235
Manchester By the Sea	5,424	5,286	5,427	141	0.1%	5,375	5,240	-0.87%	304
Marblehead	20,126	19,971	21,320	1,349	5.9%	21,360	21,165	5.98%	269
Merrimac	4,451	5,166	5,935	769	33.3%	6,269	6,581	27.39%	111
Methuen	36,701	39,990	43,715	3,725	19.1%	45,373	47,195	18.02%	169
Middleton	4,135	4,921	5,499	578	33.0%	5,783	6,059	23.13%	131
Nahant	3,947	3,828	4,064	236	3.0%	4,072	4,077	6.50%	266
Newbury	4,529	5,623	6,528	905	44.1%	6,960	7,389	31.41%	93
Newburyport	15,900	16,317	16,656	339	4.8%	16,709	16,685	2.26%	291
No Andover	20,129	22,792	25,226	2,434	25.3%	27,036	28,748	26.13%	113
Peabody	45,976	47,039	51,129	4,090	11.2%	51,799	52,119	10.80%	238
Rockport	6,345	7,482	8,834	1,352	39.2%	9,701	10,657	42.44%	64
Rowley	3,867	4,452	5,311	859	37.3%	5,541	5,785	29.94%	103
Salem	38,220	38,091	40,371	2,280	5.6%	40,709	41,434	8.78%	247
Salisbury	5,973	6,882	7,200	318	20.5%	7,483	7,765	12.83%	221
Saugus	24,746	25,549	25,771	222	4.1%	25,735	25,532	-0.07%	301
Swampscott	13,837	13,650	15,012	1,362	8.5%	15,329	15,472	13.35%	215
Topsfield	5,709	5,754	6,400	646	12.1%	6,549	6,605	14.79%	195
Wenham	3,897	4,212	4,701	489	20.6%	5,047	5,538	31.48%	91
W Newbury	2,861	3,421	4,137	716	44.6%	4,379	4,601	34.49%	80

Source: US Census 2000

## Geographic Population and Housing Distribution

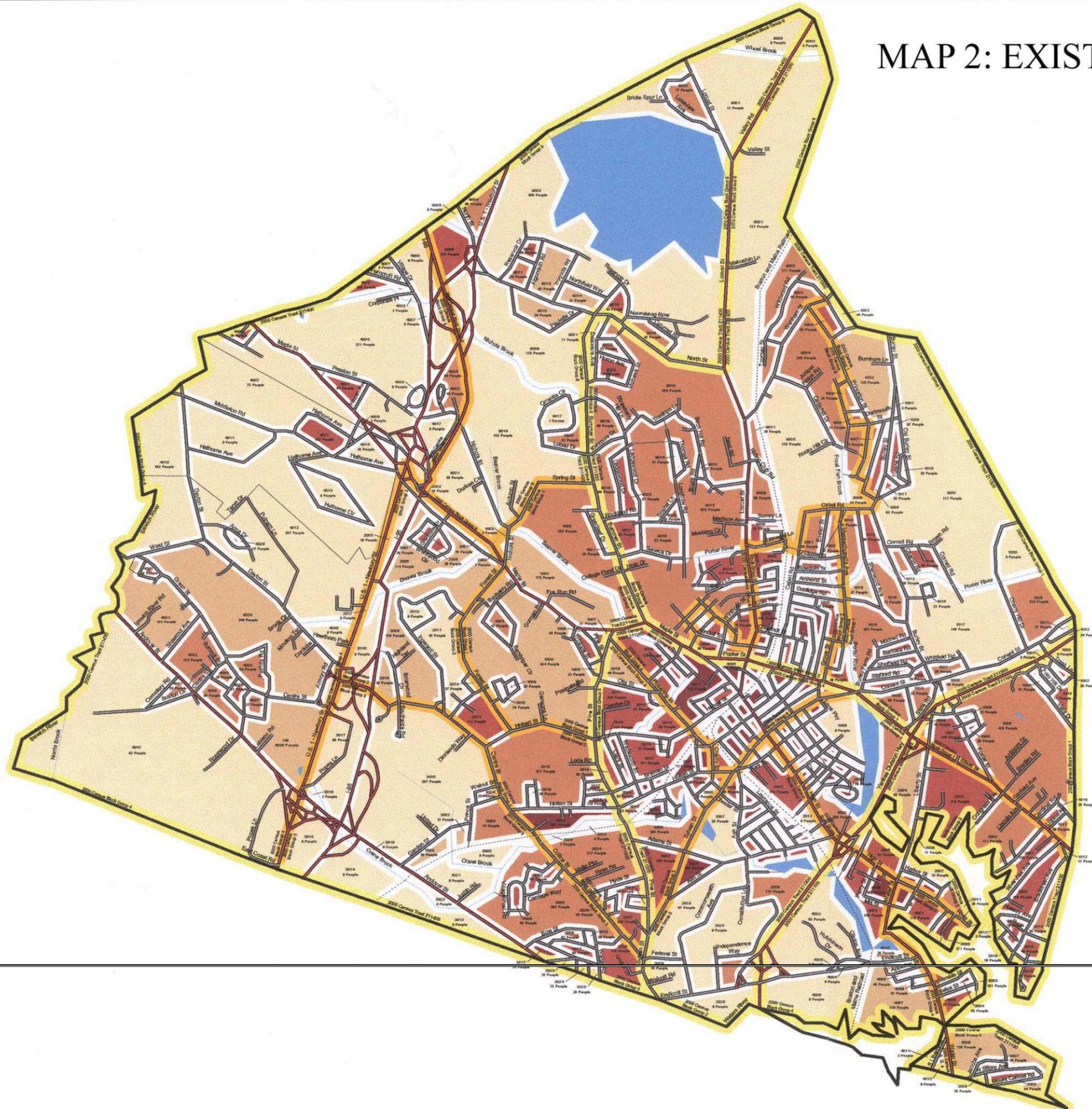
The Town of Danvers is divided into Census Tracts 2111, 2112, 2113 and 2114. Within these tracts there are subunits referred to as Census Blocks. Map 1 illustrates Danvers's population and housing growth within each of these blocks. As shown on the map, the largest numbers of residents live in Census Tract 2114, which is the western half of Danvers flowing from South to North along Sylvan Street, Pine Street, Summer Street, North Street, Locust Street and Valley Road. There are high concentrations of population and housing in areas along Collins Street, Centre Street, Summer Street and Green Street. This western census tract also incurred the highest increase in population and housing during the 1990.

Population & Housing Units by Census Tracts and Blocks for 1990-2000						
Census Tract and Block	Population		Δ in Pop.	Housing		Δ in Housing
	1990	2000	1990-2000	1990	2000	1990-2000
<b>2111</b>	<b>3,978</b>	<b>3,748</b>	<b>-6%</b>	<b>1,484</b>	<b>1,473</b>	<b>-1%</b>
<i>Block Group 1</i>	900	874	-3%	298	317	6%
<i>Block Group 2</i>	1,186	1,291	9%	414	437	6%
<i>Block Group 3</i>	885	902	2%	368	376	2%
<i>Block Group 4</i>	1,007	681	-32%	404	343	-15%
<b>2112</b>	<b>6,110</b>	<b>6,461</b>	<b>6%</b>	<b>2,608</b>	<b>2,794</b>	<b>7%</b>
<i>Block Group 1</i>	1,097	1,098	0%	480	505	5%
<i>Block Group 2</i>	1,232	1,662	35%	491	633	29%
<i>Block Group 3</i>	1,761	1,683	-4%	765	755	-1%
<i>Block Group 4</i>	2,020	2,018	0%	872	901	3%
<b>2113</b>	<b>6,422</b>	<b>6,832</b>	<b>6%</b>	<b>2,125</b>	<b>2,310</b>	<b>9%</b>
<i>Block Group 1</i>	1,875	2,075	11%	675	680	1%
<i>Block Group 2</i>	1,604	1,578	-2%	593	582	-2%
<i>Block Group 9</i>	2,943	3,179	8%	857	1,048	22%
<b>2114</b>	<b>7,664</b>	<b>8,171</b>	<b>7%</b>	<b>2,902</b>	<b>3,185</b>	<b>10%</b>
<i>Block Group 1</i>	1,113	1,088	-2%	349	363	4%
<i>Block Group 2</i>	1,984	2,034	3%	862	876	2%
<i>Block Group 3</i>	1,317	1,430	9%	606	665	10%
<i>Block Group 4</i>	1,494	2,308	54%	433	802	85%
<i>Block Group 9</i>	1,756	1,311	-25%	652	479	-27%

Source: U.S. Census 2000

# MAP 2: EXISTING POPULATION DISTRIBUTION TOWN OF DANVERS

Population and Housing Units by Census Tracts and Blocks for 1990-2000					
Census Tract and Block	Population		Housing		Δ in Housing
	1990	2000	1990-2000	1990 2000	
<b>2111</b>	<b>3,978</b>	<b>3,748</b>	<b>-6%</b>	<b>1,484</b>	<b>1,473</b>
Block Group 1	900	874	-3%	298	317
Block Group 2	1,186	1,291	9%	414	457
Block Group 3	885	902	2%	308	376
Block Group 4	1,007	681	-32%	404	343
<b>2112</b>	<b>6,110</b>	<b>6,461</b>	<b>6%</b>	<b>2,608</b>	<b>2,794</b>
Block Group 1	1,097	1,098	0%	480	505
Block Group 2	1,232	1,662	35%	491	633
Block Group 3	1,761	1,683	-4%	765	755
Block Group 4	2,020	2,018	0%	872	901
<b>2113</b>	<b>6,422</b>	<b>6,832</b>	<b>6%</b>	<b>2,125</b>	<b>2,310</b>
Block Group 1	1,875	2,075	11%	675	680
Block Group 2	1,604	1,578	-2%	593	582
Block Group 3	2,943	3,179	8%	857	1,048
<b>2114</b>	<b>7,664</b>	<b>8,171</b>	<b>7%</b>	<b>2,982</b>	<b>3,185</b>
Block Group 1	1,115	1,088	-2%	349	363
Block Group 2	1,984	2,054	3%	862	876
Block Group 3	1,317	1,430	9%	606	665
Block Group 4	1,494	2,308	54%	433	802
Block Group 5	1,756	1,311	-25%	652	479



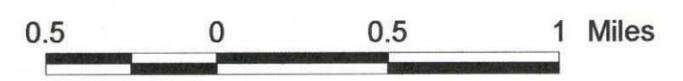
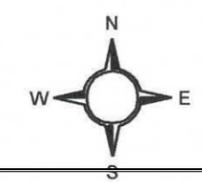
**LEGEND**

**Roads**

- Major Roads
- Minor Roads
- Private Roads
- Railroads
- Streams and Brooks
- Lakes, Ponds, and Rivers

**People per Acre (2000 Census)**

- 0 - 1
- 1 - 2
- 2 - 4
- 4 - 10
- 10 - 75



Census Tract 2111 includes the southeast area of Danvers (including the Harbor) and some of the more densely developed, historic neighborhoods in the community. This tract has a relatively small land mass and represents approximately 15% of the town’s population and housing, respectively. This area actually lost residents and homes during the 1990s.

There are several areas of Town that stand out from this data – specifically, Census Tract 2111 Block Group 4, in the southeast part of town, had a 15% decrease in housing units and a 32% decrease in population. Similarly, Tract 2114 Block Group 9, on the western side of town, had decreases in housing units and population of 27% and 25%, respectively. In dramatic contrast, Block Group 4 of this same Tract had an 85% increase in housing units and a 54% increase in population. Other areas of town saw also increases in these statistics – Tract 2112 Block Group 2 had a 29% increase in the number of housing units and a 35% increase in population and Tract 2113 Block Group 9 had a 22% increase in units and an 8% increase in population.

Homeownership by Census Tract		
Census Tract	% Owner Occupied	% Owner Occupied Units owned by 55+
2111	70%	43%
2112	62%	40%
2113	92%	45%
2114	83%	44%

Also of interest is the proportion of housing units that are owner occupied and of those owner occupied units, the number of ownership units occupied by “seniors” aged 55 years and older. Townwide, it appears that over 40% of the owner-occupied units

are owned by individuals or families that are 55 years+. While these families are hardly “old” by today’s standards, it does suggest that the population is aging and supports the common knowledge that the ability to own your own home may be limited to older people that have been in the workforce for some length of time.

## Age Distribution

Danvers’s age distribution has changed slightly since 1990. There has been a decrease in the percent of children under 5, down from 6% to 5%. The largest increase has been in the group of 45-55 years, which jumped from 11.2% to 14.4% during the 1990s. The age groups 65 years and older has also increased from 14.9% in 1990 to 17% in 2000 with over 728 additional residents falling into this category in 2000.

Danvers Age Distribution Trends, 1990-2000							
	1990		2000				
Category	Town Pop.	%	Category	Town Pop.	%	County %	State %
<b>Total Population</b>	<b>24,174</b>	<b>100.0%</b>	<b>Total population</b>	<b>25,399</b>	<b>100.0%</b>		<b>N/A</b>
Male	11,420	47.2%	Male	11,721	46%	47.9%	46.5%
Female	12,754	52.8%	Female	13,491	53%	52.1%	53.5%
<b>AGE</b>			<b>AGE</b>				
Under 5 years	1,460	6.0%	Under 5 years	1,391	5%	7%	5.5%
5 to 17 years	3,684	15.2%	5 to 9 years	1,666	7%	7.3%	6.6%
18 to 20 years	827	3.4%	10 to 14 years	1,763	7%	7.2%	7.0%
21 to 24 years	1,344	5.6%	15 to 19 years	1,529	6%	6.3%	6.1%
25 to 44 years	7,950	32.9%	20 to 24 years	1,097	4%	5.1%	4.4%
45 to 54 years	2,708	11.2%	25 to 34 years	2,782	11%	13.1%	11.0%
55 to 59 years	1,306	5.4%	35 to 44 years	4,466	18%	17.3%	17.7%
60 to 64 years	1,292	5.3%	45 to 54 years	3,715	15%	14.4%	14.7%
65 to 74 years	2,019	8.4%	55 to 59 years	1,384	5%	5.0%	5.5%
75 to 84 years	1,082	4.5%	60 to 64 years	1,088	4%	3.7%	4.3%
85 years and over	502	2.1%	65 to 74 years	2,168	9%	6.8%	8.6%
Under 18 years	5,144	21.3%	75 to 84 years	1,545	6%	5.1%	6.1%
65 years and over	3,603	14.9%	85 years and over	618	2%	1.9%	2.5%
Median Age (years)	37.2	NA	65 years and over	4,331	17%	NA	17.2%
			Median Age (years)	40.4	NA	NA	36.5

Source U.S. Census Bureau

Over 26% of the population is over 55 years of age, but this age group represents over 40% of the owner occupied housing, as described above. School aged children represent approximately 7% of the population, but 25% of the Town's population is under 25 years. Between 1990 and 2000 the median age in Danvers increased by 3 years (from 37.2 to 40.4). The Town's median age exceeds the statewide average by about 4 years.

## Racial and Ethnic Composition

Like many suburban communities in Massachusetts, Danvers's minority population is a small percentage of the Town's total population. In fact, the minority population in 2000 was just over 3% while the state was about 13% and Essex County was over 5%. Between 1990 and 2000, Danvers's population diversity (in terms of ethnic and racial composition) changed very little.

<b>Danvers Ethnic &amp; Racial Composition, 1990 - 2000</b>						
Group	1990		2000			
	Town	%	Town	%	County %	State %
<b>Total Population</b>	<b>24,174</b>	<b>100.0%</b>	<b>25,212</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>
White	23,735	98.18%	24,744	98.1%	88.1%	84.5%
Black	124	0.51%	128	0.5%	3.4%	5.4%
American Indian, Eskimo, or Aleut	6	0.02%	55	0.2%	.5%	.2%
Asian or Pacific Islander	241	1.00%	316	1.3%	2.8%	3.8%
Other race	68	0.28%	98	0.4%	7.4%	5.1%
Hispanic origin (of any race)	259	1.07%	210	0.8%	11.0%	6.8%

Source U.S. Census Bureau

## Native Place of Birth

Based on the 2000 census, a large majority of Danvers residents (82%) are natives of Massachusetts. Out of the total population of Danvers over 5 years in age, nearly 64% have lived in the same home for the past 5 years, which is slightly higher than the county and state statistics. Of the 8,348 current residents that lived in a different home 5 years ago, approximately 27% of them lived in the Essex County including Danvers.

<b>Danvers Past Place of Residence and Native Place of Birth</b>					
RESIDENCE IN PREVIOUS 5 YRS	Danvers			County	State
	1990	2000	% in 2000		
Persons 5 years and over	22,705	23,813	100%	100%	100%
Lived in same house 5 years ago	15,056	15,197	63.8%	58.7%	58.5%
Live in different house in U.S.	7,506	8,348	35.1%	38.4%	38.1%
Same State	6,550	1,183	5.0%	6.9%	22.8%
Same County	5,227	6,338	26.6%	25.4%	15.3%
Different County	1,323	2,010	8.4%	13.0%	7.8%
Different State	956	827	3.5%	6.9%	7.5%
Lived abroad or Elsewhere	143	268	1.1%	2.9%	3.5%
<b>NATIVITY AND PLACE OF BIRTH</b>					
Total population	24,174	25,212	100.0%	100.0%	100.0%
Native population	22,967	24,095	95.6%	88.7%	87.8%
Percent Born in state of residence	85.1	20,816	82.6%	70.6%	66.1%
Foreign born population	1,207	1,117	4.4%	11.3%	12.2%
Entered the U.S. in the last 10 years	200	280	1.1%	4.4%	4.9%

Source U.S. Census Bureau

## Educational Attainment

Educational Attainment in Danvers 1980-2000					
Educational Attainment	Danvers		County	State	
	1990	2000	% in 2000		
Persons 25 years and over	16,852	17,777	100.0%	100.0%	100%
Less than 9th grade	707	526	3.0%	5.9%	5.8%
9th to 12th grade, no diploma	1,519	1,204	6.8%	9.5%	9.4%
High School graduate	5,029	5,207	29.3%	28.1%	27.3%
Some college, no degree	3,456	3,248	18.3%	17.7%	17.1%
Associate degree	1,656	1,722	9.7%	4.6%	7.2%
Bachelor's degree	3,026	3,954	22.2%	19.5%	19.5%
Graduate or professional degree	1,459	1,916	10.8%	11.7%	13.7%
Percent high school graduate or higher	86.8%	90%	(X)	84.6%	84.8%
Percent bachelor's degree or higher	26.6%	33%	(X)	31.1%	33.2%

Source U.S. Census Bureau

In 2000, the percentage of Danvers residents that graduated from high school or higher education was 92%. This figure is significantly higher than Essex County and the state average. Additionally, those residents that have a bachelor's degree or higher in Danvers is about equal the County and State averages.

## Household Income

Danvers Household Income, 1999				
Income Range	Town	County	State	
	1999	% in 1999		
Households	9,544	100.0%	100.0%	100%
Less than \$10,000	413	4.3%	8.7%	8.8%
\$10,000 to \$14,999	380	4.0%	5.5%	5.6%
\$15,000 to \$24,999	929	9.7%	9.9%	10.2%
\$25,000 to \$34,999	963	10.1%	10.0%	10.4%
\$35,000 to \$49,999	1,364	14.3%	14.1%	14.5%
\$50,000 to \$74,999	2,160	22.6%	19.6%	20.1%
\$75,000 to \$99,999	1,395	14.6%	13.1%	12.8%
\$100,000 to \$149,999	1,346	14.1%	11.6%	10.9%
\$150,000 to \$199,999	358	3.8%	3.6%	3.3%
\$200,000 or more	236	2.5%	3.8%	3.5%
Median household income (dollars)	\$58,779	NA	\$51,576	\$50,502

Source U.S. Census Bureau

The median household income in Danvers in 1999 was of \$58,779, which exceeded the Essex County median by nearly 12% and the statewide median by 14%. According to the Census, 35% of Danvers's households were earning incomes over \$75,000, and the highest percent of local households (22.6%) have incomes in the range of \$50,000 to \$74,999. Danvers also has a lower percentage of low-income residents (those under \$15,000) than the County and State.

It should be noted that the median household income of \$58,779, as indicated by the 2000 US Census, is lower than other regional sources.

The table below displays other median family / household incomes.

Danvers Median Family Income	
Family Types	Median Family Income
<b>Boston MSA 4-Person Family</b>	<b>\$80,800</b>
<b>Danvers Family (Census, 1999)</b>	<b>\$70,565</b>
<b>80% of Boston MSA 4-Person Family</b>	<b>\$64,640</b>
<b>Danvers Family (2001 CHAPA Est.)</b>	<b>\$63,522</b>
<b>Average Wage in Danvers, 2001</b>	<b>\$38,235</b>

## 1.2. Housing Inventory & Trends

### Current Housing Stock

Danvers’s total housing stock in 2000 according to the US Census Bureau was 9,762 units. This figure includes all single and multi-family homes (occupied and vacant) as well as seasonal and year-round dwellings in the community. According to the Census, an additional 643 homes were added to Danvers’s total housing stock in the 1990s, which represents an increase of 6.5% over this 10-year period.

Type of Homes in Danvers, 2000						
Type of Housing Units	Danvers				County	State
	1990		2000			
	No.	%	No.	%		
Total housing units	9,119	100%	9,762	100%	100%	100%
1-unit detached	5,734	62.9%	6,299	64.5%	52.1%	52.4%
1-unit attached	437	4.8%	535	5.5%	4.8%	4.0%
2 to 4 units	1,400	15.4%	1,391	14.2%	24.4%	23.0%
5 to 9 units	541	5.9%	553	5.7%	5.5%	6.0%
10 or more units	655	7.2%	788	8.1%	12.5%	13.6%
Mobile home, trailer, or other	352	3.9%	196	2.0%	0.6%	0.9%

The typical home in Danvers is a single-family, detached residence, and probably built in the last 30 years. According to the 2000 Census, about 64.5% of homes in Danvers fall into this category, which is slightly higher than the County average (52%) and State average (52%).

Source U.S. Census Bureau

# MAP 3: EXISTING HOUSING DISTRIBUTION

## CHANGES BETWEEN 1990 AND 2000

### Town of Danvers

Population and Housing Units by Census Tracts and Blocks for 1990-2000						
Census Tract and Block	Population		Δ in Pop.	Housing		Δ in Housing
	1990	2000		1990-2000	1990	
<b>2111</b>	<b>3,978</b>	<b>3,745</b>	<b>-6%</b>	<b>1,454</b>	<b>1,473</b>	<b>-1%</b>
Block Group 1	900	874	-3%	298	317	6%
Block Group 2	1,186	1,291	9%	414	457	6%
Block Group 3	885	902	2%	368	376	2%
Block Group 4	1,007	681	-32%	404	343	-15%
<b>2112</b>	<b>6,110</b>	<b>6,461</b>	<b>6%</b>	<b>2,609</b>	<b>2,794</b>	<b>7%</b>
Block Group 1	1,097	1,098	0%	480	505	5%
Block Group 2	1,232	1,662	35%	491	633	29%
Block Group 3	1,761	1,683	-4%	765	755	-1%
Block Group 4	2,020	2,018	0%	872	901	3%
<b>2113</b>	<b>6,422</b>	<b>6,532</b>	<b>6%</b>	<b>2,123</b>	<b>2,310</b>	<b>9%</b>
Block Group 1	1,875	2,073	11%	675	680	1%
Block Group 2	1,604	1,578	-2%	593	582	-2%
Block Group 3	2,043	3,179	8%	857	1,048	22%
<b>2114</b>	<b>7,664</b>	<b>8,171</b>	<b>7%</b>	<b>2,902</b>	<b>3,185</b>	<b>10%</b>
Block Group 1	1,113	1,088	-2%	349	363	4%
Block Group 2	1,984	2,034	3%	862	876	2%
Block Group 3	1,317	1,430	9%	606	665	10%
Block Group 4	1,494	2,300	54%	433	802	85%
Block Group 5	1,756	1,311	-25%	652	479	-27%

**LEGEND**

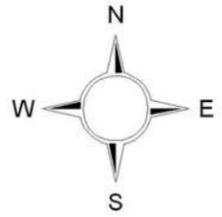
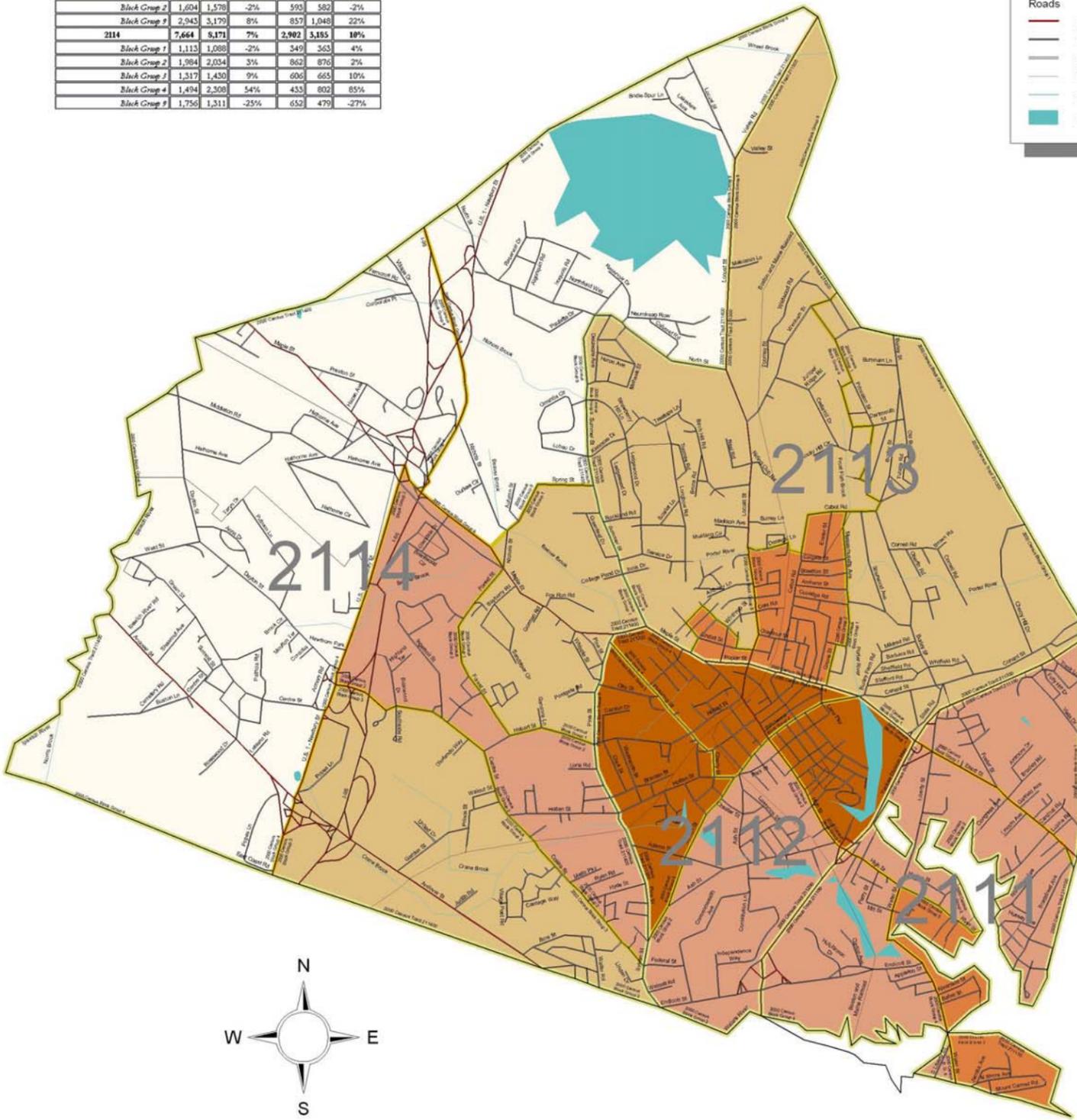
- 2000 Census Tracts
- 2000 Census Block Groups

Housing Units per Acre (2000 Census)

- 0 - 0.5
- 0.5 - 1
- 1 - 2
- 2 - 3
- 3 - 5

Roads

- Major Roads
- Minor Roads
- Private Roads
- Railroads
- Streams and Brooks
- Lakes, Ponds, and Rivers



Year Structure Built	Single Family	All Dwelling Units
2000 to 2003	50	103
1990 to 1999	349	560
1980 to 1999	409	1,097
1970 to 1979	433	776
1960 to 1969	1,480	1,846
1950 to 1959	1,441	1,538
1940 to 1949	310	347
1930 to 1939	220	249
1929 - earlier	1,287	NA

Source U.S. Census Bureau

The local housing stock has grown steadily over the last 60 years. About 57% of the total housing stock in Danvers was built before 1960. Danvers is a historic town and a large number of homes were built before 1900. The number of new homes has dropped every decade since 1950 with only 7% of housing stock built in the 1990's.

The majority of homeowners in Danvers have been living in the same home for at least 30 years and approximately 75% moved into their present residence prior to 1970. This is a significant figure in that it demonstrates that

most homeowners are long-term residents and have stayed in their homes either by choice, rising home prices, or lack of alternatives in the community.

The average number of persons per household in Danvers has declined from 2.64 in 1990 to 2.53 in 2000. This trend is consistent with Essex County which fell from 2.61 to 2.57 as well as the state which fell from 2.58 to 2.53 persons per household during the 1990s. A declining average household size is not unusual as the population grows older and family structures change both regionally and nationally.

Owner Occupied Housing Units	No.	%
1999 to March 2000	43	0.8%
1995 to 1998	246	1.5%
1990 to 1994	307	3.6%
1980 to 1989	927	11.7%
1970 to 1979	1,055	6.7%
1969 or earlier	7184	75.6%

Source U.S. Census Bureau

	1990		2000	
	No.	%	No.	%
Utility gas	2,102	23.9%	2,783	29.1%
Bottled, tank, or LP gas	145	1.6%	167	1.7%
Electricity	912	10.3%	1,011	10.6%
Fuel oil, kerosene, etc.	5,484	62.2%	5,543	58.0%
Coal or coke	41	0.5%	17	0.2%
Wood	89	1.0%	0	0.0%
Solar energy	0	0.0%	0	0.0%
Other fuel	27	0.3%	16	0.2%
No fuel used	13	0.1%	18	0.2%

Source U.S. Census 2000

The majority of homes in Danvers are heated with oil, which has dropped slightly since 1990. The use of utility gas is also common in Danvers serving about 29% of homes in town while wood and coal have decreased as primary sources of heating fuel since 1990.

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## Subsidized Housing Inventory

To provide affordable housing opportunities to low and moderate income residents the State requires each municipality to provide for 10% of the total year-round housing stock to be eligible subsidized dwelling units under Chapter 40B (The State's Anti-Snob Zoning Law). The number of housing units that count toward the municipality's 10% requirement for low and moderate-income housing includes both subsidized and market rate units in certain eligible subsidized developments. An inventory of all long-term subsidized low and moderate income housing in Danvers is listed in the table below.

In its 2001 assessment of Chapter 40B subsidized housing in Danvers, the Department of Housing and Community Development (DHCD) counted a total of 428 units meeting the affordability requirement set by the State<sup>2</sup>. However, based upon a local request for additional units in January 2002, DHCD increased Danvers' inventory to 716 units (or 7.43%) including:

- 74 units at CAB Health and Recover Services (mental health and addiction treatment)
- 258 units at 180 Newbury Street (45 1-bedroom and 20 2-bedroom rental units)
- 36 units in 9 group homes for DMR clients
- 6 units in a group home for DMR clients

Since the time these units were added to the inventory, however, 12 months elapsed without building permits being pulled for the 258 units at 180 Newbury Street. Therefore the current inventory is 538 units (or 5.5% of the Danvers total year round housing stock).

In addition, there are several previously approved and eligible housing units that the Town has not yet submitted to DHCD for inclusion on the inventory including:

- 78 units at Avalon Bay located at the interchange of Rt. 114 and I95 (1 and 2-bedroom rental apartments)
- 60 units at Conant Village at 238 Conant Street (ownership units under construction)

Based on these additional projects the Town's Chapter 40B inventory should be updated to 676 affordable units (or 6.9%). If and when the 258 units at 180 Newbury Street receive their building permits, the inventory will be adjusted again to include 934 affordable housing units, amounting to 9.6% of the total year-round housing stock – just below the State's establish goal for local communities of 10%.

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<sup>2</sup> Federal Section 8 certificates, a rent subsidy program, are not permitted as part of this count by the Massachusetts Department of Housing and Community Development (DHCD).

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<b>Essex County Affordable Housing by Community</b>				
<b>Community</b>	<b>2000 Population</b>	<b>Total Eligible Units 2001</b>	<b>CH.40B Units</b>	<b>% Subsidized 2000 Base</b>
Amesbury	6,570	445	445	6.77%
Andover	11,513	1,012	981	8.52%
Beverly	16,150	1,669	1,669	10.33%
Boxford	2,602	56	15	0.58%
<b>Danvers</b>	<b>9,712</b>	<b>435</b>	<b>428</b>	<b>4.41%</b>
Essex	1,357	40	40	2.95%
Georgetown	2,601	159	159	6.11%
Gloucester	12,997	837	829	6.38%
Groveland	2,090	59	59	2.82%
Hamilton	2,717	87	69	2.54%
Haverhill	23,675	1,972	1,961	8.28%
Ipswich	5,414	370	351	6.48%
Lawrence	25,540	3,832	3,821	14.96%
Lynn	34,569	4,402	4,400	12.73%
Lynnfield	4,249	96	78	1.84%
Manchester	2,219	84	84	3.79%
Marblehead	8,746	311	311	3.56%
Merrimac	2,281	76	76	3.33%
Methuen	16,848	1,203	1,064	6.32%
Middleton	2,337	77	77	3.29%
Nahant	1,676	48	48	2.86%
Newbury	2,614	94	94	3.60%
Newburyport	7,717	666	666	8.63%
Peabody	18,838	1,495	1,431	7.60%
Rockport	3,652	165	165	4.52%
Rowley	1,985	78	78	3.93%
Salem	18,103	2,262	2,262	12.50%
Salisbury	3,456	110	110	3.18%
Saugus	10,111	626	626	6.19%
Swampscott	5,804	187	187	3.22%
Topsfield	2,126	141	101	4.75%
Wenham	1,310	92	92	7.02%
W Newbury	1,414	26	26	1.84%

Source: Mass. Dept. of Housing and Community Development, April 2002

All of the eligible subsidized housing units in Danvers are rental units – there are no home ownership units included in the inventory. (Conant Village includes 60 ownership units and

should be added to the inventory in the near future by DHCD) This represents 20% of all renter occupied housing units in Danvers but only 4.4% of the Town's total year-round housing stock – well below the State's 10% requirement.

Danvers Affordable Housing (Chapter 40B Eligible) Housing Inventory						
Project Name	Address	Funding Agency	Managing Agency	40B Units	Yr End	Description
Highland Manor	14 Stone St	HUD (118-1)	DHA	40	perp	40 1-Bedroom Garden Apts; All SR and/or HC; 4 HC Accessible
Rand Circle Apartments	1-36 Rand Circle	HUD (118-2)	DHA	36	perp	18 Duplexes; 10 2-BR, 14 3-BR, 10 4 BR, 2 HC, All 36 are family units
Collins Street	110 Collins Street	DHCD (689-2)	DHA	8	perp	8 bedrooms for retarded citizens; DHA manages for North Shore ARC
Hawkes Manor	11 Rice Street	DHCD (667-2)	DHA	62	perp	62 garden apartments all SR and/or HC restricted units
Maple Street School	80 Maple & 7 Charter St.	DHCD (667-4)	DHA	38	perp	Former school; 14 1-BR, 1 2BR; Charter St - 23 1BR units; all SR and/or HC units
Perry Terrace	Perry Terrace	DHCD (667-1)	DHA	25	perp	25 1-BR, 1-level apartments, All SR or HC units, No accessible units
Tapley Manor	95 Holten Street	DHCD (667-3)	DHA	40	perp	1982 former school; 40 1-BR units; all SR and/or HC restricted; 2 ADA units
Poplar Street	67 Poplar St.	DHCD (669-1)	DHA	10	perp	10 bedrooms for emotionally handicapped; DHA manages for NE Family Inst.
Stone/Ash/Fellows	Stone/Ash/Fellows St.	DHCD (705-2)	DHA	8	perp	4 Duplexes with 4 2-BR and 4 3-BR family units
Danvers Port School	10 Water St.	DHCD (705-1)	DHA	8	perp	100 yr+ former school; 4 2-BR and 4 3-BR family units
Danvers, Peabody, Georgetown	11 Dartmouth St.	MHP	MHP	4	perp	Group Home
Fairweather Apartments	11 Porters St.	HUD	FWA	44	2008	Owned and operated by developer in Salem
Heritage at Danvers	21 Summer St.	MHFA		80	NA	Assisted living facility
Residential Options	2 Rogers Rd	EOHHS		1	NA	Group Home
Thompson House (aka New England Home for the Deaf)	154 Water St.	HUD	NEHD	24	2037	Group Home for the deaf
Residences at 180 Newbury St.*	180 Newbury St.	FHLB		258	perp	Permitted but not constructed
DMR Group Homes*	Confidential	DMR36		36	perp	Group Home permitted but not constructed
Total				428*		

Source: Mass. Dept. of Housing and Community Development (DHCD) Chapter 40 B Subsidized Housing Inventory for Danvers 10/1/2001 and revised as of 3/24/02; DHA = Danvers Housing Authority; SR = Age restricted to residents 60 and over; HC = Handicapped units; BR = Bedroom; \* = units that are permitted but not yet constructed and do not count toward total; Does not reflect recently approved projects in Danvers. The Estimated current total is 676 units (6.9%) with an additional 258 pending for 934 total units (9.6%)

Danvers and the surrounding communities would need an additional 799 subsidized units to meet the State's 10% requirement. In Danvers alone, an additional 543 units would be necessary to reach this threshold. However, as mentioned above Danvers has issued 294 permits for Chapter 40 eligible housing units. If all of these units are built, the total

affordable housing would be 722 or 8.3% of total housing stock. This would change the total units needed to make the state’s threshold of 249 additional units.

<b>Danvers Subregion Subsidized Housing Unit Needed in Order to Achieve 10% Requirement</b>						
<b>Community</b>	<b>Year-Round Units 2000</b>	<b>Total Eligible Units 2002</b>	<b>CH. 40B Units</b>	<b>% Subsidized 2002 Base</b>	<b>10% of Year-Round Units</b>	<b>Shortage of Subsidized Units</b>
Beverly	16,150	1,669	1,669	10.3%	1615	-54
<b>Danvers</b>	<b>9,712</b>	<b>435</b>	<b>428</b>	<b>4.4%</b>	<b>971</b>	<b>543</b>
Middleton	2,337	77	77	3.3%	234	157
Peabody	18,838	1,495	1,431	7.6%	1884	453
Salem	18,103	2,262	2,262	12.5%	1810	-452
Topsfield	2,136	141	101	4.8%	214	113
Wenham	1,310	92	92	7.0%	131	39

Source: Department of Housing and Community Development

Since Danvers does not meet the State’s Chapter 40B requirement of 10% affordable housing stock, Danvers is subject to comprehensive permits. To ensure that zoning and other local bylaws do not exclude affordable housing, the Anti-Snob

Zoning Act (M.G.L. Section 774, Chapter 40B) allows a developer of subsidized low and moderate income housing to obtain a Comprehensive Permit from the ZBA in order to bypass certain local zoning and other regulations, including density, to construct affordable housing. While the ZBA has limited power to deny a comprehensive permit (all decisions are subject to appeal by the developer before the State Housing Appeals Board), the Board can impose reasonable restrictions with regard to the size of the development, site planning, and other specific characteristics of the project. However, the conditions imposed cannot make the project economically unfeasible.

Affordable housing is a growing issue in Danvers as well as the region and the State. According to the most recent Chapter 40B housing inventory, subsidized low and moderate-income housing units constitutes 8.45% of all year-round homes statewide while 10 years ago in was 8.54%. In Essex County, there are several communities that have little or no subsidized housing, and as a whole, 18 out of 33 communities are below 5%, while the county average is 5.6%. Only 4 communities in Essex County exceeds the 10% subsidized housing requirement including Beverly, Lawrence, Lynn and Salem.

### Recent Housing Construction

The table below identifies residential permits that have been issued in Danvers between 1995 and 2002. In this 8-year period, a total of 243 residential permits were issued for a total of 539 housing units. The estimated total value of these new housing units (assessed property valuation) was approximately \$58 million which would be added to the to the Town’s tax base over the next few years if all units were constructed.

Housing Construction in Danvers, 1995-2002								
Year	Single-Family Bldgs	Single-Family Units	2-Fam Bldgs	2-Fam Units	3 + 4 Family Bldgs	3 + 4 Family Units	5 + Family Bldgs	5 + Family Units
<b>TOTAL</b>	<b>201</b>	<b>201</b>	<b>8</b>	<b>18</b>	<b>19</b>	<b>43</b>	<b>15</b>	<b>227</b>
1995	36	36	1	2	3	9	1	24
1996	28	28	0	0	0	0	2	89
1997	34	34	2	6	3	9	1	114
1998	35	35	1	2	0	0	0	0
1999	13	13	2	4	-	-	-	-
2000	16	16	2	4	2	7	2	15
2001	9	9	-	-	1	3	-	-
2002	30	30	0	0	4	15	5	35

Source: Danvers Building Inspector

While the number of building permits issued over the 8 years has been significantly higher for single family (201) homes compared to multi-family (42), the vast majority of new residential units has been multi-family with a total of 338 compared to a total of 201 single family homes. It should be noted that the 114 multi-family units construction in 1997 within buildings containing 5 or more units was actually an extended stay hotel. Therefore a more realistic total for multi-family units constructed during this 8-year period would be 224 units. Much of the single family construction took place on the west side of Danvers, along Dayton and Centre Streets. Much of the multi-family construction took place within the Residential 1 zoning district. While single-family homes continue to dominate the landscape in town, there has been a modest increase in the stock of multifamily homes in Danvers over the past 10 years.

## Home Values & Costs

According to the last two censuses, home values increased significantly in Danvers during the 1990s. The median home value based on households surveyed rose from \$185,500 in 1990 to \$231,100 in 2000, an increase of 25%.

Home Values for Owner-Occupied Homes in Danvers & Essex County					
Specified owner-occupied housing units	Danvers				County
	1990		2000		
	No.	%	No.	%	%
Sample	5,250	100%	6,173	100.0%	100.0%
Less than \$50,000	13	0.2%	16	0.3%	.6%
\$50,000 to \$99,999	98	1.9%	38	0.6%	3.8%
\$100,000 to \$149,999	652	12.4%	300	4.9%	15.7%
\$150,000 to \$199,999	2,509	47.8%	1,525	24.7%	23.1%
\$200,000 to \$299,999	1,619	30.8%	3,054	49.5%	30.5%
\$300,000 or more	359	6.8%	1,240	20.1%	26.3%
Median (dollars)	\$185,500	NA	\$ 231,100	NA	\$220,000

Source: U.S. Census 2000

The median home value reported in 2000 in Danvers is higher than reported on average in Essex County.

Although, while 26% of the County's homes were valued by homeowners at \$300,000 or more, only 20% of Danvers's housing stock fell into this category. However, the number of homes in this category tripled during the 1990s.

Home Values and the Tax Bill in Danvers and Essex County			
Community	Parcels	FY03 Single-Family Assessed Value	FY03 AVG Single-Family Tax Bill
Beverly	8,225	\$338,623	\$3,931
<b>Danvers</b>	<b>5,974</b>	<b>\$276,827</b>	<b>\$3,463</b>
Middleton	1,768	\$392,775	\$4,344
Peabody	10,720	\$265,429	\$2,508
Salem	4,713	\$237,650	\$3,059
Topsfield	1,809	\$441,342	\$5,623
Wenham	1,052	\$532,668	\$5,875

Source: Commonwealth of Massachusetts, Department of Revenue

Danvers home values have also risen since the 2000 Census. In Fiscal Year 2003, the average assessed value for single-family homes in Danvers was \$276,827, which is higher than in Essex County but less than the average in surrounding communities. Danvers

average tax bill for single family homes is somewhat less than the Subregion's average of \$4,115.

According to the 2000 Census, the Danvers homeowner had a median monthly mortgage cost of \$1,525. In terms of costs as a percentage of household income, over 25% are paying 30% or more for home expenses. The number of

Average Single Family Tax Bill in Danvers, FY00-02							
FY	Assessed Value	Parcels	Average Value	Tax Rate	Single Family Tax Bill	Statewide Rank	State Median
2000	1,201,829,805	5,940	202,328	14.81	2,996	86	2,297
2001	1,401,089,920	5,962	235,003	12.80	3,008	96	2,418
2002	1,517,901,700	5,967	254,383	12.92	3,287	90	2,577
2003	1,653,770,200	5,974	276,828	12.51	3,463	092	2,709

Source: MA. Dept. of Revenue, Municipal Databank

homeowners paying a large percentage of household income for home expenses actually dropped somewhat during the 1990s probably due to rapidly rising incomes and long home tenures in Danvers. However, the percentage of homeowners paying more than 30% of their income on housing expenses exceeds the county and state averages.

Survey of Rental Rates in Danvers, 2003				
	Apartments		Homes	
	No.	Average Rent	No.	Average Rent
1 Bedroom	7	\$ 923.57	0	
with Utilities	4	\$ 923.75	0	
w/o Utilities	3	\$ 923.33	0	
2 Bedroom	8	\$ 1,128.13	1	\$ 1,600.00
with Utilities	3	\$ 1,116.67	0	
w/o Utilities	5	\$ 1,135.00	1	\$ 1,600.00
3 Bedroom	3	\$ 1,333.33	1	\$ 2,250.00
with Utilities	0		0	
w/o Utilities	3	\$ 1,333.33	1	\$ 2,250.00
Totals	36	\$ 1,128.34	2	\$ 1,925.00

Source: The Salem News, November 2003

The median monthly rent according to the 2000 Census was \$766, which rose by about \$100 during the 1990s. A survey of current rental rates indicates that the market has increased markedly since 1999 as the average 2-Bedroom apartment with utilities is renting for about \$1,100. According to the Census, the percentage of renters paying more than 30% of their income declined during the 1990s (from 36.4% to 30%), and the overall percent is significantly higher than the State or County averages. The fact that fewer renters are paying more of their household income to housing expenses is partially attributable to rising incomes, a large regional rental market,

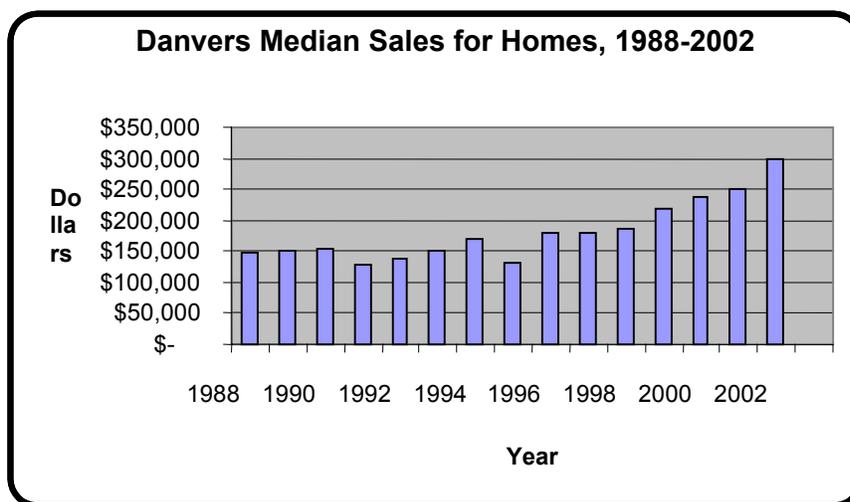
the increasing percentage of household purchasing homes and the high percentage of Danvers rental housing supply in subsidized programs.

Selected Owner & Renter Costs in Danvers, Essex County, and the State						
	Danvers				County	State
	1989		1999			
	No.	%	No.	%	%	%
Specified owner-occupied units	5,348	100.0%	6,173	100.0%	100%	100%
With a mortgage	3,627	67.8%	4,286	69.4%	72.1%	71.6%
Less than \$300	34	0.6%	0	0.0%	0.0%	0.1%
\$300 to \$499	386	7.2%	51	0.8%	0.8%	1.2%
\$500 to \$699	536	10.0%	133	2.2%	2.6%	3.8%
\$700 to \$999	677	12.7%	398	6.4%	8.9%	11.8%
\$1,000 to \$1,499	1,063	19.9%	1,485	24.1%	26.2%	26.3%
\$1,500 to \$1,999	592	11.1%	1,385	22.4%	17.9%	15.8%
\$2,000 or more	339	6.3%	834	13.5%	15.6%	12.6%
Median (dollars)	\$ 1,078	20.2%	1,525	24.7%	\$ 1,455	\$1,353
Not mortgaged	1,721	32.2%	1,887	30.6%	27.9%	28.4%
Median (dollars)	\$ 327	6.1%	473	7.7%	\$ 438	\$ 406
Monthly Homeowner Costs as a Percent of Household Income						
Specified owner-occupied units	5,348	100.0%	6,173	100.0%	100%	100.0%
Less than 20 percent	2,685	50.2%	2,977	48.2%	50.0%	51.5%
20 to 24 percent	708	13.2%	869	14.1%	15.1%	15.0%
25 to 29 percent	540	10.1%	732	11.9%	10.8%	10.3%
30 to 34 percent	400	7.5%	487	7.9%	6.5%	6.4%
35 percent or more	981	18.3%	1,084	17.6%	17.0%	16.2%
Not computed	34	0.6%	24	0.4%	0.6%	0.6%
Gross Rent						
Specified renter-occupied units	2,238	100.0%	2,171	100%	100%	100%
Less than \$200	206	9.2%	43	2%	7.2%	7.1%
\$200 to \$299	91	4.1%	81	4%	6.5%	6.0%
\$300 to \$499	286	12.8%	172	8%	12.7%	14.1%
\$500 to \$749	879	39.3%	656	30%	34.2%	28.7%
\$750 to \$999	477	21.3%	848	39%	25.3%	21.8%
\$1,000 or more	220	9.8%	267	12%	10.4%	18.7%
No cash rent	79	3.5%	104	5%	3.6%	3.6%
Median (dollars)	\$666	NA	\$766	NA	\$665	(X)
Gross Rent As A Percentage of Household Income						
Specified renter-occupied units	2,238	100.0%	2,171	100%	100%	100%
Less than 20 percent	483	21.6%	713	33%	32%	33.2%
20 to 24 percent	490	21.9%	345	16%	13%	12.5%
25 to 29 percent	366	16.4%	316	15%	13%	11.8%
30 to 34 percent	184	8.2%	164	8%	8%	7.7%
35 percent or more	630	28.2%	481	22%	29%	28.6%
Not computed	85	3.8%	152	7%	6%	6.2%

Source: U.S. Census 2000

## Home Sales Trends

The median sales price for residential property has increased significantly in Danvers over the past 10 years. While there have been a few peaks and valleys, single family home sale prices at the end of 2002 were averaging \$314,450 – an increase of \$161,700 (over 51%) since 1992. The most common type of home sold over the past 10 years has been single-family homes. In 2003, the average home sale price rose again to \$347,500.



Despite dramatically rising home prices, the number of home sales between 1997 and 2003 averaged 212 single-family homes per year. Condo sales averaged 122 over this same period. Danvers homeowners’ long housing tenure (most residents have lived in the community for many years) create a demand for new housing stock and turnover of existing stock is relatively low. Two and three-family home sales were significantly lower, averaging 17 and 3 units per year. In 2003, there were no single-family home sales under \$200,000 and only 7 (3%) were under \$250,000. The bulk of single-family home sales were in the \$250,000-\$450,000 range. Condos were somewhat more affordable with 54 units (44%) selling for under \$200,000. These statistics suggest that there is a continued demand for housing in Danvers, especially at the lower sales prices. The table on the next page details residential sales according to unit type for the period 1997 – 2003 as reported by the Town of Danvers Assessors Office

HOMES SALES IN DANVERS BY TYPE AND SALES PRICE, 1997 - 2003																													
PRICE RANGE	SINGLE FAMILY HOMES							CONDOMINIUMS							2-FAMILY HOMES							3-F HOMES							
	2003	2002	2001	2000	1999	1998	1997	2003	2002	2001	2000	1999	1998	1997	2003	2002	2001	2000	1999	1998	1997	2003	2002	2001	2000	1999	1998	1997	
50,000 - 75,000												16	26	30															
75,000 - 100,000								3		5	25	43	28	11															
101,000 - 125,000							2	2	6	17	27	12	6	5															
126,000 - 150,000				2	2	9	18	17	30	27	8	6	12	20						1									
151,000 - 175,000				3	20	36	61	15	10	3	5	15	28	12				2		5	4								
176,000 - 200,000		2	5	15	33	31	56	17	1	6	14	20	16	11	1		3	1	4	6	7					1		1	
201,000 - 225,000	3	4	20	42	32	42	22	0	4	5	12	19	14	4				5	6	7	2				3		1		
226,000 - 250,000	4	16	41	53	38	27	20	0	10	30	14	7	7	3				4	2	1	2					2	1		
251,000 - 275,000	16	22	32	30	15	14	14	9	21	14	6	3	1	0	1		2	2	2										
276,000 - 300,000	21	25	39	27	21	12	3	13	4	16	6	3	1	0		4	8	5	1	1				1		1		1	
301,000 - 325,000	29	24	17	9	3	9	4	5	8	3	4	1	0	0	2	1	1	0						1	1				
326,000 - 350,000	23	21	14	13	4	13	4	15	4	1	3	0	0	0	2	2		1									1		
351,000 - 375,000	23	16	13	6	8	4	3	5	0	0	6	2	0	0	2														
376,000 - 400,000	18	9	12	5	6	5	1	1	3	0	1	0	0	0	2	1		3	1										
401,000 - 425,000	11	6	4	7	2	3	7	2	2	1	0	0	0	0	5	2						1							
426,000 - 450,000	21	5	12	3	5	0	0	0	0	0	0	0	0	0			3									3			
451,000 - 475,000	9	5	7	4	1	0	0	1	1	0	0	0	0	0									1						
476,000 - 500,000	9	4	4	2	1	1	0	0	1	0	0	0	0	0															
501,000 - 525,000	0	5	3	4	1	1	0	0	1	0	0	0	0	0	1														
526,000 - 550,000	4	6	7	3	0	1	0	0	0	0	0	0	0	0															
551,000 - 575,000	3	4	1	0	1	1	0	0	0	0	0	0	0	0															
576,000 - 600,000	6	4	0	1	1	0	0	0	0	0	0	0	0	0															
601,000 - 625,000	4	6	1	0	0	0	0	0	0	0	0	0	0	0															
626,000 - 650,000	4	3	0	0	0	0	0	0	0	0	0	0	0	0															
651,000 +	6	3	3	3	0	0	0	0	0	0	0	0	0	0	1										1				
TOTALS	214	188	235	229	194	209	215	105	109	126	132	148	138	96	17	11	17	23	16	22	15	3	1	4	5	4	3	1	

Source: Town of Danvers Assessors Office

The following table details residential sales according to unit type and sales price for the period 1997 – 2003 as reported by Multiple Listing Service (MLS). It should be noted that the number of actual sales may be higher, as indicated by the Assessors data, as MLS may not keep records of homes sold privately. It should be also be noted that the average sale price, as indicated by MLS, is higher than the Assessors data, based upon the lack of private sales, which tend to be lower.

Residential Sales in Danvers, 1997-2003						
	# of Single Family Sales	Average Sale Price	# of Condominium Sales	Average Sale Price	# of Multi-Family Sales	Average Sale Price
2003	175	\$407,333	98	\$235,361	22	\$346,363
2002	175	\$386,386	76	\$211,017	20	\$385,190
2001	195	\$320,488	108	\$210,874	39	\$316,758
2000	194	\$278,124	106	\$168,084	34	\$284,205
1999	183	\$259,603	121	\$147,119	31	\$247,651
1998	194	\$232,476	112	\$131,040	38	\$214,055
1997	216	\$203,393	103	\$122,280	40	\$199,160

### 1.3. The Housing Affordability Gap

#### Common Definition of Affordable Housing

A widely accepted definition for “affordable housing” is where households earning 80% of the median household income of the community or region can afford the median cost of a home assuming that no more than 30% of the household’s income is spent on housing costs (including rent/mortgage payments, taxes and basic utilities).

An “Affordability Gap” is the difference between prevailing home prices or rental rates and what households in a given income range can afford to pay in housing expenses. To determine this gap, a comparison is made between median single-family home sale prices to both the home buying power of the community’s median family income (MFI) and the area-wide median family income.

#### **Buying the Average Single Family Home in Danvers**

Median Sales Price of Single Family Home in 2003:	\$314,450
10% Down Payment:	\$31,445
Average S.F. Taxes in FY03 for Median Assessed Value (\$248,700):	\$3,463
Estimated Annual Insurance based on Median Sales Price:	\$600
Estimated Annual Utility Costs (heating fuel and electricity):	\$2,400
Estimated Monthly Principle & Interest for 30-year loan @ 6.00%:	\$1,697
<b>Total Monthly Expenses (P&amp;I, Taxes, Insurance and Utilities):</b>	<b>\$2,236</b>

## Homeownership

Danvers is part of the Boston Metropolitan Statistical Area (MSA), which includes 164 communities in the Greater Boston Area. According to the most recent data, the median family income for the MSA is \$80,800. This figure is used to determine affordable rental and ownership limits by various agencies involved in managing or financing subsidized housing. However, Danvers's estimated median family income in 1999 was \$70,565 according to the Census and \$63,522 in 2001 according to a study conducted by the Citizens Housing and Planning Association (CHAPA). Because of this variation in data, several scenarios are used to determine what households in various income groups can afford to purchase or rent in Danvers based on general market conditions, local income ranges, and the regional affordability criteria.

Boston Metropolitan Statistical Area Median Family Income, Fiscal Year 2003									
FY 2003 MFI	PROGRAM	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80,800	30 % Median Income	\$ 16,950	\$19,400	\$21,800	\$ 24,250	\$ 26,200	\$ 28,100	\$ 30,050	\$ 32,000
	50%	\$ 28,300	\$32,300	\$36,350	\$ 40,400	\$ 43,650	\$ 46,850	\$ 50,100	\$ 53,350
	60%	\$ 33,960	\$38,760	\$43,620	\$ 48,480	\$ 52,380	\$ 56,220	\$ 60,120	\$ 64,020
	80%	\$ 43,850	\$50,100	\$56,400	\$ 62,650	\$ 67,650	\$ 72,650	\$ 77,650	\$ 82,700

Source: MHP Fund and State of Massachusetts

Given the median sales price for a single-family home in Danvers, and the typical expenses paid for taxes, utilities and insurance, a family would spend nearly \$2,236 a month for housing costs. Assuming a family is paying 30% - the upper limit - of their income for these expenses the local and regional income vs. housing affordability gap can be estimated for several types of families:

Comparison of Local/Regional Median Family Income to Median SF Sales Price <sup>4</sup>				
Family Types	Median Family Income	Max. Monthly Housing Expense Limit	Monthly Exp. Gap vs. Median Sales Expenses	Max. Home \$ Family Can Afford
Boston MSA 4-Person Family	\$80,800	\$2,020	(\$216)	\$316,445
Danvers Family (Census, 1999)	\$70,565	\$1,764	(\$472)	\$227,777
80% of Boston MSA 4-Person Family	\$64,640	\$1,616	(\$620)	\$200,000
Danvers Family (2001 CHAPA Est.)	\$63,522	\$1,588	(\$648)	\$194,444
Average Wage in Danvers, 2001	\$38,235	\$1,147	(\$1,089)	\$112,222
What MFI Would Have to Be to Afford Median Sales Price in Danvers	\$80,000	\$2,000	0	\$314,450

Now that we have determined the housing affordability gap for different local and regional family income groups, and identified the maximum price of a home that these groups can afford, we can now compare this to the available housing stock in Danvers.

<sup>3</sup> Estimated by the U.S. Department of Housing and Urban Development for FY2003 and used to determining eligibility for subsidized housing in the Boston MSA.

<sup>4</sup> This comparison assumes the following: Maximum monthly housing expenses are 30% of MFI; housing expenses in Danvers are broken down to 78% for principle and interest and 22% for taxes and utilities; the mortgage would be a 30-year fixed rate with an interest rate of 6.00%; and a 10% down payment is made on the purchase of a home.

Comparison of Local/Regional MFI Home Sale Price Limit to Local Housing Stock <sup>5</sup>					
Family Types	Median Family Income	Max. Home \$ Family Can Afford	Affordability Gap vs. Median Sales Expenses	No. of SF Homes with Assessed Value in this Price Range, 2003	No. of SF Homes Sold in Price Range, 2003
Boston MSA 4-Person Family	\$80,800	\$316,445	\$1,995	4,596	73
Danvers Family (Census, 1999)	\$70,565	\$227,777	(\$86,668)	1,608	7
80% of Boston MSA 4-Person Family	\$64,640	\$200,000	(\$114,450)	450	0
Danvers Family (20001 CACI Est.)	\$63,522	\$194,444	(\$120,006)	323	0
Average Wage in Danvers, 2001	\$38,235	\$112,222	(\$202,228)	11	0
What MFI Would Have to Be to Afford Median Sales Price in Danvers	\$80,000	\$314,450	0	4,560	73

Danvers median sales price for single-family homes is about the maximum amount that an average 4-person family in the Boston MSA Region can afford to buy. However, other family and individual income measurements indicate an affordability gap (as much as \$200,000) between what residents can afford to pay and market-rate housing costs. Additionally, buying opportunities are severely restricted as demonstrated by the limited number of single family homes assessed at different affordable levels and the limited number of sales.

The following table displays the number of single family homes sold compared to the maximum home value a family can afford based upon various income levels.

Residential Affordability in Danvers Compared to Median family Income									
Family Types	Median Family Income	Max. Home \$ Family Can Afford	# of Single Family homes sold, 2003	# of Single Family homes sold, 2002	# of Single Family homes sold, 2001	# of Single Family homes sold, 2000	# of Single Family homes sold, 1999	# of Single Family homes sold, 1998	# of Single Family homes sold, 1997
Boston MSA 4-Person Family	\$80,800	\$316,445	73	93	154	181	164	180	200
Danvers Family (Census, 1999)	\$70,565	\$227,777	7	22	25	62	87	118	159
80% of Boston MSA 4-Person Family	\$64,640	\$200,000	0	2	5	20	55	76	137
Danvers Family (20001 CACI Est.)	\$63,522	\$194,444	0	2	5	20	55	76	137
Average Wage in Danvers, 2001	\$38,235	\$112,222	0	0	0	0	0	0	2

<sup>5</sup> The figures for median assessed value and the number of sales by price category were provided by the Danvers Assessors Office, August 2003.

CHAPA Housing Affordability Gap Survey Results in Danvers Area					
Town	Median Income (Est.)	Median Sale Price (2000)	Affordable Price 2000	Affordable Gap 2000	Affordable Gap 2001
Beverly	\$ 59,377	\$243,000	\$167,564	\$75,436	\$ 105,850
Danvers	\$ 63,522	\$248,700	\$188,373	\$ 60,327	\$56,874
Middleton	\$ 66,295	\$300,000	\$ 192,056	\$107,944	\$98,102
Peabody	\$ 56,242	\$236,500	\$176,726	\$59,774	\$76,618
Salem	\$ 50,857	\$198,450	\$149,847	\$48,603	\$ 62,375
Topsfield	\$ 89,005	\$355,000	\$261,402	\$93,598	\$61,453
Wenham	\$ 74,208	\$360,000	\$ 203,229	\$156,771	\$218,357

Source: Citizens' Housing and Planning Organization (CHAPA)

costs for each community in the State. This survey concluded that the fairly limited “affordability gap” (i.e. in many communities, the median single-family home sales prices was less than what a median income family could afford to buy at the time. The average affordability gap for all Essex County municipalities was \$88,933). However, of the 6 towns in the Danvers Subregion, all showed positive gaps in housing affordability with an average gap of \$86,064. Of these communities Danvers had the lowest affordability gap at just under \$57,000. However, the median home sales price has increased over the last few years and the affordability gap appears to be widening in Danvers.

Danvers isn't alone when it comes to having a gap between housing and household incomes. In 2002 the Citizens Housing and Planning Association (CHAPA) conducted a survey of the affordability gap and housing

Approximately 1,721 homeowners in Danvers (32%) do not have a mortgage. This is a sign of long-term ownership. Could they afford to purchase a house today or their own home at market rate?

## Affordable Rent Levels

Defining the affordable rent levels in Danvers is based on the median family income for the Boston Metropolitan Statistical Area (MSA) and listed in the table below:

2003 Maximum Allowable Rents for Affordable Housing Units							
Boston Metro Area	# Bedrooms	SRO	Studio	1BR	2BR	3BR	4BR
	Allowable Rents	50% Rent	\$531	\$707	\$757	\$909	\$1,051
60% Rent		\$637	\$849	\$909	\$1,090	\$1,261	\$1,405
80% Rent		\$ 822	\$1,096	\$1,174	\$1,410	\$1,629	\$1,816
Market Survey	Apartments			\$923	\$1,128	\$1,333	
	Homes				\$1,600	\$2,250	

Source: Mass. Housing Partnership

Given that the median rental housing costs in Danvers according to the 2000 Census was \$799, it would appear that rent is generally affordable in town. Additionally, a recent

market survey seems to support this finding, at least for apartments as they were typically less than regional allowable rent limits. Rental homes, however, tended to exceed these limits.

## 1.4. Housing Needs Assessment

Providing affordable housing opportunities to a broad range of income and age groups in Danvers can be a difficult challenge. To understand Danvers’s housing needs several questions are posed:

### Who can afford to live in the community?

A common measurement of a community’s affordability is the **Housing Cost Burden**<sup>6</sup>. This is determined by the percentage of households paying more than 30% of their household income for household expenses. According to the 2000 Census, approximately 1,571 homeowners and 645 renters in Danvers pay 30% or more of their household incomes on housing expenses. Depending on income levels, many could be eligible for subsidized housing if it were available.

According to the most recent Census, the housing cost burden did not appear to diminish in the Danvers Subregion (including the surrounding communities of Beverly, Middleton, Peabody, Salem, Topsfield, and Wenham) during the 1990s. In 1990, 30% of area renters and 25.5% of the area homeowners were paying more than 30% of their monthly income on housing costs.

For homeowners in Danvers, the rate of cost-burdens remained about the same during the 1990s at about 26%. This rate for both homeowners and renters is fairly consistent with both the county and state levels.

The burden on Danvers renters was fairly high in 1990 as over a third were paying more than 30% their monthly income toward rent according to the Census. The renter cost burden declined slightly in 1999 as the number paying 30% or more of income fell from 36% to 30%.

Household Income in 1999 by Gross Rents as a Percentage of Household Income				
Income	HH	Percent of HHI Spent on Rent		
		30 to 35%	35%+	NC
Total:	2,171	164	481	152
Less than \$10,000	233	0	132	75
\$10,000 to \$19,999:	315	28	176	39
\$20,000 to \$34,999:	512	104	166	19
\$35,000 to \$49,999:	462	32	7	9
\$50,000 to \$74,999:	417	0	0	0
\$75,000 to \$99,999:	119	0	0	10
\$100,000 or more:	113	0	0	0

Source: U.S. Census 2000

The vast majority of the renter households are earning less than the median family income for the town and region (approximately \$70-80,000) and the average wage for those employed in Danvers (approximately \$38,000) is also fairly low.

A local supply of rental units at a broad range of costs provides residents with a choice within the local housing market. Those renters paying more than 30% of their

income may be a sign of limited options and market supply. The number of low-income

<sup>6</sup> **Housing Cost Burden:** A household paying more than 30% of its monthly gross income on housing costs is said to be "housing cost burdened." Housing cost burden is one indicator of a housing affordability gap.

renters paying more than 30% of their income for rent is a potential benchmark for assessing rental housing needs. Most of the households paying large portions of their income for rent fall into income categories below \$35,000 per year. Using the 30% threshold for rent as a portion of household income, there are approximately 645 renters that may be eligible for subsidized housing.

One additional concern is that the Census includes representation from subsidized rentals which could artificially reduce the median rental rate. Also, rental units advertised as currently available reflect the current market but generally do not reflect the rents paid by those who live in the same rental unit long-term. These renters often pay well below the rents paid for new residents.

Danvers remains relatively affordable to a broad cross section of income and age groups. However, with rising home and rental costs, and a limited stock of subsidized units, housing is becoming less affordable to the average resident.

### What efforts have been made to provide affordable housing to a broad spectrum of people?

The town of Danvers submitted its Housing Certification for FY2003 to the state in which 28 proactive steps had been taken over the previous years to encourage the production of affordable housing. Several measures have been taken by the community including various home owner education programs, a regional housing rehabilitation program, administrative and zoning amendments to expedite the review process and allow for more rental units, and approval of several comprehensive permits for new Chapter 40B eligible rental units.

Tenure of Occupied Housing by Units in Structure, 2000			
<b>Total:</b>	<b>9,555</b>		
<b>Owner occupied:</b>	<b>7,370</b>	<b>Renter occupied:</b>	<b>2,185</b>
Single Family, Detached	5,993	Single Family, Detached	216
Single Family, Attached	462	Single Family, Attached	73
Duplex (2 Family)	193	Duplex (2 Family)	421
Multi-Family, 3 or 4 Units	138	Multi-Family, 3 or 4 Units	566
Multi-Family, 5 to 9 Units	122	Multi-Family, 5 to 9 Units	423
Multi-Family, 10 to 19 Unit	88	Multi-Family, 10 to 19 Unit	172
Multi-Family, 20 to 49 Units	173	Multi-Family, 20 to 49 Units	228
Multi-Family, 50 or more units	74	Multi-Family, 50 or more units	41
Mobile home	127	Mobile home	45
Boat, RV, van, etc.	0	Boat, RV, van, etc.	0

U.S. Census Bureau 2000

While the Assessor’s records indicate that Danvers has a sizable stock of single-family homes with broad value ranges, rental housing availability may be somewhat limited. The table beside describes the different types and sizes of rental housing stock in Danvers. According to the 2000 Census, Danvers had 2,185 renter-occupied housing units. This composes just fewer than 23% of the Town’s total occupied units, which is about average for suburban communities of this size.

Danvers has relatively few small multi-family rental units (2-4 units per structure) and the majority of units are in a more dense development pattern of 5 units or more per structure. This appears to be counter to public preference on the pattern of affordable housing desired in the community, which tends to be small and scattered site development.

However, for elderly and special needs housing, larger complexes may be more efficient and better equipped to provide services necessary for residents.

Tenure by Bedrooms in Occupied Housing Units		
Total Units: 9,555	Owner Occupied	Renter Occupied
Occupied:	7,370	2,185
No bedroom	9	35
1 bedroom	229	960
2 bedrooms	1,561	909
3 bedrooms	3,616	227
4 bedrooms	1,608	54
5 or more bedrooms	347	0

Source: US Census 2000

The breakdown of households living in different size apartments can help gauge the size of homes and apartments needed. In Danvers, 85% of renters are living in smaller units (1 and 2 bedrooms). In fact, half of rental housing units are occupied by just 1 person, and 52% of owner occupied housing in town is by 1 and 2-person households.

This may be indicative of the shrinking median household size (2.53 persons) and may include single parents and single elderly residents.

However, it is also a reflection of the rental housing stock in Town, which is largely limited to smaller units. In general, a range of housing options should be consistent with the different sized households, and this analysis seems to indicate a need for larger rental units to accommodate families of 3 to 4 people.

Tenure by Household Size in Occupied Housing Units		
Household Size	Owner Occupied	Renter Occupied
<b>Total</b>	<b>7,370</b>	<b>2,185</b>
1-person household	1,449	1,094
2-person household	2,419	629
3-person household	1,334	272
4-person household	1,318	125
5-person household	619	40
6-person household	202	16
7-or-more-person household	29	9

Source: US Census 2000

The Danvers Housing Authority owns and maintains several affordable elderly and handicapped rental units, and a more limited supply of family units. The waiting list for family units are lengthy and they see the production of more 3 and 4-bedroom rentals, both subsidized and market rate, as an important need in the community. Danvers has made progress in this area with recent approvals of Chapter 40B for both subsidized and market rate rental units as well as a recent zoning amendment providing for the conversion of homes into apartments.

## Can our children afford to remain in or return to the community as they form their own families?

Housing trends seem to indicate that Danvers' younger residents have a reasonable opportunity to remain in or return to town as they form their own families as compared with several other communities in the region. The current housing stock still has a fairly broad distribution in terms of home size and assessed value, the affordability gap for homeownership is smaller in Danvers than surrounding communities, and there is a decent stock of smaller (1 and 2-bedroom) rentals in town which are reasonably priced based on regional rental limits. Additionally, home tenure in Danvers is fairly long and the number of homeowner without a mortgage is also relatively high, meaning that homes can be passed on to the next generation at a reasonable price.

## Are special needs populations given adequate housing options?

Special needs housing is a general term used to cover a wide range of special housing needs, but is most commonly used in reference to people with mental retardation or mental health disabilities. According to the 2000 Census there were a total of 2,366 Danvers residents over 5 years old with a physical or metal disability.

Age by Types of Disability for the Civilian Non-Institutionalized Population 5 Years and Over with Disabilities	
Total disabilities tallied:	6,080
Total disabilities tallied for people 5 to 15 years:	238
Sensory disability	18
Physical disability	19
Mental disability	176
Self-care disability	25
Total disabilities tallied for people 16 to 64 years:	3,203
Sensory disability	233
Physical disability	592
Mental disability	377
Self-care disability	216
Go-outside-home disability	482
Employment disability	1,303
Total disabilities tallied for people 65 years and over:	2,639
Sensory disability	423
Physical disability	925
Mental disability	277
Self-care disability	413
Go-outside-home disability	601

Source: US Census 2000

In Danvers, there are several units owned and operated by the Housing Authority and made available to handicapped residents. Highland Manor, Hawkes Manor, Maple Street School, Perry Terrace, and Tapley Manor all accommodate handicapped residents. The Authority also manages properties for state and regional agencies such as Collins Street and Danvers Port School which are exclusively for handicapped persons. Additionally, there are privately operated group homes and assisted living complexes, the Town recently adopted zoning provisions for Hawthorne West (at the former state hospital) and another development for specialized elderly care and assisted living.

## Are there substandard, overcrowded, or other undesirable living conditions that should be addressed?

One indicator of substandard housing conditions is the age of rental housing stock. A community dependent on older rental housing stock will typically experience more deteriorated properties which are more likely to have lead paint, code violations, accessibility constraints, and sub-standard conditions.

The majority of renters in Danvers are living in structures built between 1960 and 1980. While only 65 (3%) residents are living in rental units built during the 1990s, the overall age of Danvers rental housing stock is not old by most standards. Additionally, many of the older rental units in town are owned and well-managed by the Danvers Housing Authority.

Tenure of Occupied Housing by Year Structure was Built, 2000	
	Dwellings
Total:	9,555
Owner occupied:	7,370
Renter occupied:	2,185
Built 1999 to March 2000	0
Built 1995 to 1998	58
Built 1990 to 1994	7
Built 1980 to 1989	127
Built 1970 to 1979	290
Built 1960 to 1969	222
Built 1950 to 1959	183
Built 1940 to 1949	164
Built 1939 or earlier	1,134

U.S. Census Bureau 2000

To address substandard housing where it exists, the Town participates in a regional housing rehabilitation program. Through HOME funds provided by the State, the Town assists with an average of 4 to 5 housing rehabilitation projects annually including de-leading.

## Do our senior residents have adequate alternatives for remaining in the community as they age?

Tenure by Age of Householder in Occupied Housing Units		
Total Occupied: 9,555	Owner	Renter
Type of occupancy:	7,370	2,185
Householder 15 to 24 years	16	79
Householder 25 to 34 years	540	637
Householder 35 to 44 years	1,757	491
Householder 45 to 54 years	1,883	319
Householder 55 to 59 years	713	133
Householder 60 to 64 years	436	62
Householder 65 to 74 years	1,199	132
Householder 75 to 84 years	716	203
Householder 85 years and over	110	129

U.S. Census Bureau 2000

The age of householders in Danvers, both in rental units and owner-occupied is older on average than surrounding areas and the state. Only 7.5% percent of homeowners and 32.7% of renters are under 35 years of age. According to the 2000 Census, there were only 95 homeowners or renters under the age of 25.

On the other end of the spectrum, 27% of homeowners and 21% of renters are 65 years and older. By comparison, 19% of all rental housing in Massachusetts is occupied by householders 65 and over.

Senior Housing has been the focus of affordable housing development for many communities over the past several years. Of the 428 subsidized housing units in Town, approximately half are age-restricted. While no senior housing has been produced in Danvers over the past 10 years, there are several developments under review or recently approved that could add the Town's stock of elderly subsidized housing that would provide additional opportunities for local senior to remain in the community as their need for assistance increases.

As is the trend statewide, Danvers' senior population is growing both in numbers and in proportion to the total population. Many, however, also have incomes and assets that may not qualify them for traditional subsidized senior housing. One of Danvers' senior housing issues is the ability to provide a diversity of types of rental and ownership housing

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for older residents who do not qualify for subsidized housing programs. Encouraging market rate rentals and lower cost condominium developments (e.g. within existing large homes) that meet the needs of older residents may also contribute to meeting senior housing needs.

More seniors are living longer and may need assistance in conducting certain daily living activities for extended periods of their lives. According to the 2000 Census, there are approximately 2,600 seniors in Danvers that have mobility or daily living limitations. There is a need for affordable ownership opportunities for moderate-income seniors designed to meet their physical and other needs.

There are two primary needs for seniors in Danvers: opportunities to downsize by selling their larger homes opting for smaller homes or apartments; and, incremental life-care services. Seniors are more likely to own their own home than seniors in the past. However, many own larger homes that were needed to raise a family and may be more space than desired or necessary for their lifestyles today.

## Do we provide the type of housing that promotes local economic development?

An important consideration in meeting Danvers's housing needs is determining how much affordable rental and home ownership opportunity is available for those employed in the community. What could a typical worker such as a teacher, policeman, nurse, or retail worker employed in (or by) town afford to pay in rent or mortgage?

According to the most recent state information, the average per capita wage for those employed in Danvers is \$38,235.7<sup>7</sup> According to the Housing Gap Analysis above, this person could afford to pay approximately \$1,147 for monthly housing expenses, which is reasonable in terms of being able to afford rental apartments in the community.

In terms of homeownership, the opportunity for local workers is much narrower. If the average wageworker in Danvers were looking to buy a home, and assuming they could make a 10% down payment and obtain a 30-year fixed rate mortgage at the current interest rates they could afford to purchase a \$112,222 priced home. In Danvers, only 11 homes were assessed within in this range in FY03 and all have been sold since 1995.

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<sup>7</sup> Mass. Division of Employment & Training, 2001

## 1.5. Housing Supply & Demand Comparison

Tenure of Occupied Housing Units by Year Structure was Built, 2000		
Type of Occupancy:	Owner	Renter
	7,370	2,185
Moved in 1999 to March 2000	544	430
Moved in 1995 to 1998	1,659	1,037
Moved in 1990 to 1994	1,246	291
Moved in 1980 to 1989	1,430	272
Moved in 1970 to 1979	979	84
Moved in 1969 or earlier	1,512	71

U.S. Census Bureau 2000

Indicators of the demand for different types of housing can be evaluated by looking at the turnover of rental and owner-occupied housing, vacancy rates, and the local waiting list for subsidized housing.

**Rental turnover** in Danvers is fairly low. The large majority of tenants have moved into their apartments prior to 1998. In terms of renters looking to buy an existing home in town the options are also fairly limited based on homeowner turnover. Over 70% of homeowners have lived in their homes for at least 10 years and 34% for 30 years or more.

While it is typical for rental housing tenure to be shorter than owner-occupied tenure, both are quite high in Danvers. This low turnover rate is indicative of a market that will support additional rental and ownership housing.

According to the 2000 Census there were 207 vacant housing units in Danvers giving an overall **vacancy rate** of just 2.3%. Additionally, only 59 were rental units and many other units (60) were used as seasonal or recreational dwelling and would not be considered as potential year-round housing stock.

Homeowner vacancy rates are low in Danvers as they are throughout Essex County. Countywide, vacancy rates have been consistently low and changed little over the past 10 years. Danvers, at 1% homeowner vacancy rate, is the 6<sup>th</sup> lowest in the County.

In general, a rental vacancy rate below 5% is considered a condition where renters are subject to limited choice and increasing rental costs. A vacancy rate below 5% is another potential benchmark of the need for additional rental housing stock.

The Danvers Housing Authority maintains a **waiting list** for potential tenants eligible for public housing. As of the fall of 2003, the estimated wait for local elderly residents is about 6 to 12 months. The Housing Authority works closely with the Council on Aging to provide off-site services and referrals to elderly local residents who might be eligible for affordable housing. However, for families the wait for public housing is about 1 ½ to 2 years. According to the Director, the current stock of elderly public housing is adequate to accommodate the need of Danvers but more family housing is needed.

## 1.6. Moving Into Action

The collection and analysis of housing needs data is an important first step. The purpose of this assessment is to enable Danvers to take effective action toward meeting its local housing needs. It is a foundation on which to build a housing action plan that articulates

specific goals and strategies that preserve and promote affordable housing. These goals and strategies are included in *Section 4: The Housing Action Plan*, which defines the following:

- The role of the Town and other organizations in managing the quantity, rate and type of residential development desired; and
- Guidelines, policies, and actions for addressing the need for different types of housing to serve various income levels and lifestyles.

# 2.0 ECONOMIC ISSUES & OPPORTUNITIES

## 2.1. Background

Danvers is a thriving suburban town 17 miles north of the city of Boston. Formerly a small colonial farming community, Danvers' close proximity to Boston and the construction of U.S. Route 1, State Routes 128, 114, 62, 35 and Interstate Route 95 enabled this transformation. Commercial development in Town is mostly concentrated along its highway corridors and shared municipality borders. Even so, the historic rural and agricultural character of Danvers is still evident in the town's residential areas.

This section of the Community Development Plan identifies local economic trends and potential opportunities for business development in Danvers. By creating a profile of the current and potential future economic climate in Danvers, residents and town staff can utilize resources to achieve economic goals and implement strategies.

<b>General Socio-Economic Statistics, 2000 Census</b>		
<u>Characteristic</u>	<u>Danvers</u>	<u>National</u>
Total Population, 2000	25,212	272,928,770
Total Housing Units, 2000	9,762	NA
Number of Households	6,173	102,437,178
Median HH Income, 1999	\$58,779	\$39,994
HH Income Under \$50K	42.5%	62.3%
HH Income \$50-\$100K	37.0%	28.4%
HH Income Over \$100K	20.5%	9.3%
Average Home Value 03	\$231,100	\$111,667
Average Rent	\$766	\$414

Source: Census 2000

character and traditional land use patterns. For this reason, the goal of this section is to identify trends in economic growth to achieve an understanding and consensus by Danvers citizens on an appropriate path for future business development.

In developing a plan for Danvers's future economic development the broader notion of community development is a strong underlying theme. Community development relates to Danvers's well being and the quality of life of its residents as well as fundamental business retention and enhancement strategies. In certain situations, economic development may be at odds with other community goals when the desire to increase income, employment, and fiscal strength occurs at the expense of other valued local attributes such as open space, resource protection, historic

## 2.2. Economic Statistical Profile

Danvers's economic profile was developed with available statistical data, input through community workshops, committee meetings, and interviews with local business and government representatives. The direct participation by local stakeholders provides a realistic evaluation of Danvers's economic strengths and weaknesses. Various data sources were used to quantify the potential for and constraints to future economic growth in the community.

### Local and Regional Employment Base

The total employment base of employees working in Danvers and surrounding towns of Beverly, Middleton, Peabody, Salem, Topsfield, and Wenham is comprised mainly of private-sector workers. During the 1990s, the total number of establishments in the 5-town Danvers Area<sup>8</sup> grew by 11% and the total employment base grew by close to 13%. Danvers is the only community that nearly maintained its ratio of jobs per establishment during the 1990s. Middleton, Peabody, Topsfield, and Wenham experienced an increase in the ratio of jobs per establishment during the 1990s. Beverly and Salem, however, saw a decline in their ratio of jobs per establishment. Generally, an increase in the average jobs per business can be a sign of smaller local businesses being replaced but franchise commercial operations and the decline of larger industrial employers such as Ostram Sylvania in Danvers.<sup>9</sup>

Size of Employment and Number of Establishments in Danvers and Surrounding Towns						
Community	1990 Establishments	1990 Employment	2002 Establishments	2002 Employment	1990 Jobs per Est.	2002 Jobs per Est.
Beverly	958	15,406	1,253	18,933	16.1	15.1
<b>Danvers</b>	<b>1,092</b>	<b>22,291</b>	<b>1,146</b>	<b>23,438</b>	<b>20.4</b>	<b>20.5</b>
Middleton	207	2,489	308	4,457	12.0	14.5
Peabody	1,374	21,692	1,464	26,159	15.8	17.9
Salem	1,251	20,191	1,251	18,546	16.1	14.8
Topsfield	252	1,779	271	2,399	7.1	8.9
Wenham	76	661	89	1,203	8.7	13.5
<b>Total</b>	<b>5,210</b>	<b>84,509</b>	<b>5,782</b>	<b>95,135</b>	<b>16.2</b>	<b>16.5</b>

*Commonwealth of Massachusetts, Division of Employment and Training (Local Area Unemployment Statistics)*

<sup>8</sup> For the purpose of this report the Danvers Area is a subregion of the North Shore community and includes the town of Danvers and the 6 surrounding towns of Beverly, Middleton, Salem, Peabody, Topsfield, and Wenham.

<sup>9</sup> These figures may be underestimated in terms of both establishments and workers due to the difficulty in obtaining accurate self-employment data, which appears to be a substantial component of Danvers' economy.

## Wages

Wages of Danvers working residents grew during the 1990s and appear to be consistent with those of the surrounding communities. In 1990, the median household income was \$43,759 (lower than the county average) and increased by more than 34% to reach \$58,779 in 2001 (higher than the county average). During the 1990s wages for those working in Danvers also grew significantly from \$23,778 in 1990 to \$37,295 in 2000, an increase of 57%.

## Housing Costs

While wages have grown substantially over the past several years, they may not be keeping pace with the growth in the sales price of residential property. Part of the reason is that there have not been a large number of residential sales in Danvers over the last five years. The average number of single family home sales per year between 1997 and 2003 was 212. This low figure is consistent with Danvers' long housing tenure, as most residents have lived in their homes for many years. Danvers tight housing market and moderate new home construction over the past few years has also contributed to the rising assessed value of the average single family home, which rose to \$276,827 in 2003. This figure is higher than average in Essex County although still less than the surrounding communities.

The increase in the median household income in Danvers over the past ten years in addition to the long home tenures in town explains the drop in homeowners paying a large percentage of their household income for home expenses. According to the 2000 Census, over 25% of the Danvers households are paying 30% or more of household income for home expenses and although this figure is less than it was during the 1990s, it still exceeds the county and state averages. Similarly, the percentage of renters paying more than 30% of their income declined during the 1990's (from 36.4% to 30.0%), yet this figure is also higher than the State and County averages.

## Jobs-to-Housing Ratio

Danvers Area Ratio of Jobs to Total Housing Units, 1990-2000						
Community	1990			2000		
	Employment	Total Housing Units	Ratio	Employment	Total Housing Units	Ratio
Beverly	15406	15,652	0.98	18,963	19,275	0.98
<b>Danvers</b>	<b>22,291</b>	<b>9,119</b>	<b>2.44</b>	<b>22,170</b>	<b>9,762</b>	<b>2.27</b>
Middleton	2,489	1,907	1.31	4,927	2,347	2.10
Peabody	21,692	18,240	1.189	27,056	18,898	1.43
Salem	20,191	17,161	1.18	18,051	18,175	0.99
Topsfield	1,779	1,967	0.90	2,896	2,144	1.35
Wenham	661	1,207	0.55	1,287	1,320	0.98

The jobs-to-housing ratio is an indicator of whether there are adequate opportunities for residents to live and work within the same community. The Danvers Area has a jobs

to year-round housing unit ratio of 1.33 (i.e. there are 1.33 jobs for every year-round home within the Subregion). Economists consider a 1.5+ jobs-to-homes ratio to be optimal.

Therefore, the Area’s ratio is more than reasonably adequate given its suburban orientation and proximity to large regional employment centers (i.e. Boston and Cambridge) within a reasonable commuting distance. Danvers’s jobs-to-homes ratio of 2.27 dropped slightly during the 1990’s. Even so, it is more than twice as great as the county average and more than 50% greater than the ratio of neighboring communities with the exception of Middleton. Much of the high local employment opportunity is attributable to large commercial developments along major highways that pass through the community.

### Jobs-to-Labor Force Ratio

<b>Danvers Area Employment, Labor Force and Housing Indicators, 2000</b>					
<b>Town/County</b>	<b>Local Jobs</b>	<b>Total Employed</b>	<b>Ratio Jobs: Total Employed</b>	<b>Total Housing Units</b>	<b>Ratio Jobs: Total Housing</b>
Massachusetts	3,165,520	3,393,200	0.93	252,818	12.52
Beverly	19,485	18,963	1.03	19,275	1.01
<b>Danvers</b>	<b>23,039</b>	<b>22,170</b>	<b>1.04</b>	<b>9,762</b>	<b>2.36</b>
Middleton	4,874	4,927	0.99	2,347	2.08
Peabody	26,897	27,056	0.99	18,898	1.42
Salem	18,596	18,051	1.03	18,175	1.02
Topsfield	2,458	2,896	0.85	2,144	1.15
Wenham	1,299	1,287	1.01	1,320	0.98

*Source: Mass. Dept. of Employment & Training*

Compared to Essex County and the State as a whole, the Danvers Area has a competitive ratio of local jobs to the number of employed local residents. As is primarily the case in the Danvers area, an even jobs-to-total employed ratio implies a better balance between employment and place of residence – or more opportunities to work locally or within a small “commuter-shed”. Middleton, Peabody, and Topsfield are the only communities in the area that fall just short of providing adequate local jobs for employed local residents.

## Commuting Patterns

While there are a significant numbers of local jobs, most Danvers residents do not work in town. However, most workers remain in Essex County.

Of the 12,730 working residents in Danvers (16 and over), 3,390 (26.6%) work within the community, and 334 (2.6%) work from their homes. After Danvers, the largest employment locations for local residents are Beverly (1,154), Boston (1,119), Peabody (1,078), Salem (583), Lynn (496), Andover (303), and Middleton (286).

Most commuting residents have a moderate travel time with 78% spending less than 35 minutes to get to work.

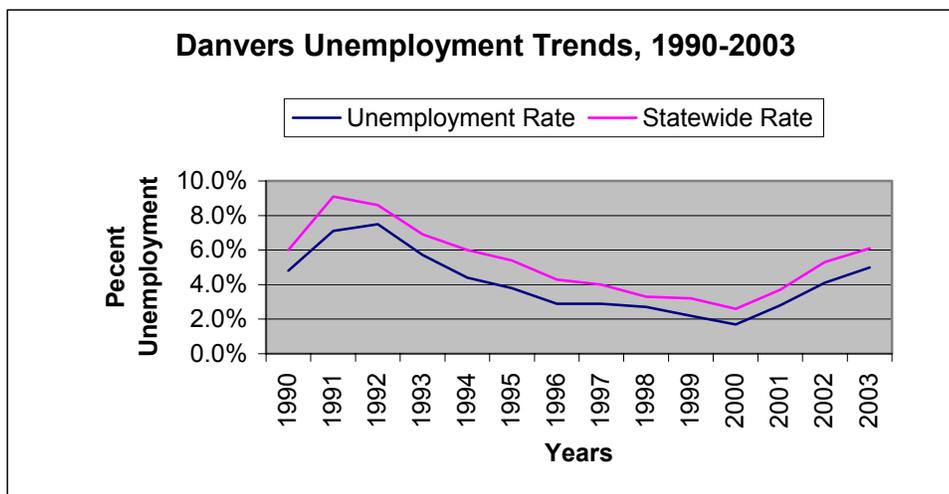
The vast majority of Danvers commuters take private vehicles to work. Only 2.5% of commuters utilize public transportation which is a mere 1% increase since 1990.

<b>Danvers Commuting Patterns, 1990 and 2000</b>				
<b>COMMUTING TO WORK</b>	<b>1990</b>	<b>%</b>	<b>2000</b>	<b>%</b>
Workers 16 years and over	12,845	100.0%	12,730	100.0%
Work at Home	176	1.4%	334	2.6%
Worked in Danvers	4,321	33.6%	3,390	26.6%
Worked in Essex County but not in Town	9,506	74.0%	9,079	71.3%
Worked in Boston MSA	7,947	61.9%	7,735	60.8%
Worked in City of Boston	836	6.5%	1,119	8.8%
Worked in Massachusetts	12,705	98.9%	12,554	98.6%
Worked outside of Massachusetts	140	1.1%	176	1.4%
<b>MEANS OF TRANSPORTATION</b>				
Private Vehicle (Car, Truck, or Van)	11,987	100.0%	11,838	100.0%
Drove alone	10,949	91.3%	11,010	93.0%
In carpools	1,038	8.7%	828	7.0%
Public Transportation	198	100.0%	327	100.0%
Bus	47	23.7%	67	20.5%
Commuter Rail	151	76.3%	245	75.0%
Commuter Ferry	-	0.0%	-	0.0%
Taxicab	-	0.0%	15	4.5%
Bicycle	26	0.2%	15	0.1%
Walked	401	3.1%	162	1.3%
Other Means	57	0.4%	54	0.4%
<b>TRAVEL TIME TO WORK</b>				
Not Working At Home	12,669	100.0%	12,396	100.0%
Less than 10 Minutes	2,946	23.3%	2,149	17.3%
10 to 14 Minutes	2,200	17.4%	2,426	19.6%
15 to 19 Minutes	1,879	14.8%	1,597	12.9%
20 to 24 Minutes	1,526	12.0%	1,448	11.7%
25 to 29 Minutes	570	4.5%	522	4.2%
30 to 34 Minutes	1,463	11.5%	1,522	12.3%
35 to 44 Minutes	662	5.2%	635	5.1%
45 to 59 Minutes	737	5.8%	882	7.1%
60 to 89 Minutes	573	4.5%	875	7.1%
90 or More Minutes	113	0.9%	340	2.7%

Source: U.S. Census

## Labor Force & Unemployment Trends

Since 1990 Danvers's labor force (those residents working or actively looking for work) has grown slowly but steadily. An estimated 14,632 residents (74%) of the 2000 population over 16 (19,774) is included in the Town's labor force.



Overall, unemployment levels in Danvers have dropped since 1992. Danvers’s unemployment rate has also been consistently lower than that of the state, and in 2000 the town attained its lowest unemployment rate of 1.7% in over 15 years. However, there is an increase in unemployment levels in 2002 and 2003 as many workers in high-tech industries around the state were affected by the declining economy.

Labor force & Unemployment Trends in Danvers, 1990-2003					
Year	Labor force	Employed	Unemployed	Unemployment Rate	Statewide Rate
1990	13,816	13,146	670	4.8%	6.0%
1991	13,574	12,616	958	7.1%	9.1%
1992	13,553	12,531	1,022	7.5%	8.6%
1993	13,585	12,804	781	5.7%	6.9%
1994	13,628	13,026	602	4.4%	6.0%
1995	13,438	12,925	513	3.8%	5.4%
1996	13,566	13,172	394	2.9%	4.3%
1997	14,074	13,667	407	2.9%	4.0%
1998	14,467	14,082	385	2.7%	3.3%
1999	14,538	14,211	327	2.2%	3.2%
2000	14,729	14,477	252	1.7%	2.6%
2001	15,047	14,630	417	2.8%	3.7%
2002	15,307	14,677	630	4.1%	5.3%
2003	15,100	14,352	748	5.0%	5.8%

Source: Mass. Department of Employment and Training

### Local Employment by Business Sector

Overall, the Danvers economy has been steadily rising over the past 10 years as measured by total annual payroll (up 69% since 1991), the number of business establishments (7% increase), and total employment (8% increase). However, a number of the individual business sectors have changed as regional and national trends have affected the community.

The majority of the jobs in Danvers today are in services and trade. The number of Danvers residents employed in the trade sector has changed little over the past ten years while those employed in the service sector increased by over 33% between 1992 and 2001. Trade sector construction has predominately been renovation and reconstruction resulting in little change in employment figures.

Trends in Employment and Wages in Danvers, 1985-2001 <sup>10</sup>												
Year	Total Annual Payroll	Average Annual Wage	Establishments	Total Employment	Agri. Forestry Fishing	Government	Construction	Manufacturing	TCPU	Trade	FIRE	Services
1985	\$336,604,000	17,699	791	19,018	131	3,417	377	3,948	289	6,656	663	3,524
1986	\$369,564,406	19,030	876	19,420	144	3,363	481	4,010	352	6,722	668	3,661
1987	\$417,130,000	20,305	949	20,543	124	3,492	531	4,414	378	7,277	664	3,644
1988	\$463,673,813	21,764	994	21,304	130	3,631	635	4,400	371	7,292	774	4,051
1989	\$505,733,994	22,860	1,058	22,123	107	3,808	640	4,278	332	7,632	957	4,351
1990	\$530,044,312	23,778	1,092	22,291	92	3,601	525	4,032	342	8,280	1,025	4,380
1991	\$522,653,144	24,511	1,066	21,323	85	3,164	453	3,881	333	8,089	850	4,456
1992	\$536,122,913	25,723	1,060	20,842	69	3,049	452	3,746	348	7,963	786	4,419
1993	\$564,317,246	27,411	1,082	20,587	69	2,814	525	3,862	352	7,560	658	4,736
1994	\$582,230,534	27,518	1,125	21,158	76	2,767	469	3,842	360	7,447	580	5,609
1995	\$622,721,154	28,838	1,144	21,594	95	2,872	528	3,923	452	7,531	718	5,472
1996	\$659,703,390	30,100	1,148	21,917	105	2,966	608	4,073	448	7,584	707	5,426
1997	\$664,358,270	31,416	1,105	21,147	114	2,402	625	3,894	477	7,449	799	5,387
1998	\$720,420,781	33,715	1,126	21,368	129	2,411	632	3,453	503	7,397	993	5,850
1999	\$759,272,308	35,336	1,116	21,487	161	2,374	662	2,864	680	8,036	1,089	5,621
2000	\$826,828,681	37,295	1,096	22,170	208	2,520	745	2,946	726	8,108	1,069	5,848
2001	\$881,306,475	38,253	1,145	23,039	215	2,731	974	3,246	954	7,871	1,173	5,875
92-01 Change			85	2,197	146	-318	522	-500	606	-92	387	1,456
% Change			8%	11%	212%	-10%	115%	-13%	174%	-1%	49%	33%

Source: Commonwealth of Massachusetts Division of Employment and Training; Employment estimates are Full Time Equivalent (FTE) Positions

TCPU = Transportation, Communication and Public Utilities; FIRE = Finance, Insurance and Real Estate; Conf = data suppressed due to confidentiality

Note: Changes in industry definitions occurred in 1988, so data prior to that year are not strictly comparable to the more recent data.

Manufacturing and Government as the third and fourth largest local employers, respectively, have both experienced over a 20% decline in jobs over the past 10 years. Employment in other sectors such as agricultural industries, construction, and TCPU (transportation, communication, and public utilities) however has more than doubled over the past 10 years. The commercial development of the last few decades has brought about a surge in the number of construction jobs, as well as related service type jobs such as building repair, lawn and landscaping, and other

<sup>10</sup> State employment estimates reflect Full Time Equivalent (FTE) Positions with local employers. This estimates is calculated differently than the local business inventory estimates for 2003 in the following section which are based on all full and part-time positions as of August 2003.

business service enterprises. Over the past 10 years, the FIRE (finance, insurance and real estate) sector has fluctuated but increased overall.

Employment Change in Danvers Area					
Total Employment				% Change	
Town	1990	2001	% Change	Trade	Service
Beverly	15,406	19,485	26.48%	18.5%	41.9%
<b>Danvers</b>	<b>22,291</b>	<b>23,039</b>	<b>3.36%</b>	<b>-4.9%</b>	<b>34.1%</b>
Middleton	2,489	4,874	95.82%	182.5%	171.9%
Peabody	21,692	26,897	24.00%	27.3%	66.5%
Salem	20,191	18,596	-7.90%	-8.1%	11.7%
Topsfield	1,779	2,458	38.17%	-3.5%	109.3%
Wenham	661	1,299	96.52%	-100.0%	157.7%

While Danvers’s local economy grew during the 1990s, the surrounding communities grew at a higher percentage rate. Employment increased by at least 24% in 5 of the neighboring communities. Salem was the only surrounding community where employment decreased. The trade and service employment sectors

created the most jobs within these communities. However, these sectors did not see the highest growth over the past ten years. In fact, trade employment declined in 4 of the 7 area communities. Each of these communities has allocated land areas along major highways for commercial growth. Danvers continues to grow commercially along State Routes 128, 114, 62, and 35, US Route 1, and Interstate 95.

## Commercial & Industrial Property Values

Taxable industrial property value fluctuated over the past 10 years and gained little value as a result. Commercial property value, however, increased by 34% since 1993. In this time period the percentage of commercial and industrial tax revenue compared to total tax revenue in Danvers has declined.

Danvers Assessed Value by Class, 1990-2003						
Year	Residential	Commercial	Industrial	Personal Prop	Total	Res % of Total
1990	\$ 1,396,758,700	\$ 530,791,500	\$ 203,065,900	\$ 25,660,900	\$ 2,156,277,000	64.8%
1991	\$ 1,400,033,700	\$ 566,854,300	\$ 208,792,800	\$ 27,258,800	\$ 2,202,939,600	63.6%
1992	\$ 1,257,438,400	\$ 495,470,400	\$ 188,502,700	\$ 27,854,600	\$ 1,969,266,100	63.9%
1993	\$ 1,263,485,400	\$ 488,574,900	\$ 180,283,400	\$ 27,616,800	\$ 1,959,960,500	64.5%
1994	\$ 1,268,095,400	\$ 479,692,000	\$ 180,600,500	\$ 27,549,500	\$ 1,955,937,400	64.8%
1995	\$ 1,259,509,900	\$ 468,821,800	\$ 178,054,700	\$ 29,177,800	\$ 1,935,564,200	65.1%
1996	\$ 1,273,253,500	\$ 449,299,300	\$ 164,819,700	\$ 29,754,400	\$ 1,917,126,900	66.4%
1997	\$ 1,280,486,500	\$ 449,478,700	\$ 152,630,800	\$ 33,155,900	\$ 1,915,751,900	66.8%
1998	\$ 1,383,319,634	\$ 478,567,660	\$ 153,315,225	\$ 35,741,470	\$ 2,050,943,989	67.4%
1999	\$ 1,406,913,168	\$ 480,099,086	\$ 151,869,025	\$ 34,954,470	\$ 2,073,835,749	67.8%
2000	\$ 1,528,269,077	\$ 540,194,873	\$ 164,263,800	\$ 37,580,424	\$ 2,270,308,174	67.3%
2001	\$ 1,788,331,720	\$ 598,971,247	\$ 165,903,650	\$ 41,788,860	\$ 2,594,995,477	68.9%
2002	\$ 1,942,379,010	\$ 632,434,076	\$ 169,440,425	\$ 40,727,360	\$ 2,784,980,871	69.7%
2003	\$ 2,120,738,027	\$ 655,795,532	\$ 180,672,900	\$ 40,090,770	\$ 2,997,297,229	70.8%

Source: Mass. Dept. of Revenue

The most common type of commercial and industrial building stock in Danvers is warehousing, distribution facilities, and retail establishments. These properties do not typically appreciate at a very high rate, which have minimal impact on increasing the local tax base.

Danvers Area Tax Levies by Property Class, FY2003								
Town	(1) Res.	(2) Open Space	(3) Comm.	(4) Industrial	(5) Personal Property	Total	(1)+(2) % Tot	(3)+(4) % Tot.
Beverly	\$42,684,017	\$7,111	\$7,059,531	\$2,726,747	\$1,401,814	\$53,879,220	79.2%	18.2%
<b>Danvers</b>	<b>\$26,530,433</b>	<b>\$ -</b>	<b>\$11,010,807</b>	<b>\$3,033,498</b>	<b>\$673,124</b>	<b>\$41,247,862</b>	<b>64.3%</b>	<b>34.0%</b>
Middleton	\$10,263,995	\$ -	\$1,543,577	\$459,483	\$185,018	\$12,452,073	82.4%	16.1%
Peabody	\$35,893,317	\$ -	\$16,976,349	\$5,200,828	\$1,222,217	\$59,292,711	60.5%	37.4%
Topsfield	\$11,309,529	\$ -	\$601,602	\$146,313	\$137,181	\$12,194,625	92.7%	6.1%
Wenham	\$7,258,840	\$5,076	\$251,746	\$8,364	\$60,404	\$7,584,430	95.8%	3.4%

Source: Mass. Dept. of Revenue, Division of Local Services, Municipal Data Bank

By comparison, tax revenues from commercial and industrial properties in Danvers are nearly 10% higher than the state average and more than 30% higher than the neighboring community of Wenham which earns the least tax revenue from these properties. Peabody is the only surrounding town, earning greater tax revenue from these properties than Danvers.

Danvers Tax Levies by Property Class, 1990 - 2003							
Year	Residential	Commercial	Industrial	Personal Property	Total	(1)+(2) % Tot	(3)+(4) % Tot.
1990	13,436,819	5,939,557	2,272,307	287,145	21,935,828	61.26	38.74
1991	14,476,348	6,841,931	2,520,129	329,014	24,167,422	59.90	40.10
1992	15,177,281	6,971,269	2,652,233	391,914	25,192,697	60.24	39.76
1993	15,755,663	7,094,108	2,617,715	400,996	25,868,482	60.91	39.09
1994	16,409,154	7,219,365	2,718,038	414,620	26,761,177	61.32	38.68
1995	17,796,875	7,702,742	2,925,439	479,391	28,904,447	61.57	38.43
1996	19,111,535	7,813,315	2,866,215	517,429	30,308,493	63.1	36.9
1997	20,065,223	8,153,544	2,768,723	601,448	31,588,938	63.5	36.5
1998	21,137,124	8,451,505	2,707,547	631,194	32,927,370	64.2	35.8
1999	21,877,500	8,617,779	2,726,049	627,433	33,848,760	64.6	35.4
1990	13,436,819	5,939,557	2,272,307	287,145	21,935,828	61.26	38.74
1991	14,476,348	6,841,931	2,520,129	329,014	24,167,422	59.90	40.10
1992	15,177,281	6,971,269	2,652,233	391,914	25,192,697	60.24	39.76
1993	15,755,663	7,094,108	2,617,715	400,996	25,868,482	60.91	39.09

Source: Mass. Dept. of Revenue

Peabody and Danvers both earn tax revenues for these properties exceeding 30% of their total tax revenue. This is no surprise considering that each town is home to one of the states five largest shopping centers. The Liberty Tree Mall in Danvers boasts over 160 stores and the newly-renovated North Shore Shopping Center in Peabody lays claim as the largest mall in Massachusetts.

Danvers Tax Rate by Class, 1990-2003				
Year	Residential	Commercial	Industrial	Personal Property
1990	9.62	11.19	11.19	11.19
1991	10.34	12.07	12.07	12.07
1992	12.07	14.07	14.07	14.07
1993	12.47	14.52	14.52	14.52
1994	12.94	15.05	15.05	15.05
1995	14.13	16.43	16.43	16.43
1996	15.01	17.39	17.39	17.39
1997	15.67	18.14	18.14	18.14
1998	15.28	17.66	17.66	17.66
1999	15.55	17.95	17.95	17.95
2000	14.81	17.12	17.12	17.12
2001	12.80	16.88	16.88	16.88
2002	12.92	16.98	16.98	16.98
2003	12.51	16.79	16.79	16.79

Source: Mass. Dept. of Revenue

### 2.3. Danvers Business Inventory Characteristics <sup>11</sup>

As of August 2003, a total of 1,162 employers were identified in Danvers including 1,141 private for-profit and 103 non-consumer services such as non-profit organizations, private and public schools, government services, and religious institutions. As the table in Appendix 2 indicates, the largest number of local businesses falls into the “services” category, which provides the second most local jobs. Wholesale trade provides the highest number of local jobs. Collectively, wholesale and retail trades comprise nearly 30% of Danvers businesses. In all, the public sector accounts for just over 3% of all jobs in town and public administration offers the highest average number of jobs per establishment.

Retail trades have the highest sales volume in Danvers with over \$1.5 billion in sales in 2002. Wholesale trade also represents a significant portion of the local economy with over \$1.06 billion in sales volume and the highest average sales volume per establishment.

<sup>11</sup> Danvers 2003 business inventory was obtained from InfoUSA which an on-line marketing service. The full inventory of Danvers businesses is included in Appendix 2.

Size of Private Businesses in Danvers		
Square Feet	Number	% of Total
0-2,499	512	34%
2,500-9,999	657	44%
10,000-39,999	241	16%
40,000+	90	6%

The largest business in Danvers is Osram Sylvania, Inc. employing 655 full and part-time employees.<sup>12</sup> Aside from this very large company, the typical Danvers business is small and owner operated. On average local businesses employ just over 17 people, and excluding Osram Sylvania, the key business sector of wholesale trade business averages even less.

As is expected in a local economy with a high percentage of retail trade and service businesses, the average size of private businesses (in terms of square footage) in Danvers is small. In fact, of the 1500 private business establishments in town, 1169 (or 78%) are less than 10,000 square feet. Only 90 employers in town exceed 40,000 square feet in floor space. This is an important consideration for establishing dimensional zoning requirements on commercially-zoned land in terms of minimum lot sizes, frontage, and setbacks.

Danvers Town-Wide & Downtown Business Inventory, August 2003					
Business Sector	Town-Wide Businesses	Town-Wide Sector %	Downtown Businesses	Downtown Sector %	Downtown % of Total Sector
AGRICULTURE, FORESTRY & FISHING	30	2%	12	4%	40%
CONSTRUCTION	123	8%	23	7%	19%
MANUFACTURING	85	6%	17	5%	20%
TRANSPORTATION	45	3%	4	1%	9%
WHOLESALE TRADE	92	6%	9	3%	10%
RETAIL TRADE	363	24%	81	24%	22%
FINANCE, INSURANCE AND REAL ESTATE	119	8%	30	9%	25%
SERVICES	572	38%	141	42%	25%
GOVERNMENT, ORGANIZATIONS, SOCIAL CLUBS	21	1%	6	2%	29%
PUBLIC ADMINISTRATION	31	2%	5	2%	16%
RELIGIOUS INSTITUTIONS	14	1%	4	1%	29%
<b>TOTALS</b>	<b>1495</b>	<b>100%</b>	<b>332</b>	<b>100%</b>	<b>22%</b>

## 2.4. The Downtown Business District

The Downtown Danvers business area is situated in East Danvers north of Town Hall. State Route 35 runs through the Downtown area allowing easy access to State Routes 62 and 128 from Downtown. The center of Downtown Danvers is located at the intersection of Maple St., High St., Elm St., and Conant St. The district limits generally extend north-south from 158 Maple St. (Interactive Systems & Software) to 51 High St. (Friendly's). The east-west district limits, at their widest, are defined by 31 Conant St. (Saeed Mohammad, MD) to the east and the RR tracks to the west.

Approximately 22% of all the businesses in Danvers are located Downtown Danvers on just more than 62 acres in size (0.67% of the total land area in Town). Considering this small land

<sup>12</sup> Figure provided as of February 2004

area and large business number, Downtown Danvers is commercially dense. More than 5 business establishments occupy every acre downtown compared to less than 1 business per acre elsewhere in town.

The breakdown of Downtown business types parallels town-wide business sector percentages. The service sector followed by the retail sector account for the most jobs downtown and religious institutions represent the least. The business sector having the most representation downtown as a percentage of town-wide businesses is agriculture, forestry, and fishing. This sector includes several landscaping businesses, veterinary facilities, and pet related services. Most Downtown businesses are located on Maple Street (115 or 35%), followed by High St. (65 or 20%), and Elm St. (44 or 13%).

## 2.5. Assessment by Zoning District

Danvers is divided into 20 zoning districts: there are 5 Residence Districts (I, IA, II, IIA and

Estimated Land Area by Zoning District		
Zoning Districts	Total Acreage	Percent of Total Land
Residential I (R1)	907	9.8%
Residential IA (R1A)	60	0.65%
Residential II (R2)	1876	20.3%
Residential IIA (R2A)	97	1.1%
Residential III (R3)	2823	30.6%
Commercial I (C1)	52	0.56%
Commercial IA (C1A)	10	0.11%
Commercial III (C3)	218	2.4%
Industrial I (I1)	384	4.2%
Industrial II (I2)	429	4.7%
Highway Corridor (HC)	421	4.6%
Route 114 Corridor Zone A (ZA)	258	2.8%
Route 114 Corridor Zone B (ZB)	77	0.83%
Hawthorne West (HATH)	74	0.80%
Health Care District (HCD)	17	0.18%
Village District (VIL)	3	0.03%
Water	509	5.5%
Road	987	10.7%
Rail Road	0.5	0.01%
Easement	21	0.23%

Source: MassGIS

III); 3 Commercial Districts (I, IA and II); 2 Industrial Districts, the Highway Corridor Zone, the Route 114 Corridor Zone A, the Route 114 Corridor Zone B, the Hawthorne West District, the Health Care District, and the Village District. There are also several overlay districts including the Flood Plain and Floodway Districts, the Downtown Improvement District, and the Groundwater Protection District.

Danvers’s five residential districts account for the majority of land in Town. The areas zoned for Danvers businesses are primarily in the Commercial and Industrial Districts.

### Residential Districts I, II, and III (R1, R2, and R3)

Collectively, Residence Districts (I – III) account for nearly 5800 acres in town, which is more than 60% of Danvers town land base. The Residence III Zone is the largest overall district in Danvers as well as the largest

residential district; comprising over 1800 acres and approximately 30% of lands in town.

The Residence III District permits detached, single-family homes and other accessory uses customarily incidental to single family homes. By special permit, business uses such as child care centers, art schools, and home offices are allowed. According to the Zoning Bylaws, the Board of Appeals may issue a special permit for the use of a portion of a dwelling for home occupations of architects, counselors, consultants, dentists, doctors, engineers, insurance

brokers, investment counselors, lawyers or real estate brokers provided the business uses no more than 25% of the home, there are no exterior changes in appearance, and the use is clearly incidental to the residential use. Other home occupations that have no visiting clients, extraordinary deliveries, or signage may obtain a permit from the Zoning Enforcement Officer.

The Residence II District is the second largest District in Danvers and when coupled with the Residence III Zone forms more than 80% of residential zoning in Danvers. The R2 District permits all that R3 does including some additions. Boarding houses, rooming houses, or lodging houses are permitted in R2 Districts provided no more than 3 persons occupy a maximum rental of two rooms; which share kitchen facilities with the main residence. Additional special permit and site plan approval uses in the R2 District include funeral homes, boarding rooms for more than 3 lodgers, non-profit membership clubs, and elderly housing provided the homes exterior appearance remains residential, and in the case of elderly housing the applicant must be the Danvers Housing Authority.

The Residence III District comprises nearly 20% of the residential zoning in Danvers. R1 is distinguished from R2 and R3 by the permitted use of two-family detached dwellings. Most other permitted uses and special permit uses are consistent with R2 and R3 zones.

Most recently in the R3 District, new residential development is planned for Choate farms off of Rt. 35 in North Danvers and 42 subdivision lots were approved for Folly Hill in East Danvers, located in the R2 District.

A best economic opportunity in the Residential Districts is for home-based occupations. There is a growing national trend in “work at home” and small in-home businesses. Danvers allows small scale and discrete in-home businesses. Home businesses provide an important opportunity for small entrepreneurs and should be encouraged. They can often serve as business incubators for small growing operations that eventually may relocate to established commercial and industrial districts without a great deal of recruitment effort by the community. Home-based businesses also keep local and talented business people in the community.

## Commercial Districts I, IA, and III (C1, C1A, and C3)

The Commercial Districts make up approximately 280 acres of land in town or just over 3% of land area in the community. These areas are surrounded by Residence Districts and conveniently located along routes in town so as to serve the basic needs of town residents. In effect, commercial zoning in town facilitates node development.

### **Node Development**

Nodes are small scale mixed use districts that provide basic services and conveniences to the surrounding neighborhood such as a small grocery, restaurant, pharmacy, or cleaning service.

Commercial Districts I and IA form Danvers’s downtown area. Downtown Danvers is centered at the intersection of Maple Street (Rt. 62), Conant Street, Elm Street, and High Street (Rt. 35), north of the Rt. 128 and Rt. 35 interchange. There are three C1 and three C1A districts clustered together in this area. Downtown is home to primarily locally owned businesses. Additionally, one C1 and one C1A district lie south of the Rt. 128 and Rt. 35 interchange on either side of

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Water Street (Rt. 35). The only other C1 district exists in northeast Danvers on the Danvers-Wenham border. This area is in the vicinity of the Putnamville Reservoir and is undeveloped land. Much of it is in the Chapter 61 program and/or classified as wetlands.

Commercial District III creates a half circle bound by Endicott Street in the vicinity of the Liberty Tree Mall. Located in C3 are 218 of the 280 Commercial District acres or more than 75% of all the commercially zoned land. This district was created to be predominantly commercial in nature and encourages economically viable, environmentally sensitive, efficiently planned and developed, and aesthetically pleasing businesses. The CIII has experienced significant redevelopment over the past 5 years with the construction of Galyan's, Stop-N-Shop, Khol's, and Pier One at the Liberty tree Mall. Additional redevelopment is anticipated.

C1 and C1A permitted uses include stores or establishments for the sale of merchandise at wholesale or retail and the repair of goods, as well as service offices of all types of businesses and professions. By special permit fraternal, civic and social business, veteran's organizations, and non-profit membership clubs are allowed. Additionally, CIII permitted uses include shopping centers, screen cinemas, hotels, motels, motor vehicle outdoor storage, and wireless communication links.

## Industrial Districts

Industrial Districts I and II account for approximately 813 acres of land in Danvers or just less than 9% of the communities land area. The 16 Industrial District locations are scattered throughout the community. The industrial districts located on older numbered routes such as Route 35 (High Street and Water Street) and Route 1 are cumulative zones in that they allow for all types of business uses.

Officially, the Industrial Districts permit warehouses, office buildings, light manufacturing buildings, salesrooms, hotels, motels, restaurants, bowling alleys, indoor theaters, ice skating rinks, shopping centers, banks, gas stations and other accessory uses normally incidental to industry. By special permit, industrial uses such as boat yards and or marinas are allowed provided direct access is available to a navigable waterway from the land used for the boat yard or marina.

Historically, these areas were created for heavy industrial purposes; however this is no longer the case. More distribution, warehouse facilities, and light manufacturing plants occupy these districts today. The original locally owned businesses centered in these industrial zones are slowly transitioning to national chain franchises.

The High Street I-1 area is a prime example of the conversion of locally owned businesses to national chain franchises. National chain franchises have replaced approximately half of the original locally owned business. This district is considered the gateway to downtown Danvers.

Other major I-1 areas include Danversport, the Holten Street industrial area, the industrial districts bordering Middleton and Topsfield and the undeveloped (Chapter 61) lands in North Danvers. Danversport is along the banks of the Waters River in southeast Danvers. The accessibility of this district by water, land, and rail make it a prime industrial location. The Holten Street industrial district is joined by a commercial district in a primarily residential area.

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Therefore this I-1 zone is more of a neighborhood commercial district. The two I-1 areas bordering Middleton and Topsfield are mixed area Industrial Zones. Auto dealers, self-storage facilities, strip malls, and similar uses are located here.

There are four I2 zoned areas in Danvers. The Cherry Hill Industrial Park located in East Danvers on the Beverly border is the largest industrial district in Town. The I2 District along Endicott Street adjacent to Osram is currently vacant. The I2 District along Sylvan Street is also vacant, but Applied Materials has rehabilitated the property and plans on relocating there.

## Miscellaneous Districts

Collectively, the HC, ZA, ZB, HATH, HCD, and VIL districts comprise 850 acres or less than 10% of Danvers land. Individually each district accounts for no more than 5% of town land.

The HC constitutes 50% of these miscellaneous districts or 4.6% of Town land. The HC runs along the west side of US Route 1 from Peabody north to Middleton. Principle HC uses include hotels, motels, restaurants, professional office buildings, light manufacturing, retail, banks and other accessory uses. This corridor adjacent to US Route 1 is primarily occupied by national chain franchises.

The Route 114 Corridor Zone A (ZA) accounts for 258 acres of land area in Danvers, or close to 3% of total land area. This corridor separates Rt. 114 to the south from Peabody. National retail chains and automobile dealerships are most prevalent in this district. ZA permits general office buildings, light manufacturing buildings, assembly and processing materials buildings (provided they do not exceed 30,000 sq. ft.), retail uses. Gas stations and car washes, restaurants with the exception of fast food, take-out or drive-through establishments, and banks are prohibited.

The Route 114 Corridor Zone B (ZB) is located in two pockets north of Route 114. ZB permitting is restricted to general office buildings, light manufacturing buildings, and assembly and processing materials buildings provided they do not exceed 30,000 sq ft. This area consists primarily of locally owned and operated businesses. More specifically, State Route 114 is known as the auto mile. By special permit, ZA and ZB districts allow buildings greater than 30,000 square feet.

The Hawthorne West (HATH) District consists of 74 acres of land area (less than 1%). Two distinct areas west of US Route 1 create this district. This area was the former site of the Danvers State Hospital. This facility is now closed. The HATH district is programmed for 475 residential units and 100,000 square feet of office space. The purpose of this district is to retain the open and natural landscape of the site and to redevelop and enhance historic buildings and features.

The Health Care District (HCD) is the site of the Hunt Memorial Hospital. Permitted HCD uses include hospital and health care facilities, medical/dental offices and all accessory uses normally incidental to such facilities. By special permit, congregate facilities for the elderly are allowed in the HCD. This district is built out, although there is potential for redevelopment and property enhancement.

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The Village District (VIL) accounts for just 3 acres in Danvers (less than 1% of total land area). Twelve (12) historic homes have been relocated to the VIL District and are utilized for small commercial operations. Such relocation coincides with the purpose of the district which is to combine business professionals, craftsmen, and residents together in a historically enhanced area. The dual purpose of this area is to enhance the economic health of Danvers as a transition area between commercial and industrial development along the Rt. 114 corridor and the historic homes lining Centre Street. Permitted uses in the VIL district include stores for wholesale, retail, and repair. Offices and establishments for service professions, caterers, day-care centers, boarding houses, and accessory uses normally incidental to such permitted uses. This district is built out.

## 2.6. Public Infrastructure

### Public Utilities

The Danvers Water Division (DWD) provides more than 9,000 service connections to residential and commercial customers in Danvers and Middleton. The Towns of Danvers and Middleton are provided 7,739 and 1,288 service connections, respectively. Middleton Pond has been providing the residents and businesses in Danvers with drinking water treated at the Vernon C. Russell Water Treatment Plant since 1976. An average of 3.3 million gallons is pumped through the system per day. Secondary reservoirs for the Town are found at Einstein Brook in Middleton and Swan Pond in North Reading. Additionally, in times of low water supply, two backup wells are available for activation and/or water may be purchased from the City of Beverly through an interconnection.

The Danvers Sewer Division (DSD) provides over 7,000 sewer service connections to residents and businesses in Town. These connections represent more than 94% of the sewage disposal in town. The remaining 6% of all sewage disposal systems are individual on-site systems. The majority of these individual systems are located in Western Danvers along the 114 corridor. However, public sewer is currently being installed along this stretch of roadway.

### Transportation

Danvers has several local and regional arterial roadways and excellent access to other communities in the region and major markets such as Boston, 17 miles to the south. U.S. Route 1 runs north-south through west Danvers and is the most direct route to Boston.

Interstate 95 and State Route 128 divide the region into inner and outer zones. Interstate 95 runs north-south through west Danvers from Middleton to Peabody and State Route 128 runs north-south through east Danvers connecting Peabody and Beverly. These principal roadways are connected by State Routes 62 and 114 which travel east-west through Danvers. State Route 62 divides Danvers in half to the north and south and State Route 114 travels east-west along the southern border of Danvers and Peabody. Additionally, State Route 35 runs north-south from the eastern border of Danvers in Peabody to the north in Wenham. State Route 35 intersects with State Routes 128 and 62 in the town's commercial districts.

Danvers is a member of the Massachusetts Bay Transportation Authority (MBTA), which provides fixed route bus service to neighboring communities. The MBTA also provides THE RIDE, a paratransit service for the elderly and disabled. There is currently no regular commuter rail service in Danvers, but commuter rail service to North Station in Boston is available from the neighboring towns of Salem and Beverly. Regionally, the largest commercial airport is the Logan International Airport in Boston followed by TF Green Airport in Providence, Rhode Island. More locally is the Beverly Municipal Airport (BMA) located north of the Cherry Hill Industrial Park in Danvers. The BMA serves commuter planes and small corporate aircraft.

## 2.7. Organizational Support

The North Shore Chamber of Commerce (NSCC) is the major regional organization supporting Danvers business development. With over 1500 members, the NSCC is the largest organization of business and community leaders in the region. The goal of the NSCC is to create a unified “voice for business” north of Boston, by addressing the legislative and economic development issues of its members.

The Boston Metro Area Planning Council (MAPC) is a regional planning agency representing 101 cities and towns in the Metropolitan Boston Area, including Danvers. MAPC develops comprehensive plans and recommendations regarding population and employment, transportation, economic development, regional growth, and the environment for these cities and towns. In 2002, MAPC initiated MetroFuture for the purpose of creating a better Boston Region through public participation, data analysis, and cutting edge technology. Additionally, MAPC supports economic development in the region through the economic development committee which sponsors regional communication between practitioners, distributes data and economic analysis, and facilitates access to federal funds targeted for economic development. In addition to these regional organizations, downtown business and property owners are represented by the Downtown Improvement Committee.

## 2.8. Guiding Principles for Economic Development

In order to formulate and carry out effective economic enhancement strategies the following general goals and objectives are recommended for Danvers:

- Local economic development efforts should focus on maintaining/enhancing Danvers’s diverse economy and increasing wage levels for local residents
- Ensure that land use controls and policies effectuate the type and location of business development desired by the community and supportable by the local market.
- Identify and seek out economic development programs aimed at balancing the desire to lessen the residential burden for local services while providing new incentives for targeted business investment and expansion.
- Involve local business leaders in developing and implementing business development programs; promotion and networking among existing businesses; and working in partnership with town government and the community.

- Marketing programs for business retention, expansion and recruitment strategies should target employment opportunities for local residents.
- Build off of the North Shore's reputation as a beautiful and historical coastal region in support of Danvers' businesses that appeal to visitors.

Specific strategies for achieving these economic goals and objectives are included in ***Section 3: Housing & Economic Development Action Plan.***

## 3.0 HOUSING & ECONOMIC DEVELOPMENT ACTION PLAN

The actions and strategies outlined for Danvers below have been developed in response to the information provided in Sections 1.0: Housing Assessment & Analysis and 2.0 Economic Development Profile, and should serve as a toolbox for future discussion and implementation. Some of the strategies will be of greater interest to Danvers than others, but they are provided here as a relatively comprehensive set of tools and techniques.

### 3.1 Strengths, Weaknesses & Opportunities

The Community Planning Task Force identified the following housing and economic strengths, weaknesses and opportunities:

#### **Strengths**

- Commercial corridors provide a strong tax base - Route 1, Route 114, Liberty Tree Mall and Endicott St.
- Neighborhood commercial areas
- Downtown has a good mix of locally-owned businesses
- Private Institutions/State Facilities - St. John's Prep, Essex Aggie Technical School, and North Shore Community College
- Excellent proximity and access to regional highway system
- Mix of housing types/neighborhood types

#### **Weaknesses**

- Underutilized commercial properties on Route 1 and Route 114
- Non-Conforming Uses (Commercial, Industrial and Residential)
- Conflicting and outdated zoning along gateways into Town (Water Street, High Street)
- Lack of mixed use development
- Lack of housing in downtown
- Limited senior housing options
- Lack of available land

#### **Opportunities**

- Redevelopment/revitalization of commercial corridors
- Rezoning of gateways into Town
- Enhancement of neighborhood commercial areas
- Redevelopment of Danvers State Hospital

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- Waterfront activities and redevelopment in the Port Area
  - Rezoning to encourage development of senior housing types
  - Strengthen downtown's role in the community for shopping and services

## 3.2 Housing Action Plan

This Housing Action Plan is based on the analysis conducted under *Section 2.0: Housing Assessment & Analysis* to encourage and promote the creation and retention of housing that is affordable to a broad range of Danvers residents. "Affordable housing" can be defined as where households earning 80% of the median area income can afford the purchase price or rent for a particular housing unit (either through available subsidies or reasonable market choices) assuming that no more than 30% of household income is spent on housing costs including rent/mortgage payments, taxes and basic utilities.

### Challenges to the Creation of a Range of Housing Types and Affordability Levels

- Availability of Land
- Zoning and Regulatory Constraints
- Administrative capacity
- Funding

### Potential Housing Solutions

With limited local powers in terms of land use regulations, funding, and direction from state government on effective policy, it is very important that local housing policies clearly identify housing needs and objectives. Danvers should not assume that because it does not meet the State's 10% requirement for subsidized housing stock, that there are not reasonable opportunities to expand affordable housing in the community. This perception can lead to local housing plans that are unrealistic and, ultimately, unachievable. In Danvers, a limited amount of inexpensive and/or available land and a hot real estate market make it less appealing to affordable housing developers when they can command high prices for new market-rate residential properties.

For Danvers, local initiatives and regional cooperation are the most realistic and practical way of expanding affordable housing. By utilizing several proven approaches and tools the town can address the varying needs of local residents. Parameters of a multi-pronged approach include the following:

- Approve and implement programs, which will either work within the confines of existing by-laws and government structure or require minimal changes in order to initiate and implement.

MAP 4: DANVERS DEVELOPMENT ISSUES AND OPPORTUNITIES

- Strengths**
- Commercial Corridor provides strong structure - Route 1, Route 114, Liberty Tree Mall and Endicott St.
  - Neighborhood Commercial Areas
  - Downtown
  - Private Institutions / State Facilities - St. John's Prep, Essex Agge Technical School, and North Shore Community College
  - Proximity to Regional Highway System excellent accessibility
  - Mix of Housing Types / Neighborhood Types
- Weaknesses**
- Underutilized Commercial Properties - Route 1 and Route 114
  - Non-Conforming Uses (Commercial, Industrial and Residential)
  - Congestion / Outdated Corridor Along Gateway into Town - Water Street and High Street
  - Lack of Mixed Use Development
  - Lack of Housing in Downtown
  - Cost of Land and Lack of Available Land
  - Lack of Senior Housing Options
- Opportunities**
- Re-development / Rehabilitation of Commercial Corridor
  - Re-opening of Gateways
  - Enhancement of Neighborhood Commercial Areas
  - Re-development of Danvers State Hospital
  - Waterfront Activities and Re-development of Port Area
  - Re-opening to Encourage Development of Senior Housing Type
  - Strengthen Downtown



**Legend**

- Roads
- Buildings

- Take steps to change bylaws or government systems before initiating and implementing more complex programs or alternatives, if deemed appropriate.
- Consider zoning changes, which would realistically encourage the creation of new affordable housing.

The Housing Action Plan includes new strategies based on the inventory, analysis, and assessment of housing trends and needs in Section 2. These strategies reflect Danvers' interest in providing a diversity of housing types and affordability levels.

**Strategy 1: Create a Local Housing Partnership for the promotion, ownership or management of affordable housing opportunities in Danvers.**

Local Housing Partnerships (LHP) were common in the 1980s but lacked the backing by the community and many dissolved. Typically, LHPs were standing town committees with the goal of creating affordable housing and protecting the environment. Danvers recognizes that affordable housing is a critical community resource and a public asset. A standing committee will ensure consistent membership and continued attention to the issues. Recommendations of the committee would also be viewed by the public with greater regard.

**Actions**

1. **Appoint members to the new Housing Partnership Committee** – The Board of Selectmen should appoint an independent standing Housing Partnership Committee with broad representation. The purpose of this committee would be to communicate with town staff, the public and home builders (for profit and non-profit) and generate ideas for the potential use of state programs and locations for affordable and mixed income housing developments. Taking an active role will ensure that site selection and planning process will meet Danvers's housing objectives. The committee's responsibilities would include:
  - Leading the effort on behalf of the town to implement the Housing Action Plan.
  - Working with other town boards to carry out affordable housing strategies.
  - Public education and outreach efforts.
  - Review 40B proposals and make recommendations to the Zoning Board of Appeals.
  - Melding the community's housing needs with the character of development projects.
  - Negotiating with developers and providing incentives for increasing affordable units.
  - Serve as a clearinghouse for information on affordable housing for the use of other town boards and residents.
  - Work with the Historic Commission on potential re-use and re-locations of housing tear-downs. Identifying potential relocation sites on Town owned or controlled land. (*E.g. Nantucket*).

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- Act as liaison between town and state in the exchange of information regarding affordable housing.
  - 2. **Seek Technical Assistance** – The Town should initiate relationships with local and regional housing organizations, businesses, and religious institutions, to work in partnership in expanding housing opportunities for year-round residents. The committee should seek technical assistance, project sponsorship, and co-developer support from established housing planners and developers in the region such as DHA.
  - 3. **Consider regional approaches to meeting affordable housing needs** – The committee should work with other area towns to examine the feasibility of creating a regional strategy for expanding affordable housing opportunities consistent with the composition, capacity, needs and land use goals of individual communities.
  - 4. **Create a Comprehensive Permit (Chapter 40B) Subcommittee** - The benefits of this subcommittee would be to have more control over the type and scope of affordable housing development earlier in the process. The subcommittee should be comprised of members of the Housing Partnership Committee, Planning Board, Building Inspector, School District, Conservation Commission, and the Selectmen. (ZBA members should be excluded in order to remain neutrality during the 40B hearing process.). The purpose of the subcommittee would be to initiate discussions with a 40B developer in order to:
    - Inform the developer of necessary prerequisite forms and procedures to be completed before an application can be considered.
    - Discuss particular affordable housing needs of town.
    - Discuss any potential problems regarding environmental, health or safety issues on designated property.
    - Keep the lines of communication open between the developer and the town and assist in maintaining a working relationship, especially as related to design issues, early on in the process avoiding requests for costly changes later on.
    - Inform appropriate committees/boards of developer’s plans in a general sense.
    - Help in initiating the negotiation process if deemed appropriate.

This subcommittee could also reach out to known developers and property owners who may be interested in creating “friendly 40B” developments. The benefits to Danvers are to allow the town to take a proactive approach to creating affordable housing, to establish a working relationship with interested parties and to solicit them for desired projects, and to provide more guidance in the type and scope of housing to be developed.

## **Strategy 2: Evaluate options of incorporating a local housing ownership and management organization**

Community development corporations (CDC) and housing trust funds are non-profit entities that can respond quickly to affordable housing opportunities. They can use Community Preservation Act (CPA) funds as well as established state and federal programs. The Town

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should work with DHA as well as the regional planning agency and other organizations in broadening options for addressing affordable housing needs. Some possible options are the following:

### **Actions**

1. **Expand the role of the Danvers Housing Authority** – The Danvers Housing Authority is a nonprofit corporation formed by the municipality. It is governed by a Board of Directors and is under the supervision of the selectmen and town administrator. Because local residents govern these authorities, they generally undertake projects that reflect the housing goals of the community in a way that fits in with the local housing needs.

The Danvers Housing Authority should be a key partner in expanding affordable housing in the community. Housing Authority is involved in the creation and development of affordable homeownership opportunities. Housing authorities are bound by MGL Chapter 121 which limits them to developing and managing rental units. The Nantucket Housing Authority has recently gone to the State legislature to expand their capabilities to include home ownership. Another option would be to form a community development corporation (CDC) as a subsidiary, which is currently being considered by DHA.

2. **Create a CDC or Non-Profit Housing Corporation** - Affordable housing can be developed and/or owned by non-profit groups such as a community based developer, community development corporation (CDC), or religious institutions. The advantages are that housing can be developed less expensively and remain affordable in perpetuity.
3. **Community Land Trust (CLT) for Housing** – CLT is a member-controlled organization that owns underlying land and leases its use to individual homeowners, typically under a 99-year lease. This concept substantially reduces the cost of home ownership. Long-term renewable leases protect homeowners, who may recapture the value of capital improvements. CLT retains a first option to buy if sold at a predetermined price keeping the unit affordable. CLTs acquire buildings and reduce purchase costs with subsidies and grants from state and federal programs. Buildings may be a single unit, condominium, rental unit or cooperative.
4. **Local Housing Trust Fund** – Danvers currently participates in an Affordable Housing Assistance Trust Fund. This entity typically lends funds at low interest rates for the creation and rehabilitation of affordable housing in the community. A local Housing Trust Fund, however, would be a separate, non-profit entity which could respond quickly to affordable housing opportunities that arise and may obtain funding for developing affordable housing. A Housing Trust Fund could be used to join efforts of concerned citizens and committees within town to make a united, coordinated effort in creating affordable homes.

### **Strategy 3: Carry out a plan to convert existing housing units into affordable housing units.**

The following programs could be used to expand the number of affordable housing units within the existing housing stock. The benefits to Danvers would be no loss of land to new residential development, an alternative to small-home demolition and mansionization, improvement to blighted properties resulting in increased tax revenues, and a greater increase in the inventory of subsidized housing units as a percentage of total housing stock compared to new development. Examples of programs to be considered by the Town include the following:

#### **Actions**

1. **Establish an Affordable Housing Purchase/Resale Program** - The Town should consider instituting a purchase/resale program, whereby the Town purchases existing low-cost housing units as they come on the market. The Town could then re-sell these units to qualified homebuyers with a deed restriction that ensures that the units remain affordable for the long-term, even when they are re-sold.

*Section 2: Housing Assessment & Analysis* discusses the gap of affordability in Danvers, indicating a family earning 80% of the Boston MSA median family income (\$64,640) can afford to purchase a \$253,000 home, compared to the average home price of \$352,000. The Town should evaluate these homes and target certain ones for “rights of first refusal”. Acquisition can be made by the Town or an assigned non-profit housing development corporation. Town, CPA or other funds could be utilized to acquire the property, which would be sold to an eligible family with deed restrictions to retain affordability. Alternatively, the Town or an assigned housing organization could retain the property for use as affordable rental units. This type of program can preserve and expand Danvers’s supply of affordable housing without new construction or an increase in residential land consumption.

*(Example: Town of Ipswich)*

2. **Establish an Affordable Accessory Apartment Housing Program** – This program would provide an opportunity for home owners with accessory apartments (both legal and not currently approved) to qualify these units as affordable housing. The benefit would be to bring accessory apartments up to code and increase the number of eligible affordable housing units within the existing housing stock. Homeowners interested in applying for the program would be required to place a deed restriction on the accessory apartment declaring it remain “affordable” after the homeowner has left the home.

The accessory affordable housing program would be available to property owners that have an accessory apartment in an owner-occupied dwelling (either permitted or not), owners that want to create an accessory apartment, and owners of legal multi-family dwellings that wish to convert or add an additional affordable unit. Property owners would have to agree to the following:

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- Bring (or construct) the unit into compliance with both state building and sanitary codes.
  - Apply for and receive approval for a local initiative unit(s) through the Town of Danvers and DHCD.
  - Agree to a deed restriction on affordability of the unit according to the eligible income standards set by DHCD, or successor agency, for the Boston MSA
  - Agree to a minimum of a one-year lease

The process of creating this program would entail the following:

- Enhance identification of and record keeping regarding accessory apartments.
  - Change the current assessment data to include classification of accessory apartments.
  - Change existing bylaws to include identification of family accessory apartments. Send annual letters asking for verification of continued family use. Target non-respondents and newly identified apartments for interview/inspection.
  - Designate or hire coordinator for the program through the appropriate department (e.g. Planning Department, Housing Authority). The coordinator would be responsible for initiating and maintaining the program, keeping records on identified units signed on to the program, offering assistance to homeowners in obtaining funding to upgrade apartments to meet codes.
  - Advertise the program to residents and educate apartment owners on the benefits of participating in the program (e.g. ensuring unit is safe and up to code, eliminating penalties for unapproved apartments and code violations, reducing vacancy rates, etc.)
  - Streamline communication from sticker department/building department/assessors office regarding previously unidentified accessory apartments.
- Review the current bylaw to ensure that regulations are consistent with the goals of the program.
- Advertise the program and educate apartment owners of the benefits of participating.
- Inspect homes with more than one kitchen to determine if accessory apartment exists.
- Seek funding sources for renovation of units to meet all code requirements.

*(Example: Town of Barnstable)*

3. **Establish a Tax Forgiveness and tax Deferral Program for Affordable Housing and Senior Citizens** – Under this program qualified homeowners are forgiven tax debt to town on an annual basis in exchange for placing a deed restriction declaring the house remain affordable in perpetuity. This program may be more advantageous to older home owners that may benefit more from annual tax forgiveness than the lost value of increased sales price over the course of a number of years. Properties valued in the lowest quartile should be targeted for a tax forgiveness program.
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The potential benefits to town would be no increased build out with the use of existing housing stock, reduce the rate of razing smaller homes and mansionization, and increased affordable housing to a broader range of residents. Potential obstacles include the amount of taxes being forgiven would often be less in value even over the course of a lifetime than the value of the home which makes the program less attractive to many homeowners. Further, it is unclear whether the unit would count with the present occupant(s) if they are not of qualifying income levels for affordable housing as determined by the State.

4. **Establish an Affordable Housing Annuity and Tax Credit Program** - Under this program qualified homeowners could place a deed restriction declaring the house remain affordable during and after the homeowner's tenure in exchange for an annuity in the amount equal to the difference between the market value of the home and the value of a mortgage obtained by a qualified moderate income family or individual. This could be set at 80 to 100% of the MSA median family income depending on state requirements.

In addition, the current homeowner would receive an **annual tax credit** equal to difference between the assessed value and the affordable price. An annual inspection would be conducted prior to receiving the annual tax credit to ensure proper maintenance is occurring while the current owner remains in the home so that it is habitable and not in need of major repair when sold as an affordable home.

Potential benefits to town include increased affordable housing without new development, a lower rate of mansionization (razing smaller homes and replacing them with much larger ones), and increased affordable housing to a broader range of residents. This program may be most advantageous to older home owners who would benefit more from an upfront annuity and annual tax credit than the rising sales price of the home over time.

A potential obstacle is the need for legislative approval. Additionally, the amount of the annuity and tax credits would often be less in value even over the course of a lifetime than the market value of the home which could make the program less attractive to many homeowners.

The process of creating an Annuity and Annual Tax Credit Program would be as follows:

- Identify homes in the lowest 20% of assessed home values in Danvers.
- Estimate the current market value of these homes. An average estimated appraised value can be derived by comparing the difference between the assessed values of residential properties to sales price in 2003. Generally, sales prices are higher than assessed values.
- Estimate the funds that would be required for all of these homes to be sold at affordable rates with the applicant earning 80% of the median family income. As of the fall of 2003, 80% of the MFI for the Boston MSA is \$64,640 which would

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allow for the purchase of a \$253,000 home. The potential funds needed to carryout this program would be:

- Total appraised value of home within 20% range – (\$253,000) = Funds needed per home to fund the program.
- Market the program to homeowners that meet the criteria above in terms of income eligibility and home values.
- Once interested and eligible homeowners are committed to the program calculate the total current market value of all homes in the program minus the maximum home price for eligible affordable home buyers. The difference is what it would cost to fund the program (not including the maintenance fund). Funding could be provided by the CPA.

*(Example: Town of Marion)*

#### **Strategy 4: Identify appropriate areas in Danvers for new affordable housing development.**

The town should be active in guiding the location of new housing in general and a diversity of housing types and affordability in particular. This task should involve identifying sites (both public and private) with limited environmental constraints and good access to services. Discussions and negotiations with affordable housing developers should be initiated (and taking a stand against certain 40B development proposals if they are not conducive to achieving town's goals), and in bringing land use boards together to discuss affordable housing strategy. Site evaluation should include:

- Town-owned buildings not currently in use
- Town-owned buildable Land
- Private parcels that may be acquired for new residential development
- Potential redevelopment sites
- Properties appropriate for mixed use.

This evaluation should include a list of pros and cons to developing each parcel of land or building and prioritizing properties for affordable housing opportunities. Identifying appropriate properties gives the community an opportunity to be involved in the amount and distribution of a mix of housing which best meet the needs of local residents.

#### **Actions**

The Town should inventory and evaluate property for the best opportunities to expand affordable housing and preserve open lands or satisfy other community goals. Affordable housing could be accomplished either through deed restrictions on existing homes or limited new development on excess lands. The Town should cooperate with local and regional conservation and housing organizations that may be interested such projects that achieve both housing and open space objectives.

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It is important that criteria are established for prioritizing the properties that the Town wishes to exercise their right of first refusal. Criteria for evaluating Chapter 61 properties may include: meeting overall housing and conservation goals, potential for a combined conservation/affordable housing project, proximity to schools, business districts, and public transportation, access to municipal services, costs and potential funding sources. A mechanism should be in place to assure the Town can act within limited time constraints, especially with Rights of First Refusal.

1. **Evaluate Potential New Development Sites on Town-Owned Land or Tax Title Properties** - Danvers may have tax title and other public land or buildings that are suitable for reuse or development for affordable and mixed income housing. Donations or transfer of land or buildings at below market rate to a developer who agrees to provide low and moderate income housing can help to reduce construction costs.
2. **Work with private developers to expand or encourage affordable housing creation**
3. **Exercise the “Right of First Refusal” for certain Chapter 61 properties that are good candidates for mixed income developments** – Under Chapter 61, private property owners can receive a tax reduction in return for devoting their property to agricultural or horticultural use, forestry, or open space and recreation use. Similar mechanisms can be put in place for nonprofit housing organizations. If the owner decides to sell the land, the municipality has the “right of first refusal” to buy the property at fair market price. The purpose would be to limit the type of future development on the site, which may include a combination of affordable housing, open space and agricultural protection, historic preservation and other public purpose uses.
4. **Provide for Land Swaps or Transfer of Development Rights as an incentive for affordable housing** –The town could exchange town-owned parcels that are not desirable for future public uses but potentially good locations for new homes. The benefit to the town would be that development and affordable housing could be directed to areas targeted for such uses by the Master Plan.

Under such a program, a residential development (including comprehensive permits, mandatory inclusionary units, or other affordable housing projects) proposed in areas less desirable or conducive to development could be redirected to specific town-owned or controlled parcels or other private properties more suitable for this type of development. The town could offer to exchange properties or transfer the development rights to certain public properties in exchange for certain development restrictions on the originally proposed site. Potential obstacles to this program are that it can be a complicated process which may involve Chapter 30B regulations, pieces of town-owned property may not be comparable to the developer’s property which could result in more funding being required.

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Alternatively, Danvers could “sell” development rights to a developer who would construct the housing on Town-owned land, reducing the cost of creation of the units by maintaining public ownership of the land.

**Strategy 5: Provide for housing expansion in established neighborhood business districts while maintaining the characteristics of traditional village design.**

Providing for housing in traditionally non-residential zones near job opportunities, services, and existing infrastructure can be an important way of increasing affordable units and effectively using buildings and lands that may currently be underutilized. Existing neighborhood business districts such as the Town Center provide opportunities for mixed-use residential/commercial nodes. Adding more residential development to the mix would provide new affordable housing opportunities, an expanded and built-in customer base for businesses, and new tax revenue.

**Actions**

1. **Encourage housing and live-work units in commercial areas** - Upper story apartments in commercial buildings can provide new residential opportunities for low and moderate income residents, fill underutilized or vacant space, generate new income for property owners, and turn a business district into a more viable mixed-use community.
2. **Encourage single-family homes for moderate-income households** - Detached housing can be within reach of moderate-income households provided that densities are high enough. Opportunities for infill development should be considered where higher density is permitted and public water is available. Zoning regulations should provide opportunities for smaller-lot residential development and/or effective clustering where appropriate.

**Strategy 6: Revise zoning, subdivision and building regulations to ensure overall residential quality, desired design and character, and affordable housing opportunities for all income groups.**

Conventional development typically segments people by housing type, size and price range, which are not equipped to see families through the life cycle. This is not the case with traditional neighborhoods, which typically have a variety of housing, accommodating a mix of people. “Life cycle” housing allows people to remain in the same neighborhood even as their space needs change by mixing housing size and cost. Social networks can remain intact, children need not be uprooted from familiar schools, and elderly persons can remain near friends and families. Provision in the Zoning and Subdivision Regulations that encourage “life cycle” housing strategies and combined “open space/affordable residential development” may take longer to implement but are more in keeping with community character and needs.

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Density is necessary for affordability. Higher densities mean less land per unit, which holds down the construction costs of housing. However, higher densities can be perceived to be less when there is open space integrated into the development or on nearby land. Other elements that create the perception of spaciousness are small housing clusters, commons, short blocks, low buildings, and natural landscaping. These can be accomplished through alternative design such as traditional neighborhood development, open space residential development, cluster development or planned developments

## **Actions**

### **1. Establish provisions for accessory apartments in all residential districts -**

Accessory apartment might be located on existing residential properties, either within the original structure, in a garage or carriage house, or created as a small separate detached structure. These apartments increase the supply of modest priced housing, and are well suited for small households, elderly and single people. Development cost is less than new construction, and there is less impact on open space or agricultural land. Allowing for the construction of new accessory apartments (in addition to the Accessory Apartment Amnesty Program in Strategy 2) effectively increases residential densities while preserving the neighborhood character if provisions are made to reduce potential impacts.

Accessory apartments will become more important as the average household size shrinks, the population gets older, and new development becomes more difficult to site. Some specific considerations for zoning amendments for accessory apartments are the following:

- Requirement for owner occupancy on the premises
- Limits on the amount of alteration
- Limit on the number of bedrooms permitted
- Minimum size requirements for the structure to be altered
- Restrictions on occupancy (live-in help; number of occupants, limit on unrelated occupants, etc.).
- Deed restrictions to control future alterations, sales and/or rental prices.

*(Some municipal examples: Adams, Lexington, Wenham)*

### **2. Provide for the careful conversion of larger homes to multifamily housing -**

Converting large homes to smaller units, either as rental apartments or condominiums, can protect the property owner's investment in a building that may be too expensive to maintain as a single residence or in which the extra space is no longer needed. If additional units are affordable and deed-restricted, they may be added the Town's Chapter 40B inventory through the **Local Initiative Program**. It may also be possible to work with appropriate private or public organizations to subsidize the creation of accessory units or the conversion of single-family homes with CDBG or HOME funds.

*(Some municipal examples: Ipswich, Lenox, North Andover, Stockbridge; Acushnet, Hamilton, West Stockbridge, and Williamstown).*

3. **Encourage residential construction that is cost effective while providing open space and natural resource protection opportunities** – Residential construction can be made more affordable through proven development techniques such as cluster/planned unit development, conservation subdivision design, transfer of development programs (TDRs), local land trust programs, and infill development programs. Development and construction costs are significantly affected by land use regulations. Lot frontage and area are probably the single most important determinant of site development costs and long-term municipal costs. Street and utilities construction and maintenance cost vary with frontage requirements. Front yard setbacks are next most important since driveways and utility service lines vary with setbacks. Smaller setback, frontage and road width requirements also make the neighborhood more walkable by “enclosing” street space. The integration good design regulations that save both the developer and municipality costs can be an important factor in creating affordable housing.
4. **A demolition delay ordinance** – This ordinance requires property owners to obtain a permit prior to demolition with a requirement that demolition cannot commence for a minimum period of time (typically 30 to 60 days). This technique can temporarily protect small homes and building that have become obsolete for their intended use, but which may present potential affordable housing opportunities if they can be saved through a combination of zoning, financial and other options that the town or private entities may be able to assemble prior to demolition. It has been often used to preserve historic structures but can also be effective for preserving viable housing.

An adequate waiting period is critical in providing the time necessary for interested parties an opportunity to acquire reusable residential structures. The bylaw must be used in combination with programs or tools that allow the surplus structure to be relocated, rehabilitated, and sold or rented. A **Recycled Housing Program** can be that tool. These programs are most effective when there are modest existing homes with a low building-to-land value ratio in wealthier communities. Alternative sites need to be identified and secured such as tax title properties and substandard parcels.

5. **Inclusionary Zoning** –Inclusionary zoning bylaws mandate that developers provide affordable housing units as part of a plan to create market rate housing. In order for inclusionary zoning to work effectively there has to be a sufficiently strong housing market to allow for cross subsidies (or price skewing) from market rate units to affordable ones. In lieu of unit construction, bylaws can allow developers to donate suitable land or make a contribution to a fund earmarked for affordable unit creation. The Town currently needs a mechanism for making use of the contribution, identifying sites for construction, and managing the units. A non-profit organization, such as the Housing Authority, could take on this responsibility.
6. **Incentive Zoning** - Incentive zoning allows affordable housing developers seeking special permits to obtain favorable zoning status in the form of density bonuses and/or a reduction in regulatory requirements. This technique is often coupled with inclusionary zoning to encourage more affordable housing units within a given development.

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7. **Overlay Zoning District** - Overlay districts can be established to promote adaptive reuse of historic properties such as mills, or to allow flexibility in locating affordable housing in targeted areas. It can be tied to higher density, mixed use, and other incentives to achieve the desires housing or economic development objective. They can be combined with other incentives such as tax credits which can be used for both low income housing and historic preservation making rental housing a viable option for functionally obsolete properties such as old office and industrial buildings and schools.

*(Example: Westford's Mill Conversion Overlay Bylaw; Action Affordable Housing Overlay District; Lowell's Artist Overlay District)*

8. **Development on Substandard Lots** - Lots that have less than the prescribed basic minimum dimensional requirements such as lot size, frontage, and setbacks can be appropriate for affordable housing if the development is in character with the surrounding neighborhood. Approval would typically be granted by special permit. Under-sized properties are often the most suitable for affordable housing because the land costs are less. Many of these properties sit vacant or are taken by the municipality by tax title. The Town should evaluate public and private substandard lots and selectively develop the most appropriate ones for affordable housing, or donate them to other organizations or individuals with deed restrictions for affordability and design. For example the number of bedrooms could be linked to the size of the lot.

*(Examples: Dennis, Martha Vineyard)*

9. **Limited development** – This is a technique for preserving open space by developing only a small portion of the larger property. Land that is targeted for preservation by town (such as specific Chapter 61 lands) is often too expensive to acquire. Providing for a limited amount of development on the property may provide the necessary funding to preserve the larger open areas. In the context of affordable housing, the goal is to minimize the cost of housing by splitting the land costs with a conservation organization. This can achieve the goals of both conservation as well as affordable housing advocates.

*(Examples: West Tisbury, Ipswich, Boxborough, Harvard)*

10. **Second Primary Residence** – Zoning regulations could be amended to permit the creation of “porkchop” lots and to allow second primary dwellings on existing residential parcels for family members or other categories of people the Town deems appropriate. This is a method of increasing density without developing new lands and a form of lifecycle housing. The separate home and lot would be deed-restricted to retain its affordability. This technique is becoming more common in places with limited developable lands and high housing costs.

*(Example: Vineyard Haven)*

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11. **Home-sharing, Cooperatives, Co-Housing and Congregate Housing** – These are living arrangements in which two or more unrelated people or households share housing accommodations. Each has private living space but share common areas such as kitchens, baths, living rooms, as well as other daily living activities. It can be as simple as a senior or single-parent home owner renting out a room, or larger facilities providing cooperative living facilities for several families. Home-sharing, at no cost to the community and economical to the residents, promotes the efficient utilization of existing housing stock. Larger cooperative and congregate housing developments provide another vehicle for accommodating changing family structures (e.g. size, income and age) in an affordable way. These type of shared living opportunities often require amendments to the zoning regulations which closely restricts the number of un-related living together or are only geared to specific populations such as the elderly or disabled. Flexibility is needed to provide other types of sharing living opportunities in various zoning districts, which can also be linked to affordability requirements.
  
  12. **Chapter 40B Comprehensive Permit** – This is an expedited permitting process for developers of low and moderate income housing in communities such as Danvers where less than 10% of the housing stock is subsidized. Under the program, developers can request a limited waiver of local zoning and other restrictions that hamper the construction of affordable housing. Despite the controversy over Chapter 40B, comprehensive permits have been a useful tool in many communities in producing affordable housing without significant changes to the zoning bylaws. “Friendly 40B” projects can enable the community to use the comprehensive permit proactively be working directly with developers to site affordable housing developments on designated sites. It is important, however, for towns to have proper guidelines for reviewing and facilitating comprehensive permit proposals, and that these developments are consistent with the town’s housing action plan.

**Strategy 7: Utilize innovative public and private funding and technical assistance programs to maintain and produce additional affordable housing opportunities.**

There are a number of State administered housing assistance programs aimed at providing affordable home ownership and rental opportunities. Many of them fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers. In many cases, these housing programs provide subsidies deep enough to bring high quality housing within reach of low and moderate income households.

Several of the State’s newest funding affordable housing funding mechanisms allow communities to serve higher income populations. The Community Preservation Act (CPA) can be used to benefit households earning up to the Area Median Income and the Affordable Housing Trust Fund can go up to 110%. Executive Order 418 recognizes efforts to serve those earning up to 150% of median income as an important component of a balanced housing strategy.

Some programs that may have particular benefits in terms of fulfilling Danvers’s housing needs are as follows:

## State and Federal Resources

1. Community Development Block Grant Program (CDBG)
2. The HOME Investment Partnership Program (HOME)
3. Housing Stabilization Fund
4. Soft Second Loan Program
5. Housing Innovation Funds

## Tax Relief Programs

There are several tax relief programs that the Town could choose to adopt in support of affordable housing including the following:

1. Senior Citizen Property Tax Work-Off Program
2. Low and Moderate Senior Income Tax Relief
3. Historic Owner-Occupied Residences
4. Income Tax Credit for Septic System Repair/Replacement
5. Lead Paint Removal Credit
6. Low-Income Housing Tax Credit Program (LIHTC)
7. Tax Increment Financing (TIF)
8. Property tax relief for owners of affordable rental housing

## Borrowing and Bonding

Danvers can provide municipal funding for affordable housing initiatives through its annual budget process, or by authorizing borrowing or bonding. This can compliment (or be used to match) other funding sources or can be useful if the community is supporting a “signature” project that needs to be jump started or that has a housing gap. However, using taxpayer funding for affordable housing initiatives may be a difficult feat when competing with school, roads, libraries, and other public priorities for the same scarce resources.

*(Examples of smaller communities that have authorized local funds for housing project initiatives include Boxboro, Manchester-by-the-Sea, Eastham, Westford, Montague, Concord, Easthampton, and Provincetown).*

## Other Potential Funding Programs

1. The Community Preservation Act - This new State law enables local communities to establish a transfer fee on the sales of home in the community. The funds accumulated can be set aside and used for the creation of affordable housing, historic preservation and purchase of open space. These funds are matched by the state. This can be an effective tool for Danvers in combating residential sprawl, enhancing local facilities and preserving cultural and scenic resources.

Danvers has yet to adopt the CPA; however, CPA funding can be a particularly good tool for limited development and adaptive reuse projects that combine housing with

open space and historic preservation. This is probably one of the town's most viable options for funding affordable housing strategies.

*(Towns that has recently used CPA funds for housing projects include Bedford, Amherst, Chilmark, Hopkinton, Nantucket and many others)*

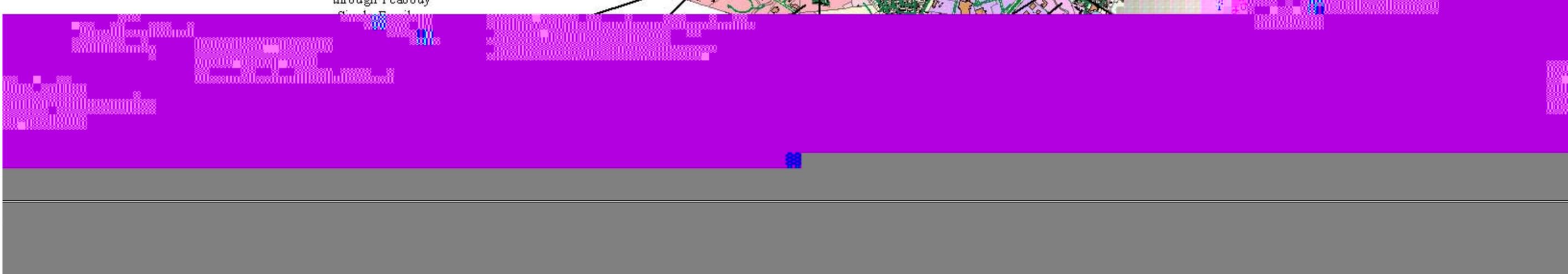
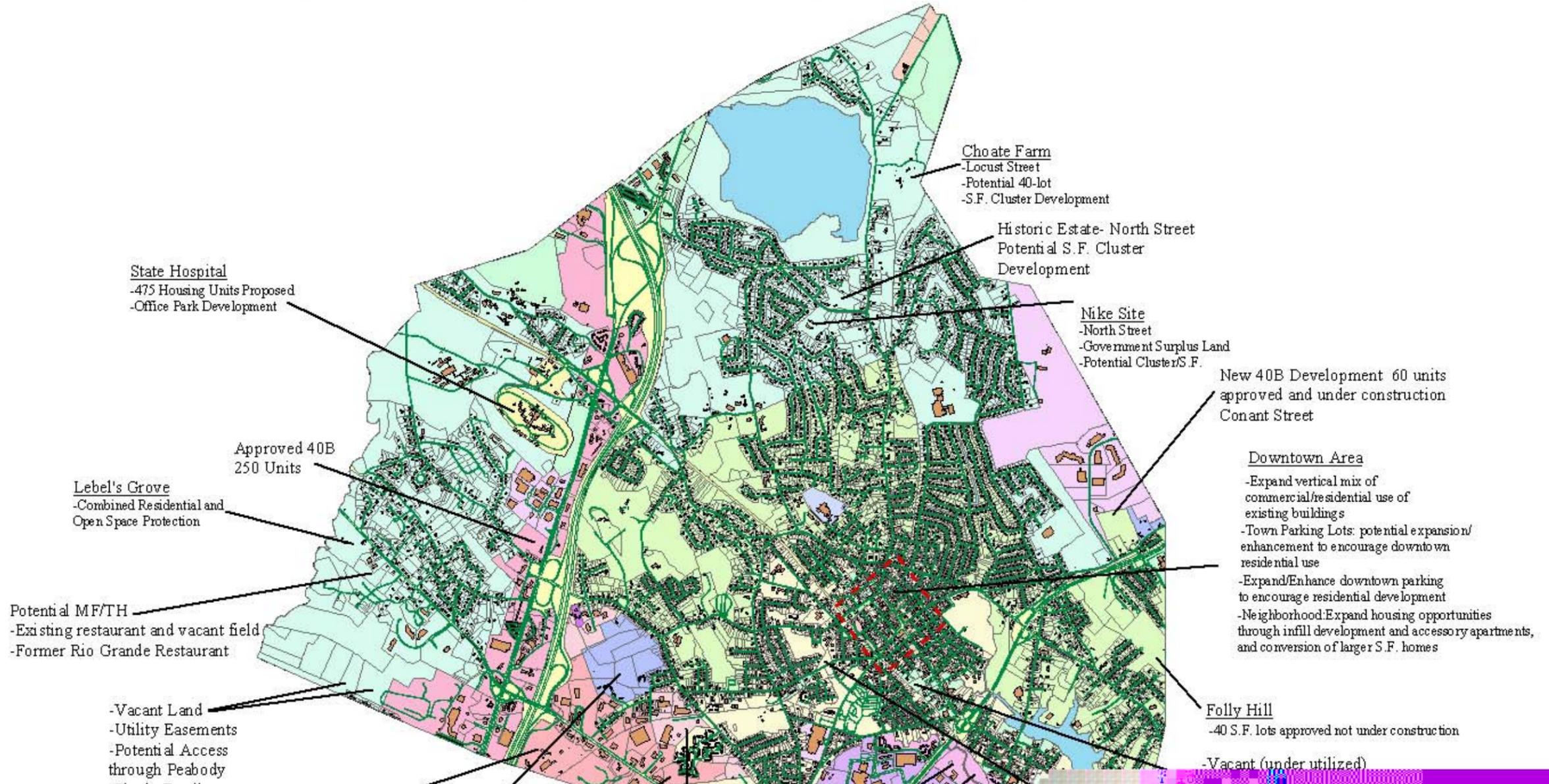
2. Local and Regional Affordable Housing Trust Funds
3. Municipal Employees Mortgage Program
4. Limited Equity Cooperatives
5. Private Donations and Fundraising

A full list of potential affordable housing technical resources and funding sources are listed in Appendix C.

# MAP 5: DANVERS HOUSING SUITABILITY AND OPPORTUNITIES

**Legend**

-  Roads
-  Building
- Zone**
-  Commercial I
-  Commercial IA
-  Commercial III
-  Basement
-  Hathorne West
-  Health Care District
-  Highway Corridor
-  Industrial I
-  Industrial II
-  Residential I
-  Residential IA
-  Residential II
-  Residential IIA
-  Residential III
-  Route 114 Corridor Zone A
-  Route 114 Corridor Zone B
-  Village District
-  Water
-  Downtown Area



### 3.3 Economic Development Action Plan

The benefits of a successful economic development program go well beyond those who own property or open businesses. Economic success should be felt throughout the entire community in terms of: new employment, shopping and cultural opportunities; improved property values and reduced residential property taxes (potentially); and preservation of historic buildings and heritage.

The following economic development strategies and actions are based on the overall goals, the inventory and analysis contained in Section 1.0, interviews with local business leaders and town government representatives, and the hard work of the Community Planning Task Force

#### Overall Economic Development Goals

In order to carry out successful economic development strategies and actions program, overall goals were established to guide the process:

- Facilitate strong public participation in creating and implementing the program;
- Guide economic development toward targeted locations throughout the community where it is most appropriate and desired;
- Create a cooperative partnership between public sector and business community; and
- Ensure that the Danvers Community has a stake in the process and feels an ownership of the economic development program.

### Economic Development Strategies & Actions

#### **Strategy 1: Provide business representation in local government through the standing Economic Advisory Committee.**

The primary purpose of an Economic Advisory Committee is to support and promote efforts to foster economic strategies working with the local business community in Danvers. The committee membership should be represented by the Board of Selectmen, Planning Board, Board of Appeals, Planning Department and DPW, and the business community. Some initial actions the committee should take are listed below.

#### Actions

1. Designate a town staff member to serve as the liaison on behalf of the committee and business community.
2. Support Danvers' businesses, locally and regionally.
3. Assist businesses in understanding and complying with town regulations.
4. Support the business community at the town level and increase communication between town officials and businesses.

- 
5. Promote a forum for the sharing of ideas, resources, and the development of cooperative programs.
  6. Promote opportunities for mentoring and training youth including linking schools and business.

**Strategy 2: Enhance Danvers' identity by developing and enhancing its neighborhood business districts.**

Neighborhood Business Districts such as Downtown, the Port Area, the intersection of Locus Street and Wenham Street, the intersection of Pine Street and Holten Street, and the intersection of Hobart Street and Maple Street provide important local services and define Danvers' unique character. Some common characteristics that are essential in each of the Neighborhood Business Districts are the following:

**Actions**

1. Encourage Danvers residents to shop locally.
2. Consider implementing design guidelines to maintain and enhance historical village development patterns, mixed uses, and aesthetic quality through attractive signage, infrastructure, streetscape treatments, access, landscaping, and architecture.
3. Improve/maintain safe traffic circulation flow and convenient parking.
4. Provide more opportunities for residents and visitors to "buy locally" by developing businesses such as a small grocery store, arts and crafts, and additional restaurant/coffee shop facilities.
5. Increase communications with a town bulletin board, brochures, kiosks and website.
6. Maintain a database of available properties for sale or rent to assist prospective businesses find suitable locations.

**Strategy 3: Expand Downtown's role as the central business district with a vibrant mix of residential opportunities, locally-owned businesses and civic uses.**

Downtown is the heart and sole of Danvers. It is a critical mixed-use district with commercial, residential, educational and government uses. Downtown continues to serve as Danvers' primary local retail district, gathering place and cultural center. For a small community, there remains a good mix of small and locally owned retail, food, and service businesses. However, as commercial development spreads out to other areas of Town, the vitality of the downtown area is vulnerable and threatened. For the past several years many Danvers residents have been shopping at larger commercial centers along Route 1, Route 128, and Route 114.

The impression that residents and visitors have of the community is based on the vitality of Maple Street. Therefore, a specific economic strategy is necessary for downtown to ensure that it remains healthy and vibrant, and that new complimentary uses and development are given opportunity.

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## Actions

1. Encourage Traditional Village Design and Uses – Land use regulations for downtown should be geared to mixed-use buildings of 2 to 3 stories, minimal front setbacks and required sidewalks, parking behind buildings, attractive signage, traditional architecture, and outdoor uses such as sidewalk dining.
2. Establish a Facade and Sign Improvement Program - This program should provide matching grants or loans to downtown property owners to make façade improvements in keeping with the historic character of the areas and/or add high-quality business signs and awning. The program should include guideline for building improvements and maintenance to facilitate appropriate renovations. Typically, the most successful programs provide matching grant funds (such as a 50:50 match) with easements placed on the improvements for a number of years to ensure continued maintenance. The program should be coordinated between the Town and the Downtown Business Improvement Committee. Potential funding sources include CDBG and private bank funding.
3. Create a Gateway Streetscape Project - Attractive entrances (or gateways) into downtown are critical in making a good impression on visitors and potential customers. Tree planting programs, street banners, and decorative directional and entrance signs should be installed to enhance aesthetic value along Elm Street, High Street, Maple Street, and Conant Street as they approach Downtown.
4. Identify and Promote Infill Development Opportunities – Infill development on open parcels and redevelopment parcels should be encouraged downtown. New buildings should be consistent with the scale and design of existing buildings in this historic district. Infill development should also be pedestrian oriented, have multiple-story (2 to 3), and mixed use with retail/restaurant use on the ground floor and service and residential uses above. Parking should be located to the side or rear of the building. There are several potential infill sites in downtown Danvers including vacant or underutilized properties where existing building are setback long distances, and 1-story buildings that may provide new 2<sup>nd</sup> floor business and residential opportunities adding to the vitality of the district. More residential use above stores as well as along side street should be permitted and encouraged.
5. Continue to Make Traffic and Parking Improvements – Downtown currently has good traffic flow and public parking to support business development. The Town should continue to make improvements to the transportation system downtown. Additional public and private parking should be added where opportunities exist. Potential traffic and parking improvements in the downtown area include:
  - Control employee parking in customer spaces at the Elm Street lot.
  - On-street parking on Elm Street is limited to 2 hours but there are no meters. Friendly enforcement is essential to maintaining adequate turnover of spaces in support of downtown business.
  - High quality directional signage should be installed to direct customers to parking and points of interest.

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- Encourage more shared parking and connections between private parking lots which could help improve the efficiency of overall parking in downtown as well as improve the separation of customer and employee use of space.
6. Sponsor Festivals and Events – The Town should work together with the Downtown Business Improvement Committee to improve existing and organize new festivals and events that feature Downtown as the focal point for the community. Potential events may include expanding the annual festivals, a farmer’s market in the summer and fall, sidewalks sales, and holiday celebrations.
  7. Market Downtown – The Town should work closely with the Downtown Improvement Committee to identify potential marketing strategy for existing and new complimentary businesses. This information should be provided to potential new businesses and existing businesses that are considering expansion. Downtown should also be promoted as a shopping and eating district to the general public and targeted customers.

#### **Strategy 4: Work with property owners on reuse plans for vacant, obsolete or underutilized commercial and industrial buildings**

There are several older commercial and industrial properties in Danvers that are vacant or under utilized. The town should work closely with the owners in identifying potential reuse opportunities. The **Economic Development Suitability Plan** below identifies several of these properties. Some of the key properties include:

- Danvers State Hospital – A plan is currently in place for a mix of commercial and residential redevelopment as well as conservation and agricultural lands.
- Osram – An Economic Target Area (ETA) designation covers this former manufacturing facility on Endicott Street. The ETA application is under review by the State.
- Applied Materials Site – This semi-conductor facility on Sylvan Street is currently mothballed for future use.
- Neighborhood Business Districts & Industrial 1 Zones – There are several locations in the Industrial 1 District where a small mix of different types of uses would be appropriate and beneficial to the community.
- Route 1 Corridor – Targeted underutilized properties
- Route 114 Corridor – Targeted underutilized properties
- Danvers Port Area – Expand and enhance marinas, redevelopment of old industrial sites on the southern portion of Water Street, and rezoning for other potential waterfront uses.

#### **Strategy 5: Develop reuse plans for vacant, underutilized or surplus publicly-owned properties.**

The identification of public land and buildings with residential or business reuse potential is a key element in affordable housing and/or economic development strategy. The **Economic**

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**Development Suitability Plan** below identifies several of these properties. Some specific town-owned properties that are potential targeted for redevelopment or enhancement include the following:

- Hunt Hospital Enhancements
- Beverly Municipal Airport Enhancements
- State Armory Redevelopment
- Essex Agricultural Technical School Expansion
- North Shore Community College Expansion

**Strategy 6: Improve infrastructure as needed to support existing and attract new development to targeted areas.**

Water and sewer infrastructure is well distributed throughout town. Additionally, the town has a low per capita water consumption rate. However, the Department of Environmental Protection has denied water withdrawal expansion. This could be a potential inhibitor to commercial and industrial redevelopment. Danvers should continue to work with the state on this issue. The Town should also assist desired commercial and industrial development by directing capital improvements to coincide with important development and redevelopment projects by adding nearby parking, roadway improvements, clearing the site of non-essential structures, providing water and sewer to the site, and streetscape improvements.

**Strategy 7: Support cottage industries and home-based business.**

Home businesses provide an important opportunity for small entrepreneurs and should be encouraged. They can often serve as business incubators for small growing operations that eventually may relocate to established commercial and industrial districts without a great deal of recruitment effort by the community. Home-based businesses also keep local and talented business people in the community. However, all non-residential uses permitted by right and special permit in residential districts should be carefully reviewed to prevent potential negative impacts on the surrounding areas in terms of traffic, noise, lighting, pollution, aesthetic impacts, and property values. Public investment should be geared to drawing private investment.

**Actions**

1. Continue to encourage and support the growing number of home-based businesses such as professional offices, arts and crafts, agricultural products, bed and breakfasts, and similar enterprises that are in keeping with the character of the neighborhoods in which they operate.
2. Promote local marine businesses in the Port Area.
3. Encourage the development of incubator and mentoring services to assist small businesses with technical and marketing expertise.

**Strategy 8: Support agriculture and conservation.**

Agricultural and conservation lands are an essential characteristic of Danvers and, thus, an important asset to local businesses. The town should exercise its option on Chapter

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61A lands when opportunities arise to expand affordable housing opportunities in combination with the preservation of agricultural lands for small farming operations. The Town should strive to achieve a balanced land use on such properties which provide recreational, scenic, wildlife, historic preservation benefits.

### **Actions**

1. Work with the Open Space Task Force to evaluate all Chapter 61, 61A, and 61B properties for potential combinations of open space protection, active farming, affordable housing production, and historic preservation;
2. Minimize fragmentation by guiding development to the edges of fields and by clustering configurations;
3. Encourage the development of businesses which process, market and distribute local agricultural products; and
4. Provide flexibility in signage requirements, especially through the growing season.

### **Strategy 9: Create business development incentives to stimulate private investment in targeted districts and on redevelopment projects.**

Economic development incentives may include revisions to the local tax structure and programs that provide for investment and expansion of the tax base. Various programs have been used throughout the state with good results. In Danvers the following options should be considered.

### ***Actions***

1. Establish a Business Loan Pool - This is a good tool to attract new businesses and assist existing businesses that want to expand. Private foundations and banks are primary sources to initiate these programs. Local banks that participate in such programs are eligible for Community Reinvestment Act (CRA) credits that they are required to fulfill on an annual basis. Typically these loan programs are set for start-up costs including equipment needs, working capital, renovations or new development. Loans are often made at or below the prime interest rate as an incentive for locating in targeted areas of the community or to attract specific types of businesses. This program may be particularly well-suited for older and underutilized commercial and industrial space.
2. Pursue Economic Opportunities Area Designations – The Town should pursue state designation of targeted commercial and industrial properties as Economic Opportunity Areas (EOA) for purposes of offering businesses a variety of economic assistance including Tax Increments Financing (TIF). TIFs create a baseline of property value and as development or renovations are made the additional tax value is stabilized over a period of time (typically 5 to 20 years) to reduce the cost burden for new businesses. Redevelopment projects are also eligible for state reinvestment breaks. Many cities and towns are using EOAs as a tool for revitalization and business park development.

- 
3. Facilitate Joint Ventures – Typically, municipalities assist with the land assemblage and acquisition while the developer raises the remaining debt and equity capital, oversees the development process, and manages the project to completion. Danvers should consider this strategy for key development parcels in commercial and industrial districts targeted for redevelopment.
  4. Property Assemblage – Danvers can acquire properties through condemnation under its powers of eminent domain with just compensation to property owner if the project is for the public good. Typically this is done to assemble parcels for resale or development for targeted businesses. Danvers can also use this for infrastructure expansion.
  5. Provide In-Kind Services - Various town departments and other public entities can provide valuable assistance on important economic development projects by getting involved early in the process. Potential in-kind services include the following:
    - General planning assistance
    - Financial packaging of desired projects
    - Grant applications
    - Historic tax credit applications and National Register nominations
    - Certified Local Government (CLG) application
    - Town labor and materials contribution to various projects
    - Vocational/Technical school labor
    - Site clearance
    - Provision of easements
    - Community outreach programs to educate the public about economic development and workforce issues
  6. Provide Informational Services – The Town may provide studies and reports critical to businesses development decisions in the community. Potential services may be funded through grants (i.e. MassDevelopment) and include the following:
    - Appraisals and Business Plans
    - Feasibility Studies and Pro Forma Analysis
    - Market Studies and Reuse Analysis
    - Engineering Reports

### **Strategy 10: Identify and Seek New Programs and Potential Funding Sources for Targeted Types and Locations of Economic Development Projects.**

There are numerous local, state, federal and private grant programs that might be used to support development and redevelopment projects in Danvers. Funding programs can be used for acquisition, construction and rehabilitation, and business development soft costs. Some of the economic development and affordable housing funding sources that have the best potential for activities in Danvers include the following:

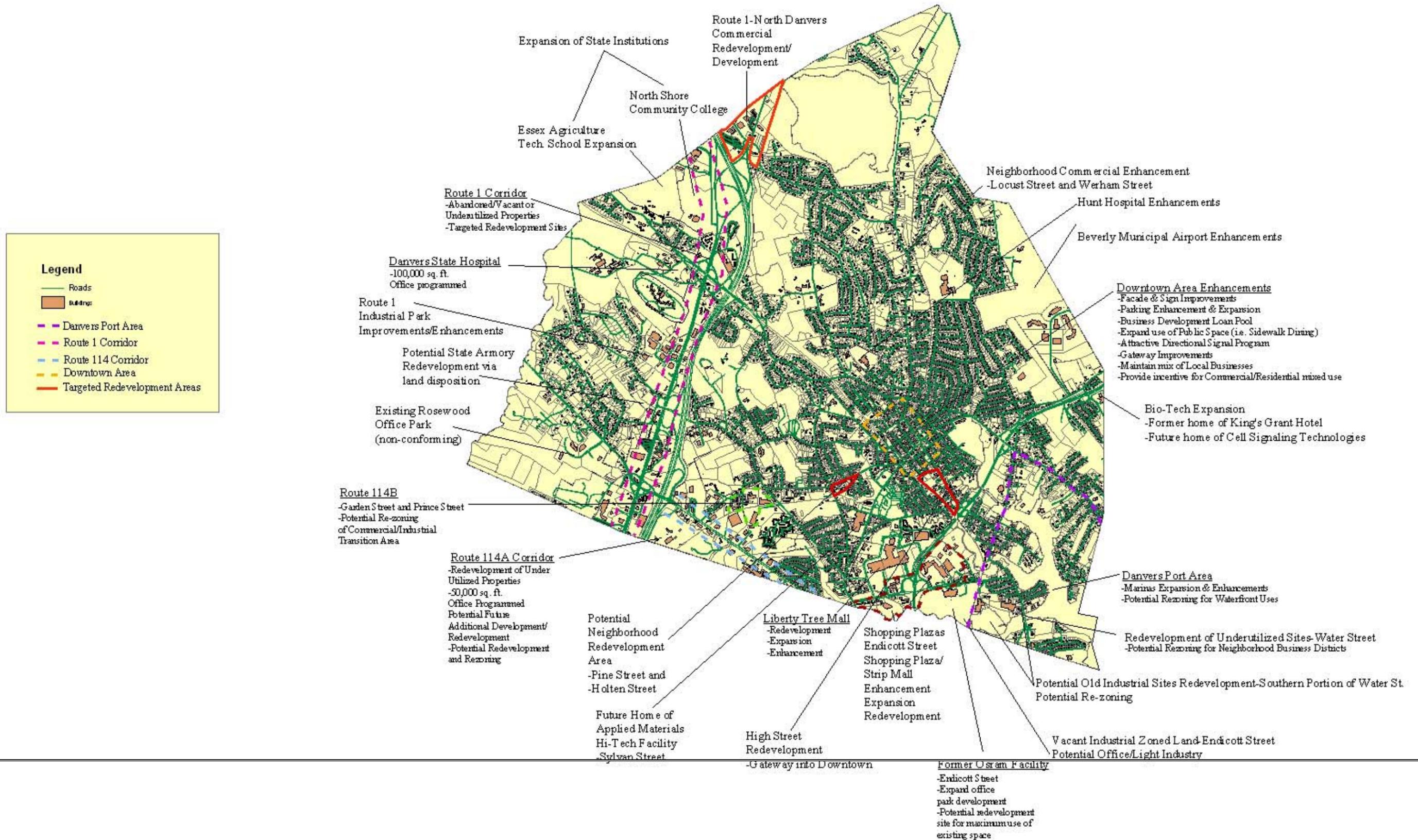
- Urban Renewal Program Funds (MGL Chapter 21)

- Economic Development Administration Programs (Federal)
- Community Development Block Grants (CDBG – Small Cities Program in Massachusetts)
- Community Development Action Grants (CDAG)
- Massachusetts Implementation Grants (MIGs – MA. Department of Housing and Community Development)
- Public Works Economic Development Grants (PWEDs – MA. Executive Office of Transportation and Construction).

A full list of funding and related resources is listed in Appendix C.

# MAP 6: DANVERS ECONOMIC SUITABILITY AND OPPORTUNITIES

## Potential Development, Redevelopment and Enhancement Sites



## 3.4 Putting It All Together

Under the direction of the Community Planning Task Force, the **Future Land Use Plan** was put together and incorporates the housing and economic development conditions and opportunities reports as well as the 2001 Open Space Plan and Existing Conditions component of the 2020 Comprehensive Transportation Plan. This plan essentially merged into a single Community Development Plan including a Community Vision Statement, and economic development and housing suitability maps.

Utilizing maps and the recommendations housing and economic development actions and strategies above, a single consistent plan addressing the location, quantity, and type of the open space, transportation, housing and economic development was created.

As the Future Land Use Plan illustrates, Danvers's collective goals under the Community Development Plan elements take into account the following:

- The need to address particular growth issues in a specific and innovative way;
- Balancing community concerns of land rights, economic opportunities, and land stewardship;
- Protecting significant natural resources particularly wildlife habitat, scenic vistas and prime agricultural lands;
- Encouraging appropriate develop in targeted areas to create new economic and residential opportunities for residents, and enhancing the quality of life; and
- Controlling the impacts of growth on municipal infrastructure, schools, public safety, and cultural and natural resources.

Based upon the build out, conducted as part of the 2001 Transportation Plan, the recommendations contained in this plan, recently approved projects, and projects currently under consideration by the Town, the following table presents a summary build-out of planned production.

Projected Residential Build-Out in Danvers		
Housing Type	Project	Units
Existing Housing Units		9,712
40B Projects	Swing-away	258
	Conant Street	60
	Avalon Crane Brook	78
Non 40B Projects	Robbins Landing	50
	51-55 Ash Street	17
	Folly Hill	40
	Choate Farm	47
Projects Under consideration	State Hospital	475
	Misc.	141
Built -Out (based upon current zoning)		1,200
<b>TOTAL Residential Units</b>		<b>12,007</b>

<b>Projected Commercial/Industrial Build-Out in Danvers</b>	
Planned Square Footage	660,000
State Hospital	100,000
<b>TOTAL</b>	<b>760,000 sq. ft.</b>

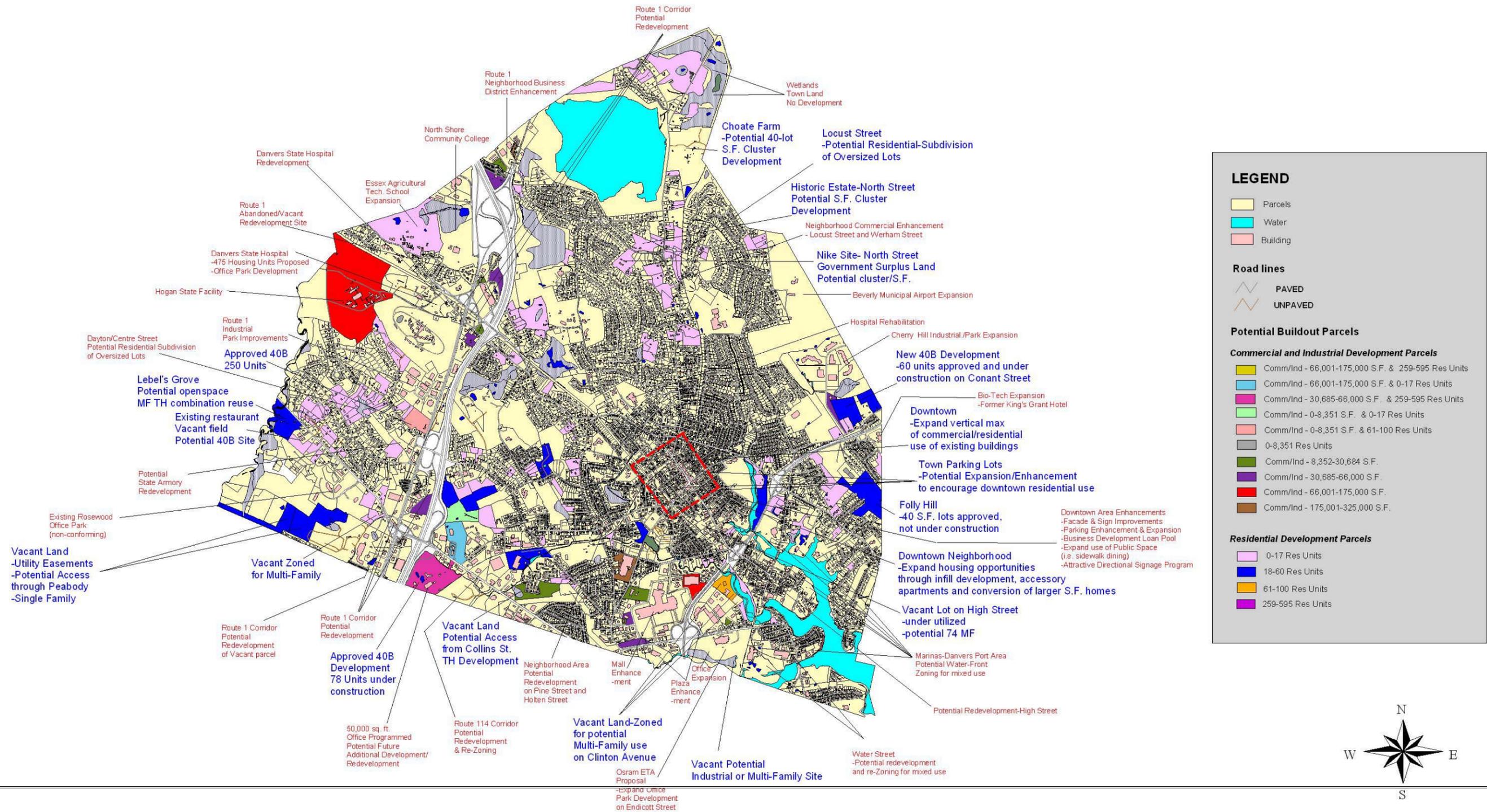
Based upon an estimated 2,295 additional dwelling units, the following table displays estimated population projections.

<b>Projected Population Growth in Danvers</b>		
Housing Type	Population	Assumptions
	25,399 (existing)	
40B Projects	+2,024	2 bedrooms per DU
Non 40B Projects	+3,000	3 bedrooms per DU
Projects under consideration	+282	2 bedrooms per DU
<b>TOTAL</b>	<b>30,518</b>	

Based upon an estimated 760,000 sq. ft. of additional commercial / industrial development, the following table displays estimated employment projection / job growth.

<b>Projected Employment and Job Growth in Danvers</b>			
Type of Development	Square Feet	Assumptions	Future Job Growth
Office	<b>380,000 sq. ft.</b>	5% of future development	1,250 employees 3.29 emp. per 1,000 sq. ft.
Retail	228,000 sq. ft.	30% of future development	282 employees 1.24 emp. per 1,000 sq. ft.
Industrial	152,000 sq. ft.	20% of future development	328 employees 2.16 emp. per 1,000 sq. ft.
<b>TOTAL</b>	<b>760,000 sq. ft.</b>		<b>1,860 employees</b>
* Employee growth projections are based upon the Institute of Transportation Engineers Trip Generation 5 <sup>th</sup> Edition.			

# Map 7: Danvers Future Land Use



DANVERS HOUSING & ECONOMIC DEVELOPMENT IMPLEMENTATION PROGRAM						
HOUSING ACTION PLAN	Degree of Interest	Ease of Implementation	Level of Priority	Responsible for Implementation	Planned Unit Production	General Comments
<b>1. Create Local Housing Partnership</b>	-	-	-	-		Town has a Housing Assistance Trust
Appoint members to new Housing Partnership Committee	-	-	-	-	NA	-
Seek Technical Assistance	-	-	-	-	NA	-
Consider regional approach to meeting affordable housing needs	-	-	-	-	NA	HAT is a member of the HOME Consortium
Create a Comprehensive permit (40B) Subcommittee	-	-	-	-	NA	
<b>2. Evaluate options in incorporating a local housing ownership and management organization</b>	-	-	-	-	NA	Town has a Housing Assistance Trust
Expand the role of the Danvers Housing Authority	Medium	Medium	Medium	-		The current Housing Assistance Trust should be expanded
Create a CDC or Non-Profit Housing Corporation	Low	-	-	-	NA	Town has a Housing Assistance Trust
Community Land Trust (CLT) for Housing	Low	-	-	-	NA	
Local Housing Trust	Low	-	-	-	NA	
<b>3. Carry out a plan to convert existing housing units into affordable housing units</b>	Medium	Medium	Medium			
Establish an Affordable Housing Purchase / Resale Program	Medium	Low	Medium	HAT		
Establish an Affordable Accessory Apartment Housing Program	Low	Low	Low		NA	Previously determined to be unfavorable
Establish a Tax Forgiveness Program for Affordable Housing	Low	-	-		NA	
Create an Affordable Housing Annuity and Maintenance Account Plan	Medium	Medium	Medium	HAT	NA	
<b>4. Identity appropriate areas for new affordable housing development</b>	High	High	High			
Evaluate potential new development sites on Town-owned land or tax title properties	High	High	High	Board of Selectmen	2-4 units	Ongoing
Work with private developers to expand or encourage affordable housing creation	High	High	High	Planning Board	Based upon opportunity	Provide incentives via zoning changes
Exercise the "right of first refusal" for certain Chapter 61 properties that are good candidates for mixed income development	Medium	Low	Low	Board of Selectmen	NA	Ongoing
Provide for Land swaps or Transfer of development rights as an incentive for affordable housing	Low	Low	Low		NA	

DANVERS HOUSING & ECONOMIC DEVELOPMENT IMPLEMENTATION PROGRAM						
HOUSING ACTION PLAN	Degree of Interest	Ease of Implementation	Level of Priority	Responsible for Implementation	Planned Unit Production	General Comments
Strategy						
<b>5. Provide for housing expansion in established neighborhood business districts while maintaining the characteristics of traditional village design</b>	High	Medium	Medium		NA	
Encourage housing and live-work units in commercial areas	Low	Low	Low		NA	
Encourage single-family homes for moderate –income households	High	High	High	Planning Board	Based upon rezoning initiatives	Consider zoning provisions
<b>6. Revise zoning, subdivision and building regulations to ensure overall residential quality, desired design and character, and affordable housing opportunities for all income groups.</b>	High	High	High	PB / TM	Based upon rezoning initiatives	
Establish provisions for accessory apartments in all residential districts	High	High	High	PB / TM	25 per year	Anticipated vote at Fall 2004 Town Meeting
Provide for the careful conversion of larger homes to multi-family housing	-	-	-	-	10 units per year	Currently allowed by special permit – conversion bylaw
Encourage residential construction that is cost effective while providing open space and natural resource protection	Medium	Medium	Medium	PB	NA	To be researched
A demolition delay ordinance	-	-	-	-	NA	Town has a demo-delay bylaw
Inclusionary Zoning	Medium	Medium	Medium	PB	Based upon rezoning initiative	To be researched
Incentive Zoning	Medium	Medium	Medium	PB	Based upon rezoning initiative	To be researched
Overlay Zoning District	Medium	Medium	Medium	PB / TM	Based upon rezoning initiative	To be researched
Development on Substandard Lots	High	Medium	Medium	PB / TM	10 per year	To be researched
Limited Development	Low	Low	Low		NA	
Second Primary Residence	Low	Low	Low		NA	In 2002, Town Meeting voted to delete this provision (IIC Waiver)
Home-sharing, Cooperatives, Co-housing and Congregate Housing	-	-	-	-	NA	Currently allowed by zoning
Chapter 40B Comprehensive permit	Low	Low	Low		537 units	

<b>DANVERS HOUSING &amp; ECONOMIC DEVELOPMENT IMPLEMENTATION PROGRAM</b>						
<b>HOUSING ACTION PLAN</b>	<b>Degree of Interest</b>	<b>Ease of Implementation</b>	<b>Level of Priority</b>	<b>Responsible for Implementation</b>	<b>Planned Unit Production</b>	<b>General Comments</b>
Strategy						
<b>7. Utilize innovative public and private funding and technical assistance to maintain and produce additional affordable housing opportunities</b>	Medium	Medium	Medium	HAT	NA	
<b>Additional and Ongoing Affordable Housing Projects that will increase the affordable housing stock over the next 10 years</b>						<ol style="list-style-type: none"> <li>1. Permitting, construction and occupancy of the 485 dwelling units at the Danvers State Hospital</li> <li>2. Permitting, construction and occupancy of the approximately 537 40B units that have been approved, under construction or in the pipeline.</li> <li>3. Consideration for drafting new zoning provisions</li> </ol>

<b>ECONOMIC DEVELOPMENT ACTION PLAN</b>	<b>Degree of Interest</b>	<b>Ease of Implementation</b>	<b>Level of Priority</b>	<b>Responsible for Implementation</b>	<b>General Comments</b>
<b>Strategy</b>					
<b>1. Provide business representation in local government through the standing Economic Advisory Committee</b>	Medium	Medium	Medium	Planning Department	Town has a Downtown Improvement Committee
<b>2. Enhance Danvers' identity by developing and enhancing its neighborhood business districts</b>	High	Medium	Medium	PB	
Encourage residents to shop locally	High	Low	Low		
Implement design guidelines	Medium	Medium	Medium		
Improve traffic circulation	High	Low	Medium		
Provide more opportunities to "buy locally"	High	Low	Low		
Increase communications with public	Medium	Medium	Medium		
Maintain database of available properties	Low	Medium	Low		
<b>3. Expand Downtown's role as the central business district</b>	High	Medium	High		
Encourage Traditional Village Design and Uses	Medium	Medium	Medium	Planning Board	To be researched
Establish a façade and sign improvement program	Medium	Medium	Low	Planning Department	To be researched
Gateway Streetscape project	Low	Medium	Low	DPW / Selectmen	
Identify and Promote Infill Development opportunities	Medium	Medium	Medium	Planning Board	To be researched
Continue to make traffic and paring improvements	Medium	Low	Medium	Board of Selectmen	Ongoing
Sponsor Festivals and Events	High	High	High	Downtown Imp. Comm.	Ongoing
Market Downtown	High	Medium	Medium	Downtown Imp. Comm.	Ongoing
<b>4. Work with property owners on reuse plans for vacant or underutilized commercial / industrial buildings</b>	Medium	Medium	Low	Planning Department	Dept. provides ongoing technical assistance
<b>5. Develop reuse plans for vacant, underutilized or surplus public owned properties</b>	Medium	Medium	Medium	Board of Selectmen	Town officials represented on various study committees (Beverly Airport, NSCC & EA)
<b>6. Improve infrastructure as needed to support existing and attract new development to targeted areas</b>	High	Low	Medium	DPW / Board of Selectmen	Ongoing implementation of capital improvement plans
<b>7. Support cottage industries and home based businesses</b>	Medium	Medium	Medium	Planning & ZBA	Currently regulated / revisions to be researched
<b>8. Support agriculture and conservation</b>	Medium	Low	Medium	Board of Selectmen	Ongoing
Evaluate Chapter 61 lands for potential combined open space / housing / historic preservation	Medium	Medium	Medium	Board of Selectmen / Planning	Ongoing
Minimize fragmentation by guiding development into clustering configurations	Low	Low	Medium	Planning Board	To be researched
Encourage development of businesses in local agriculture products	Medium	Medium	Low		
Provide flexible signage requirements through growing season	Low	Low	Low		

<b>ECONOMIC DEVELOPMENT ACTION PLAN</b>					
<b>Strategy</b>	<b>Degree of Interest</b>	<b>Ease of Implementation</b>	<b>Level of Priority</b>	<b>Responsible for Implementation</b>	<b>General Comments</b>
<b>9. Create business development incentives to stimulate private investment</b>	High	Medium	Medium	Planning Board	To be researched
Establish a business loan pool					
Pursue Economic Opportunities Area Designations					
Facilitate Joint Ventures					
Property Assemblage					
In kind services					
Provide informational services					
<b>10. Identify and seek new programs and funding sources for targeted types and locations of economic development projects</b>	Medium	Medium	Medium	Planning Department / Board of Selectmen	

# APPENDIX A

## GLOSSARY OF PLANNING TERMS

### General Planning Terms & Definition

#### **Americans with Disabilities Act (ADA)**

Federal law enacted in 1990 that requires public agencies to operate housing programs in ways that make them accessible and that do not discriminate against persons with disabilities. It also requires that homeless shelters be accessible. It generally does not apply to private housing (but many of its provisions are included in the 1988 amendments to the Fair Housing Act).

#### **Benchmark**

A point of reference of a standard against which measurements can be compared. The origin of the term benchmark can be traced historically to woodworking on a bench or table, where a mark was placed as a point of reference from which relative lengths could be measured. Its contemporary use refers to a land surveyor's starting reference point, which is officially recognized as the location and elevation at that point from which the surveyor can determine another location and elevation. In the context of indicators, a benchmark is an accurate data point, which is used as a reference for future comparisons (similar to a baseline). Sometimes it also refers to "best practices" in a particular field, and communities compare themselves against those standards. For example, if the best recycling rate for communities in the state of Illinois is 33% of all homes in the jurisdiction or other communities in the state may use that figure as a benchmark to work towards or surpass. (Many groups use benchmarks as a synonym for **Indicator** or **Target**.)

#### **Best Management Practices**

Best Management Practices (BMPs), used here in terms of protecting water quality, are an effective way of addressing existing high-risk land uses, non-point sources of pollution and development practices and are the best available methods to prevent or mitigate a contaminated release to the environment. BMPs can be structural, non-structural or managerial techniques used to prevent and reduce non-point source pollution. Many BMPs are low or no cost efforts as they focus on a change in general practices. An example of BMP initiative for Sheffield would be to provide nurseries with information related to proper fertilizer and pesticide application that could be distributed to customers.

#### **Chapter 40A**

The State's zoning enabling legislation, called The Zoning Act. Originally enacted in 1954, it was updated in 1975 to facilitate and encourage the modernization of zoning ordinances and by-laws by municipal governments.

#### **Chapter 41**

The State's subdivision control law spells out the powers and duties of local planning boards, whose approval is required before land can be subdivided. It specifies the type of provisions the local boards can adopt and specifies certain procedural requirements. Subdivisions of land with adequate road frontage do not require local approval (called **ANR**, or approval not required plans).

#### **Chapter 44B**

The Community Preservation Act Enabling Legislation. Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds' fees. (Chapter 267 of the Acts of 2000)

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**Cluster Subdivision**

A form of development for single-family residential subdivisions that permits a reduction in lot areas and built requirements, provided there is no increase in the number of lots permitted under conventional subdivision and resultant land area is devoted to open space.

**Community Preservation Act**

The CPA, which was enacted in 2000, enables cities and towns to establish a property tax surcharge of 1-3% to fund open space, historic preservation, and affordable housing initiatives. The statute requires that 30% of funding must be distributed evenly under the 3 categories (i.e. 10% to housing, 10% to open space and 10% to historic reservation. The remaining 70% is at the discretion of the community. CPA is enabling legislation and not a mandate but as of January 2003, 58 municipalities from around the Commonwealth have voted to adopt the program to achieve these local goals. Each community must also determine the level of surcharge and set policies that the statute leaves to their discretion such as exemptions for low-income or elderly homeowners. Communities that adopt CPA are eligible for matching state funds. The state's share comes from fees collected when real property transfers from sellers to buyers.

**Community Reinvestment Act (CRA)**

A federal law enacted in 1977 (and amended in 1989), which states that all federally insured financial institutions have a continuing and affirmative obligation to help meet the credit needs of the local communities in which they are chartered. Such institutions are required to demonstrate to their regulatory agencies, through regular examinations, that they are meeting the credit needs of their community, including low and moderate-income neighborhoods. That record is taken into account when the institution applies to enter new markets or merge or acquire another institution.

**Comprehensive Regional Planning**

Municipal planning on a metropolitan or regional level that is based on overall, not jurisdictional, boundaries. May include changes in jurisdictional boundaries, but typically addresses services and/or land use planning.

**Department of Housing and Community Development (DHCD)**

Massachusetts DHCD is the state's lead agency for housing and community development programs and policy. It oversees the state-funded public housing, administers rental assistance programs, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing. Until July 1996, DHCD was known as the Executive Office of Communities and Development. Prior to that, it was also called the Department of Community Affairs.

**Department of Mental Health (DMH)**

Massachusetts DMH, an agency within EOHHS, is the state's key provider of services to people with psychiatric disabilities, primarily through day programs, treatment and counseling services, and community-based housing. Its budget includes funds to assist homeless clients through outreach, shelter and transitional housing programs and to provide services for clients in community-based housing, as well as some funds for rental assistance.

**Department of Mental Retardation (DMR)**

Massachusetts DMR, an agency within EOHHS, is the state's key provider of services for people with mental retardation, primarily through a variety of social service programs and community-based housing. Like DMH, its budget includes funds to develop and staff community-based residences and subsidize the living costs of the residents.

**Department of Public Health (DPH)**

Massachusetts DPH, an agency within EOHHS, is the state's key agency for public health programs, including lead paint poisoning prevention, emergency and longer-term substance abuse treatment programs, programs for children at risk for developmental or other disabilities, programs for people with chronic medical problems and services for people living with AIDS. Its budget includes limited funds for the housing needs of its consumers, including supported housing services and rental assistance.

**Department of Social Services (DSS)**

Massachusetts DSS, an agency within EOHHS, funds most of the state's social services for families and children, including services and shelters for battered women, protective services for children, adoption, foster care and day care programs. Its budget includes limited funds for emergency shelter programs for children, adolescents and victims of domestic violence as well as transitional housing programs and rental assistance for specialized housing. Cases are handled in 26 area offices.

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**Department of Transitional Assistance (DTA)**

Massachusetts DTA provides financial assistance and services for low-income families and individuals. In addition to administering the Temporary Aid for Families with Dependent Children (TAFDC) program, which replaced AFDC under state welfare reform, EAEDC (Emergency Aid to the Elderly, Disabled and Children), and food stamp programs, it is a key provider of homeless services. It operates over 120 shelters for homeless families and individuals and pays rent arrearages to prevent the eviction of low income families.

**Department of Veterans Services (DVS)**

Massachusetts DVS, an agency within the Executive Office for Administration and Finance, oversees a variety of programs for veterans of the Armed Services, including outreach centers, shelters and transitional housing for homeless and formerly homeless veterans and their families (including their parents).

**Division of Capital Asset Management and Maintenance (DCAM)**

Formerly the Division of Capital Planning and Operations, this state agency operates within the Executive Office of Administration and Finance responsible for major public building construction and real estate services for the Commonwealth. It manages the redevelopment of over 3,700 acres of surplus state property.

**Entitlement Community**

A city or urban area with a population of 50,000 or more that receives Community Development Block Grant (CDBG) funds directly from the federal government.

**Executive Office of Elder Affairs (EOEA)**

A Massachusetts Cabinet level agency that includes many of the state agencies that perform planning functions related to transportation.

**Executive Office of Environmental Affairs (EOEA)**

A Massachusetts cabinet level agency that oversees programs and policies relating to the environment. EOEA is made up of the Metropolitan District Commission and the Departments of: Environmental Protection; Environmental Management; Food and Agriculture; Fisheries, Wildlife and Environmental Law Enforcement; and the Metropolitan District Commission.

**Executive Order 418**

State executive order issued in 2000 by former Gov. A. Paul Cellucci and subtitled "Assisting Communities in Addressing the Housing Shortage". It makes available up to \$30,000 in planning resources to each community in the state to plan for new housing opportunities while balancing economic development, transportation infrastructure improvements and open space preservation. EO418 gives priority in the awarding of \$364 million+ in annual discretionary funding to communities that have been certified as having taken steps to increase the supply of housing to individuals and families across a broad range of incomes. It also establishes an inter-agency "Community Development Plan" program to ensure that cities and towns are adequately addressing the interests of resource protection, economic development and housing affordability.

**Floor Area Ratio (FAR)**

A commonly used measure of building intensity, FAR is the relationship between building volume and land area. Determined by dividing the gross floor area of all buildings on a lot and the area of that lot.

**501(c)(3) Corporation**

A section of the Internal Revenue Code that grants status as a nonprofit corporation. This designation entitles organizations to receive tax-exempt status and tax-deductible donations.

**Geographic Information System (GIS)**

A computerized system that stores and links spatially defined data in a way that allows information display and processing and production of maps and models. GIS is a powerful planning and analytical tool.

**Green Development**

Development that uses environmentally friendly building practices and energy efficiency. There are a number of public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower income persons.

**Green Building**

A whole-building and systems approach to design and construction that employs building techniques that minimize environmental impacts and reduce the energy consumption of buildings while contributing to the health and productivity of its occupants.

**Greenfields**

Undeveloped land. Smart Growth principles dictate that new development be steered away from greenfields to the maximum extent possible and toward sites where infrastructure and public transportation already exist, or to contaminated and/or underutilized sites that can be reclaimed to accommodate new development.

**Greenway**

Green areas, including parks, that are often connected and accessible to the everyday lives of people in existing neighborhoods and communities.

**Greyfields**

Term coined by the Congress for the New Urbanism for failing retail properties (shopping centers) that require significant public and private-sector intervention to stem decline and redevelop into mixed use neighborhoods.

**Growth Management**

A central tenet of sustainable development that espouses the idea that uncontrolled growth cannot be sustained over time and that communities should intentionally plan the ways they want to develop.

**Healthy and Sustainable Community**

A community that develops and maintains a strong quality of life for its residents through consideration of long-term economic, ecological, social and political well-being

**Impact Fees**

A one-time assessments, which may be applied by municipalities to new development to fund the expansion or construction of municipal facilities and infrastructure that benefit the development.

**Incentive Zoning**

Zoning provisions that encourage but do not require developers to provide certain amenities or qualities in their projects in return for identified benefits, such as increased density or expedited processing.

**Indicator**

A measurement that reflects the status of some social, economic, or environmental system over time. The term Indicator is derived from the Latin verb *indicare*, meaning “to point out or proclaim.” Generally an indicator focuses on a small, manageable, tangible and telling piece of a system to give people a sense of the bigger picture.

**Inclusionary Zoning**

A zoning ordinance that requires a developer to include affordable housing as part of a development, or contribute to a fund for such housing.

**Infill Development**

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development, which in turn allows undeveloped land to remain open and green.

**MassDevelopment (formerly Massachusetts Development Finance Agency, MDFA)**

A quasi-public agency created in 1998 by the merger of the Government Land Bank of the Massachusetts Industrial Finance Agency. MassDevelopment offers a variety of programs in support of economic development, large-scale real estate development projects and brownfield clean-up including pre-development assistance, loans, loan guarantees, mortgage insurance and taxable and tax-exempt bond financing. Its programs can also be used for mixed commercial and residential projects.

**Master Plan**

A comprehensive long-range plan intended to guide the growth and development of a community or region and one that includes analysis, recommendations and proposals for the community’s population, economy, housing, transportation, community facilities and land use.

**Mean**

The statistical average. An arithmetic mean is determined by adding up all the data and dividing that sum by the number of data points (n). For example, in the series 1, 2, 6, the arithmetic mean is 3.

**Median**

The figure in an array of data points that falls midway in the series between the highest and the lowest values. For example in the series 1, 2, 6, the median is 2. (Note the distinction between median and mean.)

**Mixed Use Development**

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project. Mixed-use redevelopment of neighborhoods promotes comprehensive revitalization through retention or addition of housing, services and jobs.

**New Urbanism**

A movement to build and rebuild communities on a human scale with interconnecting streets, homes with porches, pedestrian friendly traffic patterns, shared open space and greenways, local retail businesses that are near housing and services, and construction practices that are environmentally sensitive. In suburbia, may be a new town center or in cities, may be called an urban village.

**Node Development**

Nodes are small scale mixed use districts that provide basic services and conveniences to the surrounding neighborhood such as a small grocery, restaurant, pharmacy, or cleaning service.

**Overlay Zoning**

A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

**Payment in Lieu of Taxes (PILOT)**

Generally refers to arrangements under which governments exempt certain properties (e.g. public housing) or entities from real property or other taxes, but entity agrees to make some type of annual payment to the taxing entity, usually at a lower level than would be due under full taxation.

**Peer to Peer**

A technical assistance program administered by DHCD through which it provides small grants to local officials for short term problem solving.

**Per Capita**

Latin for “by heads”. A measurement that is presented in terms of units per person, as opposed to a total aggregate figure.

**Quality of Life**

The level of enjoyment and fulfillment derived by humans for the life they live within their local economic, cultural, social, and environmental conditions. The Jacksonville Community Council defines quality of life as the “feeling of well-being, fulfillment, or satisfaction resulting from factors in the external environments.” Quality of life, in this sense, is most directly measured using subjective indicators. However, objective indicators are often used to track the external conditions that affect quality of life.

**Regional Planning Agencies (RPAs)**

Public agencies that coordinate planning in each of thirteen regions of the state. They are empowered to undertake studies of resources, problems, possibilities and needs of their districts. They provide professional expertise to communities in areas such as master planning, affordable housing and open space plan, and traffic impact studies. With the exception of the Cape Cod and Nantucket Commissions, however, which are land use regulatory agencies as well as planning agencies, the RPAs serve in an advisory capacity only.

**Report/Retirement/Artistic Communities (RRA)**

Under a classification system devised by the Massachusetts Department of Revenue (DOR), four towns in South Berkshire County qualify as RRA communities: Egremont, Sheffield, Stockbridge, and West Stockbridge. Lenox is identified as a “growth community”. Lee, a “rural economic center”, and Great Barrington an “urbanized center”. (Footnote: Massachusetts Department of Revenue (DOR), “Kind of Community” Report, 904b.xls). See Appendix 4.

**Smart Growth**

A land use planning technique in response to the problems associated with unplanned, unlimited suburban development. Smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of diverse housing opportunities and choices, equitable allocation of costs and benefits of development, and an improved job/housing balance. Examples of smart growth development and planning include:

- Providing for mixed-use development in an near town and village centers
- Locating housing in close proximity of public transit
- Allowing higher density mixed use development near transit stops, along commercial corridors, or in town and village centers
- Redeveloping environmentally impacted or brownfield sites
- Restoring vacant, underutilized or abandoned building for productive use
- Encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as cluster zoning, transfer of development rights, or other innovative zoning or regulatory devices
- Promoting the redevelopment of vacant infill parcels
- Participating in regional responses to addressing housing, natural resource, transportation, public service, and employment needs

**Smart Codes**

Modification of existing state building codes to allow realistic construction requirements/costs for older buildings. New Jersey and Maryland, for instance, encourage rehabilitation by amendments that cut the costs and time of rehab work.

**Smart Growth Incentives**

Use of tax and planning incentives by state and local governments to promote sustainable growth in developed areas and discourage growth in green areas. For instance, state funding is funneled to schools in dense, built areas and not provided for schools in new areas with no infrastructure.

**Stakeholder**

Participant in a community mobilization effort, representing a particular segment of society. School board members, environmental organizations, selected officials, chambers of commerce representatives, neighborhood advisory council members and religious leaders are all examples of local stakeholders.

**Strip Development**

A commercial or retail development, usually one-store deep, that fronts on a major street.

**South Route 7 Corridor Area**

For purposes of this Master Plan, "South Berkshire" means the seven-town area including Sheffield, Egremont, Great Barrington, Lee, Lenox, Stockbridge and West Stockbridge.

**Streetscape**

The surface vehicle and pedestrian components of a public right of way including roadway pavement and curbing, parking areas, sidewalks, street trees and pits, public signage and traffic control devices, cross-walk treatments, and street furniture such as benches, trash receptacles, and lighting fixtures.

**Sustainability**

A sustainable society is one that is healthy, vital, resilient, and able to creatively adapt to changing conditions over the long-term. Sustainable Seattle defines it as the long-term health and vitality of cultural, economic, environmental and social systems.

**Sustainable Development**

The United Nations Commission on Environment and Development defines it as "development which meets the needs of the present without endangering the ability of future generations to meet their own needs" (*Our Common Future*, 1987). Sustainable Seattle describes it as economic and social changes that promote human prosperity and quality of life without causing ecological or social damage.

**SWOT Workshop**

A interactive public participation process in which the format is to identify the community's strengths, weaknesses, opportunities and threats. These terms can be further defined as follows:

- **“Strengths”** are the already existing positive qualities of a place that should be built upon.
- **“Weaknesses”** are the aspects of a place that are obstacles to desired change and must be addressed if progress is to be made toward the future.
- **“Opportunities”** are areas where a place's strengths or potential strengths align with long term trends, giving that place a competitive advantage. Pursuing opportunities today can ensure long term economic health.
- **“Threats”** are emerging or long term trends that could destabilize a place's economic health.

**Transfer of Development Rights (TDR)**

The conveyance of development rights by deed, easement or other legal instrument from one parcel of land to another. It is a mechanism used to encourage development in certain areas and not in others.

**Transit Oriented Development (TOD)**

Mixed-use, higher density development centered on existing or new transportation facilities (including bus, rail, automobile, bicycle and pedestrian). In many cities, neighborhood redevelopment strategies are increasingly centered on TOD.

**Universal Design**

Products and buildings that are accessible and usable by everyone, including people with disabilities.

**Urban Growth Boundary (UGB)**

A locally designated boundary for projected growth that restricts zoning and services inside the boundary. Inner city neighborhoods are often found within UGBs, which may in turn help concentrate resources inside growth neighborhoods.

## Housing Terms & Definitions

**Affordable Housing**

A subjective term. As used in this Master Plan, housing available to a household earning no more than 80% of the area median income at a cost that is no more than 30% of total household income.

**Affordable Price**

This means the sale price affordable to households at the median family income in each town. CHAPA defines “Affordable Purchase Price” as monthly housing costs equal to 28% of the family income, with a 30-year mortgage at 8.25% interest, 10% down payment.

**Affordable Housing Program (AHP)**

An affordable housing program run by the Federal Home Loan Bank (FHLB) system, AHP provides grants and subsidized interest rates on advances to its member institutions for low and moderate-income housing.

**Affordable Housing Trust Fund**

See “Housing Trust Funds” and “Massachusetts Affordable Housing Trust Fund” below.

**Affordability Gap**

This means the difference between prevailing home prices and what households in a given income range can afford to pay for housing costs. A comparison is made between median single-family home sale prices to the home buying power of a town's median family income.

**Alternative Housing Voucher Program(AHVP)**

A DHCD rent subsidy program funded by the State for people under 60 with disabilities on waiting lists for public housing.

**Area Median Income (AMI)**

The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by HUD and used as the basis of eligibility for most housing assistance programs. Sometimes referred to as “MFI,” or median family income.

**Chapter 40B**

The State's comprehensive permit law, enacted in 1969, which established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the **comprehensive permit** process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the State if their application is denied or approved with conditions that render it uneconomic and the State can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L. c.40B §20-23); see also Comprehensive Permit)

**Chapter 40B Unit**

A housing unit that is (a) made affordable to low- or moderate-income households by a state or federal housing development subsidy, and (b) included or eligible for inclusion in the state's inventory of low- and moderate-income housing. Chapter 40B units count toward each community's 10% low- and moderate-income housing threshold, which determines a developer's right of appeal to the state's Housing Appeals Committee (HAC).

**Chapter 121D**

(See "Massachusetts Affordable Housing Trust Fund")

**Chapter 667<sup>13</sup>**

State public housing program. Administered by Local Housing Authorities (LHAs), provides rental housing for low-income elderly (age 60+) and handicapped persons.

**Chapters 167 & 689<sup>14</sup>**

State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing with specialized services for low-income persons with mental illness, mental retardation or physical disabilities.

**Chapters 200 & 705<sup>15</sup>**

State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing for families. Chapter 200 housing developments were constructed in the 1940s and 50s, originally to house low-income veterans. The program was replaced in the 1960s by the 705 program, with the goal of providing smaller-scale housing (maximum 24 units), in neighborhood settings, for low-income families. During the late 1980s and early 90s, some 705 funding was made available to allow LHAs to purchase units on the private market.

**Citizen's Housing and Planning Association (CHAPA)**

A Massachusetts-based non-profit umbrella organization advocating for affordable housing.

**Citizen Planner Training Collaborative (CPTC)**

A professional education initiative affiliated with Umass that provides local planning and zoning officials with tools, training and information about land use planning.

**Co-Housing**

A hybrid form of housing that combines private and communal forms of living. Residents occupy individual, complete living units, but may share additional kitchen, dining and recreational facilities with other residents. Ownership and design may take a variety of forms.

**Community Action Agency (CAA)**

CAAs, sometimes called CAP agencies, are publicly and privately funded agencies that provide social services, such as fuel assistance, daycare and education to low-income residents. By law, the State must distribute at least 90% of its federal Community Services Block Grant funds to CAAs. The State also contracts with CAA's to operate its fuel assistance and weatherization programs. CAAs may also be involved in the development and management of affordable housing.

**Community Development Advance**

A reduced-rate advance (loan) that be accessed by FHLB member institutions to help finance the purchase, construction, rehabilitation, or predevelopment financing to projects in income-eligible neighborhoods.

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<sup>13</sup> There has been limited funding for the creation of new units under any of these public housing programs in recent years.

<sup>14</sup> Ibid.

<sup>15</sup> Ibid.

**Community Development Block Grant (CDBG)**

HUD program which provides flexible annual grants on an entitlement basis, by formula, directly to states and larger communities (population over 50,000) for activities benefiting low and moderate income people, including housing, community development, economic development, services.

**Community Development Corporation (CDC)**

A form of community-based organization engaged in local housing and economic development activities. Although CDCs vary in size and scope, most are nonprofit, tax-exempt 501(c) 3 organizations. Under Massachusetts's law, CDCs must be located in and serve a designated community where the median family income is below 85% of the regional median family income. There are 67 CDCs operating in Massachusetts today.

**Community Development Finance Corporation: (CDFC)**

A state quasi-public agency, created in 1975, to provide flexible financing for small business, commercial development and housing ventures expected to provide a public benefit. (increased employment and affordable housing opportunities in targeted low-income areas). It works in partnership with community development corporations (CDCs).

**Community Development Financial Institution (CDFI)**

An organization certified by the US Department of the Treasury as a lending institution that has a primary mission of promoting community development. To be certified, the organization must serve a target market, offer development services, maintain accountability, and be a non-government controlled legal entity. CDFIs provide a wide range of financial products and services, including mortgage financing, commercial loans, financing for community facilities, and financial services needed by low income households. Some also provide technical assistance.

**Community Development Fund (CDF)**

A component of the Massachusetts Community Development Block Grant Program, CDF supports revitalization efforts and addresses the needs of low and moderate-income residents by supporting housing, community and economic development activities in Massachusetts cities and towns.

**Community Housing Development Organizations (CHDOs)**

Nonprofit community-based organizations which meet certain HUD criteria and thus qualify to apply for HOME funding set-aside specifically for non-profits.

**Comprehensive Permit**

Expedited permitting process for developers building affordable housing under Chapter 774 "anti-snob zoning" law. A comprehensive permit, rather than multiple individual permits from various local boards, is issued by local zoning boards of appeals to qualifying developers. Comprehensive permits are not authorized in communities that meet the following State standards including:

- 10% or more of housing stock in existence is subsidized.
- At least 1.5% of land zoned for residential, commercial or industrial use is utilized for subsidized housing.

**Community Services Block Grant (CSBG)**

Federal poverty reduction program created to provide services to encourage self-sufficiency for low-income families and individuals. CSBG provides funding to the state's 25 Community Action Agencies (CAAs) for a wide range of social service programs including housing assistance, child care, youth and family development, elderly services, fuel assistance and many others.

**Condominium**

A type of real estate ownership in which owners own their own units plus an undivided share of all common areas. In Massachusetts, condominiums are established under MGL Chapter 183A. Limited equity condominiums are those where the resale price is regulated, through a deed covenant, a regulatory agreement, a land trust or other mechanism.

**Congregate Housing**

Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents. May be rental or ownership.

**Consolidated Plan (ConPlan)**

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A combination planning document and performance report required of states and communities receiving HUD block grants. The ConPlan establishes local housing needs and priorities, and HUD uses it to assess proposed local housing policies and funding requests. Applicants for funding under any of 17 other HUD programs must show that their application is consistent with the local ConPlan. The ConPlan has several components, including: housing and community development needs analyses, an annual action plan, and an annual performance report.

**Co-operative: (co-op)**

A form of shared ownership housing where all residents own stock in the corporation that owns the property. They do not own their own units, but co-op share ownership entitles a resident to a long-term lease on a unit and a vote in the governance of the property. Limited equity cooperatives are a form of affordable, resident-controlled homeownership in which the individual share purchase prices are very low so that the resident does not need mortgage financing to buy in. Like rental properties, co-ops may be syndicated to raise money for the construction.

**Deferred loan (or “deferred payment second mortgage”)**

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely. A commonly used financing mechanism to support affordable housing.

**Emergency Assistance (EA)**

A state program to assist low-income pregnant women and households with children who are homeless or at-risk of homelessness.

**Emergency Shelter Grants (ESG)**

A federal program designed to improve the quality of existing emergency shelters for homeless people, provide additional shelters and transitional housing, meet shelter operating costs, provide essential services to homeless individuals, and support programs to end homelessness. Funding is provided to states and cities according to CDBG formula.

**Executive Order 215**

State executive order, issued in 1982 but not enforced, which required all state agencies to withhold discretionary development-related state assistance from municipalities that were unreasonably restrictive in their housing practices.

**Expiring Use Restrictions (EUR)**

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years, many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property.

**Extremely Low-Income**

Household income below 30% of area median, as defined by HUD for its own programmatic purposes.

**Factory-built Housing**

Any home that is built in a factory setting as opposed to on site. This can include manufactured and modular homes as well as pre-cut (in which building materials are factory-cut to design specifications then transported to the site for assembly) and panelized units (in which panels—a whole wall with windows, doors, wiring and outside siding—are transported to the site and assembled).

**Fair Housing Act**

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

**Fair Market Rents: (FMRs)**

Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD's estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-

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bedroom, 1-bedroom, etc.) and regions within each state. The current FMRs are posted on HUD's website at <http://www.huduser.org/datasets/fmr.html>

**Family Self Sufficiency (FSS)**

Program Family Self-Sufficiency is a HUD program for public housing and Section 8 tenants. Tenants who choose to participate sign a contract outlining progress they seek to make toward economic self-sufficiency over five years; in exchange, local housing agencies commit to provide appropriate services (day care, training, etc.) to help tenants meet goals and put any rent increases which may occur as participant incomes rise into an escrow account for tenants to use at end of program.

**Family Unification Program**

A HUD Section 8 rent subsidy program which provides rent subsidies to families, including victims of domestic violence, at risk of losing their children to foster care (or unable to regain them) due to lack of housing.

**Federal Deposit Insurance Corporation (FDIC)**

Federal agency established in 1933 that guarantees (within limits) funds on deposit in member banks and thrift institutions and performs other functions such as making loans to or buying assets from member institutions to facilitate mergers or prevent failures. Regulates some banks under the Community Reinvestment Act.

**Federal Home Loan Bank System (FHLB)**

Created by Congress in 1932, the FHLB System's public policy mission is to support residential mortgage lending and related community investment through its member financial institutions. The System fulfills its mission by providing members with access to reliable, economical funding and technical assistance, as well as special affordable housing programs. Federal Home Loan Banks are government sponsored enterprises, federally chartered but privately capitalized and independently managed.

**Federal Home Loan Bank of Boston (FHLBB)**

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several programs to promote community development and expand affordable housing.

**Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac)**

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

**Federal Housing Administration (FHA)**

Federally sponsored agency, now a division of HUD, that insures lenders against loss on residential mortgages. It was founded in 1934 in response to the Great Depression to execute the provisions of the National Housing Act.

**Federal Housing Finance Board (FHFB)**

U.S. government agency created by Congress in 1989 to assume oversight of the Federal Home Loan Bank System from the dismantled Federal Home Loan Bank Board.

**FHA Insurance**

Insurance program by which the federal government stimulates new housing production. When a mortgage is FHA insured, the Federal government promises to buy it from the lender at full value if there is any default.

**Federal National Mortgage Association: (FNMA or Fannie Mae)**

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now a privately-owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

**Federal Reserve Board: (FRB)**

Governing board of the Federal Reserve System. Its seven members are appointed by the President of the United States, subject to Senate confirmation, and serve 14-year terms. The Board establishes Federal Reserve System policies on such key matters as reserve requirements and other bank regulations, sets the discount rates, and tightens or loosens the availability of credit in the economy.

**"Friendly" Comprehensive Permit**

A comprehensive permit that meets or closely approximates local affordable housing guidelines, or that a community has actively recruited, such as by procuring for a developer to build low-income housing on a parcel of town-owned land.

**Fuel Assistance**

DHCD program, using federal LIHEAP—low income heating assistance programs—funds, which makes grants to low-income families, elders and people with disabilities to help pay winter heating costs.

**Government National Mortgage Association (GNMA or Ginnie Mae)**

An agency of HUD, Ginnie Mae guarantees payment on mortgage-backed pass-through-securities, which represent pools of residential mortgages insured or guaranteed by the FHA, the Veterans Administration, or the Rural Housing Service. It also manages a portfolio of federally owned mortgages. It does not purchase loans.

**Government Sponsored Enterprise (GSE)**

An enterprise established by the federal government but privately owned and operated. These enterprises are excluded from the budget totals because they are classified as private entities. However, financial information concerning them is included in the budget. Fannie Mae and Freddie Mac are GSEs, as are the Federal Home Loan Banks.

**Heating Energy Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)**

A state-run weatherization program providing emergency heating system repairs, tune-ups, retrofits, etc. to low income households.

**HOME Investment Partnerships Program (HOME)**

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation.

**Home Modifications Loan Program**

A newly established state funded loan program that provides loans for access modifications to the principal residence of elders, adults with disabilities and families with children with disabilities. Based on income eligibility, from \$1,000-25,000 may be extended as a deferred payment loan, due upon sale or transfer of the property, or as a low interest amortizing loan. The loans are secured by a mortgage lien on the property.

**Home Mortgage Disclosure Act: (HMDA)**

A federal law enacted in 1975 (and amended in 1989) that requires home mortgage lenders to compile and make available information on every mortgage loan application received. Such information includes the race, sex, and income of the potential borrower and the disposition of the application.

**Homelessness Intercept Program (HIP)**

DHCD program to help homeless families find permanent housing and to help families at risk of homelessness.

**HOP (Homeownership Opportunities Program)**

DHCD program that is no longer in effect which provided 5%-down MassHousing mortgages with state-funded interest subsidies to first time homebuyers purchasing homes in developments where developer reserved at least 30% of units for buyers earning less than 80% of median. Some units were sold to LHAs for family public housing.

**HOPE VI**

A federal program (aka the Urban Revitalization Program) that provides funding for the revitalization of severely distressed or obsolete public housing sites. Funds can be used for demolition or rehabilitation of units; construction of replacement units; rental assistance to tenants who are displaced; provision of self-sufficiency services for tenants; and for programs designed to improve management.

**Housing Appeals Committee (HAC)**

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

**Housing Choice Voucher Program (See “Section 8”)****Housing Consumer Education Centers**

A statewide information and referral network that assists tenants, landlords, current and prospective homeowners with their housing problems. The Centers are located at agencies that provide a variety of housing services throughout Massachusetts.

**Housing Cost Burden**

A household paying more than 30% of its monthly gross income on housing costs is said to be "housing cost burdened." Housing cost burden is one indicator of a housing affordability gap.

**Housing Development Support Program (HDSP, or Heads Up)**

A component of the Massachusetts Community Development Block Grant (CDBG) Program, “Heads Up” provides gap financing for affordable housing projects of seven units or less, in smaller communities.

**Housing Innovations Fund (HIF)**

State funded program, using bond proceeds to help finance innovative forms of affordable housing, such as SROs, transitional housing, limited equity cooperatives and community residences and to preserve existing affordable housing developments.

**Housing Opportunities for People With AIDS (HOPWA)**

Federal program that provides funds to states and cities for housing assistance and supportive services for low-income people with HIV/AIDS and their families.

**Housing Services Program**

State-funded program to prevent homelessness and assist tenants, landlords and homeowners with housing problems and questions.

**Housing Stabilization Fund (HSF)**

State program using bond proceeds to fund a variety of activities including homeownership, affordable housing development and preservation, demolition of abandoned housing, and local match to federal HOME grants.

**Housing Trust Fund**

A fund established by state legislation or local ordinance that uses public funds to finance the construction or renovation of affordable housing. The fund typically has a dedicated, ongoing source of revenue. Most are administered by a public agency, but foundations or other entities administer some.

**Limited Equity Homeownership**

Ownership housing in which resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

**Local and Regional Housing Authorities (LHAs)**

A housing authority set up by a city or town, or group of towns, in accordance with state law to provide low-income family or elderly housing.

**Local Initiative Program (LIP)**

A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory. LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set aside as affordable to households earning less than 80% of the area median.

**Local Initiatives Support Corporation (LISC)**

Local Initiatives Support Corporation is a national nonprofit organization established to help resident-led, community-based development organizations transform distressed communities and neighborhoods into healthy ones. By providing capital, technical expertise, training, and information, LISC supports the development of local leadership and the creation of affordable housing, commercial, industrial and community facilities, businesses, and jobs.

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**Low-Income Household**

Household income below 80% of metropolitan area median, as defined by HUD, for its own programmatic purposes. (Note: 80% of median income is still considered by many to be moderate income and 50% of median to be low-income. These were the standards that had been used for more than 25 years until HUD changed them in the mid-1990s.)

**Low- and Moderate-Income Housing( or abbreviated, low-income housing)**

Housing affordable to persons with incomes at or below 80% of the median family income for the metro- or non-metro area where they live, as set annually by the U.S. Department of Housing and Urban Development (HUD).

**Low-Income Heating Assistance Program (LIHEAP)**

The federal program which provides funds to states for Fuel Assistance programs.

**Low-Income Housing Tax Credit (LIHTC)**

Federal tax credit for developers of affordable housing. States receive an annual dollar value of credits, which they then allocate to qualifying projects based on priorities established in a state allocation plan. DHCD is the allocating agency for Massachusetts.

**Manufactured Homes**

Homes built entirely in the factory under a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (commonly known as 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.

**Massachusetts Affordable Housing Trust Fund (ATHF)**

A \$100 million revolving trust fund (\$20 million per year for five years) established by the Massachusetts Legislature as Section 227 of Chapter 159 of the Acts of 2000, and now known as Chapter 121D. Administered by MassHousing, ATHF functions as a gap filler, the last funding piece necessary to make an affordable housing development financially feasible and sustainable for the long term. Funding is typically in the form of deferred payment loans. (ATHF is also a common acronym for affordable housing trust funds in general. See "Housing Trust Fund.")

**MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)**

A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family programs. MassHousing bonds have financed over 70,000 rental units in mixed income projects and over 35,000 home mortgages and home improvement loans. The Agency oversees and regulates the properties it has assisted, and runs a number of other programs, some on behalf of HUD and DHCD.

**Massachusetts Housing Investment Corporation (MHIC)**

A private, non-profit corporation which provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund.

**Massachusetts Housing Partnership Fund (MHP)**

A quasi-public agency created by the Legislature in 1985 to support affordable housing and neighborhood development. It is funded by state-mandated contributions from interstate banks and has received State funds as well. A seven-member board appointed by the Governor and the state's banking industry governs it. MHP provides technical assistance and below-market financing to nonprofit and for-profit developers and public agencies. It offers both long term fixed-rate financing and bridge loans for affordable rental housing, runs the "Soft Second" program for first time homebuyers together with DHCD, and provides funds to assess the feasibility of potential projects.

**Massachusetts Rehabilitation Commission (MRC)**

A state agency that assists individuals with disabilities to live independently and go to work. MRC is the agency responsible for vocational rehabilitation and independent living services and for determining eligibility for federal SSI/SSDI benefits for Massachusetts citizens with disabilities.

**Massachusetts Rental Voucher Program (MRVP)**

A state-funded rental assistance program begun in November 1992, as a revised version of the state's previous rental assistance program (Chapter 707). It has both a project-based component and a tenant-based component.

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**McKinney Act/McKinney Programs**

The Stewart B. McKinney Federal Homeless Assistance Act of 1987 established a number of federal programs through HUD, HHS and other agencies to provide housing and services to homeless families and individuals as well as those at risk of homelessness.

**McKinney Emergency Community Services Homeless Grant (EHP)**

A federal program providing annual grants from HHS to states for distribution to CAAs to provide services to the homeless.

**Metropolitan Statistical Area: (MSA)**

The term is also used for CMSAs (consolidated metropolitan statistical areas), and PMSAs (primary metropolitan statistical areas), geographic units used for defining urban areas that are based largely on commuting patterns. Office of Management and Budget defines metropolitan areas for statistical purposes only, but many federal agencies use them for programmatic purposes, including allocating federal funds and determining program eligibility. HUD uses MSAs as its basis for setting income guidelines and fair market rents.

**Mixed Income Housing Development**

Development that includes housing for various income levels. In urban neighborhoods, it is a tool to deconcentrate poverty. In suburban neighborhoods, it is a design principle that designates a percentage of housing to different price ranges and may include persons with very low-income.

**Mobile Homes**

Factory-built home produced prior to June 15, 1976, when the HUD Code went into effect. By 1970, mobile homes were built to voluntary industry standards that were eventually enforced by 45 of the 48 contiguous states.

**Moderate-Income Household**

A household (1 + persons) whose gross monthly income is at or below 80% of the median family income for the applicable metropolitan or non-metropolitan area.

**Modular Homes**

Factory-built home built to applicable State, local, or regional codes where the home will be located. Modules are transported to the site and installed.

**Mortgage**

Debt instrument by which the borrower (mortgagor) gives the lender (mortgagee) a lien on property as security for the repayment of a loan. The borrower has use of the property, and the lien is removed when the obligation is fully paid. A mortgage normally involves real estate, and is commonly used to purchase a house.

**Mortgage Banker**

Company, or individual, that originates mortgage loans, sells them to other investors, services the monthly payments, keeps related records, and acts as escrow agent to disperse funds for taxes and insurance. A mortgage banker's income derives from origination and servicing fees, profits on the resale of loans, and the spread between mortgage yields and the interest paid on borrowings while a particular mortgage is held before resale.

**NeighborWorks Network®: (NWOs)**

A nationwide network of community-based, locally-controlled nonprofits, NeighborWorks® organizations develop resident leadership, increase homeownership, produce and preserve affordable housing, and develop special programs such as commercial revitalization and economic development. Each NWO is an autonomous organization governed by local residents, business leaders and government officials. There are 12 NWOs in Massachusetts chartered by the Neighborhood Reinvestment Corporation (see below), including CDCs and Neighborhood Housing Services (the predecessor to NW). All receive operating assistance and capital investment from NR.

**Neighborhood Reinvestment Corporation (NR)**

A Congressionally chartered, federally funded, nonprofit corporation established in 1978 to assist in the revitalization of lower income neighborhoods. Its four core business areas: capacity building, affordable housing, resident leadership and community-based economic development. Services are provided to and through local Neighbor Works® organizations. Support includes training, operational grants, capital investments, and technical assistance. NR also advances broader community goals and provides broader training through national Neighborhood Reinvestment Training Institutes.

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**New England Fund (NEF)**

An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB), NEF provides advances (loans) to member financial institutions to finance affordable housing. NEF is one of the most widely used programs for the development of new mixed income ownership housing under the comprehensive permit.

**New Markets Tax Credit (NMTC)**

A new federal program (enacted by Congress in December 2000) that authorizes tax credits in an amount expected to generate \$15 billion for the financing of economic development in low-income communities by 2007. The tax credits are available to investors in “community development entities,” which will use the proceeds to make loans and investments in businesses located in low-income communities.

Expected to bridge financing gaps; create new partnerships among investors, communities, businesses, and government; and generate jobs, services and revitalization in distressed areas, in much the same way that LIHTCs did for affordable housing. A list of NMTC community development entities by state is available at <http://www.cdfifund.gov/programs/nmtc/index.asp>

**Notice of Funding Availability (NOFA)**

A notice by HUD to inform potential applicants that program funding is available. The NOFA outlines the application process and timetable, program requirements, and includes names and addresses of agency personnel to contact for application forms and information.

**Project Based Assistance (PBA)**

Term used to describe rental assistance which is assigned to a specific housing unit or housing development. Also refers to a specific Section 8 program.

**Property and Casualty Initiative: (PCI)**

A private community development loan fund capitalized by a consortium of twenty-six Massachusetts property and casualty insurance companies in 1999. PCI lends to a range of community development projects including affordable housing. It makes most of its loans directly, but may also participate with other community lenders.

**Public Housing Agency (PHA)**

A public entity which operates housing programs: includes state housing agencies (including DHCD), housing finance agencies and local housing authorities. This is a HUD definition, which is used, describes the entities that are permitted to receive funds under or administer a wide range of HUD programs, including public housing and Section 8 rental assistance. It includes not only local housing authorities, but also state housing agencies, such as DHCD.

**Regional Non-profits**

Nine private, non-profit housing agencies who administer the Section 8 program on a statewide basis, under contract with DHCD. Each agency serves a wide geographic region. Collectively, they cover the entire state and administer over 15,000 Section 8 certificates and vouchers. In addition to administering Section 8 subsidies, they administer state-funded rental assistance (MRVP) in communities without participating LHAs. They also develop affordable housing and run housing rehabilitation and weatherization programs, operate homeless shelters, run homeless prevention and first-time homebuyer programs, and technical assistance and training programs for communities.

**Rent Supplement (RS)**

Program See “Section 8 Existing Loan Management Set Aside”

**Rental Development Action Grant: (RDAL)**

A DHCD program providing operating assistance through a loan to affordable housing projects.

**Rental Rehabilitation**

Grants to cities and states for rental housing rehabilitation. These grants, authorized by Section 17 of the Housing Act of 1937, as amended by the Housing and Urban-Rural Recovery Act of 1983, are designed to attract private financing to rehabilitation.

**Rural Housing Service (RHS)**

RHS, formerly Farmers’ Home Administration, is part of the US Department of Agriculture. It runs a number of housing programs for people living in non-urban communities with populations of up to 20,000, providing low-cost mortgages, loan guarantees, repair and rehabilitation loans to low-income homeowners. It also has programs to build affordable rental housing and has financed over 2,000 units in Massachusetts.

**Seasonal Home (or seasonal housing unit)**

Generally, a home other than the owner's principal, residence and which the owner occupies for only a portion of the year.

**Secondary Mortgage Market:**

Institutions—including, but not limited to, Fannie Mae and Freddie Mac—that purchase home mortgages from originating lenders, providing liquidity to the mortgage market. They affect the housing market by increasing the supply of funds local lenders have to lend. They also influence the types and pricing of mortgages lenders offer, and the underwriting standards they use (e.g. down payment and credit requirements, loan to value ratios, how rental income is counted in 2-4 family properties) by what they are willing to purchase.

**Section 8**

Refers to the major federal (HUD) program— actually a collection of programs—providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some can pay more) for housing (rent and basic utilities) and federal subsidy pays balance of rent. Now officially called the Housing Choice Voucher Program.

**Section 8 for Homeownership Initiative**

A new program that allows rental assistance recipients to use their vouchers to qualify for a mortgage. Participants must earn a minimum of \$10,300/year, work full-time, and be purchasing a single-family home.

**Section 108 Loan Guarantees**

A loan guarantee program within the CDBG Program under which entitlement communities may borrow up to five times their most recent annual CDBG allocations to fund additional housing rehabilitation or economic development activities.

**Section 202**

Federal competitive grant program provides capital advances to nonprofit organizations for the construction or rehabilitation of rental housing for very low-income elderly and/or handicapped persons. Advances are interest-free and need not be repaid if housing remains available for very low-income for at least forty years.

**Section 221d3 program (HUD)**

Active between 1961 and 1968, the program provided HUD interest subsidies on mortgages obtained from private lenders to bring the interest rate to 3%. The FHA also insures the mortgage. Initial income limits for admissions were 95% of median; now the limit is 80% of median with some priority given to very low-income households (earning under 50% of median).

**Section 236 program: (HUD)**

Active between 1968 and 1973 (though some mortgages started as late as 1980). This program provided HUD interest subsidies on mortgages obtained from private lenders to bring the interest rate to 1%. HUD (FHA) also insured the loans.

**Severe Housing Problems**

As used by HUD in defining priorities, severe housing problems are homelessness, displacement, housing cost burden above 50% of income, occupancy of housing with serious physical problems. Data on severe housing problems drawn from the American Housing Survey measures only cost burden and physical problems.

**SHARP**

State Housing Assistance for Rental Production -- a state funded multi-family production program that operated during the 1980s which uses operating budget funds to provide shallow 15 year loans to mixed-income housing projects in which at least 25% of the units were set aside for low-income households. Developers used MASSHOUSING tax-exempt mortgages and the SHARP loan was set at the amount needed to bring the effective interest rate to 5%.

**SHOP (Self Help Homeownership Opportunity) Program**

A federal program that provides funding to national and regional nonprofit organizations that provide technical assistance to low-income homebuyers in small and rural communities. Program is a complement to the Rural Housing Service self-help (or sweat-equity) housing programs.

**Single Room Occupancy: (SRO)**

Generally refers to housing units which are not equipped with both individual kitchen and individual bathroom facilities and which are rented for longer than 15 consecutive days. Some units may have kitchenettes and/or bathroom facilities.

**Small Cities Program**

A federally funded entitlement program, under which DHCD receives an annual grant (about \$38 million/year) of HUD CDBG funds to support housing and community development activities in the communities which do not receive CDBG entitlement funds directly from HUD. Communities apply to DHCD for funds for specific projects.

**Soft Second**

State first time homebuyer assistance program operated by the Mass Housing Partnership. Buyers obtain a bank mortgage for 75% of the purchase price and the Soft Second program provides a second mortgage for 20% of the price. The interest on the second mortgage may be subsidized for 10 years.

**Subsidized Housing Inventory (SHI)**

This is the official list of units, by municipality, that count toward a community's 10% goal.

**Sweat Equity**

The equity that is added to a property through the unpaid labor put into its improvement. A method used to help reduce the cost of a home.

**Syndication**

As used in affordable housing, syndication refers to the raising of equity (investment capital) for low income rental housing through the sale to outside investors of a stream of tax credits.

**Syndicated Cooperative**

A cooperative owned in part by outside investors who are able to take advantage of federal tax credits.

**TELLER (Tax-Exempt Local Loans to Encourage Rental Production)**

A state (DHCD) program that is no longer in effect which set aside a portion of the state's tax-exempt bond volume allocation for local housing authorities (LHAs) so LHAs could provide tax-exempt mortgages to private developers of mixed income housing, with 20-40% of units set aside for low-income households.

**Temporary Assistance for Needy Families (TANF)**

Block grant to states administered under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which established a new welfare system. The TANF block grant replaced Aid to Families with Dependent Children (AFDC). The chief feature of the new system is the abolition of a federal entitlement to cash assistance.

**Tenant Assistance Program (TAP)**

MassHousing-funded program providing training courses and seminars for residents and property management staff in MassHousing- and HUD-assisted housing, covering topics such as substance abuse and when to intervene, cultural diversity, AIDS awareness and domestic violence.

**The Life Initiative (TLI)**

A private community investment fund capitalized by a consortium of eleven Massachusetts life insurance companies in 1998. TLI invests in a range of community development activities including affordable housing, channeling most (2/3) of its loans and investments through community loan funds and intermediaries.

**Transitional Housing**

Temporary housing for families or individuals who do not have permanent housing but require more stability than an emergency shelter.

**U.S. Department of Health and Human Services (HHS)**

The primary federal agency for health programs, such as Medicaid and Medicare, and public assistance/ income maintenance programs such as Temporary Assistance to Needy Families (TANF), SSI and SSDI.

**U.S. Department of Housing and Urban Development (HUD)**

The primary federal agency for regulating housing, including fair housing and housing finance. It is also the major federal funding source for affordable housing programs.

**Very Low-Income**

Household income below 50% of metropolitan area median, as defined by HUD, for its own programmatic purposes. In 1995, 41% of renter households and 18% of owner households were very low-income according to American Housing Survey data.

**Voucher**

A government payment to, or on behalf of, a household, to be used solely to pay a portion of the household's housing costs.

**Weatherization**

Whole-house approach to improving the energy efficiency of an existing home. In the whole house approach, all the energy-impacting systems in the home are examined and improved upon simultaneously, as needed.

## Economic Development Terms & Definitions

**Chapter 121A**

State law authorizing the creation of Urban Redevelopment Corporations to develop residential, commercial, industrial, civic, recreational, or historic projects in areas that are considered to be blighted, decadent or substandard.

**Chapter 121B**

State law permitting cities and towns to set up redevelopment authorities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants. Redevelopment authorities have the power of eminent domain and they are exempt from the State's Uniform Procurement Act when engaged in property disposition and development, making them powerful tools for large scale redevelopment projects.

**Chapter 121C**

State law permitting municipalities to establish Economic Development Industrial Corporations (EDICs) for the purpose of implementing local economic development plans and projects to reduce unemployment and eliminate blight. Only communities that have been designated by the U.S. Department of Labor as labor surplus areas due to high unemployment are eligible.

**Community Development Action Grant (CDAG)**

A state funded program using housing bond bill funds, to help finance infrastructure necessary to make affordable housing and economic development projects feasible.

**Community Economic Development Assistance Corporation (CEDAC)**

A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers in order to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations.

**Community Enterprise Economic Development (CEED)**

A state funded program providing operating funds for CDCs.

**Commutershed**

The general geographic area in which commuters will travel for the purposes of working

**Laborshed**

The general geographic area in which a regional employment center draws most of its workforce.

**Ready Resource**

DHCD program, using federal Small Cities funds, to help fund economic development activities in eligible communities.

**Redevelopment Authorities (121B)**

State law, under Chapter 121B, permits cities and towns to set up these entities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants.

**Redevelopment Corporations (121A)**

State law, under Chapter 121A, permits corporations, individuals, non-profits and local housing authorities to set up redevelopment corporations to receive an exemption from local real estate and state corporate taxes, for a specific housing or economic development project. The corporation makes a PILOT payment instead.

**Tax Increment Financing (TIF)**

A method of funding redevelopment activities that allows communities to use all, or part, of the new tax revenue generated by development in a specific area to pay the site improvements, infrastructure and other activities that enabled it to occur.

**Urban Renewal Development Grants**

(URDG) A state funded DHCD program providing grants to redevelopment authorities for specific redevelopment projects (residential, commercial, industrial, educational, recreational, medical or governmental). Localities pay 100% of the cost initially and the state uses state and federal funds to repay them for 50% of the cost in 20-year installments.

# APPENDIX B

# DANVERS BUSINESS INVENTORY

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
<b>AGRIC., FOR. &amp; FISH</b>				
Greenhouses	18101	1	1	1
Farms	19101	1	3	3
Soil Conservation Service	71101	3	3	1
Veterinarians	74201	5	46	9
Pet Washing & Grooming	75204	2	4	2
Pet Boarding & Sitting	75211	2	3	2
Landscape Contractors	78204	17	121	7
Government-Forestry Services	85107	1	2	2
<b>Sales Volume, 2003</b>	<b>\$15,988,000</b>			
<i>Average Sales Volume by Establishment, 2003</i>	<b>\$532,933</b>			
<i>Total</i>		<b>32</b>	<b>183</b>	<b>6</b>
<b>CONSTRUCTION</b>				
Gas Boosters	131102	1	4	4
General Contractors	152103	26	146	6
Fire Damage Restoration	152114	1	3	3
Handyman Services	152115	3	6	2
Designers-Industrial	154102	1	4	4
Building Contractors	154213	4	11	3
Paving Contractors	161101	3	14	5
Parking Area/Lots Maintenance & Marking	161104	2	101	51
Marine Contractors & Designers	162903	2	14	7
Heating Contractors	171102	1	1	1
Plumbing Contractors	171105	11	57	5
Mechanical Contractors	171114	1	100	100
Air Conditioning Contractors & Systems	171117	8	45	6
Cooling Towers	171119	1	5	5
Gas Fitters	171122	1	5	5
Plumbing Heating & Air Conditioning	171198	1	3	3
Painters	172101	3	5	2
Electric Contractors	173101	15	120	8
Landscape Lighting	173109	1	6	6
Masonry Contractors	174101	6	8	1
Acoustical Contractors	174202	1	5	5
Dry Wall Contractors	174203	1	3	3
Insulation Contractors-Cold & Heat	174205	3	43	14
Plastering Contractors	174206	2	6	3
Tile-Ceramic-Contractors & Dealers	174301	3	15	5
Carpenters	175102	5	10	2
Carpet Layers	175206	2	3	1.5
Gutters & Downspouts	176103	2	6	3
Roofing Contractors	176109	3	10	3
Driveways	177101	1	4	4
Concrete Contractors	177105	1	4	4

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Excavating Contractors	179403	1	30	30
Machinery-Movers & Erectors	179604	1	8	8
Swimming Pool Contrs Dealers & Designers	179921	1	4	4
Fireproofing	179924	1	3	3
Computer Rooms-Installation & Equipment	179935	1	3	3
Pipe & Boiler Covering Contractors	179936	1	6	6
Swimming Pool Coping Plastering & Tiling	179985	1	5	5
<b>Sales Volume, 2003</b>	<b>\$146,820,000</b>			
<i>Average Sales Volume by Establishment, 2003</i>	<b>\$1,193,659</b>			
<i>Total</i>		<b>123</b>	<b>826</b>	<b>7</b>
<b>MANUFACTURING</b>				
Ice Cream & Frozen Desserts (Mfrs)	202498	2	13	7
Candy & Confectionery-Manufacturers	206401	1	38	38
Textile Goods Nec (Manufacturers)	229998	1	3	3
Leather Apparel-Manufacturers	238601	1	5	5
Sailmakers	239401	1	3	3
Patches (Manufacturers)	239502	1	1	1
Boxes-Paper (Manufacturers)	265201	1	50	50
Packaging Materials-Manufacturers	267101	1	4	4
Newspapers (Publishers)	271101	2	108	54
Periodicals-Publishing & Printing	272198	1	4	4
Music Publishers	274104	1	3	3
Publishers	274105	1	5	5
Publishers-Directory & Guide	274107	1	4	4
Printers	275202	5	324	65
Color Sprtns-Offset Photo Engrave (Mfrs)	275207	1	4	4
Decals (Manufacturers)	275209	1	7	7
Screen Printing	275902	1	5	5
Labels-Plastic Metal Foil & Etc (Mfrs)	275912	1	1	1
Commercial Printing Nec	275998	1	6	6
Printers-Business Forms	276101	1	1	1
Resins-Manufacturers	282105	1	5	5
Adhesives & Glues-Manufacturers	289101	1	0	0
Printing Ink (Manufacturers)	289302	1	23	23
Plastics-High Pressure Laminates (Mfrs)	308301	1	7	7
Marble Products-Natural-Manufacturers	328102	1	10	10
Sheet Metal Fabricators	344403	2	17	9
Screw Machine Products (Manufacturers)	345101	1	35	35
Valves-Manufacturers	349403	1	25	25
Model Makers	354301	2	11	6
Die Cutting (Manufacturers)	354403	3	28	9
Paper Mill Machinery-Manufacturers	355401	1	3	3
Air Cleaning & Purifying Equipment-Mfrs	356402	1	7	7
Filtering Materials & Supplies (Mfrs)	356905	1	1	1
Automation Systems & Equipment-Mfrs	356907	1	10	10

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Inks	357705	1	7	7
Vacuum Equipment & Systems-Mfrs	358910	1	4	4
Pushcarts (Manufacturers)	358915	1	6	6
Machine Shops	359903	19	282	15
Communications Equipment Nec (Mfrs)	366998	1	550	550
Circuit Boards-Manufacturers	367202	1	7	7
Semiconductor Devices (Manufacturers)	367401	4	340	85
Electronic Equipment & Supplies-Mfrs	367901	1	200	200
Food Processing Equipment & Supls-Mfrs	369908	1	12	12
Aircraft Equipment Parts & Supls-Mfrs	372802	1	50	50
Laboratory Analytical Instruments (Mfrs)	382698	1	138	138
Physicians & Surgeons Equip & Supls-Mfrs	384104	3	786	262
Electromedical/Therapeutic Apprts (Mfrs)	384598	1	295	295
Jewelry-Manufacturers	391101	1	1	1
Musical Instruments-Manufacturers	393102	3	5	2
<b>Sales Volume, 2003</b>	<b>\$725,597,000</b>			
<i>Average Sales Volume by Establishment, 2003</i>	<b>\$8,638,060</b>			
<i>Total</i>		<b>84</b>	<b>3,454</b>	<b>41</b>
<b>TRANSPORTATION</b>				
Airport Transportation Service	411101	2	9	5
Handicapped Transportation Service	411901	1	4	4
Ambulance Service	411902	1	60	60
Limousine Service	411903	4	1	0
Limousine Service	411903	3	37	12
Taxicabs & Transportation Service	412101	2	6	3
Buses-Charter & Rental	414201	1	10	10
Delivery Service	421205	1	4	4
Trucking-Dump	421210	1	4	4
Trucking	421304	1	8	8
Trucking-Motor Freight	421309	1	3	3
Movers	421401	1	2	2
Storage-Household & Commercial	422503	3	6	2
Steamship Companies	448903	1	6	6
Boat Repairing	449304	3	16	5
Marinas	449306	3	7	2
Surveyors-Marine	449901	1	2	2
Aircraft Servicing & Maintenance	458104	1	1	1
Travel Agencies & Bureaus	472402	6	21	4
Cruises	472406	1	2	2
Cellular Telephones (Services)	481207	2	9	5
Data Communication Service	481301	1	8	8
Telecommunications Services	481302	4	70	18
Telephone Companies	481304	1	256	256
Communications	489903	1	20	20
Waste Disposal	495304	1	4	4

APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003				
Business Category	SIC Code	# Est.	# Emp.	Avg. Emp. Per Est.
Sales Volume, 2003	\$140,319,000			
Average Sales Volume by Establishment, 2003	\$3,118,200			
<i>Total</i>		48	576	12
<b>WHOLESALE TRADE</b>				
Office Furniture & Equip-Dealers (Whol)	502112	3	29	10
Draperies & Curtains-Wholesale	502308	1	5	5
Fence (Wholesale)	503903	1	1	1
Data Communications Equip/Systems (Whol)	504506	1	1	1
Computers-Software Duplication	504512	1	6	6
Store Fixtures (Wholesale)	504610	1	1	1
Physicians & Surgeons Equip & Supls-Whol	504704	2	10	5
Hospital Equipment & Supplies (Whol)	504712	1	7	7
Microscopes (Wholesale)	504713	1	3	3
Dental Equipment & Supplies-Wholesale	504719	1	5	5
Scientific Apparatus & Instruments-Whol	504905	1	35	35
Lasers (Wholesale)	504908	1	7	7
Professional Equipment Nec (Wholesale)	504999	1	12,500	12,500
Burglar Alarm Systems (Wholesale)	506324	2	6	3
Controls Control Syst/Regulators (Whol)	506328	1	17	17
Electric Equipment & Supplies-Wholesale	506330	1	5	5
Electronic Instruments (Wholesale)	506336	1	5	5
Radio Communication Equip & Systems-Whol	506504	1	3	3
Electronic Equipment & Supplies-Whol	506519	1	4	4
Fasteners-Industrial (Wholesale)	507205	1	2	2
Heating Equipment & Systems (Wholesale)	507510	3	64	21
Machine Tools (Wholesale)	508425	1	2	2
Material Handling Equipment (Wholesale)	508426	2	6	3
Valves-Wholesale	508513	1	8	8
Industrial Equipment & Supplies (Whol)	508522	3	36	12
Seals-Mechanical (Wholesale)	508571	1	3	3
Beauty Salons-Equipment & Supls (Whol)	508702	2	6	3
Janitors Equipment/Supplies (Wholesale)	508724	1	12	12
Vacuum Cleaning Systems (Wholesale)	508742	1	4	4
Marine Electronic Equip & Supls (Whol)	508812	1	1	1
Swimming Pool Equipment & Supls (Whol)	509118	1	7	7
Paint Ball Games Equip & Supls (Whol)	509137	1	3	3
Wiping Cloths (Wholesale)	509309	1	1	1
Scrap Metals & Iron (Wholesale)	509313	1	4	4
Exporters	509901	2	6	3
Importers	509905	1	3	3
Manufacturers-Agents & Representatives	509908	9	59	7
Tarpaulins-Wholesale	509911	1	3	3

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Paper Products (Wholesale)	511101	1	1	1
Packaging Materials-Wholesale	511308	1	40	40
Pharmaceutical Products-Wholesale	512203	3	60	20
Food Products (Wholesale)	514101	2	3	2
Food Brokers	514102	1	1	1
Food Service-Supplies (Wholesale)	514112	1	10	10
Pretzels (Wholesale)	514507	1	13	13
Seafood-Wholesale	514601	1	480	480
Fruits & Vegetables-Wholesale	514801	1	6	6
Beverages (Wholesale)	514937	2	137	69
Chemicals (Wholesale)	516916	2	13	7
Oils-Fuel (Wholesale)	517206	9	37	4
Gas-Liquefied Petro-Bttld/Bulk (Whol)	517208	1	2	2
Beer & Ale-Wholesale	518101	2	155	78
Leather (Wholesale)	519913	1	3	3
Advertising-Specialties (Wholesale)	519917	5	19	4
Canvas-Wholesale	519927	1	3	3
<b>Sales Volume, 2003</b>	<b>\$1,069,822,000</b>			
<i>Average Sales Volume by Establishment, 2003</i>	<b>\$11,628,500</b>			
<i>Total</i>		<b>92</b>	<b>13863</b>	<b>151</b>
<b>RETAIL TRADE</b>				
Doors-Garage	521101	1	1	1
Windows	521107	4	19	5
Building Materials	521126	1	76	76
Doors	521131	3	31	10
Home Centers	521138	1	307	307
Paint-Retail	523107	1	4	4
Glass-Auto Plate & Window & Etc	523110	5	27	5
Hardware-Retail	525104	4	53	13
Furniture Legs-Retail	525114	1	4	4
Tools-New & Used	525115	1	4	4
Garden Centers	526104	1	3	3
Landscaping Equipment & Supplies	526106	1	4	4
Lawn Mowers	526109	1	6	6
Bird Feeders & Houses	526120	1	3	3
Statuary	526131	1	3	3
Department Stores	531102	5	623	125
Wholesale Clubs	531110	2	290	145
Variety Stores	533101	2	33	17
Variety Stores	533101	1	15	15
Trading Posts	533102	1	12	12
Food Markets	541101	2	19	10
Convenience Stores	541103	4	27	7
Food Products-Retail	541104	1	5	5
Grocers-Retail	541105	4	196	49

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Seafood-Retail	542101	1	15	15
Lobsters	542105	1	9	9
Fruits & Vegetables & Produce-Retail	543101	1	16	16
Candy & Confectionery-Retail	544101	2	4	2
Bakers-Retail	546102	6	39	7
Doughnuts	546105	5	118	24
Health & Diet Foods-Retail	549901	2	5	3
Vitamins	549904	1	3	3
Coffee & Tea	549915	2	9	5
Automobile Dealers-New Cars	551102	13	1091	84
Automobile Dealers-Used Cars	551103	2	3	2
Truck-Dealers	551105	1	22	22
Automobile Parts & Supplies-Retail-New	553111	3	88	29
Tire-Dealers-Retail	553123	4	52	13
Service Stations-Gasoline & Oil	554101	8	40	5
Boat Covers Tops & Upholstery	555102	1	1	1
Boat Equipment & Supplies	555103	1	15	15
Boat Dealers Sales & Service	555104	2	32	16
Marine Equipment & Supplies	555113	1	3	3
Yacht Brokers	555125	1	3	3
Aircraft-Dealers	559905	1	7	7
Men's Clothing & Furnishings-Retail	561101	1	7	7
Salvage & Surplus Merchandise	561102	1	3	3
Gloves-Work & Industrial	561105	1	1	1
Women's Apparel-Retail	562101	4	28	7
Maternity Apparel	562103	2	7	4
Bridal Shops	562104	2	27	14
Boutique Items-Retail	562105	1	5	5
Lingerie	563210	3	111	37
Childrens & Infants Wear-Retail	564103	1	20	20
Clothing-Retail	565101	15	88	6
Costumes-Masquerade & Theatrical	569905	2	5	3
Wigs Toupees & Hairpieces	569909	1	1	1
Sportswear-Retail	569913	1	2	2
Tailors	569919	1	1	1
Uniforms	569922	1	2	2
Furniture-Outdoor	571201	2	25	13
Furniture-Childrens	571202	1	8	8
Kitchen Cabinets & Equipment-Household	571211	3	11	4
Counter Tops	571213	1	2	2
Furniture-Dealers-Retail	571216	11	103	9
Mattresses	571220	1	2	2
Futons	571223	1	4	4
Carpet & Rug-Pads Linings & Accessories	571303	1	10	10
Carpet & Rug Dealers-New	571305	4	16	4
Draperies & Curtains-Retail/Custom Made	571407	1	1	1

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Cutlery-Retail	571918	1	50	50
Linens-Retail	571925	4	62	16
Lighting Fixtures-Retail	571926	1	20	20
Appliances-Household-Major-Dealers	572202	3	10	3
Sewing Machines-Household	572218	1	3	3
Satellite Equipment & Systems-Retail	573107	1	1	1
Electronic Equipment & Supplies-Retail	573117	2	45	23
Computer Software	573401	6	63	11
Publishing-Desktop	573403	1	1	1
Computer Furniture	573404	1	4	4
Computer & Equipment Dealers	573407	5	20	4
Records Tapes & Compact Discs-Retail	573501	1	25	25
Video Tapes Discs & Cassettes	573502	2	9	5
Musical Instruments-Dealers	573608	1	36	36
Ice Cream Parlors	581203	3	46	15
Foods-Carry Out	581206	1	8	8
Restaurants	581208	50	3490	70
Caterers	581212	3	17	6
Sandwiches	581219	5	22	4
Pizza	581222	3	34	11
Banquet Rooms	581223	3	270	90
Pharmacies	591205	4	51	13
Liquors-Retail	592102	3	40	13
Antiques-Dealers	593202	1	2	2
Consignment Shops	593204	1	1	1
Clothing-Used	593205	1	3	3
Carpet & Rug Dealers-Used	593206	1	1	1
Sporting Goods-Retail	594113	6	116	19
Skiing Equipment-Retail	594115	1	2	2
Golf Equipment & Supplies-Retail	594130	2	22	11
Exercise Equipment-Retail	594136	1	2	2
Bicycles-Dealers	594141	4	37	9
Book Dealers-Retail	594201	1	5	5
Office Supplies	594301	2	110	55
Rubber & Plastic Stamps	594306	1	8	8
School Supplies-Retail	594311	1	8	8
Jewelers-Retail	594409	5	28	6
Craft Supplies	594501	1	50	50
Hobby & Model Constr Supplies-Retail	594508	2	6	3
Games & Game Supplies	594509	1	2	2
Doll Houses & Accessories	594511	1	1	1
Ceramic Products-Decorative	594514	1	2	2
Balloon Artists	594701	1	1	1
Gift Shops	594712	5	18	4
Gift Baskets & Parcels	594713	1	3	3
Party Supplies	594716	1	8	8

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Leather Goods-Dealers	594803	2	9	5
Fabric Shops	594902	1	13	13
Food Service-Management	596305	4	138	35
Direct Selling Establishments	596398	1	2	2
Florists-Retail	599201	6	56	9
Cigar Cigarette & Tobacco Dealers-Retail	599301	1	2	2
News Dealers	599401	1	7	7
Magazines-Dealers	599402	1	4	4
Optical Goods-Retail	599502	4	15	4
Sunglasses & Sun Goggles	599505	1	3	3
Cellular Telephones-Equipment & Supls	599902	5	20	4
Telephone Equipment & Supplies	599904	2	14	7
Picture Frames-Dealers	599927	2	15	8
Pet Supplies & Foods-Retail	599929	1	30	30
Pet Shops	599930	1	7	7
Orthopedic Appliances	599933	1	1	1
Art Galleries & Dealers	599969	5	11	2
Monuments	599972	1	2	2
Hearing Impaired Equipment & Supplies	599979	2	3	2
Cosmetics & Perfumes-Retail	599992	1	10	10
Baseball Sports Cards & Memorabilia	599993	1	1	1
<b>Sales Volume, 2003</b>	<b>\$1,509,384,000</b>			
<i>Average Sales Volume by Establishment, 2003</i>	<b>\$4,158,083</b>			
<i>Total</i>		<b>362</b>	<b>8,956</b>	<b>25</b>
<b>FINANCE, INSURANCE AND REAL ESTATE</b>				
Banks	602101	7	244	35
Credit Unions	606101	3	23	8
Loans	614101	2	17	9
Financing	614102	2	8	4
Factors	615301	1	2	2
Real Estate Loans	616201	12	127	11
Stock & Bond Brokers	621101	2	48	24
Investment Securities	621105	2	46	23
Investment Management	628202	1	2	2
Financial Advisory Services	628203	5	10	2
Financing Consultants	628204	1	2	2
Financial Planning Consultants	628205	9	33	4
Insurance-Liability	635104	1	2	2
Insurance Adjusters	641102	1	10	10
Insurance	641112	29	158	5
Shopping Centers & Malls	651201	1	20	20
Condominiums	651301	3	25	8
Boarding Houses	651302	1	9	9
Apartments	651303	1	3	3
Real Estate Management	653108	2	12	6

APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003				
Business Category	SIC Code	# Est.	# Emp.	Avg. Emp. Per Est.
Real Estate Appraisers	653116	5	30	6
Real Estate	653118	22	158	7
Real Estate Buyers & Brokers	653120	1	4	4
Real Estate Inspection	653122	1	4	4
Housing Authorities	653132	1	8	8
Title Companies	654102	1	6	6
Real Estate Developers	655202	1	3	3
Cemeteries	655302	1	2	2
<b>Sales Volume, 2003</b>	<b>\$407,997,000</b>			
<i>Average Sales Volume by Establishment, 2003</i>	<b>\$3,428,546</b>			
<i>Total</i>		<b>119</b>	<b>1016</b>	<b>9</b>
<b>SERVICES</b>				
Hotels & Motels	701101	10	401	40
Resorts	701111	1	335	335
Cleaners	721201	8	24	3
Laundries-Self Service	721501	3	13	4
Carpet & Rug Repairing	721702	3	5	2
Photographers-Portrait	722101	7	24	3
Skin Treatments	723101	4	22	6
Manicuring	723102	4	10	3
Beauty Salons	723106	39	187	5
Spas-Beauty & Day	723119	1	4	4
Barbers	724101	1	6	6
Shoe & Boot Repairing	725102	2	2	1
Funeral Directors	726103	3	11	4
Tax Return Preparation & Filing	729101	3	7	2
Health & Fitness Program Consultants	729901	1	2	2
Formal Wear-Rental	729908	1	4	4
Hair Removing	729910	1	2	2
Hair Replacement	729913	1	8	8
Massage Therapists	729917	8	13	2
Electrolysis	729931	4	7	2
Weight Control Services	729934	2	9	5
Tanning Salons	729944	1	4	4
Advertising-Agencies & Counselors	731101	2	22	11
Advertising-Outdoor	731201	1	4	4
Collection Agencies	732201	1	4	4
Mailing & Shipping Services	733101	2	48	24
Mailing Lists	733104	1	5	5
Copying & Duplicating Service	733403	1	4	4
Photographers-Aerial	733502	1	4	4
Calligraphers	733607	1	1	1
Court & Convention Reporters	733801	1	2	2
Secretarial & Court Reporting Services	733816	1	1	1
Pest Control	734201	2	33	17

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Janitor Service	734902	11	120	11
Chimney & Fireplace Cleaning Build/Rpr	734916	1	20	20
House Cleaning	734922	1	2	2
Audio-Visual Equipment-Renting & Leasing	735904	1	3	3
Contractors-Equipment & Supls-Renting	735949	1	1	1
Employment Agencies & Opportunities	736103	12	50	4
Executive Search Consultants	736105	2	15	8
Employment Contractors-Temporary Help	736304	1	1	1
Computers-System Designers & Consultants	737103	5	62	12
Computer Graphics	737105	1	3	3
Computer-Software Developers	737108	1	32	32
Computers-Service & Repair	737801	1	1	1
Security Guard & Patrol Service	738102	1	15	15
Photo Finishing-Retail	738401	5	36	7
Photo-Retouching	738403	1	1	1
Photographic Enlargements	738405	1	25	25
Auctioneers	738901	1	8	8
Interior Decorators Design & Consultants	738902	1	2	2
Arbitration Services	738907	1	2	2
Telemarketing Services	738912	1	2	2
Appraisers	738913	2	4	2
Transcribing Service-Tape Disc Etc	738917	1	1	1
Embroidery	738942	2	5	3
Recording Studios	738947	1	2	2
Paralegals	738953	1	2	2
Inventory Service	738962	1	1	1
Laminations-Plastic Paper Etc	738965	1	1	1
Notaries-Public	738979	2	5	3
Packaging Service	738988	2	5	3
Business Services Nec	738999	1	135	135
Truck Renting & Leasing	751303	1	3	3
Automobile Renting	751401	1	6	6
Automobile Body-Repairing & Painting	753201	3	23	8
Automobile Repairing & Service	753801	12	37	3
Recreational Vehicles-Repairing & Svc	753811	1	3	3
Automobile Electric Service	753911	1	1	1
Wrecker Service	754901	1	3	3
Lubricating Service-Mobile	754906	1	2	2
Television & Radio-Service/Repair	762202	1	2	2
Restaurant Equipment-Repairing & Svc	762921	1	2	2
Jewelry-Repairing	763101	1	1	1
Watches-Repairing	763102	1	3	3
Furniture-Repairing & Refinishing	764105	2	3	2
Upholsterers	764109	3	4	1
Welding	769203	1	2	2
Ironwork	769204	1	1	1

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Plumbing Drain & Sewer Cleaning	769902	2	2	1
Pianos-Tuning Repairing & Refinishing	769913	2	6	3
Tool Grinding-Industrial	769936	1	3	3
Locks & Locksmiths	769962	2	4	2
Repair Shops & Related Services Nec	769999	1	1	1
Video Production & Taping Service	781211	1	1	1
Press-Photo Service	781214	1	9	9
Theatres-Movie	783201	1	6	6
Video Tapes & Discs-Renting & Leasing	784102	1	14	14
Dancing Instruction	791101	3	13	4
Orchestras & Bands	792901	1	1	1
Bowling Centers	793301	1	3	3
Health Clubs Studios & Gymnasiums	799101	4	68	17
Spas (Health)	799105	1	6	6
Golf Courses-Public	799201	1	1	1
Amusement Devices	799301	1	4	4
Amusement Places	799601	1	11	11
Recreation Centers	799701	1	12	12
Baseball Clubs	799708	1	8	8
Baseball Batting Ranges	799908	1	3	3
Billiard Parlors	799912	1	1	1
Golf Practice Ranges	799931	1	30	30
Historical Places	799940	2	9	5
Martial Arts Instruction	799945	5	15	3
Yoga Instruction	799949	2	6	3
Parks	799951	2	10	5
Mountain Climbing Instruction	799965	1	3	3
Stables	799968	2	6	3
Amusement & Recreation Nec	799999	1	3	3
Physicians & Surgeons	801101	98	312	3
Clinics	801104	1	40	40
Mammograph	801110	1	4	4
Cosmetic Plastic/Reconstructive Surgery	801123	1	7	7
Dentists	802101	25	139	6
Chiropractors Dc	804101	9	34	4
Optometrists Od	804201	5	23	5
Podiatrists	804301	6	20	3
Nurses & Nurses' Registries	804908	2	8	4
Audiologists	804912	2	5	3
Acupuncture	804913	3	12	4
Physical Therapists	804918	3	87	29
Psychologists	804922	3	10	3
Psychotherapists	804924	4	20	5
Physiotherapists	804930	1	5	5
Nursing & Convalescent Homes	805101	4	468	117
Retirement Communities & Homes	805904	2	65	33

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Hospices	805908	1	120	120
Hospitals	806202	1	350	350
Mental Health Services	806301	1	9	9
Laboratories-Medical	807101	1	3	3
Laboratories-Dental	807201	2	19	10
Home Health Service	808201	1	15	15
Health Services	809907	2	8	4
Holistic Practitioners	809909	2	5	3
Attorneys	811103	44	171	4
Computer Training	824301	1	3	3
Driving Instruction	829902	1	2	2
Reading Improvement Instruction	829908	1	13	13
Tutoring	829909	3	14	5
Aircraft Schools	829917	1	20	20
Music Instruction-Instrumental	829918	1	2	2
Art Instruction & Schools	829919	1	2	2
Knitting Instruction	829928	1	1	1
Educational Service-Business	829929	1	2	2
Education Centers	829972	1	4	4
Counseling Services	832201	1	1	1
Marriage & Family Counselors	832215	8	50	6
Social Service & Welfare Organizations	832218	7	102	15
Youth Organizations & Centers	832222	2	7	4
Rehabilitation Services	833102	3	130	43
Mental Retardation & Dev Disabled Svcs	833104	1	80	80
Child Care Service	835101	11	98	9
Schools-Nursery & Kindergarten Academic	835102	5	26	5
Residential Care Homes	836105	2	108	54
Drug Abuse & Addiction Info & Treatment	839901	1	5	5
Fund Raising Counselors & Organizations	839907	1	7	7
Non-Profit Organizations	839998	4	120	30
Associations	861102	2	10	5
Historical Organizations	869907	1	4	4
Animal Protection Organizations	869909	1	4	4
Contractors-Engineering General	871105	1	6	6
Engineers	871106	1	5	5
Engineers-Consulting	871111	4	11	3
Engineers-Electrical	871115	1	25	25
Engineers-Environmental	871120	5	25	5
Engineers-Industrial	871122	1	9	9
Engineers-Structural	871137	1	3	3
Architects	871202	4	18	5
Architectural Designers	871217	1	3	3
Surveyors-Land	871301	6	91	15
Accountants	872101	1	41	41
Accounting & Bookkeeping General Svc	872102	2	3	2

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
Tax Consultants	872105	4	7	2
Auditors	872118	1	200	200
Laboratories-Research & Development	873101	1	10	10
Electronic Research & Development	873106	2	15	8
Testing	873109	1	80	80
Environmental & Ecological Services	873111	3	8	3
Market Research & Analysis	873204	1	6	6
Research Service	873206	1	14	14
Laboratories-Testing	873402	3	18	6
Calibration Services	873422	3	25	8
Medical Business Administration	874101	1	6	6
Construction Management	874104	2	212	106
Management Services	874198	2	8	4
Business Management Consultants	874201	6	25	4
Personnel Consultants	874203	1	2	2
Safety Consultants	874208	1	4	4
Marketing Programs & Services	874213	1	3	3
Marketing Consultants	874214	2	5	3
Consultants-Referral Service	874215	1	2	2
Training Consultants	874802	1	3	3
Product Design/Development Consultants	874806	1	10	10
Educational Consultants	874825	2	5	3
Test Preparation Instruction	874868	1	1	1
Educational Testing	874881	1	3	3
Consultants-Business Nec	874899	1	1	1
Scientists-Consulting	899904	2	4	2
<b>Sales Volume, 2003</b>	<b>\$548,915,000</b>			
<i>Average Sales Volume by Establishment, 2003</i>	<b>\$956,298</b>			
<i>Total</i>		<b>624</b>	<b>5836</b>	<b>9</b>
<b><u>GOVERNMENT, ORGANIZATIONS, SOCIAL CLUBS AND RELIGIOUS INSTITUTIONS</u></b>				
<b>ORGANIZATIONS</b>				
Post Offices	431101	2	28	14
Chambers Of Commerce	861104	1	6	6
Labor Organizations	863101	3	9	3
Fraternal Organizations	864101	1	1	1
Clubs	864108	1	4	4
Nonclassified Establishments	999977	13	39	3
<b>Total</b>		<b>21</b>	<b>87</b>	<b>4</b>
<b>PUBLIC ADMINISTRATION</b>				
Schools	821103	14	993	71
Junior Colleges & Technical Institutes	822298	3	570	190
Libraries-Public	823106	3	53	18

<b>APPENDIX B1 - SUMMARY OF DANVERS BUSINESS INVENTORY BY CATEGORY AS OF AUGUST 2003</b>				
<b>Business Category</b>	<b>SIC Code</b>	<b># Est.</b>	<b># Emp.</b>	<b>Avg. Emp. Per Est.</b>
City Government-Executive Offices	911104	1	3	3
Government Offices-City, Village & Twp	912104	3	62	21
Police Departments	922104	2	121	61
Fire Departments	922404	4	154	39
State Government-Public Health Programs	943102	1	1400	1,400
City Government-Environmental Programs	951104	1	0	-
Transportation Authorities	962107	1	10	10
State Government-National Security	971102	1	2	2
Recruiting-U.S. Armed Forces	971105	1	2	2
<b>Total</b>		<b>15</b>	<b>3370</b>	<b>225</b>
<b>RELIGIOUS INSTITUTIONS</b>				
Churches	866107	14	47	3
<b>Total</b>		<b>14</b>	<b>47</b>	<b>3</b>

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
<b>AGRICULTURE, FORESTRY &amp; FISHING</b>							
Gibney Gardens	15	S Liberty St	1	Less Than \$500,000	18101	Greenhouses	0 - 2,499
Connors Farm Inc	30	Valley Rd	3	\$500,000 - 1 Million	19101	Farms	0 - 2,499
Essex Conservation Dist	562	Maple St	3	Less Than \$500,000	71101	Soil Conservation Service	2,500 - 9,999
Crighton, E R DVM	130	Centre St	3	Less Than \$500,000	74201	Veterinarians	0 - 2,499
Veterinary Homeopathy	130	Centre St	5	Less Than \$500,000	74201	Veterinarians	0 - 2,499
High Street Veterinary Hosp	78	High St	4	Less Than \$500,000	74201	Veterinarians	0 - 2,499
Bay State Animal Clinic	249	Andover St	19	\$1 - 2.5 Million	74201	Veterinarians	2,500 - 9,999
Danvers Animal Hospital	367	Maple St	15	\$1 - 2.5 Million	74201	Veterinarians	2,500 - 9,999
Towne & Country Grooming	10	Cherry St	3	Less Than \$500,000	75204	Pet Washing & Grooming	0 - 2,499
John's Pet Grooming	68	High St	1	Less Than \$500,000	75204	Pet Washing & Grooming	0 - 2,499
Kitty KAMP	176	Old Burley St	2	Less Than \$500,000	75211	Pet Boarding & Sitting	0 - 2,499
Jessica Fisher Pet Sitting	24	Maple St	1	Less Than \$500,000	75211	Pet Boarding & Sitting	0 - 2,499
Colonial Landscaping	16	Alden St	5	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Clean Sweep Landscaping	156	Dayton St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Steve Chase Landscaping	10	Putnam Ln	1	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Cicoria Tree Svc	382	Newbury St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Hinchey Landscaping	237	Locust St	1	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Suburban Landscaping	141	Holten St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Jprentiss & Sons Landscaping	4	Ash St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Cut-Rite Landscaping	8	Charter St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Cutting Edge Landscaping	17	Putnam St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
North Shore Hydroseeding Inc	5	Healy Ct	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Turf Co	5	Healy Ct	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
K L Svc	24	River St # A	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Mayflower Landscape Co	34	Endicott St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Country Scapes	500	Maple St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Green Co Landscape & Irrgtn	344	Andover St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Environmental Landscape Mgmt	37	Popes Ln	50	\$2.5 - 5 Million	78204	Landscape Contractors	2,500 - 9,999
North Shore Pro Landscaping	3	Tudor Rd	28	\$1 - 2.5 Million	78204	Landscape Contractors	2,500 - 9,999
Town of Danvers Forestry Dept	95	Hobart St	2	Less Than \$500,000	85107	Government-Forestry Services	2,500 - 9,999
<b>TOTAL</b>			<b>183</b>				
<b>AVERAGE</b>			<b>6</b>				
<b>CONSTRUCTION</b>							
Shell Gas Station	79	High St	4	\$2.5 - 5 Million	131102	Gas Boosters	10,000 - 39,999
Guays Arch Construction Inc	119	Dayton St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Quinn Construction	179	Newbury St	3	\$500,000 - 1	152103	General Contractors	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				Million			
Hawthorne North Realty Trust	435	Newbury St # 206	2	Less Than \$500,000	152103	General Contractors	0 - 2,499
Con-Arc-Inc	146	Summer St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Robert Marshall & Sons Inc	250	North St # 81	4	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
J Masterson Construction Corp	46	Prince St	39	\$5 - 10 Million	152103	General Contractors	2,500 - 9,999
Navarro, Paul	308	Maple St	1	Less Than \$500,000	152103	General Contractors	0 - 2,499
Cranshaw Construction	21	Summer St	5	\$1 - 2.5 Million	152103	General Contractors	2,500 - 9,999
This Olde Spouse	21	Regent Dr	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Stonewood Development	90	Holten St # 2	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
All Around Property Mntnc	154	Maple St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Biltmor Inc	20	Locust St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
James M Kieran Building	26	Locust St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Richard C Wallace Construction	30	Sylvan St	1	Less Than \$500,000	152103	General Contractors	0 - 2,499
CBC Construction Co	61	Elm St	15	\$2.5 - 5 Million	152103	General Contractors	2,500 - 9,999
Curtis Addition Co Inc	1	Webb St	4	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Wallick Brothers	34	River St	1	Less Than \$500,000	152103	General Contractors	0 - 2,499
T Silveria Property Svc	51	Purchase St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Pelletier & Milbury Corp	129	Water St	18	\$2.5 - 5 Million	152103	General Contractors	2,500 - 9,999
Pitman Construction	32	Riverview Ave	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Charron Construction Co	6	Hutton St	2	Less Than \$500,000	152103	General Contractors	0 - 2,499
Norden Co Builders	10	Doty Ave	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Congress Construction	1	Ferncroft Rd	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Republic Building Contractors	491	Maple St	5	\$1 - 2.5 Million	152103	General Contractors	2,500 - 9,999
Built Well Building & Remodel	3	Old Stonewall Ave	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Martins Construction Co Inc	130	Sylvan St # 3	10	\$1 - 2.5 Million	152103	General Contractors	2,500 - 9,999
Interstate Restoration Group	10	Cheever St	3	\$500,000 - 1 Million	152114	Fire Damage Restoration	2,500 - 9,999
Houseworks	75	Lindall St	2	Less Than \$500,000	152115	Handyman Services	0 - 2,499
House Doctors Handyman Svc	20	Locust St	3	\$500,000 - 1 Million	152115	Handyman Services	2,500 - 9,999
House Doctors Handyman Svc	13	Elm St	1	Less Than \$500,000	152115	Handyman Services	0 - 2,499
Robert De Felice Assoc	20	Locust St	4	\$1 - 2.5 Million	154102	Designers-Industrial	10,000 - 39,999
Malkin & Sons Builders	180	Dayton St	1	Less Than \$500,000	154213	Building Contractors	2,500 - 9,999
Stone Street Construction	382	Newbury St	4	\$1 - 2.5 Million	154213	Building Contractors	2,500 - 9,999
J P Remodeling & Construction	220	Yankee Division Hwy	3	\$1 - 2.5 Million	154213	Building Contractors	2,500 - 9,999
Macera Construction	250	North St # A5	3	\$1 - 2.5 Million	154213	Building Contractors	2,500 - 9,999
Baystate Asphalt Paving Inc	63	High St	2	Less Than \$500,000	161101	Paving Contractors	0 - 2,499
Mass Bay Paving Co	203	Pine St	6	\$1 - 2.5 Million	161101	Paving Contractors	0 - 2,499
Tri Color Striping Inc	11	Laurine Rd	6	\$1 - 2.5 Million	161101	Paving Contractors	0 - 2,499
Town of Danvers Public Works-Equipment	95	Hobart St	6	\$1 - 2.5 Million	161104	Parking Area/Lots Maintenance & Marking	0 - 2,499
Town of Danvers Public Works-Street	95	Hobart St	95	\$20 - 50 Million	161104	Parking Area/Lots Maintenance & Marking	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Richard's Marine Svc	10	Harbor St	4	\$500,000 - 1 Million	162903	Marine Contractors & Designers	0 - 2,499
C White Marine	160	Sylvan St	10	\$1 - 2.5 Million	162903	Marine Contractors & Designers	2,500 - 9,999
Leston Burner Svc	75	Wenham St	1	Less Than \$500,000	171102	Heating Contractors	0 - 2,499
Roland Morin Plumbing & Htg	276	Maple St	1	Less Than \$500,000	171105	Plumbing Contractors	0 - 2,499
Ronald Mercier Plumbing & Htg	10	Wildwood Rd	1	Less Than \$500,000	171105	Plumbing Contractors	0 - 2,499
Moore Plumbing Inc	39	Clark St	5	\$500,000 - 1 Million	171105	Plumbing Contractors	2,500 - 9,999
Michael's Plumbing & Heating	70	Holten St	3	Less Than \$500,000	171105	Plumbing Contractors	2,500 - 9,999
J P Campbell Inc	69	Elm St	19	\$2.5 - 5 Million	171105	Plumbing Contractors	2,500 - 9,999
Roto Rooter Plumbng Svc	63	High St	3	Less Than \$500,000	171105	Plumbing Contractors	2,500 - 9,999
Maihos Plumbing & Heating	105	Collins St	1	Less Than \$500,000	171105	Plumbing Contractors	0 - 2,499
E & P Plumbing & Heating	32	Walter Rd	2	Less Than \$500,000	171105	Plumbing Contractors	0 - 2,499
Alexander Plumbing	4	Mcdermott Farm Rd # A	2	Less Than \$500,000	171105	Plumbing Contractors	0 - 2,499
Mac Donald Plumbing & Heating	33	Riverside St	3	Less Than \$500,000	171105	Plumbing Contractors	2,500 - 9,999
O'Keefe Plumbing & Heating Inc	5	Hutchinson Dr # A	17	\$1 - 2.5 Million	171105	Plumbing Contractors	2,500 - 9,999
Cotter Corp	8	Southside Rd	100	\$10 - 20 Million	171114	Mechanical Contractors	40,000+
Rocco & Sons Heating & Air	3	Tanager Dr	1	Less Than \$500,000	171117	Air Conditioning Contractors & Systems	0 - 2,499
Tech Air Systems	154	Maple St	3	Less Than \$500,000	171117	Air Conditioning Contractors & Systems	2,500 - 9,999
Babb Refrigeration & Air Cond	83	Village Post Rd	1	Less Than \$500,000	171117	Air Conditioning Contractors & Systems	0 - 2,499
North Wind Air Cond & Refrig	63	High St	3	Less Than \$500,000	171117	Air Conditioning Contractors & Systems	2,500 - 9,999
Breen & Sullivan Mechanical	7	Healy Ct	28	\$2.5 - 5 Million	171117	Air Conditioning Contractors & Systems	2,500 - 9,999
Guard Mechanical Svc Inc	26	Vista Dr	3	Less Than \$500,000	171117	Air Conditioning Contractors & Systems	2,500 - 9,999
Associated Mechanical	180	Pine St	2	Less Than \$500,000	171117	Air Conditioning Contractors & Systems	0 - 2,499
Environmental Temp Control	13	37988 Walcott Rd	4	\$500,000 - 1 Million	171117	Air Conditioning Contractors & Systems	2,500 - 9,999
R T Forbes Co Inc	1	Lummas Ave	5	\$500,000 - 1 Million	171119	Cooling Towers	2,500 - 9,999
New England Gas Systems Inc	102	Locust St	5	\$500,000 - 1 Million	171122	Gas Fitters	2,500 - 9,999
D J Plumbing & Heating Inc	250	North St # B1	3	Less Than \$500,000	171198	Plumbing Heating & Air Conditioning	2,500 - 9,999
Gary's Painting	141	High St	2	Less Than \$500,000	172101	Painters	0 - 2,499
Doug Le Boeuf Painting Contr	5	Cortland Rd	2	Less Than \$500,000	172101	Painters	0 - 2,499
Larry Le Boeuf Painting	22	Broad St	1	Less Than \$500,000	172101	Painters	0 - 2,499
Hardy Electrical Svc	240	North St	1	Less Than \$500,000	173101	Electric Contractors	0 - 2,499
Evans Electric Corp	11	Ipswich River Rd	2	Less Than \$500,000	173101	Electric Contractors	0 - 2,499
Rich Electric	5	Oxbow Rd	1	Less Than \$500,000	173101	Electric Contractors	0 - 2,499
Power Management Electrical	160	Hobart St # R	3	Less Than \$500,000	173101	Electric Contractors	2,500 - 9,999
Electric Connection	83	Holten St	3	Less Than \$500,000	173101	Electric Contractors	2,500 - 9,999
Bolduc Electrical	56	N Putnam St	9	\$1 - 2.5 Million	173101	Electric Contractors	2,500 - 9,999
Kingston Electric Svc Inc	148	Maple St	3	Less Than \$500,000	173101	Electric Contractors	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Bruce Rideout & Co	46	Cabot Rd	1	Less Than \$500,000	173101	Electric Contractors	0 - 2,499
Minigell Electric	1	Oberlin Rd	10	\$1 - 2.5 Million	173101	Electric Contractors	2,500 - 9,999
B Mac Donald Electric	11	Putnam St # R	7	\$500,000 - 1 Million	173101	Electric Contractors	2,500 - 9,999
L R Fravel Electric Co	24	Bayview Ave	4	\$500,000 - 1 Million	173101	Electric Contractors	2,500 - 9,999
A Allain & Son	10	Rainbow Ter # R	20	\$2.5 - 5 Million	173101	Electric Contractors	2,500 - 9,999
Cranney HVAC Co Inc	10	Rainbow Ter # A	50	\$5 - 10 Million	173101	Electric Contractors	2,500 - 9,999
Maiuri Electrical Corp	100	Ferncroft Rd	3	Less Than \$500,000	173101	Electric Contractors	2,500 - 9,999
Electricman Inc	462	Main St	3	Less Than \$500,000	173101	Electric Contractors	2,500 - 9,999
Airlight Systems Inc	20	Locust St	6	\$500,000 - 1 Million	173109	Landscape Lighting	2,500 - 9,999
James A Pszenny Mason Contr	5	Moulton Ter	1	Less Than \$500,000	174101	Masonry Contractors	0 - 2,499
Michael Ganey Mason Contractor	55	Wenham St	1	Less Than \$500,000	174101	Masonry Contractors	0 - 2,499
Mark Sweeney Mason Contractors	46	Massachusetts Ave	1	Less Than \$500,000	174101	Masonry Contractors	0 - 2,499
Old Town Masonry	19	Essex St	1	Less Than \$500,000	174101	Masonry Contractors	0 - 2,499
Abba Masonry Co	22	Foster St	1	Less Than \$500,000	174101	Masonry Contractors	0 - 2,499
Parker Building Restoration	60	Water St	3	Less Than \$500,000	174101	Masonry Contractors	2,500 - 9,999
Advanced Acoustical Contrs	149	Dayton St	5	\$500,000 - 1 Million	174202	Acoustical Contractors	10,000 - 39,999
Andy's Plastering	7	Pauline Rd	3	Less Than \$500,000	174203	Dry Wall Contractors	10,000 - 39,999
Owens Insulation Inc	172	Dayton St	10	\$1 - 2.5 Million	174205	Insulation Contractors-Cold & Heat	10,000 - 39,999
Roger Gelpey's Insulation Co	16	Richards St	3	Less Than \$500,000	174205	Insulation Contractors-Cold & Heat	10,000 - 39,999
Jones Boys Insulation	4	Charter St	30	\$2.5 - 5 Million	174205	Insulation Contractors-Cold & Heat	10,000 - 39,999
Atlantic Plastering	26	Trinity St	3	Less Than \$500,000	174206	Plastering Contractors	10,000 - 39,999
Strong Plastering	127	Pine St	3	Less Than \$500,000	174206	Plastering Contractors	10,000 - 39,999
Accent Tile	12	Grace Rd	1	Less Than \$500,000	174301	Tile-Ceramic-Contractors & Dealers	2,500 - 9,999
D C Tile Installations	314	Andover St	2	Less Than \$500,000	174301	Tile-Ceramic-Contractors & Dealers	2,500 - 9,999
Tile By Design	120	Andover St	12	\$1 - 2.5 Million	174301	Tile-Ceramic-Contractors & Dealers	2,500 - 9,999
Swindell, E Peter	217	Maple St	2	Less Than \$500,000	175102	Carpenters	2,500 - 9,999
Macken Carpentry Co	11	Weeks Rd	1	Less Than \$500,000	175102	Carpenters	2,500 - 9,999
Stephen A Prunier Carpenter	61	Poplar St	2	Less Than \$500,000	175102	Carpenters	2,500 - 9,999
Swindell Carpenters	18	Berry St	3	Less Than \$500,000	175102	Carpenters	10,000 - 39,999
This Olde Spouse	123	Liberty St	2	Less Than \$500,000	175102	Carpenters	2,500 - 9,999
Morey Carpets	33	Cabot Rd	2	Less Than \$500,000	175206	Carpet Layers	0 - 2,499
Colonial Carpet	169	Elliott St	1	Less Than \$500,000	175206	Carpet Layers	0 - 2,499
Englert Inc	44	Garden St # 2	5	\$500,000 - 1 Million	176103	Gutters & Downspouts	2,500 - 9,999
Gutters By George	1	Bridge St	1	Less Than \$500,000	176103	Gutters & Downspouts	0 - 2,499
Danvers Roofing	15	Andrews St	3	Less Than \$500,000	176109	Roofing Contractors	2,500 - 9,999
A C Castle Construction	9	Tibbetts Ave	5	\$500,000 - 1	176109	Roofing Contractors	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				Million			
North Shore Seal Coat & Roof	Rt	114	2	Less Than \$500,000	176109	Roofing Contractors	0 - 2,499
David H Reardon Trucking Co	61	Purchase St	4	\$500,000 - 1 Million	177101	Driveways	2,500 - 9,999
R & R Concrete Foundations	21	Hobart St	4	\$500,000 - 1 Million	177105	Concrete Contractors	2,500 - 9,999
Manter Co Inc	20	Popes Ln	30	\$2.5 - 5 Million	179403	Excavating Contractors	2,500 - 9,999
Henry J Blanchard & Sons Inc	5	Canal St	8	\$1 - 2.5 Million	179604	Machinery-Movers & Erectors	10,000 - 39,999
Aqua Terra Property Management	144	Pine St	4	Less Than \$500,000	179921	Swimming Pool Contrs Dealers & Designers	2,500 - 9,999
Kra-Tech Associates	250	Locust St	3	Less Than \$500,000	179924	Fireproofing	2,500 - 9,999
Integrated Construction Svc	5	Elm St # 14	3	Less Than \$500,000	179935	Computer Rooms-Installation & Equipment	2,500 - 9,999
Insulation Contracting Corp	1	Stafford Rd	6	\$500,000 - 1 Million	179936	Pipe & Boiler Covering Contractors	2,500 - 9,999
Interglass By Maverick Pool	96	Newbury St	5	\$500,000 - 1 Million	179985	Swimming Pool Coping Plastering & Tiling	2,500 - 9,999
<b>TOTAL</b>			<b>826</b>				
<b>AVERAGE</b>			<b>13</b>				
<b>MANUFACTURING</b>							
Treadwell's Ice Cream	30	Hobart St	10	\$2.5 - 5 Million	202498	Ice Cream & Frozen Desserts (Mfrs)	10,000 - 39,999
Stop 'n Save Convenient Stores	103	High St	3	\$1 - 2.5 Million	202498	Ice Cream & Frozen Desserts (Mfrs)	10,000 - 39,999
Putnam Pantry		Us Rt 1	38	\$10 - 20 Million	206401	Candy & Confectionery-Manufacturers	40,000+
Pillowtex Corp-Wholesale	160	Sylvan St	3	Less Than \$500,000	229998	Textile Goods Nec (Manufacturers)	10,000 - 39,999
U S Made Leather Co	76	Newbury St	5	\$500,000 - 1 Million	238601	Leather Apparel-Manufacturers	2,500 - 9,999
Downs Sails	57	N Putnam St	3	Less Than \$500,000	239401	Sailmakers	10,000 - 39,999
Logo Promotion Inc	20	Locust St	1	Less Than \$500,000	239502	Patches (Manufacturers)	2,500 - 9,999
Friend Box Co	90	High St	50	\$5 - 10 Million	265201	Boxes-Paper (Manufacturers)	40,000+
Pine Associates Inc	199	Rosewood Dr # 365	4	\$1 - 2.5 Million	267101	Packaging Materials-Manufacturers	10,000 - 39,999
Danvers News Agency Inc	39	Maple St	8	\$1 - 2.5 Million	271101	Newspapers (Publishers)	2,500 - 9,999
North Shore Community News	152	Sylvan St	100	\$10 - 20 Million	271101	Newspapers (Publishers)	40,000+
Boston Globe	55	Ferncroft Rd	4	\$1 - 2.5 Million	272198	Periodicals-Publishing & Printing	10,000 - 39,999
Santorella Publications	13	Pleasant Ave	3	\$500,000 - 1 Million	274104	Music Publishers	2,500 - 9,999
Hawthorne Publications	20	Locust St	5	\$1 - 2.5 Million	274105	Publishers	2,500 - 9,999
Hawk Publishing Co	199	Rosewood Dr	4	\$1 - 2.5 Million	274107	Publishers-Directory & Guide	2,500 - 9,999
Bradford & Bigelow	1	Electronics Ave	75	\$10 - 20 Million	275202	Printers	40,000+
Minuteman Press	11	Maple St	4	\$500,000 - 1 Million	275202	Printers	2,500 - 9,999
Pegasus Productions	16	Putnam St	1	Less Than \$500,000	275202	Printers	2,500 - 9,999
PIP Printing	67	High St	4	\$500,000 - 1 Million	275202	Printers	2,500 - 9,999
Riso Inc	300	Rosewood Dr # 210	240	\$100 - 500 Million	275202	Printers	40,000+
Smithgraphic Associates Inc	1	Lima St	4	\$500,000 - 1 Million	275207	Color Sprtns-Offset Photo Engrave (Mfrs)	2,500 - 9,999
Label Haus Inc	3	Southside Rd	7	\$1 - 2.5 Million	275209	Decals (Manufacturers)	2,500 - 9,999
Jomi Clothing Co	130	Centre St	5	\$500,000 - 1 Million	275902	Screen Printing	10,000 - 39,999
Judy Wilson Label Specialist	9	Salvatore Cir	1	Less Than \$500,000	275912	Labels-Plastic Metal Foil & Etc (Mfrs)	2,500 - 9,999
Print One	62	Maple St	6	\$500,000 - 1 Million	275998	Commercial Printing Nec	10,000 - 39,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
R L Printing & Graphics	3	Lummas Ave	1	Less Than \$500,000	276101	Printers-Business Forms	2,500 - 9,999
Anchor-Seal Inc	16	Riverside Ave	5	\$2.5 - 5 Million	282105	Resins-Manufacturers	10,000 - 39,999
ITW Devcon	30	Endicott St	0		289101	Adhesives & Glues-Manufacturers	40,000+
Three Dimensional Chemical	1	Southside Rd	23	\$5 - 10 Million	289302	Printing Ink (Manufacturers)	10,000 - 39,999
Allied Plastic Corp	100	Ferncroft Rd	7	\$1 - 2.5 Million	308301	Plastics-High Pressure Laminates (Mfrs)	10,000 - 39,999
North Shore Marble & Granite	100	Newbury St	10	\$1 - 2.5 Million	328102	Marble Products-Natural-Manufacturers	10,000 - 39,999
C L Comeau Inc	7	Canal St	5	\$500,000 - 1 Million	344403	Sheet Metal Fabricators	10,000 - 39,999
Dry Air Systems Inc	29	Abington Rd	12	\$1 - 2.5 Million	344403	Sheet Metal Fabricators	10,000 - 39,999
Ronco Machine Corp	370	Andover St	35	\$2.5 - 5 Million	345101	Screw Machine Products (Manufacturers)	10,000 - 39,999
Public Works Supl Co	27	Garden St	25	\$5 - 10 Million	349403	Valves-Manufacturers	10,000 - 39,999
Margolis Assoc	18	Riverside Ave	1	Less Than \$500,000	354301	Model Makers	2,500 - 9,999
Paragon Prototyping Techs	18	Riverside Ave	10	\$1 - 2.5 Million	354301	Model Makers	10,000 - 39,999
D V Die Cutting Inc	45	Prince St	20	\$2.5 - 5 Million	354403	Die Cutting (Manufacturers)	10,000 - 39,999
TEC	10	Rainbow Ter	6	\$500,000 - 1 Million	354403	Die Cutting (Manufacturers)	10,000 - 39,999
Progressive Steel Rule Die Co	250	North St # A4	2	Less Than \$500,000	354403	Die Cutting (Manufacturers)	2,500 - 9,999
M K Systems Inc	12	Garden St	3	\$500,000 - 1 Million	355401	Paper Mill Machinery-Manufacturers	10,000 - 39,999
Total Clean Technologies	17	Hobart St # 2	7	\$1 - 2.5 Million	356402	Air Cleaning & Purifying Equipment-Mfrs	10,000 - 39,999
New England Water Products	8	Weston St	1	Less Than \$500,000	356905	Filtering Materials & Supplies (Mfrs)	2,500 - 9,999
Marpet Enterprises Inc	44	Garden St # 5	10	\$1 - 2.5 Million	356907	Automation Systems & Equipment-Mfrs	10,000 - 39,999
CAI Inc	126	Water St	7	\$2.5 - 5 Million	357705	Inks	10,000 - 39,999
Refractal Design Inc	57	N Putnam St	4	\$500,000 - 1 Million	358910	Vacuum Equipment & Systems-Mfrs	10,000 - 39,999
Portrait For You	100	Independence Way	6	\$1 - 2.5 Million	358915	Pushcarts (Manufacturers)	10,000 - 39,999
Cunningham Engineering	9	Electronics Ave	25	\$2.5 - 5 Million	359903	Machine Shops	10,000 - 39,999
Cogent Engineering Inc	4	Electronics Ave	10	\$1 - 2.5 Million	359903	Machine Shops	10,000 - 39,999
Burr Industries Inc	495	Newbury St	15	\$1 - 2.5 Million	359903	Machine Shops	10,000 - 39,999
Temco Corp	6	Electronics Ave	45	\$5 - 10 Million	359903	Machine Shops	10,000 - 39,999
M & H Engineering Co	183	Newbury St # 1	40	\$2.5 - 5 Million	359903	Machine Shops	10,000 - 39,999
R & J Machine	250	North St # A6	1	Less Than \$500,000	359903	Machine Shops	2,500 - 9,999
M K Svc	12	Garden St	4	Less Than \$500,000	359903	Machine Shops	10,000 - 39,999
Moore Manufacturing Co	6	Garden St	25	\$2.5 - 5 Million	359903	Machine Shops	10,000 - 39,999
Danvers Engineering Inc	88	Holten St	3	Less Than \$500,000	359903	Machine Shops	10,000 - 39,999
Hannah Engineering	150	Maple St	27	\$2.5 - 5 Million	359903	Machine Shops	10,000 - 39,999
Triple S Machine	19	Warren St	3	Less Than \$500,000	359903	Machine Shops	10,000 - 39,999
Jones Machine Co	4	Canal St	14	\$1 - 2.5 Million	359903	Machine Shops	10,000 - 39,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Adams Development & Machine	3	Canal St	3	Less Than \$500,000	359903	Machine Shops	10,000 - 39,999
Auto Industrial Machine Inc	9	Riverside Ave	13	\$1 - 2.5 Million	359903	Machine Shops	10,000 - 39,999
All American Machine	15	Mill St	1	Less Than \$500,000	359903	Machine Shops	2,500 - 9,999
Hollis Manufacturing Inc	15	Mill St	3	Less Than \$500,000	359903	Machine Shops	10,000 - 39,999
Jet Engine Technology	13	Mill St	19	\$1 - 2.5 Million	359903	Machine Shops	10,000 - 39,999
Tool Technology Inc	121	Liberty St	25	\$2.5 - 5 Million	359903	Machine Shops	10,000 - 39,999
Quick Manufacturing	10	Rainbow Ter	6	\$500,000 - 1 Million	359903	Machine Shops	10,000 - 39,999
Signal Technology Corp	222	Rosewood Dr	550	\$50-100 Million	366998	Communications Equipment	10,000-39,999
Datacube Inc	300	Rosewood Dr # 100	7	\$50 - 100 Million	367202	Circuit Boards-Manufacturers	10,000 - 39,999
Centrotherm	250	North St	3	\$1 - 2.5 Million	367401	Semiconductor Devices (Manufacturers)	40,000+
TSI Micro Electronics	3	Southside Rd	16	\$5 - 10 Million	367401	Semiconductor Devices (Manufacturers)	40,000+
IBIS Technology Corp	32	Cherry Hill Dr	113	\$5 - 10 Million	367401	Semiconductor Devices (Manufacturers)	40,000+
Action Components	32	Maple St	8	\$2.5 - 5 Million	367401	Semiconductor Devices (Manufacturers)	40,000+
Hotwatt Inc	128	Maple St	200	\$20 - 50 Million	367901	Electronic Equipment & Supplies-Mfrs	40,000+
W A Tompkins Co	598	Maple St	12	\$1 - 2.5 Million	369908	Food Processing Equipment & Supls-Mfrs	10,000 - 39,999
Hansen Engineering & Mach Co	20	Electronics Ave	50	\$10 - 20 Million	372802	Aircraft Equipment Parts & Supls-Mfrs	40,000+
Millipore Corp	17	Cherry Hill Dr	138	\$20 - 50 Million	382698	Laboratory Analytical Instruments (Mfrs)	40,000+
Cell Signaling Technology		Rt 128/ 3 Trask Lane				Physicians & Surgeons Equip & Supls-Mfrs	40,000+
Siemens Medical Systems Inc	16	Electronics Ave	361	\$50 - 100 Million	384104	Physicians & Surgeons Equip & Supls-Mfrs	40,000+
Medtronic Interventional Vasc	37	Cherry Hill Dr # A	400	\$50 - 100 Million	384104	Physicians & Surgeons Equip & Supls-Mfrs	40,000+
Abiomed Inc	33	Cherry Hill Dr # 1	25	\$5 - 10 Million	384104	Physicians & Surgeons Equip & Supls-Mfrs	40,000+
Abiomed Inc	22	Cherry Hill Dr	295	\$20 - 50 Million	384598	Electromedical/Therapeutic Apprts (Mfrs)	40,000+
Impulse Jewelry Co	21	West St	1	Less Than \$500,000	391101	Jewelry-Manufacturers	2,500 - 9,999
Jeremy Adams Harpsichord Maker	2	Putnam Ct # A	2	Less Than \$500,000	393102	Musical Instruments-Manufacturers	2,500 - 9,999
O'Donnell Sign Svc	10	Cole Rd	1	Less Than \$500,000	399302	Signs (Manufacturers)	2,500 - 9,999
Sign-A-Rama	75	High St	2	Less Than \$500,000	399302	Signs (Manufacturers)	2,500 - 9,999
<b>TOTAL</b>			<b>3,254</b>				
<b>AVERAGE</b>			<b>39</b>				
<b>TRANSPORTATION</b>							
By George Limousine Svc	14	Cottage Ave	7	\$500,000 - 1 Million	411101	Airport Transportation Service	10,000 - 39,999
Custom Coach Airport Limo	81	Collins St	2	Less Than \$500,000	411101	Airport Transportation Service	2,500 - 9,999
Chair-To-There	8	Mello Pkwy	4	Less Than \$500,000	411901	Handicapped Transportation Service	2,500 - 9,999
Lyons Ambulance Svc	135	Maple St	60	\$2.5-5 Million	411902	Ambulance Service	2,500-9,999
Platinum Limousine Svc	340	Maple St	1	Less Than \$500,000	411903	Limousine Service	0 - 2,499
Ludwig's Limousine Svc	100	Ferncroft Rd	25	\$1 - 2.5 Million	411903	Limousine Service	2,500 - 9,999
LBK Transportation Co	106	Sylvan St	10	\$500,000 - 1	411903	Limousine Service	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				Million			
Sir Charles Limousine	350	North St	2	Less Than \$500,000	411903	Limousine Service	0 - 2,499
Danvers Taxi	17	Popes Ln	1	Less Than \$500,000	412101	Taxicabs & Transportation Service	0 - 2,499
C & A Taxi	1	Cheever St	5	Less Than \$500,000	412101	Taxicabs & Transportation Service	0 - 2,499
Granada Transportation Svc	961	Broadway	10	\$500,000 - 1 Million	414201	Buses-Charter & Rental	10,000 - 39,999
North Shore Courier Svc	76	North St	4	\$500,000 - 1 Million	421205	Delivery Service	10,000 - 39,999
J A Ciarcia & Sons	31	Bayberry Rd	4	\$500,000 - 1 Million	421210	Trucking-Dump	10,000 - 39,999
Jay Brian Transport	2	Electronics Ave # 40	8	\$1 - 2.5 Million	421304	Trucking	10,000 - 39,999
Koby's Witch City Express	138	High St	3	Less Than \$500,000	421309	Trucking-Motor Freight	10,000 - 39,999
Provencher Van Lines Inc	27	Prince St	2	Less Than \$500,000	421401	Movers	2,500 - 9,999
Public Storage	223	Newbury St	2	Less Than \$500,000	422503	Storage-Household & Commercial	40,000+
Northeast Mini Warehouse Ctr	480	Newbury St	2	Less Than \$500,000	422503	Storage-Household & Commercial	40,000+
Locker USA	36	Popes Ln	2	Less Than \$500,000	422503	Storage-Household & Commercial	40,000+
Apl LTD	435	Newbury St	6	\$500,000 - 1 Million	448903	Steamship Companies	10,000 - 39,999
Portside Marine Svc	106	Liberty St	10	\$1 - 2.5 Million	449304	Boat Repairing	2,500 - 9,999
Harborside Marine Svc	10	Harbor St	3	Less Than \$500,000	449304	Boat Repairing	0 - 2,499
Cloutman Marine Svc	128	Water St # R	3	Less Than \$500,000	449304	Boat Repairing	0 - 2,499
Pope's Landing Marine	10	Harbor St	3	Less Than \$500,000	449306	Marinas	0 - 2,499
Riverview Marina	58	River St	3	Less Than \$500,000	449306	Marinas	0 - 2,499
Liberty Marina	128	Water St	1	Less Than \$500,000	449306	Marinas	0 - 2,499
Capt Norman Leblanc Yacht Srvy	106	Liberty St	2	Less Than \$500,000	449901	Surveyors-Marine	2,500 - 9,999
M S Avionics	191	Old Burley St	1	Less Than \$500,000	458104	Aircraft Servicing & Maintenance	2,500 - 9,999
Garber Travel	136	Andover St	3	Less Than \$500,000	472402	Travel Agencies & Bureaus	0 - 2,499
Cassie's Travel Svc	64	Holten St # 1	4	Less Than \$500,000	472402	Travel Agencies & Bureaus	0 - 2,499
Anderson Travel Svc	28	Bayview Ter	4	Less Than \$500,000	472402	Travel Agencies & Bureaus	0 - 2,499
Liberty Travel	153	Endicott St	7	Less Than \$500,000	472402	Travel Agencies & Bureaus	2,500 - 9,999
Travel Gallery	55	Ferncroft Rd	2	Less Than \$500,000	472402	Travel Agencies & Bureaus	0 - 2,499
Expertise Travel Inc	105	Ferncroft Towers # 105	1	Less Than \$500,000	472402	Travel Agencies & Bureaus	0 - 2,499
Truax Travel	64	Holten St	2	Less Than \$500,000	472406	Cruises	0 - 2,499
Grand Wireless	136	Andover St	4	\$1 - 2.5 Million	481207	Cellular Telephones (Services)	10,000 - 39,999
Wireless Retail	6	Hutchinson Dr	5	\$1 - 2.5 Million	481207	Cellular Telephones (Services)	10,000 - 39,999
Diversified Data	199	Rosewood Dr	8	\$2.5 - 5 Million	481301	Data Communication Service	10,000 - 39,999
Shamrock Communications	30	Ash St	8	\$2.5 - 5 Million	481302	Telecommunications Services	10,000 - 39,999
Verizon Communications	63	High St	7	\$1 - 2.5 Million	481302	Telecommunications Services	10,000 - 39,999
Construction & Telecomm Svc	125	Liberty St	5	\$1 - 2.5 Million	481302	Telecommunications Services	10,000 - 39,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Verizon Communications	2	Hutchinson Dr	50	\$10 - 20 Million	481302	Telecommunications Services	40,000+
Metro One Telecommunications	199	Rosewood Dr # 250	256	\$50 - 100 Million	481304	Telephone Companies	40,000+
CTC Communications Corp	199	Rosewood Dr # 110b	20	\$5 - 10 Million	489903	Communications	10,000 - 39,999
Trashco	200	North St	4	\$500,000 - 1 Million	495304	Waste Disposal	2,500 - 9,999
<b>TOTAL</b>			<b>576</b>				
<b>AVERAGE</b>			<b>13</b>				
<b>WHOLESALE TRADE</b>							
Office Linx	3	Electronics Ave	20	\$10 - 20 Million	502112	Office Furniture & Equip-Dealers (Whol)	10,000 - 39,999
Service Plus	20	Locust St	5	\$2.5 - 5 Million	502112	Office Furniture & Equip-Dealers (Whol)	10,000 - 39,999
JLM Office Innovations	87	Elm St	4	\$1 - 2.5 Million	502112	Office Furniture & Equip-Dealers (Whol)	10,000 - 39,999
Miles River Sewing	250	North St # B8	5	\$2.5 - 5 Million	502308	Draperies & Curtains-Wholesale	10,000 - 39,999
Abbey Fence Co	122	Water St	1	Less Than \$500,000	503903	Fence (Wholesale)	0 - 2,499
Melanson Associates	38	Collins St	1	\$500,000 - 1 Million	504506	Data Communications Equip/Systems (Whol)	2,500 - 9,999
Danvers Software Co	8	Delaware Ave	6	\$5 - 10 Million	504512	Computers-Software Duplication	10,000 - 39,999
ASD Sales	85	Constitution Ln # 2ca	1	Less Than \$500,000	504610	Store Fixtures (Wholesale)	2,500 - 9,999
C J Medical	12	Lakeview Ave	5	\$2.5 - 5 Million	504704	Physicians & Surgeons Equip & Supls-Whol	2,500 - 9,999
Midlyn Services Inc	40	Summer St	5	\$2.5 - 5 Million	504704	Physicians & Surgeons Equip & Supls-Whol	2,500 - 9,999
Lifepus Inc	119	Liberty St	7	\$2.5 - 5 Million	504712	Hospital Equipment & Supplies (Whol)	2,500 - 9,999
Micro Dial	15	Florence St	3	\$1 - 2.5 Million	504713	Microscopes (Wholesale)	2,500 - 9,999
Classic Dental Arts	2	Orchard Ln	5	\$2.5 - 5 Million	504719	Dental Equipment & Supplies-Wholesale	2,500 - 9,999
Rigaku-USA Inc	199	Rosewood Dr # 125	35	\$10 - 20 Million	504905	Scientific Apparatus & Instruments-Whol	2,500 - 9,999
New England Laser Processing	4	Electronics Ave	7	\$2.5 - 5 Million	504908	Lasers (Wholesale)	2,500 - 9,999
Osram Sylvania Inc	100	Endicott St	655		504999	Professional Equipment Nec (Wholesale)	40,000+
Burke's Security Systems	502	Locust St	1	\$500,000 - 1 Million	506324	Burglar Alarm Systems (Wholesale)	2,500 - 9,999
G H Systems Inc	6	Centre St	5	\$2.5 - 5 Million	506324	Burglar Alarm Systems (Wholesale)	10,000 - 39,999
Banner Industries-New England	40	Cherry Hill Dr # A	17	\$10 - 20 Million	506328	Controls Control Sys/Regulators (Whol)	10,000 - 39,999
Power Equipment Sales Co	100	Conifer Hill Dr # 512	5	\$2.5 - 5 Million	506330	Electric Equipment & Supplies-Wholesale	10,000 - 39,999
Cody Advanced Technology Sales	50	Village Post Rd	5	\$2.5 - 5 Million	506336	Electronic Instruments (Wholesale)	10,000 - 39,999
Data Radio Management Co	301	Newbury St	3	\$2.5 - 5 Million	506504	Radio Communication Equip & Systems-Whol	2,500 - 9,999
Allied Electronics	5	Cherry Hill Dr	4	\$2.5 - 5 Million	506519	Electronic Equipment & Supplies-Whol	2,500 - 9,999
A A Plastic Fasteners Co	250	North St	2	\$1 - 2.5 Million	507205	Fasteners-Industrial (Wholesale)	2,500 - 9,999
Eastern Propane Gas Inc	131	Water St	56	\$20 - 50 Million	507510	Heating Equipment & Systems (Wholesale)	40,000+
Sid Harvey Inc	7	Healy Ct	4	\$1 - 2.5 Million	507510	Heating Equipment & Systems (Wholesale)	10,000 - 39,999
Richard A Hill Inc	45	Water St	4	\$1 - 2.5 Million	507510	Heating Equipment & Systems (Wholesale)	10,000 - 39,999
J F Machine	250	North St # A6	2	\$1 - 2.5 Million	508425	Machine Tools (Wholesale)	2,500 - 9,999
MEI	1	Locksley Rd	2	\$1 - 2.5 Million	508426	Material Handling Equipment (Wholesale)	2,500 - 9,999
A D Bowman Assoc Inc	113	Village Post Rd	4	\$1 - 2.5 Million	508426	Material Handling Equipment (Wholesale)	10,000 - 39,999

## APPENDIX B2 – TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Piping Specialties	250	North St # B5	8	\$2.5 - 5 Million	508513	Valves-Wholesale	10,000 - 39,999
Industrial Equipment & Sales	250	North St # A9	6	\$2.5 - 5 Million	508522	Industrial Equipment & Supplies (Whol)	10,000 - 39,999
Reith Industrial Truck	77	Maple St	5	\$2.5 - 5 Million	508522	Industrial Equipment & Supplies (Whol)	10,000 - 39,999
Sandmark Industries	6	School St	25	\$10 - 20 Million	508522	Industrial Equipment & Supplies (Whol)	10,000 - 39,999
Advanced Sealing Technology	250	North St # A11	3	\$1 - 2.5 Million	508571	Seals-Mechanical (Wholesale)	10,000 - 39,999
Ace Beauty Supply	136	Andover St	4	\$1 - 2.5 Million	508702	Beauty Salons-Equipment & Supls (Whol)	10,000 - 39,999
C B Sullivan Co Inc	151	Endicott St	2	\$500,000 - 1 Million	508702	Beauty Salons-Equipment & Supls (Whol)	2,500 - 9,999
Coast Maintenance Supply	4	Electronics Ave	12	\$2.5 - 5 Million	508724	Janitors Equipment/Supplies (Wholesale)	10,000 - 39,999
J G Manzi Distr Inc	46	Prince St	4	\$1 - 2.5 Million	508742	Vacuum Cleaning Systems (Wholesale)	10,000 - 39,999
Cellmar	200	North St	1	\$500,000 - 1 Million	508812	Marine Electronic Equip & Supls (Whol)	2,500 - 9,999
Leslie's Swimming Pool Supply	8	Newbury St	7	\$2.5 - 5 Million	509118	Swimming Pool Equipment & Supls (Whol)	2,500 - 9,999
D & D Paintball	23	Locust St # A	3	\$1 - 2.5 Million	509137	Paint Ball Games Equip & Supls (Whol)	2,500 - 9,999
Lighthouse Wiper Corp	85	Constitution Ln # 3d	1	Less Than \$500,000	509309	Wiping Cloths (Wholesale)	2,500 - 9,999
Lowe Co	123	Liberty St	4	\$1 - 2.5 Million	509313	Scrap Metals & Iron (Wholesale)	10,000 - 39,999
Atlantic Trading Corp	66	Elm St	3	\$2.5 - 5 Million	509901	Exporters	10,000 - 39,999
Boston Exchange Co Inc	56	Water St	3	\$2.5 - 5 Million	509901	Exporters	10,000 - 39,999
Wakefield Distribution	249	North St	3	\$2.5 - 5 Million	509905	Importers	10,000 - 39,999
UMG Technologies	6	Electronics Ave # A	11	\$10 - 20 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Kenerson Associates	100	Conifer Hill Dr	12	\$10 - 20 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Technical Marketing Svc	4	Patricia Rd	3	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Phillips Engineered Products	7	Surrey Ln	1	\$500,000 - 1 Million	509908	Manufacturers-Agents & Representatives	2,500 - 9,999
RCI Assoc	10	School St	14	\$10 - 20 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
C R Bluestein & Co	85	Constitution Ln # 200e	5	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Marshall Associates Inc	85	Constitution Ln # 100f	5	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
BCN Inc	491	Maple St # 303	4	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Forbes Engineering	2	Electronics Ave # 34	4	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Zip Up Distributors	24	Bayberry Rd	3	\$2.5 - 5 Million	509911	Tarpaulins-Wholesale	10,000 - 39,999
Paper Pak Inc	1	Lantern Ln	1	\$1 - 2.5 Million	511101	Paper Products (Wholesale)	2,500 - 9,999
Danvers Industrial Packaging	18	Cherry Hill Dr	40	\$20 - 50 Million	511308	Packaging Materials-Wholesale	40,000+
Biochemics Inc	3	Electronics Ave	15	\$20 - 50 Million	512203	Pharmaceutical Products-Wholesale	10,000 - 39,999
Sears Laboratories	222	Rosewood Dr # 222	25	\$20 - 50 Million	512203	Pharmaceutical Products-Wholesale	10,000 - 39,999
Biochemics Inc	99	Rosewood Dr # 260	20	\$20 - 50 Million	512203	Pharmaceutical Products-Wholesale	10,000 - 39,999
Custom Seasonings Inc	310	Andover St	1	\$1 - 2.5 Million	514101	Food Products (Wholesale)	2,500 - 9,999
Tetley USA	11	Sylvan St # 2	2	\$1 - 2.5 Million	514101	Food Products (Wholesale)	2,500 - 9,999
B & B Sales	138	Village Post Rd	1	\$1 - 2.5 Million	514102	Food Brokers	2,500 - 9,999
Gruenewald Manufacturing Co	100	Ferncroft Rd # 204	10	\$10 - 20 Million	514112	Food Service-Supplies (Wholesale)	10,000 - 39,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Pretzel Time	100	Independence Way	13	\$5 - 10 Million	514507	Pretzels (Wholesale)	10,000 - 39,999
Fishery Products	18	Electronics Ave	480	\$100-500 Million	514601	Seafood-Wholesale	10,000-39,999
Garden Gate	13	Franklin St	6	\$2.5 - 5 Million	514801	Fruits & Vegetables-Wholesale	10,000 - 39,999
Snapple Beverage Group	17	Collins St	130	\$100 - 500 Million	514937	Beverages (Wholesale)	40,000+
Custom Drinks	10	Liberty St	7	\$5 - 10 Million	514937	Beverages (Wholesale)	10,000 - 39,999
Rowley Biochemical Institute	10	Electronics Ave	12	\$10 - 20 Million	516916	Chemicals (Wholesale)	10,000 - 39,999
BRL-Labs	14	Belgian Rd	1	\$1 - 2.5 Million	516916	Chemicals (Wholesale)	2,500 - 9,999
Spring Pond Fuel	37	Putnam Ln	1	\$2.5 - 5 Million	517206	Oils-Fuel (Wholesale)	0 - 2,499
Ken's Oil & Burner Svc	14	Shawmut Ave	1	\$2.5 - 5 Million	517206	Oils-Fuel (Wholesale)	0 - 2,499
Hawk Oil	75	Wenham St	5	\$10 - 20 Million	517206	Oils-Fuel (Wholesale)	2,500 - 9,999
Townsend Oil Co Inc	27	Cherry St	15	\$50 - 100 Million	517206	Oils-Fuel (Wholesale)	2,500 - 9,999
Dave's Fuel	6	Hampshire St	1	\$2.5 - 5 Million	517206	Oils-Fuel (Wholesale)	0 - 2,499
Sol's Fuel Co	31	Bayview Ave	2	\$5 - 10 Million	517206	Oils-Fuel (Wholesale)	0 - 2,499
Riverside Oil Co	1	Overlook Dr	4	\$10 - 20 Million	517206	Oils-Fuel (Wholesale)	2,500 - 9,999
J T's Oil Svc	3	Broad St	3	\$10 - 20 Million	517206	Oils-Fuel (Wholesale)	2,500 - 9,999
Pappas Oil Co	3	Broad St	5	\$10 - 20 Million	517206	Oils-Fuel (Wholesale)	2,500 - 9,999
Danversport Bottled Gas	120	Water St	2	\$5 - 10 Million	517208	Gas-Liquefied Petro-Bttld/Bulk (Whol)	0 - 2,499
Seaboard Products Inc	17	Collins St	30	\$10 - 20 Million	518101	Beer & Ale-Wholesale	40,000+
Merrimack Valley Distribution	50	Prince Pl	125	\$20-50 Million	518101	Beer & Ale-Wholesale	40,000+
North American Leather Sales	76	Newbury St	3	\$1 - 2.5 Million	519913	Leather (Wholesale)	2,500 - 9,999
Unlimited Promotions Inc	89	Newbury St # 201	6	\$2.5 - 5 Million	519917	Advertising-Specialties (Wholesale)	2,500 - 9,999
Joslin Advertising & Marketing	180	Locust St	2	\$1 - 2.5 Million	519917	Advertising-Specialties (Wholesale)	2,500 - 9,999
T R Miller Co Inc	44	Maple St	3	\$1 - 2.5 Million	519917	Advertising-Specialties (Wholesale)	2,500 - 9,999
Corporate Accents Unlimited	2	Cottage Ave	4	\$2.5 - 5 Million	519917	Advertising-Specialties (Wholesale)	2,500 - 9,999
Cranney Printing & Promotional	24	Water St	4	\$2.5 - 5 Million	519917	Advertising-Specialties (Wholesale)	2,500 - 9,999
Canvas Products Co	310	Andover St	3	\$1 - 2.5 Million	519927	Canvas-Wholesale	2,500 - 9,999
<b>TOTAL</b>			<b>2,018</b>				
<b>AVERAGE</b>			<b>22</b>				
<b>RETAIL TRADE</b>							
Doors & More	23	Prince St	1	Less Than \$500,000	521101	Doors-Garage	2,500 - 9,999
Pella Window & Door Co	120	Andover St	7	\$1 - 2.5 Million	521107	Windows	10,000 - 39,999
Glen-Adam Inc	430	Maple St	5	\$1 - 2.5 Million	521107	Windows	10,000 - 39,999
Gotts Contracting	10	Larrabee Ave	1	Less Than \$500,000	521107	Windows	2,500 - 9,999
Klear Vue Window Co	22	Crane St	6	\$1 - 2.5 Million	521107	Windows	10,000 - 39,999
Lowe's	153	Andover St	76	\$10 - 20 Million	521126	Building Materials	40,000+
Overhead Door Of Danvers	49	N Putnam St	19	\$2.5 - 5 Million	521131	Doors	10,000 - 39,999
Case Overhead Door Co	3	Fellows St	6	\$1 - 2.5 Million	521131	Doors	10,000 - 39,999
Door Doctor	5	Oak St	6	\$1 - 2.5 Million	521131	Doors	10,000 - 39,999
Home Depot		Endicott St			521138	Home Centers	40,000+
Home Depot	92	Newbury St	307	\$50-100 Million	521138	Home Centers	40,000+
Sherwin-Williams Co	151	Endicott St	4	\$500,000 - 1 Million	523107	Paint-Retail	2,500 - 9,999
Windshield 2000	130	Centre St	3	\$500,000 - 1 Million	523110	Glass-Auto Plate & Window & Etc	2,500 - 9,999
American Plate & Auto Glass Co	42	Prince St	15	\$2.5 - 5 Million	523110	Glass-Auto Plate & Window &	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
						Etc	
Triumph Auto Glass	151	Andover St	3	\$500,000 - 1 Million	523110	Glass-Auto Plate & Window & Etc	2,500 - 9,999
J N Phillips Glass Co	75	High St # H	3	\$500,000 - 1 Million	523110	Glass-Auto Plate & Window & Etc	2,500 - 9,999
Danvers Plate Glass & Mirror	101	High St	3	\$500,000 - 1 Million	523110	Glass-Auto Plate & Window & Etc	2,500 - 9,999
Red Shed Quality Close-Out	90	Holten St	5	\$500,000 - 1 Million	525104	Hardware-Retail	2,500 - 9,999
Elm St Hardware Inc	13	Elm St	3	Less Than \$500,000	525104	Hardware-Retail	2,500 - 9,999
Danvers Hardware	61	Maple St	25	\$2.5 - 5 Million	525104	Hardware-Retail	2,500 - 9,999
Danvers Hardware Co	65	Maple St	20	\$2.5 - 5 Million	525104	Hardware-Retail	2,500 - 9,999
Rack Raiser	112	Burley St	4	\$500,000 - 1 Million	525114	Furniture Legs-Retail	2,500 - 9,999
Woodworkers Warehouse	29	Andover St	4	\$500,000 - 1 Million	525115	Tools-New & Used	2,500 - 9,999
Ann & Hope Garden Outlet	20	Archmeadow Dr	3	Less Than \$500,000	526104	Garden Centers	0 - 2,499
Agway Inc	9	Wenham St	4	\$500,000 - 1 Million	526106	Landscaping Equipment & Supplies	0 - 2,499
Vernon's Inc	13	School St	6	\$500,000 - 1 Million	526109	Lawn Mowers	0 - 2,499
Wild Birds Unlimited	110	Newbury St # 7	3	Less Than \$500,000	526120	Bird Feeders & Houses	0 - 2,499
Sunline Patio & Fireside		RR 1	3	Less Than \$500,000	526131	Statuary	0 - 2,499
Wal-Mart	104	Andover St	150	\$20 - 50 Million	531102	Department Stores	40,000+
Best Buy	230	Independence Way	150	\$20 - 50 Million	531102	Department Stores	40,000+
Danvers Dollars	139	Endicott St	18	\$2.5 - 5 Million	531102	Department Stores	40,000+
Costco Wholesale Optical	11	Newbury St	140	\$20 - 50 Million	531110	Wholesale Clubs	40,000+
B J's Wholesale Club	6	Hutchinson Dr	150	\$20 - 50 Million	531110	Wholesale Clubs	40,000+
Big Lots	10	Newbury St # A	28	\$2.5 - 5 Million	533101	Variety Stores	2,500 - 9,999
Highland Variety	3	Collins St	5	\$500,000 - 1 Million	533101	Variety Stores	0 - 2,499
Dollar Tree Stores Inc	230	Independence Way	15	\$1 - 2.5 Million	533101	Variety Stores	2,500 - 9,999
No Shore Trading	20	Locust St	12	\$1 - 2.5 Million	533102	Trading Posts	2,500 - 9,999
Country Store & Wine Shoppe	5	Wenham St	4	\$500,000 - 1 Million	541101	Food Markets	0 - 2,499
Butchery	114	Maple St	15	\$2.5 - 5 Million	541101	Food Markets	2,500 - 9,999
Ferncroft Mobil	431	Newbury St	12	\$1 - 2.5 Million	541103	Convenience Stores	2,500 - 9,999
Old Route 1 Exxon	435	Newbury St # 425	6	\$1 - 2.5 Million	541103	Convenience Stores	0 - 2,499
Chris' Convenience Store	1	Nichols St	6	\$1 - 2.5 Million	541103	Convenience Stores	0 - 2,499
Danvers	100	High St	3	\$500,000 - 1 Million	541103	Convenience Stores	0 - 2,499
Danvers People To People Food	54	Conant St	5	\$500,000 - 1 Million	541104	Food Products-Retail	0 - 2,499
Mc Kinnon's Butcher Shop	73	Holten St	27	\$2.5 - 5 Million	541105	Grocers-Retail	2,500 - 9,999
Corner Grocery Store	1	Hobart St	2	Less Than \$500,000	541105	Grocers-Retail	0 - 2,499
Village Food Shop	37	High St	2	Less Than \$500,000	541105	Grocers-Retail	0 - 2,499
Stop & Shop	159	Endicott St	180	\$20-50 Million	541105	Grocers-Retail	40,000+
Market Basket	139	Endicott St	165	\$20 - 50 Million	541105	Grocers-Retail	40,000+
Cherry Street Fish Market	26	Hobart St	15	\$1 - 2.5 Million	542101	Seafood-Retail	2,500 - 9,999
North Atlantic Lobster	107	Water St	9	\$1 - 2.5 Million	542105	Lobsters	2,500 - 9,999
Murphy's Fruit Mart	17	Elm St	16	\$2.5 - 5 Million	543101	Fruits & Vegetables & Produce-Retail	2,500 - 9,999
Candy Bouquet	17	West St	2	Less Than \$500,000	544101	Candy & Confectionery-Retail	0 - 2,499
Chocolate Giraffe	10	Purchase St	2	Less Than \$500,000	544101	Candy & Confectionery-Retail	0 - 2,499
Newbury Street Bakery & Deli	435	Newbury St	5	Less Than \$500,000	546102	Bakers-Retail	0 - 2,499
Blackberry Pastry Shop	36	Maple St	8	Less Than \$500,000	546102	Bakers-Retail	2,500 - 9,999
Martha's Bread Basket	16	Maple St	5	Less Than	546102	Bakers-Retail	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			
Cakes For Occasions	57	Maple St	11	\$500,000 - 1 Million	546102	Bakers-Retail	2,500 - 9,999
Panera Bread	100	Independence Way	5	Less Than \$500,000	546102	Bakers-Retail	0 - 2,499
Danversport Bakery	114	Water St	5	Less Than \$500,000	546102	Bakers-Retail	0 - 2,499
Dunkin Donuts	435	Newbury St	3	Less Than \$500,000	546105	Doughnuts	0 - 2,499
Dunkin Donuts	79	Andover St	21	\$1 - 2.5 Million	546105	Doughnuts	2,500 - 9,999
Dunkin Donuts	99	High St	25	\$1 - 2.5 Million	546105	Doughnuts	2,500 - 9,999
Dunkin Donuts	153	Endicott St	33	\$1 - 2.5 Million	546105	Doughnuts	2,500 - 9,999
Dunkin Donuts	100	Independence Way	36	\$1 - 2.5 Million	546105	Doughnuts	2,500 - 9,999
Danvers Vita-Foods & Nutrition	47	Elm St	2	Less Than \$500,000	549901	Health & Diet Foods-Retail	2,500 - 9,999
General Nutrition Ctr		Endicott St	3	Less Than \$500,000	549901	Health & Diet Foods-Retail	2,500 - 9,999
Vitamin World Inc	100	Independence Way	3	Less Than \$500,000	549904	Vitamins	2,500 - 9,999
Custom Cup Caffe	8	Maple St	7	\$500,000 - 1 Million	549915	Coffee & Tea	2,500 - 9,999
Shambala Teas		PO Box 2132	2	Less Than \$500,000	549915	Coffee & Tea	2,500 - 9,999
Colonial Cadillac Inc		Endicott St	28	\$10 - 20 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Tom O'Brien Hyundai	241	Newbury St	18	\$10 - 20 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Honda North	181	Newbury St	80	\$50 - 100 Million	551102	Automobile Dealers-New Cars	40,000+
Herb Chambers Dodge	107	Andover St	100	\$20 - 50 Million	551102	Automobile Dealers-New Cars	40,000+
IRA Mazda	97	Andover St	3	\$1 - 2.5 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Ira Subaru	161	Andover St	3	\$1 - 2.5 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Ira Toyota	161	Andover St	50	\$20 - 50 Million	551102	Automobile Dealers-New Cars	40,000+
Danvers Chevrolet Buick Pntc	90	Andover St	60	\$20 - 50 Million	551102	Automobile Dealers-New Cars	40,000+
Danvers Mitsubishi	80	Andover St	31	\$20 - 50 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Ira Motor Group	99	Andover St	550	\$100 - 500 Million	551102	Automobile Dealers-New Cars	40,000+
Saturn	24	Commonwealth Ave	30	\$10 - 20 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Danvers Motor Co	106	Sylvan St	60	\$20 - 50 Million	551102	Automobile Dealers-New Cars	40,000+
Kelly Infiniti		Route 114	3	\$1 - 2.5 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Danvers Auto Brokers	4	Strawberry Hill Ln	1	\$500,000 - 1 Million	551103	Automobile Dealers-Used Cars	0 - 2,499
114 Auto Sales	70	Andover St	2	\$1 - 2.5 Million	551103	Automobile Dealers-Used Cars	0 - 2,499
Moore GMC Truck Inc	84	High St	22	\$10 - 20 Million	551105	Truck-Dealers	10,000 - 39,999
Kelly Infiniti	155	Andover St	65	\$5 - 10 Million	553111	Automobile Parts & Supplies-Retail-New	2,500 - 9,999
Cap's Auto Parts Inc	89	Maple St	6	\$500,000 - 1 Million	553111	Automobile Parts & Supplies-Retail-New	2,500 - 9,999
Autozone	151	Endicott St # 5017	17	\$2.5 - 5 Million	553111	Automobile Parts & Supplies-Retail-New	2,500 - 9,999
National Tire & Battery	151	Andover St	25	\$2.5 - 5 Million	553123	Tire-Dealers-Retail	2,500 - 9,999
Firestone Tire & Svc	159	Endicott St	8	\$1 - 2.5 Million	553123	Tire-Dealers-Retail	2,500 - 9,999
Ronsown Corp	15	Water St	8	\$1 - 2.5 Million	553123	Tire-Dealers-Retail	2,500 - 9,999
Town Fair Tire	129	Endicott St	11	\$1 - 2.5 Million	553123	Tire-Dealers-Retail	2,500 - 9,999
Route 114 Sunoco	140	Andover St	2	\$500,000 - 1 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
Dave's Mobil	97	Maple St	10	\$2.5 - 5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
GIBBS Oil Co	100	Maple St	4	\$1 - 2.5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
High Street Svc Inc	60	High St	4	\$1 - 2.5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
Shell Service Station	149	Endicott St	7	\$1 - 2.5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
Mike's Mobil	156	Endicott St	7	\$1 - 2.5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
John's Auto Svc	8	Bridge St	2	\$500,000 - 1 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
Dave's Enterprises		Maple & Locust St	4	\$1 - 2.5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
Mc Cormick Marine Canvas	57	N Putnam St	1	Less Than \$500,000	555102	Boat Covers Tops & Upholstery	2,500 - 9,999
Boat/Us MARINE Ctr	139	Endicott St	12	\$2.5 - 5 Million	555103	Boat Equipment & Supplies	2,500 - 9,999
Boater's World	35	Independence Way	3	\$500,000 - 1 Million	555103	Boat Equipment & Supplies	2,500 - 9,999
Baert Marine	85	Newbury St	20	\$5 - 10 Million	555104	Boat Dealers Sales & Service	2,500 - 9,999
Port Side Marine Svc	106	Liberty St	12	\$2.5 - 5 Million	555104	Boat Dealers Sales & Service	2,500 - 9,999
Retel Chemie America	5	Scarlet Ln	3	\$500,000 - 1 Million	555113	Marine Equipment & Supplies	2,500 - 9,999
Gary Voller's Yacht Sales	128	Water St	3	\$500,000 - 1 Million	555125	Yacht Brokers	2,500 - 9,999
North Atlantic Air Inc	191	Burley St	7	\$2.5 - 5 Million	559905	Aircraft-Dealers	10,000 - 39,999
Structure	100	Independence Way # N141	7	\$1 - 2.5 Million	561101	Men's Clothing & Furnishings-Retail	2,500 - 9,999
Puopolo & Assoc	491	Maple St # 107	3	Less Than \$500,000	561102	Salvage & Surplus Merchandise	2,500 - 9,999
Karnow Brothers Gloves-Work	16	Riverside Ave	1	Less Than \$500,000	561105	Gloves-Work & Industrial	2,500 - 9,999
Catherine's Plus Sizes	139	Endicott St	5	\$500,000 - 1 Million	562101	Women's Apparel-Retail	2,500 - 9,999
Dots Inc	139	Endicott St	8	\$500,000 - 1 Million	562101	Women's Apparel-Retail	2,500 - 9,999
Avenue		Endicott St	5	\$500,000 - 1 Million	562101	Women's Apparel-Retail	2,500 - 9,999
Limited Express		Endicott St	10	\$1 - 2.5 Million	562101	Women's Apparel-Retail	2,500 - 9,999
Motherhood Maternity	100	Independence Way	4	Less Than \$500,000	562103	Maternity Apparel	2,500 - 9,999
Sweet Peas Maternity	5	Prentiss Rd	3	Less Than \$500,000	562103	Maternity Apparel	2,500 - 9,999
David's Bridal	8	Newbury St # 10	25	\$2.5 - 5 Million	562104	Bridal Shops	2,500 - 9,999
Elizabeth's Bridal Shoppe	159	Elliott St	2	Less Than \$500,000	562104	Bridal Shops	0 - 2,499
Claire's Boutique	100	Independence Way	5	\$500,000 - 1 Million	562105	Boutique Items-Retail	2,500 - 9,999
Petra Fashions Inc	35	Cherry Hill Dr # 2	97	\$10 - 20 Million	563210	Lingerie	40,000+
Frederick's Of Hollywood	100	Independence Way	4	\$500,000 - 1 Million	563210	Lingerie	10,000 - 39,999
Lady Grace Stores Inc	100	Independence Way	10	\$1 - 2.5 Million	563210	Lingerie	10,000 - 39,999
Children's Place	100	Independence Way	20	\$2.5 - 5 Million	564103	Childrens & Infants Wear-Retail	10,000 - 39,999
Peanut Butter'n Jelly Kids	110	Newbury St	2	Less Than \$500,000	565101	Clothing-Retail	2,500 - 9,999
Investors Marketing Svc	168	Centre St	15	\$1 - 2.5 Million	565101	Clothing-Retail	10,000 - 39,999
Giblee's Inc	85	Andover St	8	\$1 - 2.5 Million	565101	Clothing-Retail	10,000 - 39,999
Suburban Quality Shop Inc	54	Maple St	3	Less Than \$500,000	565101	Clothing-Retail	10,000 - 39,999
Lorraine Roy Inc	55	Maple St	1	Less Than \$500,000	565101	Clothing-Retail	2,500 - 9,999
G & G Shops	50	Independence Way	6	\$500,000 - 1 Million	565101	Clothing-Retail	10,000 - 39,999
Contempo Casuals	100	Independence Way # 753	8	\$1 - 2.5 Million	565101	Clothing-Retail	10,000 - 39,999
Old Navy Store	100	Independence Way	4	\$500,000 - 1 Million	565101	Clothing-Retail	10,000 - 39,999
Seven Fox Mens Clothing	100	Independence Way	3	Less Than \$500,000	565101	Clothing-Retail	10,000 - 39,999
Tello's	100	Independence Way # S115	10	\$1 - 2.5 Million	565101	Clothing-Retail	10,000 - 39,999
CFO Fashion Outlet	20	Archmeadow Dr	4	\$500,000 - 1 Million	565101	Clothing-Retail	10,000 - 39,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Kids Outlet	20	Archmeadow Dr	4	\$500,000 - 1 Million	565101	Clothing-Retail	10,000 - 39,999
Famous Footwear	100	Independence Way	8	\$1 - 2.5 Million	566101	Shoes-Retail	2,500 - 9,999
Lady Foot Locker	100	Independence Way # 133	7	\$1 - 2.5 Million	566101	Shoes-Retail	2,500 - 9,999
Payless Shoe Source	100	Independence Way	5	\$500,000 - 1 Million	566101	Shoes-Retail	2,500 - 9,999
Joker's Wild Inc	85	Andover St	3	Less Than \$500,000	569905	Costumes-Masquerade & Theatrical	2,500 - 9,999
Spirit Halloween Superstore	235	Independence Way	2	Less Than \$500,000	569905	Costumes-Masquerade & Theatrical	2,500 - 9,999
Nick Georges Hair Studio	130	Sylvan St # 5	1	Less Than \$500,000	569909	Wigs Toupees & Hairpieces	2,500 - 9,999
Trained To Survive Sports Wear	100	Independence Way	2	Less Than \$500,000	569913	Sportswear-Retail	2,500 - 9,999
Mr Joseph's Tailor Shop	58	Maple St	1	Less Than \$500,000	569919	Tailors	2,500 - 9,999
Life Uniform & Shoe Shops	180	Endicott St	2	Less Than \$500,000	569922	Uniforms	2,500 - 9,999
Sunline Patio & Fireside	24	Newbury St	8	\$1 - 2.5 Million	571201	Furniture-Outdoor	10,000 - 39,999
Great Outdoors	100	Independence Way	17	\$2.5 - 5 Million	571201	Furniture-Outdoor	10,000 - 39,999
Boston Baby Super Stores	10	Newbury St # 10	8	\$1 - 2.5 Million	571202	Furniture-Childrens	10,000 - 39,999
Heartwood Custom Kitchen-Bath	75	Newbury St	5	\$1 - 2.5 Million	571211	Kitchen Cabinets & Equipment-Household	10,000 - 39,999
Brown's Kitchen & Bath Ctr	72	Holten St	5	\$1 - 2.5 Million	571211	Kitchen Cabinets & Equipment-Household	10,000 - 39,999
Gargan Cabinets	250	North St # A10	1	Less Than \$500,000	571211	Kitchen Cabinets & Equipment-Household	2,500 - 9,999
Rainbow Tile & Laminates	10	Rainbow Ter # R	2	Less Than \$500,000	571213	Counter Tops	2,500 - 9,999
Hitchcock Fine Home Furnishing	75	Newbury St	6	\$1 - 2.5 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
Carter Hall Furniture	110	Newbury St # 10	2	Less Than \$500,000	571216	Furniture-Dealers-Retail	2,500 - 9,999
New Traditions	192	North St	3	\$500,000 - 1 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
In Home Furnishings	85	Andover St	7	\$1 - 2.5 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
Sofa Shop	87	Andover St	4	\$500,000 - 1 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
C F Tompkins & Co	49	Maple St	13	\$2.5 - 5 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
Country Market Place	100	Independence Way	5	\$1 - 2.5 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
Kemp Factory Direct	100	Independence Way	2	Less Than \$500,000	571216	Furniture-Dealers-Retail	2,500 - 9,999
Kemp Furniture	100	Independence Way	3	\$500,000 - 1 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
Eastern Butcher Block	75	Newbury St # C	3	\$500,000 - 1 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
Mattress Discounters	180	Endicott St	2	Less Than \$500,000	571220	Mattresses	2,500 - 9,999
Mattress Mart	136	Andover St	4	\$500,000 - 1 Million	571223	Futons	10,000 - 39,999
Able Rug Co	75	Newbury St # 7	10	\$1 - 2.5 Million	571303	Carpet & Rug-Pads Linings & Accessories	2,500 - 9,999
L & T Oriental Rugs & Fine	100	Independence Way	2	Less Than \$500,000	571305	Carpet & Rug Dealers-New	2,500 - 9,999
Moriarty & Gordon Floor Cvrng	151	Endicott St	5	\$1 - 2.5 Million	571305	Carpet & Rug Dealers-New	2,500 - 9,999
Pelletier Rug Co	17	Water St	7	\$1 - 2.5 Million	571305	Carpet & Rug Dealers-New	2,500 - 9,999
Danver's Rug & Oriental	159	Elliott St	2	Less Than \$500,000	571305	Carpet & Rug Dealers-New	2,500 - 9,999
Landry Home Decorating	48	N Shore Ave	1	Less Than \$500,000	571407	Draperies & Curtains-Retail/Custom Made	0 - 2,499
Vector Marketing Corp	199	Newbury St # 106	50	\$5 - 10 Million	571918	Cutlery-Retail	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Bed & Bath	8	Newbury St	40	\$1 - 2.5 Million	571925	Linens-Retail	2,500 - 9,999
Bed Bath & Beyond	100	Independence Way	40	Less Than \$500,000	571925	Linens-Retail	2,500 - 9,999
Linens 'n Things	180	Endicott St	39	\$5 - 10 Million	571925	Linens-Retail	2,500 - 9,999
Ann & Hope Curtain & Bath	20	Archmeadow Dr	10	\$1 - 2.5 Million	571925	Linens-Retail	2,500 - 9,999
Light' N Leisure	120	Andover St	20	\$2.5 - 5 Million	571926	Lighting Fixtures-Retail	2,500 - 9,999
Douglass Appliance Ctr	74	High St	3	\$500,000 - 1 Million	572202	Appliances-Household-Major-Dealers	2,500 - 9,999
Sozio Corp	198	Endicott St	1	Less Than \$500,000	572202	Appliances-Household-Major-Dealers	2,500 - 9,999
Frank Sales Co	1002	Ferncroft Towers	6	\$1 - 2.5 Million	572202	Appliances-Household-Major-Dealers	2,500 - 9,999
Paris's Sewing Machines	57	N Putnam St	3	\$500,000 - 1 Million	572218	Sewing Machines-Household	2,500 - 9,999
Antenna Man	4	Appletree Rd	1	Less Than \$500,000	573107	Satellite Equipment & Systems-Retail	0 - 2,499
Circuit City	4	Newbury St	40	\$5 - 10 Million	573117	Electronic Equipment & Supplies-Retail	2,500 - 9,999
Radio Shack	100	Independence Way	5	\$1 - 2.5 Million	573117	Electronic Equipment & Supplies-Retail	2,500 - 9,999
Orion Systems Inc	130	Centre St # 300	25	\$5 - 10 Million	573401	Computer Software	2,500 - 9,999
R & L Inc	175	Andover St	18	\$5 - 10 Million	573401	Computer Software	2,500 - 9,999
Turningpoint Systems Inc	300	Rosewood Dr	10	\$2.5 - 5 Million	573401	Computer Software	2,500 - 9,999
Micro Script Corp	99	Rosewood Dr # 190	4	\$1 - 2.5 Million	573401	Computer Software	2,500 - 9,999
Databanks 2000 Inc	15	Hazen Ave	1	Less Than \$500,000	573401	Computer Software	2,500 - 9,999
Electronics Boutique		Endicott St	5	\$1 - 2.5 Million	573401	Computer Software	2,500 - 9,999
Snow Harbor Graphics	9	Hobart St	1	Less Than \$500,000	573403	Publishing-Desktop	2,500 - 9,999
Baystate Office Supply		Route 1 N	4	\$1 - 2.5 Million	573404	Computer Furniture	2,500 - 9,999
Tulsa Computer Group	44	Garden St	4	\$1 - 2.5 Million	573407	Computer & Equipment Dealers	2,500 - 9,999
Brian R Marks & Assoc	37	High St	4	\$1 - 2.5 Million	573407	Computer & Equipment Dealers	2,500 - 9,999
Meadowlark Computer	37	High St	4	\$1 - 2.5 Million	573407	Computer & Equipment Dealers	2,500 - 9,999
Compusa	35	Independence Way	50	\$1 - 2.5 Million	573407	Computer & Equipment Dealers	2,500 - 9,999
Towering Technologies	85	Constitution Ln # 2d	4	\$1 - 2.5 Million	573407	Computer & Equipment Dealers	2,500 - 9,999
Record Town	100	Independence Way	25	\$2.5 - 5 Million	573501	Records Tapes & Compact Discs-Retail	2,500 - 9,999
Laser Exchange	20	Locust St	4	\$500,000 - 1 Million	573502	Video Tapes Discs & Cassettes	0 - 2,499
Suncoast Motion Picture Co	100	Independence Way	5	\$500,000 - 1 Million	573502	Video Tapes Discs & Cassettes	0 - 2,499
Guitar Center	120	Andover St	36	\$5 - 10 Million	573608	Musical Instruments-Dealers	2,500 - 9,999
Goodies Ice Cream	46	Maple St	10	Less Than \$500,000	581203	Ice Cream Parlors	2,500 - 9,999
Brigham's Inc	100	Independence Way	30	\$1 - 2.5 Million	581203	Ice Cream Parlors	2,500 - 9,999
J B Scoops	100	Independence Way	6	Less Than \$500,000	581203	Ice Cream Parlors	0 - 2,499
Chuck's Restaurant	68	Maple St	8	Less Than \$500,000	581206	Foods-Carry Out	2,500 - 9,999
Village Green	225	Newbury St	30	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Barnsider Management Corp	15	Newbury St # A	63	\$10 - 20 Million	581208	Restaurants	2,500 - 9,999
TGI Friday's	49	Newbury St	105	\$2.5 - 5 Million	581208	Restaurants	2,500 - 9,999
Jake's Post Road Grill	80	Newbury St	50	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Brutole Brick Oven Brewery	65	Newbury St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Calitri's Italian Cuisine	126	Newbury St	50	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Supino's Restaurant	250	Newbury St	50	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Four 66 Newbury St Pub	466	Newbury St	11	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Ponte Vecchio Restaurant	435	Newbury St # 101	18	\$500,000 - 1 Million	581208	Restaurants	2,500 - 9,999
Costco Pizza	11	Newbury St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Loaf In A Round	110	Newbury St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Rio Grande Cafe	356	Andover St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
McDonald's	135	Andover St	60	\$1-2.5 Million	581208	Restaurants	2,500-9,999
Nick & Tony's Saltwater Cafe	29	Andover St	30	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Papa Gino's	156	Andover St	23	\$500,000 - 1 Million	581208	Restaurants	2,500 - 9,999
Eighty Eight Restaurant	19	Hobart St	4	Less Than \$500,000	581208	Restaurants	0-2,499
Firehouse Pizza	139	Maple St	3	Less Than \$500,000	581208	Restaurants	0 - 2,499
Pete's A Place	142	Pine St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Hong Kong Cafe	12	Maple St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Supreme Roast Beef	18	Maple St	5	Less Than \$500,000	581208	Restaurants	0 - 2,499
Giovanni's Pizza & Roast Beef	47	Elm St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
New Brothers Restaurant & Deli	31	Maple St	11	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Domino's Pizza	85	Maple St	12	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Friendly's	51	High St	15	\$500,000 - 1 Million	581208	Restaurants	2,500 - 9,999
New Danvers House Of Pizza	67	High St	3	Less Than \$500,000	581208	Restaurants	0 - 2,499
Leung Garden	75	High St	2	Less Than \$500,000	581208	Restaurants	0 - 2,499
Mc Donald's	77	High St	30	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Jumbalaya	174	Sylvan St	60	\$1-2.5 Million	581208	Restaurants	2,500-9,999
Portside Diner	2	River St	3	Less Than \$500,000	581208	Restaurants	0 - 2,499
Ninety Nine Restaurant & Pub	60	Commonwealth Ave	35	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Applebee's Neighborhood Grill	50	Independence Way	45	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Mc Donald's	50	Independence Way	29	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Burger King	184	Endicott St	25	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Denny's	152	Endicott St	35	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Uno Chicago Bar & Grill	194	Endicott St	60	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Wendy's	188	Endicott St	28	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Manchu Wok	100	Independence Way	8	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Orange Julius	100	Independence Way # 682	6	Less Than \$500,000	581208	Restaurants	0 - 2,499
Sbarro	100	Independence Way # 83	9	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Vinny T's Of Boston	100	Independence Way	65	\$2.5 - 5 Million	581208	Restaurants	2,500 - 9,999
Kelly's Roast Beef	165	Endicott St	50	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
New Asia	180	Endicott St	8	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Joe's Pizza & Roast Beef	18	37988 Water St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Sam & Joe's Restaurant	30	Water St	45	\$1-2.5 Million	581208	Restaurants	2,500-9,999
Danversport Pizza Factory	116	Water St	3	Less Than \$500,000	581208	Restaurants	0 - 2,499
Fuddrucker's Inc	55	Ferncroft Rd # 400	20	\$50 - 100 Million	581208	Restaurants/office/manage	2,500 - 9,999
Cafe Service Inc	222	Rosewood Dr # 222	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Mandarin Danvers	139	Endicott St	5	Less Than \$500,000	581208	Restaurants	0 - 2,499
Spud's Restaurant & Pub	139	Endicott St	20	\$500,000 - 1 Million	581208	Restaurants	2,500 - 9,999
Chili's Grill & Bar	10	Newbury St # 1	64	\$2.5 - 5 Million	581208	Restaurants	2,500 - 9,999
Cherry Hill Grille	5	Cherry Hill Dr	10	Less Than \$500,000	581212	Caterers	2,500 - 9,999
Vic's Caterer	10	Pillsbury Ave	4	Less Than	581212	Caterers	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			
FTM Food Management Svc	275	Independence Way	3	Less Than \$500,000	581212	Caterers	0 - 2,499
Davita's	110	Newbury St # 8	4	Less Than \$500,000	581219	Sandwiches	0 - 2,499
Betty Anne Sandwich Shop	7	Hobart St # A	3	Less Than \$500,000	581219	Sandwiches	0 - 2,499
Lena's Original Sub Shop	138	High St	3	Less Than \$500,000	581219	Sandwiches	0 - 2,499
Jimmy's Famous Beef & Seafood	71	High St	5	Less Than \$500,000	581219	Sandwiches	0 - 2,499
New Bridge Deli & Variety	9	Bridge St	7	Less Than \$500,000	581219	Sandwiches	2,500 - 9,999
Rocco's Pizza House	26	Maple St	7	Less Than \$500,000	581222	Pizza	2,500 - 9,999
Salvo's North End Pizza	10	Purchase St	2	Less Than \$500,000	581222	Pizza	0 - 2,499
Chuck E Cheese's	139	Endicott St	25	\$1 - 2.5 Million	581222	Pizza	2,500 - 9,999
Jimmy's Allenhurst Inc	101	Andover St	60	\$1 - 2.5 Million	581223	Banquet Rooms	2,500 - 9,999
Polish Citizens Club	12	Cheever St	10	Less Than \$500,000	581223	Banquet Rooms	2,500 - 9,999
Danversport Yacht Club	161	Elliott St	200	\$5-10 Million	581223	Banquet Rooms	2,500-9,999
Walgreens	107	High St			591205	Pharmacies	2,500-9,999
CVS Pharmacy	299	Newbury St	20	\$2.5 - 5 Million	591205	Pharmacies	10,000 - 39,999
CVS Pharmacy	1	Maple St	12	\$1 - 2.5 Million	591205	Pharmacies	10,000 - 39,999
Eaton Apothecary	47	Elm St	18	\$2.5 - 5 Million	591205	Pharmacies	10,000 - 39,999
Target	240	Independence Way	150	Less Than \$500,000	591205	Pharmacies	2,500 - 9,999
Kappy's Liquors	158	Andover St	15	\$2.5 - 5 Million	592102	Liquors-Retail	2,500 - 9,999
Merchants Liquor Mart	88	High St	20	\$2.5 - 5 Million	592102	Liquors-Retail	2,500 - 9,999
Endicott Liquors	139	Endicott St	5	\$1 - 2.5 Million	592102	Liquors-Retail	0 - 2,499
Tradewinds Antiques	3	Trask Ln	2	Less Than \$500,000	593202	Antiques-Dealers	0 - 2,499
Margaret's Place	21	Water St	1	Less Than \$500,000	593204	Consignment Shops	0 - 2,499
Children's Orchard	139	Endicott St	3	Less Than \$500,000	593205	Clothing-Used	2,500 - 9,999
First Oriental Rugs	435	Newbury St # 106	1	Less Than \$500,000	593206	Carpet & Rug Dealers-Used	0 - 2,499
Galyan's	96	Commonwealth Ave	50		594113	Sporting Goods-Retail	40,000+
Pure Hockey Of Davers	250	Newbury St	2	Less Than \$500,000	594113	Sporting Goods-Retail	0 - 2,499
World Cup Sports	29	Andover St	1	Less Than \$500,000	594113	Sporting Goods-Retail	0 - 2,499
Sports & More	100	Independence Way	3	Less Than \$500,000	594113	Sporting Goods-Retail	2,500 - 9,999
Sports Authority	100	Independence Way	40	\$5 - 10 Million	594113	Sporting Goods-Retail	2,500 - 9,999
Magnum Sporting Goods Inc	467	Maple St	2	Less Than \$500,000	594113	Sporting Goods-Retail	0 - 2,499
Ski Shop North	35	Independence Way	2	Less Than \$500,000	594115	Skiing Equipment-Retail	0 - 2,499
Golfer's Clubhouse	10	Newbury St # 1b	20	\$2.5 - 5 Million	594130	Golf Equipment & Supplies-Retail	2,500 - 9,999
Golf Day	29	Andover St	2	Less Than \$500,000	594130	Golf Equipment & Supplies-Retail	0 - 2,499
Omni Fitness Equipment	151	Endicott St	2	Less Than \$500,000	594136	Exercise Equipment-Retail	0 - 2,499
Eastern Boarder	29	Andover St	2	Less Than \$500,000	594141	Bicycles-Dealers	0 - 2,499
Western Cycle	22	Maple St	3	Less Than \$500,000	594141	Bicycles-Dealers	2,500 - 9,999
Landry's Bicycles	151	Endicott St	12	\$1 - 2.5 Million	594141	Bicycles-Dealers	2,500 - 9,999
Ski Market/Underground	139	Endicott St	20	\$2.5 - 5 Million	594141	Bicycles-Dealers	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Waldenbooks	100	Independence Way # 1	5	\$500,000 - 1 Million	594201	Book Dealers-Retail	2,500 - 9,999
Staples The Office Superstore	301	Newbury St	50	\$5-10 Million	594301	Office Supplies	10,000-39,999
Staples The Office Superstore	250	Independence Way	60	\$5 - 10 Million	594301	Office Supplies	10,000 - 39,999
Stamp Lady	136	Andover St	8	\$500,000 - 1 Million	594306	Rubber & Plastic Stamps	2,500 - 9,999
Learning Tree Store	125	Liberty St	8	\$500,000 - 1 Million	594311	School Supplies-Retail	2,500 - 9,999
Harvey Jewelers Inc	6	Maple St	3	Less Than \$500,000	594409	Jewelers-Retail	0 - 2,499
Belden Jewelers	100	Independence Way	9	\$1 - 2.5 Million	594409	Jewelers-Retail	2,500 - 9,999
Zales Jewelers	100	Independence Way	6	\$500,000 - 1 Million	594409	Jewelers-Retail	0 - 2,499
Ostalkiewicz Diamond Importers	180	Endicott St	7	\$1 - 2.5 Million	594409	Jewelers-Retail	2,500 - 9,999
Crown Jewels	100	Independence Way # K3	3	Less Than \$500,000	594409	Jewelers-Retail	0 - 2,499
A C Moore	100	Independence Way	50	\$5 - 10 Million	594501	Craft Supplies	2,500 - 9,999
R C Carstore	18	Water St	3	\$500,000 - 1 Million	594508	Hobby & Model Constr Supplies-Retail	2,500 - 9,999
Rccarstore	18	Water St	3	\$500,000 - 1 Million	594508	Hobby & Model Constr Supplies-Retail	2,500 - 9,999
5 D Games Inc	12	Page St	2	Less Than \$500,000	594509	Games & Game Supplies	2,500 - 9,999
Den Of Antiquity	67	High St	1	Less Than \$500,000	594511	Doll Houses & Accessories	2,500 - 9,999
Critter's Corner	24	Page St	2	Less Than \$500,000	594514	Ceramic Products-Decorative	2,500 - 9,999
Anything Balloons & Flowers	59	Longbow Rd	1	Less Than \$500,000	594701	Balloon Artists	0 - 2,499
Hamilton Collection	130	Centre St	1	Less Than \$500,000	594712	Gift Shops	0 - 2,499
His Gifts	88	Elm St	3	Less Than \$500,000	594712	Gift Shops	2,500 - 9,999
Partridge Tree Shop Gift Shop	10	Elm St	4	Less Than \$500,000	594712	Gift Shops	2,500 - 9,999
Natalie's Browse Around Gift	164	Sylvan St	4	Less Than \$500,000	594712	Gift Shops	2,500 - 9,999
W H Smith	50	Ferncroft Rd	6	\$500,000 - 1 Million	594712	Gift Shops	2,500 - 9,999
Ultimate Baskt	6	Centre St	3	Less Than \$500,000	594713	Gift Baskets & Parcels	2,500 - 9,999
Just For Fun	9	Canal St	8	\$500,000 - 1 Million	594716	Party Supplies	2,500 - 9,999
Leather Outpost	100	Independence Way	5	\$500,000 - 1 Million	594803	Leather Goods-Dealers	10,000 - 39,999
Win's Leather	100	Independence Way	4	\$500,000 - 1 Million	594803	Leather Goods-Dealers	10,000 - 39,999
Winmil Fabrics	Route	1 & RR 62	13	\$1 - 2.5 Million	594902	Fabric Shops	2,500 - 9,999
Holten Brandi Foods Inc	10	Garden St	100	\$10-20 Million	596305	Food Service-Management	40,000+
Steve's Food Svc	72	Spring St	30	\$2.5 - 5 Million	596305	Food Service-Management	10,000 - 39,999
Morrison Healthcare	450	Maple St	4	\$500,000 - 1 Million	596305	Food Service-Management	10,000 - 39,999
Simpson Corp Cafe	222	Rosewood Dr	4	\$500,000 - 1 Million	596305	Food Service-Management	10,000 - 39,999
Shaklee Distributor	9	West St	2	Less Than \$500,000	596398	Direct Selling Establishments	2,500 - 9,999
Stop & Shop Florist	301	Newbury St	5	Less Than \$500,000	599201	Florists-Retail	0 - 2,499
A Special Occasion	96	Green St	1	Less Than \$500,000	599201	Florists-Retail	0 - 2,499
Kane's Flower World	64	Andover St	32	\$1 - 2.5 Million	599201	Florists-Retail	2,500 - 9,999
Novello's Florist	56	Maple St	2	Less Than \$500,000	599201	Florists-Retail	0 - 2,499
Curran Brothers Florists	15	Park St	15	\$1 - 2.5 Million	599201	Florists-Retail	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Frank's Flower Shop & Grnhss	97	Sylvan St	1	Less Than \$500,000	599201	Florists-Retail	0 - 2,499
Cigar's R Us	52	Maple	2	\$500,000 - 1 Million	599301	Cigar Cigarette & Tobacco Dealers-Retail	0 - 2,499
Newsstand	100	Independence Way	7	\$500,000 - 1 Million	599401	News Dealers	10,000 - 39,999
Danvers News Store	39	Maple St	4	Less Than \$500,000	599402	Magazines-Dealers	0 - 2,499
Wal-Mart	55	Brooksby Vlg	5	\$500,000-1 Million	599502	Optical Goods-Retail	2,500-9,999
Parrelli Optical	37	Maple St	4	Less Than \$500,000	599502	Optical Goods-Retail	2,500 - 9,999
Eye Styles By Vision Care Ctr	2	Orchard Ln	3	Less Than \$500,000	599502	Optical Goods-Retail	2,500 - 9,999
Cambridge Eye Doctors Inc	139	Endicott St	3	Less Than \$500,000	599502	Optical Goods-Retail	2,500 - 9,999
Sunglass Hut	100	Independence Way # K4	3	Less Than \$500,000	599505	Sunglasses & Sun Goggles	2,500 - 9,999
A T & T Wireless Svc	85	Andover St	6	\$500,000 - 1 Million	599902	Cellular Telephones-Equipment & Supls	2,500 - 9,999
Cingular Wireless	10	Elm St	2	Less Than \$500,000	599902	Cellular Telephones-Equipment & Supls	0 - 2,499
Boston Communications	100	Independence Way	2	Less Than \$500,000	599902	Cellular Telephones-Equipment & Supls	0 - 2,499
Cingular Wireless	100	Independence Way	4	\$500,000 - 1 Million	599902	Cellular Telephones-Equipment & Supls	2,500 - 9,999
Custom Wireless Inc	100	Independence Way	6	\$500,000 - 1 Million	599902	Cellular Telephones-Equipment & Supls	2,500 - 9,999
Telecommunications Export Co	44	Garden St	9	\$1 - 2.5 Million	599904	Telephone Equipment & Supplies	2,500 - 9,999
Go Wireless	100	Independence Way	5	\$500,000 - 1 Million	599904	Telephone Equipment & Supplies	2,500 - 9,999
Corners	156	Andover St # 3	10	\$1 - 2.5 Million	599927	Picture Frames-Dealers	2,500 - 9,999
Framemakers	67	High St	5	\$500,000 - 1 Million	599927	Picture Frames-Dealers	2,500 - 9,999
Petsmart	104	Andover St	30	\$2.5 - 5 Million	599929	Pet Supplies & Foods-Retail	2,500 - 9,999
Pet Club Express	100	Independence Way	7	\$500,000 - 1 Million	599930	Pet Shops	2,500 - 9,999
Orthotics Laboratory	74	Elm St	1	Less Than \$500,000	599933	Orthopedic Appliances	0 - 2,499
Prestige Gallery	75	Newbury St	2	Less Than \$500,000	599969	Art Galleries & Dealers	0 - 2,499
Art Gecko	130	Centre St	2	Less Than \$500,000	599969	Art Galleries & Dealers	0 - 2,499
Barn Workshop Fine Arts School	245	Maple St	3	Less Than \$500,000	599969	Art Galleries & Dealers	2,500 - 9,999
Art Group	33	Cherry Hill Dr	2	Less Than \$500,000	599969	Art Galleries & Dealers	0 - 2,499
Digi Art Boston	100	Independence Way	2	Less Than \$500,000	599969	Art Galleries & Dealers	0 - 2,499
Kimball Memorials	115	Water St	2	Less Than \$500,000	599972	Monuments	0 - 2,499
Hearing Aid Clinic	100	Elm St	1	Less Than \$500,000	599979	Hearing Impaired Equipment & Supplies	0 - 2,499
Hearing Aid World Com	100	Elm St	2	Less Than \$500,000	599979	Hearing Impaired Equipment & Supplies	0 - 2,499
Boston Beauty Supply	35	Independence Way	10	\$1 - 2.5 Million	599992	Cosmetics & Perfumes-Retail	2,500 - 9,999
Penalty Shots	48	Maple St	1	Less Than \$500,000	599993	Baseball Sports Cards & Memorabilia	0 - 2,499
<b>TOTAL</b>			<b>6,743</b>				
<b>AVERAGE</b>			<b>19</b>				
<b>FINANCE, INSURANCE AND REAL ESTATE</b>							
Danvers Savings Bank	1	Conant St	180	\$100 - 500 Million	602101	Banks	40,000+
Heritage Cooperative Bank	87	Elm St	6	\$1 - 2.5 Million	602101	Banks	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Danvers Savings Bank	6	High St	8	\$1 - 2.5 Million	602101	Banks	2,500 - 9,999
Salem Five Cents Savings Bank	85	High St	8		602101	Banks	2,500 - 9,999
Danvers Savings Bank	3	Federal St	20		602101	Banks	2,500 - 9,999
Eastern Bank	4	Federal St	14		602101	Banks	2,500 - 9,999
Bank-New England-Essex	Elm	& Page St	8	\$1 - 2.5 Million	602101	Banks	2,500 - 9,999
Northern Mass Tel Workers CU	110	Newbury St # 1	16	\$2.5 - 5 Million	606101	Credit Unions	2,500 - 9,999
Iag Federal Credit Union	139	Endicott St	4	\$500,000 - 1 Million	606101	Credit Unions	2,500 - 9,999
Danvers Municipal Fcu		Town Hall	3	\$5 - 10 Million	606101	Credit Unions	2,500 - 9,999
First Horizon Hm Loans	99	Rosewood Dr	4	\$1 - 2.5 Million	614101	Loans	2,500 - 9,999
Chase Manhattan Mortgage Corp	175	Andover St # 105	13		614101	Loans	2,500 - 9,999
Wells Fargo Financial Acptnce	75	Newbury St # G2	3		614102	Financing	2,500 - 9,999
Household Finance	110	Newbury St # 12	5		614102	Financing	2,500 - 9,999
Commercial Funding Corp	255	Newbury St	2	\$500,000 - 1 Million	615301	Factors	2,500 - 9,999
VIP Mortgage	199	Newbury St	5	\$500,000 - 1 Million	616201	Real Estate Loans	2,500 - 9,999
Washington Mutual	89	Newbury St	2	Less Than \$500,000	616201	Real Estate Loans	2,500 - 9,999
Washington Mutual Home Loans	89	Newbury St	15	\$2.5 - 5 Million	616201	Real Estate Loans	2,500 - 9,999
Wells Fargo Home Mortgage Inc	110	Newbury St # 11a	15	\$2.5 - 5 Million	616201	Real Estate Loans	2,500 - 9,999
East West Mortgage Co Inc	29	Andover St	5	\$500,000 - 1 Million	616201	Real Estate Loans	2,500 - 9,999
Salem Five Mortgage Corp	85	High St	1	Less Than \$500,000	616201	Real Estate Loans	2,500 - 9,999
Centennial Mortgage Co	85	Constitution Ln # 100e	5	\$500,000 - 1 Million	616201	Real Estate Loans	2,500 - 9,999
Mortgage Financial Svc Inc	55	Ferncroft Rd # 300	5	\$500,000 - 1 Million	616201	Real Estate Loans	2,500 - 9,999
GMAC Mortgage	222	Rosewood Dr # 8	10	\$1 - 2.5 Million	616201	Real Estate Loans	2,500 - 9,999
Wells Fargo Home Mortgage Inc	222	Rosewood Dr # 4	30	\$5 - 10 Million	616201	Real Estate Loans	2,500 - 9,999
Mortgage Network	99	Rosewood Dr # 270	30	\$5 - 10 Million	616201	Real Estate Loans	2,500 - 9,999
North American Mortgage Co	89	Newbury St	4	\$500,000 - 1 Million	616201	Real Estate Loans	2,500 - 9,999
Cantella & Co	203	Locust St	1	Less Than \$500,000	621101	Stock & Bond Brokers	0 - 2,499
Salomon Smith Barney	222	Rosewood Dr # 8	47	\$10 - 20 Million	621101	Stock & Bond Brokers	2,500 - 9,999
Morgan Stanley	55	Ferncroft Rd # 201	40	\$10 - 20 Million	621105	Investment Securities	2,500 - 9,999
Seacoast Capital Partners	55	Ferncroft Rd # 110	6	\$1 - 2.5 Million	621105	Investment Securities	2,500 - 9,999
Contemporary Investment Mngmnt	100	Conifer Hill Dr # 106	2	\$500,000 - 1 Million	628202	Investment Management	2,500 - 9,999
Gemini Investment Assocs	130	Centre St	2	\$500,000 - 1 Million	628203	Financial Advisory Services	2,500 - 9,999
Broad Street Capital	175	Andover St	2	\$500,000 - 1 Million	628203	Financial Advisory Services	2,500 - 9,999
Linsco Private Ledger Fncl Svc	175	Andover St	2		628203	Financial Advisory Services	2,500 - 9,999
Taxsmart Financial Strategies	10	Liberty St	2	\$500,000 - 1 Million	628203	Financial Advisory Services	2,500 - 9,999
Fairway Financial	44	Maple	2	\$500,000 - 1 Million	628203	Financial Advisory Services	2,500 - 9,999
Cushman L Sears Financial	491	Maple St	2	\$500,000 - 1 Million	628204	Financing Consultants	2,500 - 9,999
Linsco Private Ledger Fncl Svc	176	Dayton St	1		628205	Financial Planning Consultants	2,500 - 9,999
Linsco Private Ledger Fncl Svc	435	Newbury St	2		628205	Financial Planning Consultants	2,500 - 9,999
Gershaw, Scott O	100	Conifer Hill Dr # 203	1		628205	Financial Planning Consultants	2,500 - 9,999
Lightship Financial	168	Centre St	2	\$500,000 - 1 Million	628205	Financial Planning Consultants	2,500 - 9,999
American Express Financial Adv	175	Andover St # 1	14		628205	Financial Planning Consultants	2,500 - 9,999
Brown Financial Group	10	Liberty St	2	\$500,000 - 1 Million	628205	Financial Planning Consultants	2,500 - 9,999
Office Concepts	10	Liberty St	5	\$1 - 2.5 Million	628205	Financial Planning Consultants	2,500 - 9,999
Berkley Financial Svc	85	Constitution Ln # 3b4	1	Less Than \$500,000	628205	Financial Planning Consultants	2,500 - 9,999
Retirement Center Inc	315	Liberty Sq	5	\$1 - 2.5 Million	628205	Financial Planning Consultants	2,500 - 9,999
American Sterling Insurance	32	Prince St	2	\$1 - 2.5 Million	635104	Insurance-Liability	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
New England Claims Svc	100	Conifer Hill Dr # 308	10	\$1 - 2.5 Million	641102	Insurance Adjusters	2,500 - 9,999
Rosemary Walker Insurance	74	Elm St	4	\$500,000 - 1 Million	641112	Insurance	0 - 2,499
Tarpey Insurance Group Inc	491	Maple St # 304	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Circle Insurance Inc	247	Newbury St	10	\$1 - 2.5 Million	641112	Insurance	2,500 - 9,999
Strout Financial	2	Electronics Ave # 18	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Robert S Ives Insurance	197	Centre St	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Daniel J Guarino Insurance	199	Rosewood Dr # 110	2	Less Than \$500,000	641112	Insurance	0 - 2,499
Lauranzano Insurance	151	Andover St	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Special Risk Of New England	5	Meghans Way	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Murphy, David L	10	Liberty St	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Jacob Alan Insurance Assoc Inc	93	Village Post Rd	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Pinnacle Insurance Marketing	11	Sylvan St	4	\$500,000 - 1 Million	641112	Insurance	0 - 2,499
William J Lynch Insurance	44	Maple St # 2	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Allied American Agency Inc	15	Elm St	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Human Services Insurance	74	Elm St # B	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Bowers Scipione Phillips Ins	5	Hunt St	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Alden C Goodnow Jr Insurance	16	Park St	4	\$500,000 - 1 Million	641112	Insurance	0 - 2,499
Philip W Richard Insurance	94	High St	8	\$1 - 2.5 Million	641112	Insurance	2,500 - 9,999
Cassidy Associates Insurance	70	High St	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Daniel Hurley Insurance	7	Federal St # 24	7	\$500,000 - 1 Million	641112	Insurance	2,500 - 9,999
County Insurance	123	Sylvan St	4	\$500,000 - 1 Million	641112	Insurance	0 - 2,499
John J Doyle Insurance	85	Constitution Ln # 2h	11	\$1 - 2.5 Million	641112	Insurance	2,500 - 9,999
NORTHEAST Benefits	121	Sylvan St # D	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Laskowski Financial Svc	85	Constitution Ln # 2f	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Brewer & Lord	130	Sylvan St # 4	8	\$1 - 2.5 Million	641112	Insurance	2,500 - 9,999
Liberty Mutual Insurance	99	Rosewood Dr # 120	5	\$500,000 - 1 Million	641112	Insurance	0 - 2,499
Metropolitan Insurance	222	Rosewood Dr # 3	45	\$5 - 10 Million	641112	Insurance	2,500 - 9,999
Liberty Mutual Insurance	222	Rosewood Dr # 201	5	\$500,000 - 1 Million	641112	Insurance	0 - 2,499
Primerica Financial Svc	43	Prince St	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Nicholas A Consoles Insurance	435	Newbury St # 215	14	\$1 - 2.5 Million	641112	Insurance	2,500 - 9,999
Liberty Tree Mall	100	Independence Way	20	\$5 - 10 Million	651201	Shopping Centers & Malls	40,000+
Great North Property Mgmt	199	Newbury St # 108	7	\$1 - 2.5 Million	651301	Condominiums	2,500 - 9,999
Olde Salem Village Condo Trust	43	Village Post Rd	5	\$500,000 - 1 Million	651301	Condominiums	2,500 - 9,999
Ferncroft Tower Condo Assoc	401	Ferncroft Towers	13	\$2.5 - 5 Million	651301	Condominiums	2,500 - 9,999
Dwight Simpson Rooming House	24	Cherry St	9	\$1 - 2.5 Million	651302	Boarding Houses	2,500 - 9,999
River Drive Apartments	17	River Dr # B	3	\$500,000 - 1 Million	651303	Apartments	2,500 - 9,999
Phoenix Industries	27	Cherry St	8	\$1 - 2.5 Million	653108	Real Estate Management	2,500 - 9,999
Diamond Property Management	3	Peach Tree Ln	4	\$500,000 - 1 Million	653108	Real Estate Management	0 - 2,499
Petersen LA Chance Realty	100	Conifer Hill Dr #	2	Less Than	653116	Real Estate Appraisers	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
		206		\$500,000			
Prime Realty	10	Maple St	9	\$1 - 2.5 Million	653116	Real Estate Appraisers	2,500 - 9,999
Busta Realty	13	Bayview Ter	9	\$1 - 2.5 Million	653116	Real Estate Appraisers	2,500 - 9,999
Gasperoni & Co	7	Federal St # 36	3	Less Than \$500,000	653116	Real Estate Appraisers	0 - 2,499
Distefano Appraisal Svc	85	Constitution Ln # 2d	7	\$500,000 - 1 Million	653116	Real Estate Appraisers	2,500 - 9,999
Center Village Leasing Office	110	Newbury St	2	Less Than \$500,000	653118	Real Estate	0 - 2,499
Realty Marketplace	11	Treetops Ln	5	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Don Corbett Real Estate	27	Andover St	11	\$1 - 2.5 Million	653118	Real Estate	2,500 - 9,999
Robie Properties	175	Andover St # 301	6	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Carlson Real Estate	156	Andover St # 200	50	\$5 - 10 Million	653118	Real Estate	40,000+
Ingersoll Farme	56	Centre St	3	Less Than \$500,000	653118	Real Estate	0 - 2,499
Endurance Realty LLC	27	Longbow Rd	5	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Old Salt Box Publishing	20	Locust St # 202	1	Less Than \$500,000	653118	Real Estate	0 - 2,499
Harrington, Edward J	18	Sherwood Ave	1	Less Than \$500,000	653118	Real Estate	0 - 2,499
Kilborn Property Consultants	11	Sylvan St # 5	2	Less Than \$500,000	653118	Real Estate	0 - 2,499
TFM Realty	5	Elm St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Marsh Properties	25	Conant St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Vernon A Martin Inc Realtors	2	High St	15	\$1 - 2.5 Million	653118	Real Estate	2,500 - 9,999
Goodnow Realtors	16	Park St	20	\$2.5 - 5 Million	653118	Real Estate	2,500 - 9,999
Del Realty	104	High St	7	\$500,000 - 1 Million	653118	Real Estate	2,500 - 9,999
Re Max Towne Properties	92	High St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Exit Reliance Realty	51	Elliott St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Rabican Co	51	Elliott St	1	Less Than \$500,000	653118	Real Estate	0 - 2,499
Mega Group	7	Federal St # 15	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Thomson Co	7	Federal St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Rauseo & Co	2	Electronics Ave # 2	2	Less Than \$500,000	653118	Real Estate	0 - 2,499
Conifer Hill Assoc Li Corp	100	Conifer Hill Dr # 204	3	Less Than \$500,000	653118	Real Estate	0 - 2,499
Hemlock Realty Advisors	200	Conant St	4	\$500,000 - 1 Million	653120	Real Estate Buyers & Brokers	0 - 2,499
House & Home Consultants	33	Ledgewood Dr	4	\$500,000 - 1 Million	653122	Real Estate Inspection	0 - 2,499
Danvers Housing Authority	14	Stone St	8		653132	Housing Authorities	2,500 - 9,999
Merchants Reporting Svc	16	School St	6	\$500,000 - 1 Million	654102	Title Companies	0 - 2,499
Proventure Business Brokers	70	High St	3	\$1 - 2.5 Million	655202	Real Estate Developers	2,500 - 9,999
Walnut Grove Cemetery Corp	30	Sylvan St	2		655302	Cemeteries	0 - 2,499
<b>TOTAL</b>			<b>1016</b>				
<b>AVERAGE</b>			<b>9</b>				
<b>SERVICES</b>							
Super 8 Motel	225	Newbury St	8	\$500 - 1 Million	701101	Hotels & Motels	10,000 - 39,999
Residence Inn	51	Newbury St	20	\$1 - 2.5 Million	701101	Hotels & Motels	10,000 - 39,999
Comfort Inn Danvers	50	Dayton St	30	\$1 - 2.5 Million	701101	Hotels & Motels	10,000 - 39,999
Extended Stay America	102	Newbury St	20	Less Than	701101	Hotels & Motels	10,000 -

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			39,999
Motel 6	65	Newbury St # 100	20	\$1 - 2.5 Million	701101	Hotels & Motels	10,000 - 39,999
Towneplace Suites By Marriott	238	Andover St	10	Less Than \$500,000	701101	Hotels & Motels	10,000 - 39,999
Days Inn	152	Endicott St	25	\$1 - 2.5 Million	701101	Hotels & Motels	10,000 - 39,999
Courtyard By Marriott	275	Independence Way	37	\$1 - 2.5 Million	701101	Hotels & Motels	10,000 - 39,999
Sheraton	50	Ferncroft Rd	335	\$20-50 Million	701111	Resorts	40,000+
Servis Cleaners	303	Newbury St	2	Less Than \$500,000	721201	Cleaners	0 - 2,499
Panda Professional Cleaners	435	Newbury St # 105	2	Less Than \$500,000	721201	Cleaners	0 - 2,499
Kim's Dry Cleaners	2	Garden St	1	Less Than \$500,000	721201	Cleaners	0 - 2,499
Alex's Cleaners	146	Maple St	1	Less Than \$500,000	721201	Cleaners	0 - 2,499
Golden Star Cleaners	81	Maple St	2	Less Than \$500,000	721201	Cleaners	0 - 2,499
Danvers Martinizing	75	High St	4	Less Than \$500,000	721201	Cleaners	2,500 - 9,999
Sunbeam Cleaners	91	High St	2	Less Than \$500,000	721201	Cleaners	0 - 2,499
Zoots The Cleaner Cleaner	160	Endicott St	10	\$500,000 - 1 Million	721201	Cleaners	2,500 - 9,999
Scrubbles	90	Holten St	2	Less Than \$500,000	721501	Laundries-Self Service	0 - 2,499
Village Wash Tub Laundromat	97	High St	5	Less Than \$500,000	721501	Laundries-Self Service	2,500 - 9,999
Crane River Laundromat	34	Water St	6	Less Than \$500,000	721501	Laundries-Self Service	2,500 - 9,999
Sea Coast Carpet Cleaning	250	North St	2	Less Than \$500,000	721702	Carpet & Rug Repairing	2,500 - 9,999
Seacoast Carpet Cleaning	250	North St # B3	2	Less Than \$500,000	721704	Carpet & Rug Cleaners	2,500 - 9,999
Falcon Carpet Cleaning Svc	17	Lafayette Ave	1	Less Than \$500,000	721704	Carpet & Rug Cleaners	2,500 - 9,999
David Stevenson Photography	110	Newbury St	3	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Walmart Portrait Studio	104	Andover St	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Lifetouch National School	20	Locust St	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Candid View Photography	44	Maple St	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Cherry Street Studio	15	Cherry St # C	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Mercer Photography	57	Elm St	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Picture People	100	Independence Way # E	11	\$500,000 - 1 Million	722101	Photographers-Portrait	2,500 - 9,999
Skin Rejuvenation Ctr	199	Newbury St	2	Less Than \$500,000	723101	Skin Treatments	0 - 2,499
Laser Center At Rejuven-X Spa	136	Andover St	5	Less Than \$500,000	723101	Skin Treatments	0 - 2,499
Zembu Esthetics	40	Maple St # A	2	Less Than \$500,000	723101	Skin Treatments	0 - 2,499
Elizabeth Grady Face First	151	Endicott St	13	\$500,000 - 1 Million	723101	Skin Treatments	2,500 - 9,999
Best Nails	9	Elm St	2	Less Than \$500,000	723102	Manicuring	0 - 2,499
Celestial Nails	84	Elm St	2	Less Than \$500,000	723102	Manicuring	0 - 2,499
Paris Model Nails lii	43	Maple St	2	Less Than \$500,000	723102	Manicuring	0 - 2,499
Nails 2000	100	Independence Way	4	Less Than \$500,000	723102	Manicuring	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Salon Oasis Inc	435	Newbury St	10	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Bela Salon	110	Newbury St	17	\$500,000 - 1 Million	723106	Beauty Salons	2,500 - 9,999
LA Cole	110	Newbury St	10	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Supercuts	136	Andover St	13	\$500,000 - 1 Million	723106	Beauty Salons	2,500 - 9,999
Gail's Hair Salon	30	Princeton St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Salon Anntoinette	56	Pine St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Renaissance Spa For Skin/Nails	68	Holten St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Trends Hair Studio	68	Holten St	8	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Darla's Parlor	135	Conant St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Hair Idea	7	Elm St	4	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Giogi Salon	40	Maple St	6	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Walter & Co Hair Design	5	Page St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Dee's Room Hair Salon	5	Cross St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
En Vogue Salon & Day Spa	10	Page St	12	Less Than \$500,000	723106	Beauty Salons	2,500 - 9,999
Salon 21	21	Maple St	5	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Serenity Aesthetics	21	Maple St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Gregory Hair Styles	64	Maple St	3	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Head Shed	60	Maple St # B	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Town & Country Coiffures	40	Franklin St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Charlene's Beauty Salon	8	Park St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Park Place Beauty Salon	8	Park St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Salon Maxima	34	Lawrence St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
LA Clique Salons	33	High St	15	\$500,000 - 1 Million	723106	Beauty Salons	2,500 - 9,999
New Wave Salon	67	High St # 2	5	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Robert Dee Of Beverly Hair Sln	78	Dodge Ct	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Hair Connection	75	High St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Vincent's Hair Salon	76	High St	3	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Lord's & Lady's Hair Salon	100	Independence Way	11	Less Than \$500,000	723106	Beauty Salons	2,500 - 9,999
Mastercuts	100	Independence Way	3	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Salon 59	59	Purchase St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Quality Cuts	180	Endicott St	4	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
European Spa	14	Water St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Profiles Hair Salon	14	Water St	10	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Hair By Sharon	159	Elliott St	2	Less Than \$500,000	723106	Beauty Salons	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Classic Touch Hair Salon	173	Elliott St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Deidre Spence Day Spa	7	Ferncroft Rd	6	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Shear Artistry	176	Water St # A	3	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Great Cuts	139	Endicott St	8	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
LA Coupe Salon	35	Independence Way	5	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Tomani Skin Therapy	33	High St	4	Less Than \$500,000	723119	Spas-Beauty & Day	0 - 2,499
Zollo's Barber Shop	4	Maple St	6	Less Than \$500,000	724101	Barbers	0 - 2,499
Instant Shoe Repair	11	Elm St	1	Less Than \$500,000	725102	Shoe & Boot Repairing	0 - 2,499
Odessa Instant Shoe Repair	100	Independence Way	1	Less Than \$500,000	725102	Shoe & Boot Repairing	0 - 2,499
Peterson-O'Donnell Funeral Hm	167	Maple St	5	\$500,000 - 1 Million	726103	Funeral Directors	2,500 - 9,999
Lyons & Sons Funeral Directors	28	Elm St	4	Less Than \$500,000	726103	Funeral Directors	2,500 - 9,999
Mackey Funeral Home	22	Conant St	2	Less Than \$500,000	726103	Funeral Directors	2,500 - 9,999
Bruce Peterson Assoc	7	Shetland Rd	1	Less Than \$500,000	729101	Tax Return Preparation & Filing	0 - 2,499
Equis Management	7	Federal St	3	Less Than \$500,000	729101	Tax Return Preparation & Filing	0 - 2,499
Mark E Baker & Assoc	491	Maple St # 204	3	Less Than \$500,000	729101	Tax Return Preparation & Filing	0 - 2,499
STK Networks	491	Maple St	2	Less Than \$500,000	729901	Health & Fitness Program Consultants	0 - 2,499
Mr Tux	100	Independence Way	4	Less Than \$500,000	729908	Formal Wear-Rental	0 - 2,499
Everbare Laser Hair Removal	85	Constitution Ln	2	Less Than \$500,000	729910	Hair Removing	0 - 2,499
Hair Enhancement	40	Maple St	8	Less Than \$500,000	729913	Hair Replacement	2,500 - 9,999
Annese, Karen M	130	Centre St	2	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Nicanor Snowlic Abt	130	Centre St	2	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Pure Harmony	130	Centre St	2	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Tranquil Garden	130	Centre St	2	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Therapeutic Massage Ctr	32	Cherry St # 2	2	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Muscular Therapy For Health	37	Maple St	1	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Absolute Muscular Therapy	133	Sylvan St	1	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
World Class Massage Therapy	10	Hutchinson Dr	1	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Bellino Electrolysis Assoc	37	Longbow Rd	1	Less Than \$500,000	729931	Electrolysis	0 - 2,499
Amazing Essence	4	Sylvan St	2	Less Than \$500,000	729931	Electrolysis	0 - 2,499
Dunn, Elaine D	85	Constitution Ln # 300b2	2	Less Than \$500,000	729931	Electrolysis	0 - 2,499
Electrology Salon	133	Sylvan St	2	Less Than \$500,000	729931	Electrolysis	0 - 2,499
Jenny Craig Weight Loss Ctr	156	Andover St # A	7	Less Than \$500,000	729934	Weight Control Services	2,500 - 9,999
Body Smart	20	Locust St # 101	2	Less Than \$500,000	729934	Weight Control Services	0 - 2,499
Sundaze Unlimited	67	High St # 8	4	Less Than \$500,000	729944	Tanning Salons	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Single Source Marketing	7	37988 Bridge St	6	\$500,000 - 1 Million	731101	Advertising-Agencies & Counselors	2,500 - 9,999
Community Phonebook Co	199	Rosewood Dr # 190	15	\$1 - 2.5 Million	731101	Advertising-Agencies & Counselors	2,500 - 9,999
Rockett Communications	11	Juniper Ridge Rd	1	Less Than \$500,000	731101	Advertising-Agencies & Counselors	2,500 - 9,999
Guerrilla Billboards	100	Ferncroft Rd	4	\$500,000 - 1 Million	731201	Advertising-Outdoor	10,000 - 39,999
Conant Collection Group Inc	1	Sherwood Ave	4	Less Than \$500,000	732201	Collection Agencies	10,000 - 39,999
Albiero & Co	20	Bayview Ter	1	Less Than \$500,000	733101	Mailing & Shipping Services	2,500 - 9,999
Hathorne Enterprises	450	Maple St	47	\$5 - 10 Million	733101	Mailing & Shipping Services	10,000 - 39,999
Am-Pro American-Professional	160	Sylvan St	5	\$500,000 - 1 Million	733104	Mailing Lists	10,000 - 39,999
Sir Speedy Printing Ctr	75	High St # C	4	Less Than \$500,000	733403	Copying & Duplicating Service	2,500 - 9,999
Photo Exchange	20	Locust St	4	\$500,000 - 1 Million	733502	Photographers-Aerial	2,500 - 9,999
Calligraphy By Carol	4	Spring St	1	Less Than \$500,000	733607	Calligraphers	0 - 2,499
K S Reporting Svc	14	Palmer Ave	2	Less Than \$500,000	733801	Court & Convention Reporters	0 - 2,499
North Shore Business Svc	14	Stafford Rd	1	Less Than \$500,000	733816	Secretarial & Court Reporting Services	0 - 2,499
New Tech Pest Control Co Inc	63	High St	3	Less Than \$500,000	734201	Pest Control	0 - 2,499
Orkin	8	Industrial Way	30	\$1 - 2.5 Million	734201	Pest Control	2,500 - 9,999
Classic Cleaning	95	Abington Rd	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Cleaning Service Group	250	North St	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Newhall Cleaning	188	Maple St	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Done Right Cleaning Svc	7	Coolidge Rd	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
A-1 Carpet Cleaners-Janitorial	5	Pillsbury Ave	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Advanced Networking Svc	10	School St	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Details Mobile Cleaning	95	High St	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Sunset Cleaning Professionals	63	High St	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Select Services Cleaning	51	Damon St	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
Sunshine Cleaning Co	89	Collins St # A	2	Less Than \$500,000	734902	Janitor Service	2,500 - 9,999
S J Svc	20	Locust St	100	\$2.5 - 5 Million	734902	Janitor Service	40,000+
Modern Chimney	43	Prince St	20	\$500,000 - 1 Million	734916	Chimney & Fireplace Cleaning Build/Rpr	2,500 - 9,999
SMC Cleaning Svc	2	Auburn St	2	Less Than \$500,000	734922	House Cleaning	2,500 - 9,999
Total Audio Visual Svc	50	Ferncroft Rd	3	\$500,000 - 1 Million	735904	Audio-Visual Equipment-Renting & Leasing	2,500 - 9,999
Jamer Crane Svc Inc	7	Healy Ct	1	Less Than \$500,000	735949	Contractors-Equipment & Supls-Renting	2,500 - 9,999
Morency Associates	301	Newbury St # 242	1	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
H M Assoc	2	Electronics Ave	2	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
National Software Engineers	89	Newbury St	3	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Gladieux & Goodwin Assoc	130	Centre St	3	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Brown Morgan Recruiters	175	Andover St	3	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499

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COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Agency Staffing Svc	156	Andover St # 1	5	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Arbor Associates	5	Elm St	3	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Staffing Now Inc	67	High St # 11	6	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Executive Source Assoc Inc	7	Federal St # 14	9	\$500,000 - 1 Million	736103	Employment Agencies & Opportunities	2,500 - 9,999
New Boston Select Staffing	85	Constitution Ln # 1e	3	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Quality Search	314	Liberty Sq	7	\$500,000 - 1 Million	736103	Employment Agencies & Opportunities	2,500 - 9,999
Officeteam	222	Rosewood Dr # 740	5	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Professions	100	Conifer Hill Dr	12	\$500,000 - 1 Million	736105	Executive Search Consultants	2,500 - 9,999
Architechs	2	Electronics Ave # 8	3	Less Than \$500,000	736105	Executive Search Consultants	0 - 2,499
Technology Temporary Svc	1	Hyde St	1	Less Than \$500,000	736304	Employment Contractors-Temporary Help	2,500 - 9,999
Sumaria Systems Inc	99	Rosewood Dr # 140	50	\$5 - 10 Million	737103	Computers-System Designers & Consultants	40,000+
NBS Technologies Inc	310	Andover St	3	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
Arbitron	130	Centre St	3	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
Mc Lean Information Systems	52	Burley St	3	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
D M & P Information Systems	85	Constitution Ln	3	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
Optibase Inc	156	Andover St	3	Less Than \$500,000	737105	Computer Graphics	2,500 - 9,999
ESRI	55	Ferncroft Rd # 300	32	\$5 - 10 Million	737108	Computer-Software Developers	2,500 - 9,999
Family PC Outlets Inc	75	High St	1	Less Than \$500,000	737801	Computers-Service & Repair	0 - 2,499
International Protective Svc	18	Cherry Hill Dr	15	Less Than \$500,000	738102	Security Guard & Patrol Service	2,500 - 9,999
Foto Werks Inc	136	Andover St	3	Less Than \$500,000	738401	Photo Finishing-Retail	2,500 - 9,999
CVS Pharmacy	17	Maple St	17	\$1 - 2.5 Million	738401	Photo Finishing-Retail	2,500 - 9,999
Finer Image Photo Lab	20	Park St	10	\$1 - 2.5 Million	738401	Photo Finishing-Retail	2,500 - 9,999
Target Quick Prints	240	Independence Way	3	Less Than \$500,000	738401	Photo Finishing-Retail	2,500 - 9,999
B J's Express Stop Photo	6	Hutchinson Dr	3	Less Than \$500,000	738401	Photo Finishing-Retail	2,500 - 9,999
Victoria's Restoration	2	Edgehill Cir	1	Less Than \$500,000	738403	Photo-Retouching	0 - 2,499
Advanced Photographics Inc	28	Cherry Hill Dr	25	\$2.5 - 5 Million	738405	Photographic Enlargements	2,500 - 9,999
Garrett Auctioneers	76	High St	8	\$500,000 - 1 Million	738901	Auctioneers	2,500 - 9,999
A Stitch In Time	11	Peabody Ave	2	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Barbara Younger Mediations	130	Centre St	2	Less Than \$500,000	738907	Arbitration Services	2,500 - 9,999
Manhattan Marketing Inc	33	Mohawk St	2	Less Than \$500,000	738912	Telemarketing Services	2,500 - 9,999
Hallmark Adjustments Co Inc	151	Andover St	2	Less Than \$500,000	738913	Appraisers	2,500 - 9,999
Certified Real Estate Apprsls	16	Laurel St	2	Less Than \$500,000	738913	Appraisers	2,500 - 9,999
Woodvale Word Processing	48	N Belgian Rd	1	Less Than \$500,000	738917	Transcribing Service-Tape Disc Etc	2,500 - 9,999
Sports Specials Inc	250	Newbury St	3	Less Than \$500,000	738942	Embroidery	2,500 - 9,999
Magnum Embroidery	467	Maple St	2	Less Than \$500,000	738942	Embroidery	2,500 - 9,999
Intone Media	5	Healy Ct	2	Less Than \$500,000	738947	Recording Studios	2,500 - 9,999

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COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Northshore Paralegal Svc	130	Centre St # 3	2	Less Than \$500,000	738953	Paralegals	2,500 - 9,999
RGIS Inventory Specialist	25	Cherry St	1	Less Than \$500,000	738962	Inventory Service	2,500 - 9,999
Essex Laminating	67	Wenham St	1	Less Than \$500,000	738965	Laminations-Plastic Paper Etc	2,500 - 9,999
Rubin Weisman Colasanti Kajko	89	Newbury St # 202	3	Less Than \$500,000	738979	Notaries-Public	2,500 - 9,999
Noble Holdings	100	High St	2	Less Than \$500,000	738979	Notaries-Public	2,500 - 9,999
Mail Boxes Etc	301	Newbury St	3	Less Than \$500,000	738988	Packaging Service	2,500 - 9,999
Packaging Store	24	Water St	2	Less Than \$500,000	738988	Packaging Service	2,500 - 9,999
Copyright Clearance Ctr	222	Rosewood Dr	135	\$10-20 Million	738999	Business Services Nec	40,000+
Budget Truck Rental	8	Purchase St	3	\$500,000 - 1 Million	751303	Truck Renting & Leasing	2,500 - 9,999
Enterprise Rent A Car	151	Andover St	6	\$1 - 2.5 Million	751401	Automobile Renting	2,500 - 9,999
D & J Northshore Auto Body	20	Newbury St	6	\$500,000 - 1 Million	753201	Automobile Body-Repairing & Painting	2,500 - 9,999
Burda Brothers Auto Body	382	Newbury St # 3	2	Less Than \$500,000	753201	Automobile Body-Repairing & Painting	2,500 - 9,999
Dent Wizard	151	Andover St	15	\$1 - 2.5 Million	753201	Automobile Body-Repairing & Painting	2,500 - 9,999
Danvers Auto Engineering	151	Andover St	9	\$1 - 2.5 Million	753801	Automobile Repairing & Service	2,500 - 9,999
Roy's Place	2	Wenham St	2	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Pete's Garage	33	Wadsworth St	5	\$500,000 - 1 Million	753801	Automobile Repairing & Service	0 - 2,499
Danvers Automotive Ctr	17	Hobart St # R	2	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Don Winslow Auto Body	166	Holten St	5	\$500,000 - 1 Million	753801	Automobile Repairing & Service	0 - 2,499
Al's Auto Repairs	118	Holten St	1	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Mike's Garage	118	Holten St # R	1	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Getchell Motors	95	High St	2	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Midas Muffler Shops	186	Endicott St	4	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Speedy Auto Svc By Monro	194	Endicott St	2	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Executive Auto Repair	112	Water St	2	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Stuttgart Northeast	507	Maple St	2	Less Than \$500,000	753801	Automobile Repairing & Service	0 - 2,499
Trailer Shop	87	High St	3	Less Than \$500,000	753811	Recreational Vehicles-Repairing & Svc	0 - 2,499
WEBB Auto Electric Svc	118	Holten St	1	Less Than \$500,000	753911	Automobile Electric Service	0 - 2,499
Danvers Auto Body	22	School St	3	Less Than \$500,000	754901	Wrecker Service	0 - 2,499
On The Go Mobile Oil Change	25	Putnam Ln	2	Less Than \$500,000	754906	Lubricating Service-Mobile	0 - 2,499
Atlantic Tv & Projections	114	Maple St	2	Less Than \$500,000	762202	Television & Radio-Service/Repair	0 - 2,499
Diversified Mechanical	467	Maple St	2	Less Than \$500,000	762921	Restaurant Equipment-Repairing & Svc	0 - 2,499
Barats Jewelry Repair	100	Independence Way	1	Less Than \$500,000	763101	Jewelry-Repairing	0 - 2,499
Dakota Watch Co	100	Independence Way	3	Less Than \$500,000	763102	Watches-Repairing	0 - 2,499
Larkin Co	83	Holten St	2	Less Than \$500,000	764105	Furniture-Repairing & Refinishing	0 - 2,499
New England Chair	3	Burroughs St	1	Less Than \$500,000	764105	Furniture-Repairing & Refinishing	0 - 2,499
Dick's Drapery & Upholstery	130	Centre St	1	Less Than \$500,000	764109	Upholsterers	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			
Home Interiors By Hemeon	22	Doty Ave	1	Less Than \$500,000	764109	Upholsterers	0 - 2,499
Upright Upholstery Inc	250	North St # A12	2	Less Than \$500,000	764109	Upholsterers	0 - 2,499
Metallic Fusion	15	Mill St # 3	2	Less Than \$500,000	769203	Welding	0 - 2,499
A Pelkey Ornamental Iron Works	20	Ash St	1	Less Than \$500,000	769204	Ironwork	0 - 2,499
Drain All	11	Chestnut St	1	Less Than \$500,000	769902	Plumbing Drain & Sewer Cleaning	0 - 2,499
Golden Knight Plumbing & Htg	136	Burley St	1	Less Than \$500,000	769902	Plumbing Drain & Sewer Cleaning	0 - 2,499
Piano Warehouse	88	Holten St	5	\$500,000 - 1 Million	769913	Pianos-Tuning Repairing & Refinishing	0 - 2,499
Connolly Piano	123	Conant St	1	Less Than \$500,000	769913	Pianos-Tuning Repairing & Refinishing	0 - 2,499
Profile Grinding Svc	88	Holten St	3	Less Than \$500,000	769936	Tool Grinding-Industrial	0 - 2,499
Chet's Lock Shop	146	Pine St	3	Less Than \$500,000	769962	Locks & Locksmiths	0 - 2,499
A Locksmith	68	Maple St	1	Less Than \$500,000	769962	Locks & Locksmiths	0 - 2,499
Action Fitness	22	Maple St	1	Less Than \$500,000	769999	Repair Shops & Related Services Nec	0 - 2,499
J B Heimann Productions	10	Liberty St	1	Less Than \$500,000	781211	Video Production & Taping Service	2,500 - 9,999
Digital Solutions	199	Newbury St # 119	9	\$2.5 - 5 Million	781214	Press-Photo Service	2,500 - 9,999
Hollywood HITS Discount Theatr	7	Hutchinson Dr	6	Less Than \$500,000	783201	Theatres-Movie	10,000 - 39,999
West Coast Video	10	Elm St	14	\$500,000 - 1 Million	784102	Video Tapes & Discs-Renting & Leasing	2,500 - 9,999
Miss Tina's li	77	Maple St	4	Less Than \$500,000	791101	Dancing Instruction	2,500 - 9,999
Arthur Murray Dance Studio	56	Maple St	8	Less Than \$500,000	791101	Dancing Instruction	2,500 - 9,999
Dance Center Of Danvers	2	Cottage Ave	1	Less Than \$500,000	791101	Dancing Instruction	0 - 2,499
Roundabout	5	Tulane Rd	1	Less Than \$500,000	792901	Orchestras & Bands	0 - 2,499
Andy's Sunnyside Bowladrome	176	Water St	3	Less Than \$500,000	793301	Bowling Centers	10,000 - 39,999
Circuit Studio	194	North St	2	Less Than \$500,000	799101	Health Clubs Studios & Gymnasiums	2,500 - 9,999
Gold's Gym	30	Prince St	40	\$1 - 2.5 Million	799101	Health Clubs Studios & Gymnasiums	10,000 - 39,999
Curves	78	Holten St	6	Less Than \$500,000	799101	Health Clubs Studios & Gymnasiums	10,000 - 39,999
Boston Sports Clubs	50	Ferncroft Rd	20	\$500,000 - 1 Million	799101	Health Clubs Studios & Gymnasiums	10,000 - 39,999
Full Circle Day Spa & Elctrigy	63	Elm St	6	Less Than \$500,000	799105	Spas (Health)	10,000 - 39,999
Tournament Solutions	130	Centre St	1	Less Than \$500,000	799201	Golf Courses-Public	0 - 2,499
New England Football Assoc	20	Locust St	4	Less Than \$500,000	799301	Amusement Devices	2,500 - 9,999
Laser Quest	139	Endicott St	11	\$500,000 - 1 Million	799601	Amusement Places	10,000 - 39,999
Paul J Lydon Aquatic Ctr	200	Commonwealth Ave	12	\$500,000 - 1 Million	799701	Recreation Centers	10,000 - 39,999
Danvers National Little League	135	Pine St	8	Less Than \$500,000	799708	Baseball Clubs	10,000 - 39,999
Strike One Sports Complex	199	Newbury St	3	Less Than \$500,000	799908	Baseball Batting Ranges	2,500 - 9,999
Stella's Billards	139	Endicott St	1	Less Than \$500,000	799912	Billiard Parlors	0 - 2,499
Sun'n Air Driving Range	210	Conant St	30	\$2.5 - 5 Million	799931	Golf Practice Ranges	2,500 - 9,999
Israel Putnam House	431	Maple St	3	Less Than	799940	Historical Places	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			
Rebecca Nurse Homestead	149	Pine St	6	\$500,000 - 1 Million	799940	Historical Places	2,500 - 9,999
Nancy Gavenda's Uechi Karate	110	Newbury St	3	Less Than \$500,000	799945	Martial Arts Instruction	2,500 - 9,999
Danvers Karate Academy	6	Riding Club Rd	3	Less Than \$500,000	799945	Martial Arts Instruction	2,500 - 9,999
Essex County Karate Club	78	Holten St	3	Less Than \$500,000	799945	Martial Arts Instruction	2,500 - 9,999
United Martial Arts Ctr	20	Locust St	3	Less Than \$500,000	799945	Martial Arts Instruction	2,500 - 9,999
Fisher Academy	24	Maple St	3	Less Than \$500,000	799945	Martial Arts Instruction	2,500 - 9,999
Winds Of Change Studios	130	Centre St	3	Less Than \$500,000	799949	Yoga Instruction	2,500 - 9,999
Yoga Passion	Route	1n	3	Less Than \$500,000	799949	Yoga Instruction	2,500 - 9,999
Town of Danvers Endicott Park	57	Forest St	4	Less Than \$500,000	799951	Parks	2,500 - 9,999
Town of Danvers Parks Div	17	Hobart St	6	\$500,000 - 1 Million	799951	Parks	2,500 - 9,999
International Rock Climbing	31	Rand Cir	3	Less Than \$500,000	799965	Mountain Climbing Instruction	2,500 - 9,999
Lanes End Farm Inc	45	Putnam Ln	3	Less Than \$500,000	799968	Stables	2,500 - 9,999
Wadsworth Farm Inc	19	Putnam Ln # A	3	Less Than \$500,000	799968	Stables	2,500 - 9,999
Learning Etc	199	Newbury St	3	Less Than \$500,000	799999	Amusement & Recreation Nec	2,500 - 9,999
Occupational Health	75	Lindall St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Allergy & Asthma Affiliates	80	Lindall St	8	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Atlantic Dermatology	80	Lindall St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Crepeau, Jerome MD	80	Lindall St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Medical Practice Assoc	80	Lindall St	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
North Shore Ear Nose & Throat	80	Lindall St	6	\$1 - 2.5 Million	801101	Physicians & Surgeons	0 - 2,499
North Shore Pediatrics	80	Lindall St	15	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
North Shore Urology Assoc	80	Lindall St	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Northeast Eye Care	80	Lindall St	10	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Petropoulos, Anna MD	80	Lindall St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
New England Osteoporosis Ctr	9	Liberty St	6	\$1 - 2.5 Million	801101	Physicians & Surgeons	0 - 2,499
North Shore Ctr-Orthopaedic	4	State Rd	12	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
North Shore Sports Medical Ctr	4	State Rd	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
North Shore Orthopedic Assoc	9	Liberty St	6	\$1 - 2.5 Million	801101	Physicians & Surgeons	0 - 2,499
Saeed, Mohammad MD	31	Conant St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Eye Center	15	Florence St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Horowitz, Leonard M MD	7	Federal St # 11	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Meyer, Michele C MD	7	Federal St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Clapp, John C MD	140	Commonwealth Ave # 103	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Lapine, Thomas J MD	140	Commonwealth Ave # 104	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Liberty Tree Radiology	140	Commonwealth Ave # 102	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Aaronson & Newman	140	Commonwealth Ave # 109	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Liberty Tree Pediatric	140	Commonwealth Ave # 207	9	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Lopes, Gary M MD	140	Commonwealth Ave # 205	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Salem Orthopedic Surgeons Inc	140	Commonwealth Ave # 201	6	\$1 - 2.5 Million	801101	Physicians & Surgeons	0 - 2,499
Travel Medicine Clinic	140	Commonwealth Ave	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Goldberg, Bruce A MD	85	Constitution Ln # 200c	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Hoffman, Jeffrey M MD	85	Constitution Ln # 200	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Plastic Surgery Centre Inc	85	Constitution Ln # 100ab	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Lahey Clinic	5	Federal St	60	\$10 - 20 Million	801101	Physicians & Surgeons	2,500 - 9,999
Liberty Ob/Gyn Assoc	140	Commonwealth Ave # 208	27	\$5 - 10 Million	801101	Physicians & Surgeons	2,500 - 9,999
NSMC Women's Health Ctr	1	Hutchinson Dr	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Ob/Gyn Assoc-The North Shore	1	Hutchinson Dr	10	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Sullivan, Thomas E MD	1	Hutchinson Dr	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Womens Center-The North Shore	1	Hutchinson Dr	25	\$5 - 10 Million	801101	Physicians & Surgeons	2,500 - 9,999
Harbor Medical Group	1	Hutchinson Dr # 2	9	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Dermatology Associates	491	Maple St # 205	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Northeast Dermatology Assoc	491	Maple St # 205	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Friedman, Stephen MD		Beverly Airport	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Hunt Center Urgent Care	75	Lindall St	40	\$10 - 20 Million	801104	Clinics	2,500 - 9,999
Navix Diagnostic Svc	140	Commonwealth Ave # 108	4	\$1 - 2.5 Million	801110	Mammograph	0 - 2,499
Imagine Laser & Skin Ctr Inc	63	High St	7	\$1 - 2.5 Million	801123	Cosmetic Plastic/Reconstructive Surgery	2,500 - 9,999
Family Dental	301	Newbury St	20	\$1 - 2.5 Million	802101	Dentists	2,500 - 9,999
Fiat, Lilia DDS	435	Newbury St # 219	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Roger W Sachs & Assoc	80	Lindall St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Foster, Samuel C DDS	19	Poplar St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Kozlowski, Ronald N DDS	35	Poplar St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Titel, Kenneth DDS	40	Poplar St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Pediatric Dentistry & Ortho	6	State Rd # 202	6	\$500,000 - 1 Million	802101	Dentists	0 - 2,499
Senzamici, Nicholas P DDS	6	State Rd	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Goldberg, Mark D DDS	83	Elm St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Danvers Dental Group	20	Conant St	6	\$500,000 - 1 Million	802101	Dentists	0 - 2,499
Costanza, Adrian J DDS	36	Conant St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Keliher, Alan E DDS	36	Conant St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
O'Grady, Alan M DDS	36	Conant St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Opolski, Walter J DDS	36	Conant St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Aesthetic Family Dentistry	2	Orchard Ln	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Intonti, Albert J DDS	2	Orchard Ln # D	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Chestnut Green Dental Group	7	Federal St # 32	6	\$500,000 - 1 Million	802101	Dentists	0 - 2,499
Siegel, William V DDS	7	Federal St # 25	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Kay, Barbara C DDS	140	Commonwealth Ave # 204	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Cosmetic Dentistry Ctr	140	Commonwealth Ave # 209	3	Less Than \$500,000	802101	Dentists	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Liberty Tree Medical Dntl Ctr	140	Commonwealth Ave # 209	3	Less Than \$500,000	802101	Dentists	0 - 2,499
Massod, Linda J DDS	85	Constitution Ln # 2g	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Dent Care Dental Ctr	130	Sylvan St	20	\$1 - 2.5 Million	802101	Dentists	2,500 - 9,999
Endodontics Inc	85	Constitution Ln # 200d	7	\$500,000 - 1 Million	802101	Dentists	0 - 2,499
Finocchiaro, Donna T DDS	491	Maple St # 302	4	Less Than \$500,000	802101	Dentists	0 - 2,499
American Wholehealth Ctr	435	Newbury St	3	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Green, Margaret A DC	110	Newbury St # 13	3	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Comeau Chiropractic Office	194	North St	5	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Chiropractic Wellness	172	Maple St	3	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Danvers Chiropractic Ctr	32	Maple St	3	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Pike Chiropractic Ctr	8	High St	1	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Sabino Chiropractic	7	Federal St # 14	8	\$500,000 - 1 Million	804101	Chiropractors Dc	0 - 2,499
Barron Chiropractic Office	85	Constitution Ln # 8	5	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Green Chiropractic Offices	133	Sylvan St	3	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Stasio, Joseph OD	11	Newbury St	3	Less Than \$500,000	804201	Optometrists Od	0 - 2,499
Bridger, Peter OD	37	Maple St	3	Less Than \$500,000	804201	Optometrists Od	0 - 2,499
Morneault, Sheri OD	37	Maple St	3	Less Than \$500,000	804201	Optometrists Od	0 - 2,499
North Shore Eye Specialists	85	Constitution Ln # 100c	4	Less Than \$500,000	804201	Optometrists Od	0 - 2,499
Independent Eye Care Inc	180	Endicott St	10	\$1 - 2.5 Million	804201	Optometrists Od	2,500 - 9,999
Foot & Ankle Assoc	75	Lindall St	4	Less Than \$500,000	804301	Podiatrists	0 - 2,499
Comfortable Foot Care	4	State Rd	3	Less Than \$500,000	804301	Podiatrists	0 - 2,499
Mc Osker, John B DPM	37	Maple St	3	Less Than \$500,000	804301	Podiatrists	0 - 2,499
Jewett Podiatry Ctr	7	Federal St # 33	4	Less Than \$500,000	804301	Podiatrists	0 - 2,499
Buchman, Norman H DPM	140	Commonwealth Ave # 106	3	Less Than \$500,000	804301	Podiatrists	0 - 2,499
Donovan, Donald DPM	140	Commonwealth Ave # 106	3	Less Than \$500,000	804301	Podiatrists	0 - 2,499
Care For Them	435	Newbury St # 212	3	Less Than \$500,000	804908	Nurses & Nurses' Registries	0 - 2,499
Professional Profiles	85	Constitution Ln # 100d	5	Less Than \$500,000	804908	Nurses & Nurses' Registries	0 - 2,499
Gordon Hearing Conservation	130	Centre St	3	Less Than \$500,000	804912	Audiologists	0 - 2,499
Audiology Group Inc	80	Lindall St	2	Less Than \$500,000	804912	Audiologists	0 - 2,499
Total Health Acupuncture	110	Newbury St	5	Less Than \$500,000	804913	Acupuncture	0 - 2,499
Oriental Culture Institute	130	Centre St	3	Less Than \$500,000	804913	Acupuncture	0 - 2,499
North Shore Acupuncture	85	Constitution Ln # 2c	4	Less Than \$500,000	804913	Acupuncture	0 - 2,499
Healthsouth New England Rehab	75	Lindall St	25	\$1 - 2.5 Million	804918	Physical Therapists	2,500 - 9,999
Harmeling Physical Therapy	85	Constitution Ln # 100g	12	\$500,000 - 1 Million	804918	Physical Therapists	2,500 - 9,999
Visiting Nurse Assn	5	Federal St # 2	50	\$2.5 - 5 Million	804918	Physical Therapists	2,500 - 9,999
Phinney, Sandra L	2	Electronics Ave	3	Less Than \$500,000	804922	Psychologists	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Weiner, Howard	130	Centre St # 3	3	Less Than \$500,000	804922	Psychologists	0 - 2,499
Seacoast Counseling Ctr Inc	85	Constitution Ln # 100e	4	Less Than \$500,000	804922	Psychologists	0 - 2,499
Flayerty, Eileen	25	Cherry St	5	Less Than \$500,000	804924	Psychotherapists	0 - 2,499
Yearley, Sandra	5	Elm St	5	Less Than \$500,000	804924	Psychotherapists	0 - 2,499
Chapelaine, Sally	7	Federal St	5	Less Than \$500,000	804924	Psychotherapists	0 - 2,499
Docktor, Nancy A	7	Federal St	5	Less Than \$500,000	804924	Psychotherapists	0 - 2,499
Cannon, Marianne T	85	Constitution Ln	5	Less Than \$500,000	804930	Physiotherapists	0 - 2,499
Harborside Healthcare	44	Summer St	100	\$2.5 - 5 Million	805101	Nursing & Convalescent Homes	40,000+
Hunt Nursing & Retirement Home	90	Lindall St	140	\$2.5 - 5 Million	805101	Nursing & Convalescent Homes	40,000+
Danvers Nursing & Rehab Ctr	56	Liberty St	198	\$5 - 10 Million	805101	Nursing & Convalescent Homes	40,000+
New England Home For The Deaf	154	Water St	30	\$1 - 2.5 Million	805101	Nursing & Convalescent Homes	10,000 - 39,999
Xaverian Brothers	50	Spring St	10	Less Than \$500,000	805904	Retirement Communities & Homes	2,500-9,999
Heritage At Danvers	9	Summer St	55	\$2.5 - 5 Million	805904	Retirement Communities & Homes	40,000+
Hospice of North Shore Inc	10	Elm St	120	\$5 - 10 Million	805908	Hospices	40,000+
Hunt Center Urgent Care	75	Lindall St	350	\$20 - 50 Million	806202	Hospitals	40,000+
Eastern Massachusetts Mental	100	Rosewood Dr	9	\$500,000 - 1 Million	806301	Mental Health Services	2,500 - 9,999
Quest Diagnostics Inc	140	Commonwealth Ave	3	Less Than \$500,000	807101	Laboratories-Medical	2,500 - 9,999
Colonial Laboratory Prosthetic	342	Andover St	4	Less Than \$500,000	807201	Laboratories-Dental	0 - 2,499
J & B Dental Studio Inc	27	Cherry St	15	\$1 - 2.5 Million	807201	Laboratories-Dental	2,500 - 9,999
Home Instead Senior Care	74	Elm St	15	\$500,000 - 1 Million	808201	Home Health Service	10,000 - 39,999
Advanta Care	85	Constitution Ln	4	Less Than \$500,000	809907	Health Services	2,500 - 9,999
Kristin Amico Sesselman Fndtn	PO	Box 2191	4	Less Than \$500,000	809907	Health Services	2,500 - 9,999
Reiki Wellness Group	194	North St	4	Less Than \$500,000	809909	Holistic Practitioners	2,500 - 9,999
Rosemary Harrington Spiritual	12	Trinity St	1	Less Than \$500,000	809909	Holistic Practitioners	2,500 - 9,999
Collins, Joseph C	27	Cabot Rd	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Schreiber & Assoc	99	Rosewood Dr # 230	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Bourbeau, Sheryl	435	Newbury St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Ivaska, Paul R	435	Newbury St # 209	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Mc Cann & Mc Cann	435	Newbury St # 205	4	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Mark S Solomon Law Offices	89	Newbury St # 102	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Shepard Law Office	89	Newbury St	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Cote & Casey	100	Conifer Hill Dr # 201	9	\$1 - 2.5 Million	811103	Attorneys	2,500 - 9,999
Smith & Brink	99	Rosewood Dr # 240	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Smith & Brink PC Attys	99	Rosewood Dr	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Kaelin, Gerard	6	Drury Ln	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Millett, Tanya P	2	Ipswich River Rd	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Walters, Meirwyn I	130	Centre St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499

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COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			
Victoria R Whelan Law Office	130	Centre St # 2	1	Less Than \$500,000	811103	Attorneys	0 - 2,499
Kravetz & Lahti Kravetz	175	Andover St # 2	3	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Bezemes-Farley, Nancy A	4	Surrey Ln	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Raimondi, Lorenzo A	3	Sherwood Ave	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Kelley, Richard S	10	Liberty St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Mauser & Mausser	10	Liberty St	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Ahearn, Daniel W	16	Laurel St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Essex Law Assoc	32	Maple St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Mueller Law Offices	10	Page St	1	Less Than \$500,000	811103	Attorneys	0 - 2,499
David Mc Bride Law Offices	19	Cherry St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Gilmore, Richard S	19	Cherry St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Greenberg, Lisa A	19	Cherry St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Morse, Lawrence B	19	Cherry St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Walsh Law Offices	19	Cherry St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Donovan & Donovan	29	Elm St	4	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Norris & Wicker	5	Elm St # 1	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Anthony J Turco Law Offices	7	Federal St # 31	3	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Messina, Daniel J	7	Federal St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Sears & Sears	7	Federal St # 17	3	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Borghetti, Peter J	85	Constitution Ln	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Maio, Stephen P	85	Constitution Ln # 1a	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Snyder, Stuart L	85	Constitution Ln # 1a	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Mac Lean Holloway Doherty	55	Ferncroft Rd # 300	50	\$5 - 10 Million	811103	Attorneys	2,500 - 9,999
Grenier & Mc Carron	491	Maple St # 100	8	\$1 - 2.5 Million	811103	Attorneys	2,500 - 9,999
Forlizzi, Stephen M	491	Maple St # 106	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Richmond & Assoc	491	Maple St # 108	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Foster, Erica M	491	Maple St # 204	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Holmes, Edwin T	214	Liberty Sq	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Jaworski Jr, Rudolf A	317	Liberty Sq	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Spitzer Christopher Arvanites	199	Rosewood Dr # 350	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Louis J Muggeo & Assoc	199	Rosewood Dr # 350	1	Less Than \$500,000	811103	Attorneys	0 - 2,499
Computer Tutor	7	Loring Ave	3	Less Than \$500,000	824301	Computer Training	10,000 - 39,999
Tanner City Auto School	5	Elm St	2	Less Than \$500,000	829902	Driving Instruction	0 - 2,499
Commonwealth Learning Ctr	130	Sylvan St # 6	13	\$1 - 2.5 Million	829908	Reading Improvement Instruction	2,500 - 9,999
New Hope Tutorials Inc	185	Dayton St	8	\$500,000 - 1	829909	Tutoring	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				Million			
Mc Niff Educational ConsInts	58	Longbow Rd	1	Less Than \$500,000	829909	Tutoring	0 - 2,499
Huntington Learning Ctr	85	Constitution Ln # 1d	5	Less Than \$500,000	829909	Tutoring	2,500 - 9,999
Beverly Flight Ctr	10	Burley St	20	\$1 - 2.5 Million	829917	Aircraft Schools	2,500 - 9,999
Piano Plus Organ & Keyboard		Locust St	2	Less Than \$500,000	829918	Music Instruction-Instrumental	0 - 2,499
Danvers Art Works	20	Locust St	2	Less Than \$500,000	829919	Art Instruction & Schools	0 - 2,499
Creative Handcrafts	7	Neal Rd	1	Less Than \$500,000	829928	Knitting Instruction	0 - 2,499
Kumon USA	10	Elm St	2	Less Than \$500,000	829929	Educational Service-Business	0 - 2,499
Community Outreach Learning	133	Sylvan St	4	Less Than \$500,000	829972	Education Centers	2,500 - 9,999
Revision Counseling	10	Liberty St # 212	1	Less Than \$500,000	832201	Counseling Services	2,500 - 9,999
Nichols Brook Family Counsel	435	Newbury St # 220	5	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Cedar Counseling	130	Centre St	4	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Rogge, Cathy	105	Centre St	3	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
BBN Counseling	40	Poplar St	4	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Kaplan, Suzanne	5	Elm St	3	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Chestnut Psychotherapy Prctc	7	Federal St # 35	8	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Family Counseling & Guidance	140	Commonwealth Ave # 202	20	\$1 - 2.5 Million	832215	Marriage & Family Counselors	10,000 - 39,999
Robbins, Jeffrey M	85	Constitution Ln	3	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Meridian	5	Electronics Ave	4		832218	Social Service & Welfare Organizations	10,000 - 39,999
Danvers Council On Aging	25	Stone St	4		832218	Social Service & Welfare Organizations	10,000 - 39,999
YMCA	34	Pickering St	50		832218	Social Service & Welfare Organizations	10,000 - 39,999
H S People	10	Harbor St	1		832218	Social Service & Welfare Organizations	2,500 - 9,999
Family Support Early Intrvntn	149	Sylvan St	24		832218	Social Service & Welfare Organizations	10,000 - 39,999
Dare Family Svc	2	Electronics Ave # 28	15		832218	Social Service & Welfare Organizations	10,000 - 39,999
Massachusetts Special Olympics	450	Maple St	4		832218	Social Service & Welfare Organizations	10,000 - 39,999
Arise Youth Ministeries	85	Constitution Ln	4		832222	Youth Organizations & Centers	10,000 - 39,999
Umass Extension 4-H	562	Maple St	3		832222	Youth Organizations & Centers	10,000 - 39,999
Neuroadvance Inc	130	Centre St	23	\$1 - 2.5 Million	833102	Rehabilitation Services	10,000 - 39,999
Harborside Healthcare Danvers	63	Locust St	100	\$5 - 10 Million	833102	Rehabilitation Services	40,000+
Intracorp	199	Rosewood Dr # 300	7	Less Than \$500,000	833102	Rehabilitation Services	10,000 - 39,999
Association-Retarded Citizens	64	Holten St	80		833104	Mental Retardation & Dev Disabled Svcs	40,000+
Run-A-Muck Child Care Inc	148	Maple St	7	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Early Discoveries Child Care	323	Locust St	8	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Small World Learning Ctr	132	North St	25	\$500,000 - 1 Million	835101	Child Care Service	2,500 - 9,999
Play To Learn Preschool	41	Centre St	7	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
First Steps Day Care	6	Southside Rd	7	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			
Danvers Discovery Ctr	69	Holten St	7	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Razzmatazz	76	Pickering St	6	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Great Expectations Child Care	55	Poplar St	11	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Learning Tree Preschool	55	Conant St	9	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Children's Montessori Ctr	12	Bradstreet Ave	4	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Children's Workshop	81	Water St	7	Less Than \$500,000	835101	Child Care Service	2,500 - 9,999
Childrens Roost	177	Hobart St	3	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Afternoon Adventure	16	Sylvan St	7	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Jack & Jill Preschool	16	Sylvan St	5	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Stepping Stones Nursery School	46	Cherry St	4	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Great Beginnings Learning Schl	28	Water St	7	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Brighton Gardens	220	Conant St	68	\$2.5 - 5 Million	836105	Residential Care Homes	10,000 - 39,999
Atrium At Veronica Drive	1	Veronica Dr	40	\$1 - 2.5 Million	836105	Residential Care Homes	2,500 - 9,999
Cab Health & Recovery	111	Middleton Rd	5	\$1 - 2.5 Million	839901	Drug Abuse & Addiction Info & Treatment	2,500 - 9,999
William L Jaques & Co	10	Liberty St	7	\$1 - 2.5 Million	839907	Fund Raising Counselors & Organizations	2,500 - 9,999
Northeastern Family Institute	10	Harbor St	45	\$1 - 2.5 Million	839998	Non-Profit Organizations	2,500 - 9,999
North Shore Elder Svc	152	Sylvan St	60		839998	Non-Profit Organizations	10,000 - 39,999
Strongest Link Aids Svc Inc	5	Federal St # 250	10		839998	Non-Profit Organizations	2,500 - 9,999
North Shore Assoc Realtors	105	Water St	5		839998	Non-Profit Organizations	2,500 - 9,999
Master Plumbers Assn	5	Elm St	3		861102	Associations	2,500 - 9,999
Muscular Dystrophy Assn	20	Conant St	7		861102	Associations	2,500 - 9,999
Danvers Historical Society	9	Page St	4		869907	Historical Organizations	10,000 - 39,999
Strays In Need Inc	29	Ash St	4		869909	Animal Protection Organizations	10,000 - 39,999
Affiliated Clinical Engineerng	2	Electronics Ave # 1	6	\$500,000 - 1 Million	871105	Contractors-Engineering General	2,500 - 9,999
IEN Engineering	133	Sylvan St	5	\$500,000 - 1 Million	871106	Engineers	2,500 - 9,999
Northeast Consulting Engineers	74	Holten St	1	Less Than \$500,000	871111	Engineers-Consulting	0 - 2,499
Cronis Liston Nagle & White	11	Sylvan St	5	\$500,000 - 1 Million	871111	Engineers-Consulting	2,500 - 9,999
Liston Consulting Engineers	11	Sylvan St # 4	2	Less Than \$500,000	871111	Engineers-Consulting	0 - 2,499
Nangle Engineering Inc	11	Sylvan St # 3	3	Less Than \$500,000	871111	Engineers-Consulting	2,500 - 9,999
Johnson Engineering & Design	5	Elm St # 14	25	\$2.5 - 5 Million	871115	Engineers-Electrical	2,500 - 9,999
Decoulos & Co	3	Electronics Ave	1	Less Than \$500,000	871120	Engineers-Environmental	0 - 2,499
Lessard Environmental Inc	46	Prince St	10	\$1 - 2.5 Million	871120	Engineers-Environmental	2,500 - 9,999
Cushing & Jammallo Inc	85	Constitution Ln # 3c1	2	Less Than \$500,000	871120	Engineers-Environmental	0 - 2,499
REW Environmental Cnsltnts	500	Maple St	2	Less Than \$500,000	871120	Engineers-Environmental	0 - 2,499
Lynnfield Engineering	199	Newbury St # 115	10	\$1 - 2.5 Million	871120	Engineers-Environmental	2,500 - 9,999
Boston Industrial Consulting	89	Newbury St	9	\$1 - 2.5 Million	871122	Engineers-Industrial	2,500 - 9,999
Mc Brie Consulting Engineers	160	Sylvan St	3	Less Than \$500,000	871137	Engineers-Structural	2,500 - 9,999
Heppner, Gregory F	21	Strawberry Hill Ln	3	Less Than \$500,000	871202	Architects	0 - 2,499

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Whitney Atwood Norcross Archs	100	Conifer Hill Dr # 107	4	\$500,000 - 1 Million	871202	Architects	0 - 2,499
Gienapp Design Assoc	175	Andover St # 302	6	\$500,000 - 1 Million	871202	Architects	0 - 2,499
Farley Associates	9	Page St	2	Less Than \$500,000	871202	Architects	0 - 2,499
Raymond T Guertin Architects	9	Page St # R	3	Less Than \$500,000	871202	Architects	0 - 2,499
Ellen Bergner Designer	9	Page St	3	Less Than \$500,000	871217	Architectural Designers	0 - 2,499
Carter & Towers Engineering	235	Newbury St	3	Less Than \$500,000	871301	Surveyors-Land	0 - 2,499
Hancock Environmental ConsInts	235	Newbury St	3	Less Than \$500,000	871301	Surveyors-Land	0 - 2,499
Hancock Survey Assoc Inc	235	Newbury St	50	\$2.5 - 5 Million	871301	Surveyors-Land	2,500 - 9,999
Coastal Survey Co	130	Centre St	2	Less Than \$500,000	871301	Surveyors-Land	0 - 2,499
Rural Land Surveys	130	Centre St	3	Less Than \$500,000	871301	Surveyors-Land	0 - 2,499
Meridian Engineering	98	High St	30	\$1 - 2.5 Million	871301	Surveyors-Land	0 - 2,499
Forman Conklin Doherty	168	Centre St # 1	10	\$1 - 2.5 Million	872101	Accountants	2,500 - 9,999
Moker Cpa PC	10	Liberty St	1	Less Than \$500,000	872101	Accountants	0 - 2,499
Tunick Financial Svc	11	Sylvan St # 6	3	Less Than \$500,000	872101	Accountants	0 - 2,499
Keane Chiuve & Mc Gillivray	66	Elm St	8	\$500,000 - 1 Million	872101	Accountants	0 - 2,499
Vesey, Stephen T CPA	7	Federal St # 26	2	Less Than \$500,000	872101	Accountants	0 - 2,499
Hale, Stanley B CPA	85	Constitution Ln # 3b1	2	Less Than \$500,000	872101	Accountants	0 - 2,499
Grandmaison & Tripoli	7	Federal St # 21	8	\$500,000 - 1 Million	872101	Accountants	0 - 2,499
Neal A Price & Co	199	Rosewood Dr # 360	7	\$500,000 - 1 Million	872101	Accountants	0 - 2,499
Business Services Unlimited	335	Locust St # B	1	Less Than \$500,000	872102	Accounting & Bookkeeping General Svc	0 - 2,499
Langlais, Diane M	20	Locust St	2	Less Than \$500,000	872102	Accounting & Bookkeeping General Svc	0 - 2,499
Kingsley, David J	10	Liberty St	1	Less Than \$500,000	872105	Tax Consultants	0 - 2,499
Sinapis Tax Consulting	16	Putnam St	2	Less Than \$500,000	872105	Tax Consultants	0 - 2,499
Oginz & Assoc	491	Maple St	2	Less Than \$500,000	872105	Tax Consultants	0 - 2,499
Kosty, Robert J CPA	491	Maple St # 203	2	Less Than \$500,000	872105	Tax Consultants	0 - 2,499
TUV America Inc	5	Cherry Hill Dr # 300	200	\$20 - 50 Million	872118	Auditors	2,500 - 9,999
Kernco Inc	28	Harbor St	10	\$1 - 2.5 Million	873101	Laboratories-Research & Development	2,500 - 9,999
Cyberoptics	89	Newbury St	5		873106	Electronic Research & Development	2,500 - 9,999
Lumina Power Inc	42	Cherry Hill Dr # B	10		873106	Electronic Research & Development	2,500 - 9,999
TUV Product Svc Inc	5	Cherry Hill Dr # 300	80	\$10 - 20 Million	873109	Testing	40,000+
Ambrose Associates	27	Cherry St	5	\$500,000 - 1 Million	873111	Environmental & Ecological Services	2,500 - 9,999
I A Consulting	25	Cherry St	1	Less Than \$500,000	873111	Environmental & Ecological Services	2,500 - 9,999
Wetlands & Land Management Inc	500	Maple St	2	Less Than \$500,000	873111	Environmental & Ecological Services	2,500 - 9,999
New England Marketing Research	50	Nichols St	6	\$500,000 - 1 Million	873204	Market Research & Analysis	10,000 - 39,999
GRC Intl	4	Cherry Hill Dr	14	\$1 - 2.5 Million	873206	Research Service	10,000 - 39,999
Advanced NDT Svc	4	Electronics Ave	2	Less Than	873402	Laboratories-Testing	2,500 - 9,999

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
				\$500,000			
Ne Environmental Laboratories	10	Rainbow Ter	4	Less Than \$500,000	873402	Laboratories-Testing	10,000 - 39,999
Hansen Aerospace Laboratory		Route 1	12	\$1 - 2.5 Million	873402	Laboratories-Testing	10,000 - 39,999
Accurate Controls	23	Patricia Rd	5	\$500,000 - 1 Million	873422	Calibration Services	10,000 - 39,999
Acculab Measurement Standards	40	Cherry Hill Dr # B	17	\$1 - 2.5 Million	873422	Calibration Services	10,000 - 39,999
Americal Inc	100	Ferncroft Rd # 205	3	Less Than \$500,000	873422	Calibration Services	10,000 - 39,999
Marraffa & Assoc Inc	491	Maple St	6	\$500,000 - 1 Million	874101	Medical Business Administration	10,000 - 39,999
William A Berry & Son	100	Conifer Hill Dr # 410	200	\$20 - 50 Million	874104	Construction Management	40,000+
Mechanical Construction Mgmt	310	Andover St	12	\$1 - 2.5 Million	874104	Construction Management	10,000 - 39,999
Advanced Records Mgmt Svc	249	North St	4	\$500,000 - 1 Million	874198	Management Services	10,000 - 39,999
Equis Management	175	Andover St	4	\$500,000 - 1 Million	874198	Management Services	10,000 - 39,999
Interactive Systems & Software	158	Maple St	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
Northeast Association Mgmt Inc	100	Conifer Hill Dr # 307	6	\$1 - 2.5 Million	874201	Business Management Consultants	2,500 - 9,999
Driskill Associates	2	Naumkeag Row	1	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
New World Network	4	West St	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
Hale Group	8	Cherry St	12	\$1 - 2.5 Million	874201	Business Management Consultants	2,500 - 9,999
Larch Group	51	Elliott St	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
Mc Gill Enterprises	152	Holten St	2	Less Than \$500,000	874203	Personnel Consultants	0 - 2,499
John V Fiatarone & Assoc	74	Holten St	4	\$500,000 - 1 Million	874208	Safety Consultants	2,500 - 9,999
Vernon Promotions	85	Newbury St	3	\$500,000 - 1 Million	874213	Marketing Programs & Services	2,500 - 9,999
Boylan & Assoc	5	Lakeview Ave	3	\$500,000 - 1 Million	874214	Marketing Consultants	2,500 - 9,999
Vector Marketing Corp	85	Constitution Ln	2	Less Than \$500,000	874214	Marketing Consultants	0 - 2,499
Future Management Systems	100	Conifer Hill Dr # 207	2	Less Than \$500,000	874215	Consultants-Referral Service	0 - 2,499
Performance Technology Assoc	32	Maple St	3	\$500,000 - 1 Million	874802	Training Consultants	2,500 - 9,999
Appliance Development Co	130	Centre St	10	\$1 - 2.5 Million	874806	Product Design/Development Consultants	2,500 - 9,999
Hoop Mountain	130	Centre St	3	\$500,000 - 1 Million	874825	Educational Consultants	2,500 - 9,999
College Golf Svc	44	Longbow Rd	2	Less Than \$500,000	874825	Educational Consultants	2,500 - 9,999
Sullivan Tutoring & Test Prep	2	Electronics Ave # 4	1	Less Than \$500,000	874868	Test Preparation Instruction	2,500 - 9,999
Holes, Marjorie A	213	Liberty Sq	3	\$500,000 - 1 Million	874881	Educational Testing	2,500 - 9,999
Materials Concepts	17	Cornell Rd	1	Less Than \$500,000	874899	Consultants-Business Nec	2,500 - 9,999
Encap Inc	3	Electronics Ave	2	Less Than \$500,000	899904	Scientists-Consulting	2,500 - 9,999
Wipro Technologies	55	Ferncroft Rd	2	Less Than \$500,000	899904	Scientists-Consulting	2,500 - 9,999
<b>TOTAL</b>			<b>5,597</b>				
<b>AVERAGE</b>			<b>10</b>				
<b>GOVERNMENT, ORGANIZATIONS, SOCIAL CLUBS AND RELIGIOUS</b>							

## APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
<b>INSTITUTIONS</b>							
<b>ORGANIZATIONS</b>							
US Post Office	496	Maple St	3		431101	Post Offices	10,000 - 39,999
US Post Office	17	Conant St	25		431101	Post Offices	10,000 - 39,999
North Shore Chamber-Commerce	5	Cherry Hill Dr # 100	6		861104	Chambers Of Commerce	2,500 - 9,999
American Postal Workers Union	2	Electronics Ave # 38	6		863101	Labor Organizations	2,500 - 9,999
U A Plumbers	40	Poplar St	2		863101	Labor Organizations	2,500 - 9,999
Afscme-Afl Cio	450	Maple St	1		863101	Labor Organizations	2,500 - 9,999
Knights Of Columbus	35	Elm St	1		864101	Fraternal Organizations	2,500 - 9,999
Veterans Of Foreign Wars	5	Conant St	4		864108	Clubs	2,500 - 9,999
S & K Assoc Inc	3	Electronics Ave # 2	7		999977	Nonclassified Establishments	10,000 - 39,999
Romar Technologies Inc	6	Treetops Ln	5		999977	Nonclassified Establishments	10,000 - 39,999
Consolidation USA	10	Ipswich River Rd	0		999977	Nonclassified Establishments	2,500 - 9,999
Inkcups Now	20	Locust St	0		999977	Nonclassified Establishments	2,500 - 9,999
Goldman Industrial Group	8	Ellerton Ln	0		999977	Nonclassified Establishments	2,500 - 9,999
Copley Harris Co Inc	106	High St	5		999977	Nonclassified Establishments	10,000 - 39,999
Best Read Guide North Shore	152	Sylvan St	0		999977	Nonclassified Establishments	2,500 - 9,999
Trade Secrets	100	Independence Way	0		999977	Nonclassified Establishments	2,500 - 9,999
Accu Script Of New England	85	Constitution Ln # 300b1	20		999977	Nonclassified Establishments	10,000 - 39,999
Flatley Company-Leasing	55	Ferncroft Rd	1		999977	Nonclassified Establishments	2,500 - 9,999
Seacoast Capital	55	Ferncroft Rd	0		999977	Nonclassified Establishments	2,500 - 9,999
Flatley Co	5	Cherry Hill Dr # 110	1		999977	Nonclassified Establishments	2,500 - 9,999
B Morrill		Liberty Sq	0		999977	Nonclassified Establishments	2,500 - 9,999
<b>TOTAL</b>			<b>87</b>				
<b>AVERAGE</b>			<b>4</b>				
<b>PUBLIC ADMINISTRATION</b>							
Ivan G Smith Elementary School	15	Lobao Dr	55		821103	Schools	40,000+
Clark School For Creative Lrng	487	Locust St	12		821103	Schools	10,000 - 39,999
Wreath School Inc	130	Centre St	45		821103	Schools	40,000+
St John's Preparatory School	72	Spring St	98		821103	Schools	40,000+
St Mary Of The Annunciation	20	Otis St	35		821103	Schools	40,000+
Town of Danvers Highlands School	190	Hobart Street Ct	60		821103	Schools	40,000+
Town of Danvers Great Oak School	76	Pickering St	47		821103	Schools	40,000+
Town of Danvers Administrative Office	64	Cabot Rd	300		821103	Schools	40,000+
Town of Danvers Special Education Div	60	Cabot Rd	50		821103	Schools	40,000+
Town of Danvers Dunn Middle School	62	Cabot Rd	91		821103	Schools	40,000+
Town of Danvers High School	60	Cabot Rd	80		821103	Schools	40,000+
Town of Danvers Willis E Thorpe School	30	Oberlin Rd	45		821103	Schools	40,000+
Town of Danvers Crossroads School	57	Conant St	20		821103	Schools	40,000+
Town of Danvers Riverside School	95	Liberty St	55		821103	Schools	40,000+
Institute For Family & Life	78	Liberty St	50		822298	Junior Colleges & Technical Institutes	40,000+
North Shore Community College	1	Ferncroft Rd	400		822298	Junior Colleges & Technical Institutes	40,000+
Essex Agricultural & Tech Inst	562	Maple St	120		822298	Junior Colleges & Technical Institutes	40,000+
NMRLS	175	Andover St	7		823106	Libraries-Public	10,000 - 39,999
North Of Boston Library Exch	26	Cherry Hill Dr	10		823106	Libraries-Public	10,000 - 39,999
Town of Danvers Library Peabody Institute	15	Sylvan St	36		823106	Libraries-Public	10,000 - 39,999
Town of Danvers Town Hall	1	Sylvan St	3		911104	City Government-Executive Offices	10,000 - 39,999
Town of Danvers Maintenance Dept	95	Hobart St	50		912104	Government Offices-City, Village	40,000+

APPENDIX B2 - TOWN OF DANVERS BUSINESS INVENTORY AS OF AUGUST 2003

COMPANY NAME	STREET NUMBER	STREET ADDRESS	ACTUAL EMP. SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
						& Twp	
Town of Danvers Engineering Dept	1	Burroughs St	12		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Town of Danvers Harbor Master	8	Harbor St	0		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Town of Danvers Police Dept	120	Ash St	61		922104	Police Departments	40,000+
Town of Danvers Fire Chiefs Office	2	Locust St	0		922404	Fire Departments	2,500 - 9,999
Town of Danvers Fire Dept	20	Ash St	52		922404	Fire Departments	40,000+
Danvers Sanitary Landfill	3	Coast Rd	0		951104	City Government-Environmental Programs	2,500 - 9,999
World Express Inc	89	Newbury St # 104	10		962107	Transportation Authorities	10,000 - 39,999
National Guard Recruiter	2	Armory Rd	2		971102	State Government-National Security	2,500 - 9,999
US Naval Recruiting	100	Independence Way # F109c	2		971105	Recruiting-US Armed Forces	2,500 - 9,999
<b>TOTAL</b>			<b>1,808</b>				
<b>AVERAGE</b>			<b>58</b>				
<b>RELIGIOUS INSTITUTIONS</b>							
St Alphonsus Rectory	188	Elliott St	4		866107	Churches	10,000 - 39,999
Church Of Christ	352	Andover St	2		866107	Churches	2,500 - 9,999
Grace Fellowship C & Ma Ofc	26	Locust St	3		866107	Churches	10,000 - 39,999
Calvary Episcopal Church	46	Cherry St	5		866107	Churches	10,000 - 39,999
Church Of The Nazarene	181	Dayton St	2		866107	Churches	2,500 - 9,999
Unitarian Universalist Church	323	Locust St	2		866107	Churches	2,500 - 9,999
North Shore United Pentecostal	4	Buxton Ln	1		866107	Churches	2,500 - 9,999
First Church Of Danvers Cong	41	Centre St	5		866107	Churches	10,000 - 39,999
First Baptist Church	8	Larrabee Ave	2		866107	Churches	2,500 - 9,999
Holy Trinity United Methodist	16	Sylvan St	5		866107	Churches	10,000 - 39,999
Northshore Chapel	37	Maple St	2		866107	Churches	2,500 - 9,999
Maple Street Cong Church	90	Maple St	5		866107	Churches	10,000 - 39,999
St Mary-Annunciation Rectory	24	Conant St	7		866107	Churches	10,000 - 39,999
First Baptist Church	1	Water St	2		866107	Churches	2,500 - 9,999
<b>TOTAL</b>			<b>47</b>				
<b>AVERAGE</b>			<b>3</b>				

# APPENDIX C

## HOUSING & ECONOMIC DEVELOPMENT RESOURCES

### General Planning & Community Development Resources

#### *REGIONAL PLANNING AGENCIES (RPAs)*

RPAs are a good source of local and regional statistics, land use regulation models, reports and studies, mapping, and other useful planning information.

#### **Berkshire Regional Planning Commission**

33 Dunham Mall, Pittsfield, MA 01201-6207

Phone: (413) 442-1521

Fax: (413) 442-1523

#### **Cape Cod Commission**

3225 Main Street, Barnstable, MA 02630

Phone: (508) 362-3828

Fax: (508) 362-3136

#### **Central Massachusetts Regional Planning Commission**

35 Harvard Street, Worcester, MA 01609-2801

Phone: (508) 756-7717

Fax: (508) 792-6818

#### **Franklin Regional Council of Governments**

425 Main Street, Greenfield, MA 01301

Phone: (413) 774-3167

Fax: (413) 774-3167

#### **Martha's Vineyard Commission**

Old Stone Building, New York Avenue, Oak Bluffs, MA 02557

Phone: (508) 693-3453

Fax: (508) 693-7894

#### **Merrimack Valley Planning Commission**

160 Main Street, Haverhill, MA 01830-5000

Phone: (978) 374-0519

Fax: (978) 372-4890

#### **Metropolitan Area Planning Council**

60 Temple Place, Boston, MA 02111

Phone: (617) 451-2770

Fax: (617) 482-7185

#### **Montachusett Regional Planning Commission**

R1427 Water Street, Fitchburg, MA 01420

Phone: (978) 345-7376

Fax: (978) 345-9867

**Nantucket Planning and Economic Development Committee**

1 East Chestnut Street, Nantucket, MA 02554  
Phone: (508) 228-7237  
Fax: (508) 228-7236

**Northern Middlesex Council of Governments**

115 Thorndike Street, Lowell, MA 01852-3308  
Phone: (978) 454-8021  
Fax: (978) 454-8023

**Old Colony Planning Council**

70 School Street, Brockton, MA 02401-4097  
Phone: (508) 583-1833  
Fax: (508) 559-8768

**Pioneer Valley Planning Associates**

26 Central Street, West Springfield, MA 01089  
Phone: (413) 781-6045  
Fax: (413) 732-2593

**Southeastern Regional Planning and Economic Develop District**

Address: 88 Broadway, Taunton, MA 02780  
Phone: (508) 824-1367  
Fax: (508) 880-7869

**OTHER PLANNING ORGANIZATIONS****Massachusetts American Planning Association**

100 Morrissey Boulevard, Boston, MA 02125-3393  
Phone: (617) 287-5607  
Website [www.massapa.org](http://www.massapa.org)

**Massachusetts Association of Planning Directors**

Contact through MAPA

**Massachusetts Municipal Association**

60 Temple Place, Boston, MA 02111  
Phone: (617) 426-7272  
Fax: (617) 695-1314

**CHAPA - Citizens' Housing & Planning Association,**

18 Tremont Street, Boston, MA 02109  
Phone: (800) 466-3111  
Website: [www.chapa.org](http://www.chapa.org).

**COMMUNITY DEVELOPMENT CORPORATIONS**

*The following is a selected list of CDCs around the state that operate affordable housing programs:*

**Allston-Brighton Community Development Corporation**

15 North Beacon Street; Allston, MA 02134  
Phone: 617-787-3874  
Fax: 617-787-0425  
E-mail: [abcdc@allstonbrightoncdc.org](mailto:abcdc@allstonbrightoncdc.org)

**Brightwood Development Corporation**

2345 Main Street; Springfield, MA 01107  
Phone: 413-734-2144 or 413-736-8373  
Fax: 413-746-3934

**Cambodian American League of Lowell, Inc.**

60 Middlesex Street; Lowell, MA 01852  
Phone: 978-454-3707  
Fax: 978-441-1781  
Website: <http://www.cambodianusa.com>

**Chelsea Neighborhood Housing Services**

162 Shawmut Street; Chelsea, MA 02150  
Phone: 617-889-1375  
Fax: 617-884-8406  
E-mail: [CNHS@bellatlantic.net](mailto:CNHS@bellatlantic.net)

**Coalition for a Better Acre**

450 Merrimack Street; Lowell, MA 01854  
Phone: 978-452-7523  
Fax: 978-452-4923  
E-mail: [theacre@ix.netcom](mailto:theacre@ix.netcom)

**Codman Square Neighborhood Development Corporation**

628 Washington Street; Dorchester, MA 02124  
Phone: 617-825-4224  
Fax: 617-825-0893

**Dorchester Bay Economic Development Corporation**

594 Columbia Road, #302; Dorchester, MA 02125  
Phone: 617-825-4200  
Fax: 617-825-3522  
E-mail: [DORBAY@aol.com](mailto:DORBAY@aol.com)

**Fenway Community Development Corporation**

73 Hemenway Street; Boston, MA 02115  
Phone: 617-267-4637  
Fax: 617-267-8591

**Hilltown Community Development Corporation**

P.O. Box 17 (432A Main Road); Chesterfield, MA 01012-0017  
Phone, 413-296-4536  
Fax: 413-296-4020  
E-mail: [staff@hilltowncdc.org](mailto:staff@hilltowncdc.org)

**Housing Assistance Corporation**

460 West Main Street; Hyannis, MA 02601  
Phone: 508-771-5400  
Fax: 508-775-7434  
Website: [www.oncapecod.net/hac](http://www.oncapecod.net/hac)

**Hungry Hill Community Development Corporation**

776 Liberty Street; Springfield, MA 01104  
Phone: 413-788-9014  
Fax: 413-732-1326  
E-mail: [HHDC@aol.com](mailto:HHDC@aol.com)

**Lawrence Planning & Community Neighborhood Development Program**

197 Essex Street; Lawrence, MA 01840  
Phone: 978-685-3115  
Fax: 978-683-3946

**Lower Cape Cod Community Development Corporation**

PO Box 1860 (Main Street Mercantile, #6);  
Eastham, MA 02651  
Phone: 508 240-7873  
Fax: 508-240-5085  
Website: [www.lowercape.org](http://www.lowercape.org)

**Main South Community Development Corporation**

1020 Main Street; Worcester, MA 01603  
Phone: 508-752-6181  
Fax: 508-797-4514  
E-mail: [AFWES@aol.com](mailto:AFWES@aol.com)

**Mission Hill Neighborhood Housing Services**

1530 Tremont Street; Boston, MA 02120  
Phone: 617-442-5449  
Fax: 617-442-5457

**Neighborhood Development Corporation of Jamaica Plain**

31 Germania Street; Jamaica Plain, MA 02130  
Phone: 617-522-2424, x231  
Fax: 617-524-3596  
E-mail: [Rthal@JPNDC.org](mailto:Rthal@JPNDC.org)

**Neighborhood of Affordable Housing**

22 Paris Street; East Boston, MA 02128  
Phone: 617-567-5882, x214  
Fax: 617-567-7563

**North County Community Development Corporation**

The Venture Center; 243 Union Avenue;  
North Adams, MA 01247  
Phone: 413-664-8500  
Fax: 413-664-8600  
Website: [www.northcountycdc.org](http://www.northcountycdc.org)

**Nuestra Comunidad Development Corporation**

56 Warren Street, Suite 200; Roxbury, MA 02119  
Phone: 617-427-3599  
Fax: 617-989-1216  
Website: <http://home.earthlink.net/~Nuestra>

**Nueva Esperanza, Inc.**

401 Main Street; Holyoke, MA 01040  
Phone: 413-533-9442  
Fax: 413-533-2661

**Oak Hill Community Development Corporation**

74 Providence Street; Worcester, MA 01604  
Phone: 508-754-2858  
Fax: 508-754-0138

**Quincy-Geneva Housing Development Corporation**

PO Box 51 (320 Blue Hill Avenue); Dorchester, MA 02121

Phone: 617-442-5711

Fax: 617-442-4520

E-mail: [Qgeneva@aol.com](mailto:Qgeneva@aol.com)**Salem Harbor Community Development Corporation**

102 Lafayette Street; Salem, MA 01970

Phone: 978-745-8071

Fax: 978-745-4345

**South Boston Neighborhood Development Corporation**

365 West Broadway; South Boston, MA 02127

Phone: 617-268-4813

Fax: 617-268-9610

**Tent City Corporation**

434 Massachusetts Avenue, #204; Boston, MA 02118

Phone: 617-262-4103

Fax: 617-262-8713

E-mail: [NH5046@earthlink.net](mailto:NH5046@earthlink.net)**Twin Cities Community Development Corporation**

195 Kimball Street; Fitchburg, MA 01420

Phone: 978-342-9561

Fax: 978-345-7905

E-mail: [TwinCDC@ix.netcom.com](mailto:TwinCDC@ix.netcom.com)**Urban Edge Housing Corporation**

2010 Columbus Avenue; Roxbury, MA 02119

Phone: 617-522-5515

Fax: 617-522-5584

E-mail: [hacobian@urbanedge.org](mailto:hacobian@urbanedge.org)**Valley Community Development Corporation**

16 Armory Street; Northampton, MA 01060

Phone: 413-586-5855

Fax: 413-586-7521

**Waltham Alliance to Create Housing, Inc.**

333 Moody Street, #201; Waltham, MA 02154

Phone: 781-891-6689

Fax: 781-891-1703

**Worcester Common Ground**

7-11 Bellevue Street; Worcester, MA 01609-1819

Phone: 508-754-0908

Fax: 508-754-8771

E-mail: [wcg@plusnet.com](mailto:wcg@plusnet.com)**Worcester East Side Community**

Development Corporation

Address: 218 Shrewsbury Street, 2nd Floor; Worcester, MA 01604

Phone: 508-799-6942

Fax: 508-799-0110

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# Housing Resources

## **FINANCIAL ASSISTANCE FOR AFFORDABLE HOUSING**

The Department of Housing and Community Development (DHCD) Division of Private Housing administers several federal and state funded programs that provide financing to communities, for-profit and not-for-profit developers creating affordable homeownership and rental opportunities in the private sector. Among the programs administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, programs that make housing overstock and foreclosure properties available to first time homebuyers, and programs that provide advantageous home financing terms for low- and moderate income families. The specific financing programs administered by the division are the Low-Income Housing Tax Credit (LIHTC), the HOME Investment Partnerships Program (HOME), the Housing Stabilization Fund (HSF), the Housing Innovations Fund (HIF) and the Soft Second Loan Program. All of these funds may be secured independently or in combination with one another. The only exception is that HOME and HSF funds may be included as sources in the same application. In addition, the Division of Private Housing also oversees the review of Chapter 40B projects through the Local Initiative Program (LIP) and maintains oversight of affordable homeownership resale opportunities through the Homeownership Opportunity Program (HOP).

Source: Department of Housing & Community Development (DHCD)

One Congress Street, 10<sup>th</sup> Floor, Boston, MA 02114

Phone: (617) 727-7765 ext. 431

Website: [www.state.ma.us/dhcd](http://www.state.ma.us/dhcd)

### **DHCD - Community Development Block Grant Program (CDBG)**

CDBG is a HUD program that provides annual block grants to the State and larger cities (Entitlement Communities) for several eligible uses including housing, as long as the majority of beneficiaries are low and moderate income, the activity removes slum or blight and/or fills an urgent community need. Massachusetts has been using approximately 40% of annual funds for the preservation and creation of affordable housing through rental development and rehabilitation, first-time home buyers, and homeowner rehabilitation loan and grant programs. Funds are accessed by applying to DHCD and there are several different programs depending on the community's needs. The Community Development Funds (CDF) I and II (the largest program) and the Housing Development Support Program (HDSP) are applied to on an annual basis. A number of cities and towns have also created an additional income stream from their CDBG loan repayments (called program income) to support additional housing needs.

### **The HOME Investment Partnership Program (HOME)**

This is a federal housing program administered by HUD that provides annual grants to States, entitlement communities, and consortia of smaller communities for affordable housing activities. HOME-supported rental programs are targeted for individuals earning less than 60% of the MFI and homebuyer programs to those with incomes below 80%. The State allocates its HOME funds annually for programs involving rental housing production and rehabilitation, first-time homebuyer assistance, tenant-based rental assistance, and rehabilitation assistance for homeowners.

To access funds, a non-entitlement community can:

- Join a HOME consortium, and become entitled to annual funding in the future
- Apply on its own.
- Partner with an eligible non-profit – A community housing development organization (CHDO) could apply for the funds and administer the program on the Town's behalf (i.e. South Shore Housing Development Corporation).
- Partner with a developer who wishes to build affordable housing in the community.

The HOME Program provides zero or low interest loans for housing developers who pass these loans on to homebuyers and renters. In a rental program, 20% of units must be set aside for households at 50% or less of the area median income; 10% for households at 80% or less of median income. In a home ownership program, it is necessary that all households are at 80% or less of the area median income, without regard to proportions.

HOME funds are allocated on a competitive basis through scheduled funding cycles. In HOME or CDBG entitlement communities, the maximum amount of HOME available is the lesser of \$600,000 per project or \$40,000 per HOME-assisted unit. In non-entitlement communities the maximum amount of HOME available for rental projects is the lesser of \$600,000 per project or \$45,000 per HOME-assisted unit. Eligible applicants for funding are municipalities, for-profit developers and non-

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profit housing organizations. The full text of the HOME statute and regulations are available for review by interested parties on the U.S. Department of Housing and Urban Development's website <http://www.hud.gov/cpd/home/homeweb.html>. HOME staff can be reached by phone at (617) 727-7824.

### **Low-Income Housing Tax Credits (LIHTC)**

The tax credit for low-income rental housing was created by the U.S. Congress under Section 252 of the Tax Reform Act of 1986 to promote the construction and rehabilitation of housing for low-income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low-income persons. In the Commonwealth of Massachusetts, DHCD is responsible for allocating these credits and each year the department prepares an annual plan known as the Qualified Allocation Plan (QAP). The QAP describes in detail the Department's selection criteria and preferences for project types to evaluate applications for awarding that year's credits. Tax credits are available on a competitive basis to both for-profit and not-for-profit developers. All tax credit buildings must be retained as rental housing with affordability restrictions for a period of at least 30 years. At least 20% of rental units must be rent restricted and occupied by households with incomes no higher than 50% of the area median gross income as determined by the U.S. Department of Housing and Urban Development (HUD). Or, at least 40% of the rental units must be rent restricted and occupied by households with incomes no higher than 60% of the area median gross income as determined by HUD. The full text of the LIHTC Program Guidelines as well as the QAP are available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). LIHTC staff can be reached by phone at (617) 727-7824.

### **Housing Stabilization Fund (HSF)**

The Housing Stabilization Fund (HSF) was created for the purpose of stabilizing cities and towns by providing financial support for the acquisition, preservation and rehabilitation of affordable housing with a specific emphasis on the reuse of distressed properties. In the most recent bond bill, eligibility has been extended to allow new construction on infill sites created by the demolition of distressed property. HSF is offered on a competitive basis to both for-profit and non-profit developers and can be used for both rental and project-based homeownership. The full text of the HSF Guidelines and Regulations is available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). HSF staff can be reached by phone at (617) 727-7824.

### **Capital Improvement and Preservation Fund**

The Capital Improvement and Preservation Fund (CIPF) was included in the Massachusetts 1998 Housing Bond Bill. CIPF is intended to help preserve and improve projects where the prepayment of a state or federally-assisted MHFA mortgage would lead or has led to the termination of a use agreement for low-income housing. CIPF funds are currently available on a rolling basis; however, it is subject to the bond expenditure cap that is established for DHCD by the Executive Office of Administration and Finance. The maximum request is the lesser of \$20,000 per affordable unit or \$1,000,000. The full text of the CIPF Guidelines and Regulations are available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). CIPF staff can be reached by phone at (617) 727-7824.

### **Soft Second Loan Program**

The Soft Second Loan Program is a joint effort among DHCD, the Massachusetts Bankers Association, and the Massachusetts Housing Partnership Fund. The program makes purchasing a home easier by combining a conventional first mortgage with a publicly subsidized second mortgage.

Eligible applicants for this program are municipalities in partnership with lending institutions. More information on the Soft Second Loan Program can be found on the DHCD website

[http://www.magnet.state.ma.us/dhcd/publications/fact\\_sheets/softsecond.pdf](http://www.magnet.state.ma.us/dhcd/publications/fact_sheets/softsecond.pdf). Soft Second staff can be reached by phone at (617) 727-7824.

### **Housing Innovations Fund**

The Housing Innovations Fund (HIF) was created to support the development of alternative forms of rental and ownership housing. An alternative form of housing may be a residential development involving a specialized level of management or social services, an innovative financing or ownership structure or other innovative features including, but not limited to, any of the following types of housing: single room occupancy; transitional housing for the homeless; transitional and shelter housing for battered women and/or their children; limited equity cooperative; preservation of expiring use properties.

These funds are available on a competitive basis to not-for-profit developers only. Applications should involve the creation or preservation of alternative forms of housing. Housing creation must involve either new construction or rehabilitation and

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conversion of a property from a non-eligible to an eligible HIF use. However, properties that already incorporate a HIF eligible use may receive HIF funding if they involve:

- a. transfer of ownership to a non-profit or CDC developer; and/or
- b. physical improvements to the real estate necessary to preserve both it's habitability and use or to accommodate new program or service needs of residents.

All HIF buildings must be retained as rental housing with affordability restrictions for at least 30 years. While many HIF projects will provide housing exclusively for low-income populations, at a minimum, at least 50% of the units must be occupied by households with incomes below 80% of the area median gross income as determined by the U.S. Department of Housing and Urban Development (HUD). Within this group of units, at least half (25% of the total number of units) must be occupied by households with incomes below 50% of the area median gross income as determined by HUD.

The full text of the HIF Guidelines and Regulations are available for review by interested parties on the Division of Private Housing web page located within the DHCD website

(<http://www.state.ma.us/dhcd/components/private/default.htm>). HIF staff can be reached by phone at (617) 727-7824.

### **MA Housing Investment Corporation**

Offers may financing programs for predevelopment, acquisition, rehabilitation, and construction of affordable housing as well as lines of credit and bridge and tax credit equity. Priority is given to distressed or under-served communities and those that lack affordable housing.

Source: MA Housing Investment Corporation

70 Federal Street, Boston, MA 02110

Phone: (617) 850-1000

Website: [www.mhic.com](http://www.mhic.com)

### **National Trust for Historic Preservation - Inner City Ventures Fund**

Provides low-interest loans on flexible terms for projects that reuse historic buildings for the benefit of low-, moderate-, or middle-income households.

Source: National Trust for Historic Preservation

7 Faneuil Hall Market Place, 4<sup>th</sup> Floor, Boston, MA 02109

Phone: (617) 523-0885

Website: [www.nationaltrust.org/community\\_partners/loan.html](http://www.nationaltrust.org/community_partners/loan.html)

### **Community Development Finance Corporation - Real Estate Fund**

Provides flexible financing for real estate projects lead by CDCs that result in affordable housing, revitalization of blighted areas, or job creation.

Source: Community Development Finance Corporation

100 City Hall Plaza, Suite 300, Boston, MA 02108

Phone: (617) 523-6262

Website: [www.mcdfc.com](http://www.mcdfc.com)

## **TAX SUPPORT FOR AFFORDABLE HOUSING**

Massachusetts' laws provide several avenues of property tax relief; such relief may assist low-income elders, the disabled, and veterans to remain in their homes by partially offsetting property taxes. More information on specific abatements, exemptions, and deferrals are available from the office of the city or town's Board of Assessors, other staff from the community's Council on Aging or other organizations offering assistance to the elderly or disabled may also be able to offer information and assistance. The deadline for applying for most exemptions is December 15 of each year or three months after the mailing of tax bills, whichever is later. It is important to note that several of these abatements and exemptions are available only by local option -- that is, the municipality's legislative body must have accepted certain provisions of state law in order for individuals in the city or town to be eligible. The city or town Board of Assessors will know which statutes have been accepted and are in effect in your community.

Exemptions are available for certain categories or veterans and their surviving spouses, the blind, those seeking abatements because of "age, infirmity, and poverty", abatements of property tax increases for water and sewer debt costs, and those renovating their properties in order to provide housing for those over 60 years of age (e.g. "grandmother apartment"). Most abatements and exemptions have a maximum dollar limit of value, and require submission of an application yearly with the local Board of Assessors.

**Senior Citizen Property Tax Work-Off**

Abatement Cities and towns may adopt a state law authorizing those over 60 years old to volunteer their services to the community in exchange for a property tax reduction. The maximum reduction allowed by law is \$500. The rate of service per hour used to calculate the reduction cannot exceed the Commonwealth's minimum wage (as of July 2000, the state minimum wage is \$6.00/hr. and rises to \$6.75/hr. effective in January, 2001.- see below). The community adopts a bylaw or ordinance setting forth the procedures governing operation of the program. (1) The following basic minimum wage applies to all occupations as defined in M.G.L. c. 151, § 2: \$5.25 (effective 1/1/97); \$6.00 (effective 1/1/2000); \$6.75 (effective 1/1/2001). Notwithstanding the provisions of 455 CMR 2.00, in no case shall the basic minimum wage be less than 10¢ higher than the effective Federal minimum wage rate.

**Historic Owner-Occupied Residences**

State law allows cities and towns, by local option, to adopt a special assessment that captures the increased value of substantially rehabilitated historic residences over a period of five years, with 1/5 of the increased assessed value added each year until the full value assessment is reached. Rehabilitation activities must meet the standard of the Massachusetts Historical Commission (MHC). For additional information, contact the city or town Board of Assessors to determine if your community has adopted a bylaw or ordinance authorizing this practice. Contact MHC (telephone: 617-727-8470) or the municipality's Historic Commission or Historic District Commission to determine if the property as rehabilitated would qualify for the special assessment.

**Income Tax Credit for Low and Moderate Income Seniors**

In addition, a state income tax credit for property taxes will be available to low- and moderate-income seniors on tax returns in 2002. This "circuit breaker" program has higher income limits than the property tax exemptions referenced above. The maximum credit for tax year 2001 is \$375; this will rise in future years to \$750. Income Tax Credit for Septic System Repair/Replacement State law authorizes a state income tax credit of up to \$1,500 yearly (to a maximum of \$6,000 over five years) for expenses incurred to meet Title V compliance for a principal residence or to connect to a municipal sewer service, under certain conditions. A 5-year carryover of any unused credit is allowed.

**Lead Paint Removal Credit**

The state provides a state income tax credit of up to \$1,500 for each housing unit where lead paint is removed in compliance with state requirements and regulations. Unused credits may be carried over for up to 7 years. Additional information on the state income tax credits described briefly above may be found in the Instructions of the Commonwealth of Massachusetts Income Tax Form (Form 1) or visit the state Department of Revenue web site <http://www.dor.state.ma.us/forms/>.

**Income Tax Credit for Septic System Repair/Replacement**

The State allows for income tax credits of up to \$1,500 yearly (to a maximum of \$6,000 over 5 years) for expenses incurred to meet Title V compliance for a principal residence or to connect to a municipal sewer service, under certain conditions.

## Economic Development Resources

**STATE FUNDING & TECHNICAL ASSISTANCE PROGRAMS**

Massachusetts has created a simple, streamlined approach to economic development assistance for communities assessing their economic development needs and for businesses looking to locate or expand in the Commonwealth. Each One-Stop Business Center of the Massachusetts Office of Business Development (MOBD) is staffed with professionals who know about Massachusetts' programs and opportunities for businesses throughout the state. MOBD seeks to assist both new and established businesses in the state and to serve as a resource for companies seeking to locate here. An MOBD Project Manager assists in identifying state or other resources that can be accessed to meet the community's or the company's needs, taking it step-by-step through the process. The staff at the One-Stop Business Centers knows the availability of sites, skilled workers, training/education, and financing. MOBD staff can also connect an interested business with local economic development groups as well as with other statewide agencies.

**MOBD - Locating Business Ventures**

MOBD will work with cities and towns that are looking to attract new businesses. Businesses can use the free Massachusetts Site Finder Service, offered through the Massachusetts Alliance for Economic Development. A confidential, statewide search for industrial land or buildings to fit a company's specifications can be done quickly and professionally for any expanding business.

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MOBD can also provide up-to-date Community Profiles of cities and towns companies are considering as business locations. Information provided includes the local tax structure, local permitting requirements, and a demographic profile of area residents.

### **MOBD - One-Stop Permitting**

Massachusetts has implemented a One-Stop Permitting Program for all state-issued construction-related permits. A business can access this program by calling 1-800-5-CAPITAL. A Project Manager will identify and assist in obtaining all required permits.

### **MOBD - Massachusetts Manufacturing Extension Partnership**

Mass MEP can help a company plan and implement a strategy for increased competitiveness, whether by adopting new production technologies and management techniques, finding new markets, or training its workforce. Industry led regional offices are staffed by Field Agents who will work with a business to combine sources of assistance most responsive to the business's needs.

### **MOBD - Small Business Assistance Program**

Some of the ways that MOBD can assist new and growing companies include:

- The new comprehensive guide: "Starting a Business in Massachusetts" is now available either upon request at MOBD offices or on-line.
- Business or Marketing Plan Development: The Commonwealth has a statewide network of Small Business Development Centers, staffed with professionals who provide free one-to-one counseling and workshops to prospective and existing small businesses. Counseling services include business and financial plan development, domestic and international marketing analysis, cash flow management, and human resource issues (training, placement, recruitment).
- Training programs on a variety of topics of interest to smaller business are offered for a fee.
- MOBD can put a company in touch with a Small Business Development Center in its area. Financing: Several debt, equity, loan guarantee, grant and bonding programs are available to smaller businesses. For example, the Capital Access Program streamlines access to bank loans of up to \$500,000 for smaller business borrowers in Massachusetts. Small Business
- Development Counselors can find the right funding for any venture, and assist companies in developing and packaging their business plans and applications for financing.

### **MOBD - Minority and Women-Owned Businesses Assistance**

The State Office of Minority and Women Business Assistance (SOMWBA) certifies companies as minority or women-owned or controlled, and publishes a directory listing of verified firms. SOMWBA provides management and technical assistance seminars and workshops for minority and women entrepreneurs on a wide variety of business topics. Contact MOBD to learn more about the following programs:

- Minority Business Financing: A MOBD Project Manager can guide a company to several targeted financing programs including the Community Development Finance Corporation's Urban Initiative Fund, the Economic Development Fund and others.
- Management Counseling: Massachusetts Small Business Development Centers provide free counseling and technical assistance to start-ups and smaller businesses; over 40% of their clients are women and minority entrepreneurs. There are also specialized Minority Business Assistance Centers with multilingual services throughout the network. Workforce Training
- Massachusetts' workforce programs include:
  - Training for Smaller Manufacturers: Smaller and medium-sized manufacturing firms can take advantage of tailored work force training through, the Massachusetts Manufacturing Extension Partnership (Mass MEP). Mass MEP works with these firms to increase their local and global competitiveness by developing and successfully completing training projects that increase quality, streamline processes, strengthen employee performance, and enhance products.
  - The Workforce Training Fund (WTF) provides resources to Massachusetts businesses and workers to train current and newly hired employees. The mission of WTF is to encourage investment in the workforce and improve employee skills.
  - Employer Services/Labor Market Information: The Commonwealth's Division of Employment and Training (DET) can provide a business with detailed information on the labor pool within its region so it can hire the skilled employees needed. A firm can also take advantage of DET's resume screening and employee search services when filling job openings.

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If a business is in an urban or economically disadvantaged area, it can also secure working capital through the Urban Initiative Fund. Massachusetts also has programs for working capital loans through several revolving pools including the Economic Development Fund and the Massachusetts Community Capital Fund.

### **Global Ventures**

Massachusetts' jobs and its economic health depend on the ability of the state's businesses to export goods and services. For this reason, the Commonwealth has established a one-stop resource for international business, the Massachusetts Export Center. The Export Center is a cooperative effort of the Massachusetts Office of International Trade and Investment, the Massachusetts Port Authority, the Massachusetts Small Business Development Center, MassDevelopment and the Massachusetts Office of Business Development. From this consortium companies may receive:

- One-on-one Export Counseling.
- Export Workshops, Training Programs and Conferences.
- Overseas Market Research, Statistics and Trade Leads.
- International Marketing Activities, including Trade Missions and Exhibitions.
- Network of International Offices.
- Meetings with International Business Delegations.
- Export Financing.
- International Business Resource Library.
- Bimonthly Newsletter on International Trade Opportunities.

Assistance is also provided through the Massachusetts Office of International Trade and Investment (MOITI). See its web site home page information on upcoming trade missions and lists of events and seminars about doing business in the global market.

### **Economic Development Incentive Program (EDIP)**

The EDIP Program was created to stimulate economic development in distressed areas, attract new businesses, and encourage existing businesses to expand in Massachusetts. Thirty-six Economic Target Areas are designated throughout Massachusetts. Within ETAs, Economic Opportunity Areas of particular economic need and priority are further defined. Businesses that undertake certified projects within Economic Opportunity Areas qualify for additional investment incentives:

- 5% Investment Tax Credit for Certified Projects.
- 10% Abandoned Building Tax Deduction within designated areas.
- Municipal Tax Benefits (Tax Increment Financing or Special Assessments on Property Values).
- Priority for state capital funding.

Source: Massachusetts Office of Business Development  
10 Park Plaza, Suite 3720, Boston, MA 02116  
Phone: (617) 973-8610  
Website: [www.state.ma.us/mobd](http://www.state.ma.us/mobd)

### **Emerging Technology Fund**

ETF is designed to be a catalyst for economic growth for technology-based companies. The fund is designed to stimulate increased financing for new manufacturing, research and development and equipment purchases by complementing traditional lenders with direct loans and guarantees.

### **Equipment Lease/Purchase Program**

This program provides manufacturers, non-profit institutions and environmental enterprises with a low-cost alternative for financing \$300,000 or more in new equipment needs.

### **Tax-exempt Industrial Development Bonds**

Available for manufacturers undertaking capital expansion projects, new equipment purchases and facility expansion projects.

### **Taxable Industrial Development Bond (IDB) Program**

Taxable IDBs are available for the costs associated with industrial and commercial capital expansion, including manufacturing, warehouse and distribution, economic development, and research and development projects. Taxable IDBs can also be used to refinance existing asset based debt and, in some cases, for working capital. There are no size restrictions on taxable bonds.

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**Direct Loan/Guarantee Programs**

Funding program for private companies, municipalities, non-profit institutions and community development corporations, provided that said projects meet public purpose criteria (as required by statute). Transactions that benefit inner city neighborhoods or are located in designated Economic Target Areas are given priority.

**The Commonwealth's Capital Access Program**

This program streamlines access to bank loans for small Massachusetts businesses. The Program guarantees loans of up to \$500,000 with participating banks throughout the Commonwealth.

**Working Capital for Exports**

The Export Finance Guarantee Fund may work with a bank to provide a business with the working capital to buy materials and meet payroll. Security is provided to private lenders who may be reluctant to fund export ventures.

**DHCD - Community Development Action Grants (CDAG)**

Funds economic development projects on publicly owned or managed properties including work on buildings or other structures, facades, streets, roadways, thoroughfares, sidewalks, rail spurs, utility distribution systems, water and sewer lines, playgrounds; site preparation and improvements, including demolition of existing structures; relocation assistance; other revitalization of the area in which the project is located. Priority is given to projects which provide substantial employment or other direct benefit for low-income persons, significantly improve the condition of a low-income neighborhood, or provide reinforcement of other housing or community development related investments by the Commonwealth.

Source: Department of Housing & Community Development (DHCD)

One Congress Street, 10<sup>th</sup> Floor, Boston, MA 02114

Phone: (617) 727-7001 ext. 456

Website: [www.state.ma.us/dhcd](http://www.state.ma.us/dhcd)

**DHCD - Ready Resource Fund (RRF)**

Provides funds for economic development, defined broadly. Program is part of the Community Development Block Grant program and must satisfy a national objective. Communities must have a long-term downtown plan and an existing downtown organization with at least one year of active effort. Applications are accepted on a rolling basis.

Source: Department of Housing & Community Development (DHCD)

One Congress Street, 10<sup>th</sup> Floor, Boston, MA 02114

Phone: (617) 727-7001 ext. 418

Website: [www.state.ma.us/dhcd](http://www.state.ma.us/dhcd)

**DHCD – Urban Renewal Program**

MGL Chapter 121A authorizes the creation of Urban Redevelopment Corporations to develop residential, commercial, industrial, civic, recreational, or historic projects in areas that are considered to be blighted, decadent or substandard.

Chapter 121B permits cities and towns to set up redevelopment authorities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants. Redevelopment authorities have the power of eminent domain and they are exempt from the State's Uniform Procurement Act when engaged in property disposition and development, making them powerful tools for large scale redevelopment projects.

**DHCD - Chapter 79A Relocation**

Provides assistance and oversight to state and local agencies undertaking projects, which result in the displacement of businesses or residents, such as real estate acquisition for a downtown parking lot.

Source: Department of Housing & Community Development

One Congress Street, 10<sup>th</sup> Floor, Boston, MA 02114

Phone: (617) 727-7001 ext. 425

Website: [www.state.ma.us/dhcd](http://www.state.ma.us/dhcd)

**DHCD - Peer to Peer Program**

A technical assistance program administered by DHCD through which it provides small grants to local officials for short term problem solving.

**MassDevelopment – Pre-development Services**

Assists communities do real estate projects by providing services such as project management, site assessment oversight, feasibility studies, and marketing, among others.

Source: Massachusetts Development Finance Agency  
75 Federal Street, Boston, MA 02110  
Phone: (800) 445-8030  
Website: [www.massdevelopment.com](http://www.massdevelopment.com)

**MassDevelopment - Brownfields Redevelopment Program**

A state-subsidized program, which will back cleanup loans by themselves or in conjunction with development or redevelopment loans for business purposes on contaminated sites, with environmental insurance and loan guarantees. Provides: broad environmental insurance coverage on projects for lender and borrower, including cost-cap, at subsidized rates; pre-negotiated, low cost policies, with a menu of additional coverages; project loan guarantees for the lender; minimal paperwork or delays for the loan officer and borrower.

Source: Massachusetts Business Development Corporation  
50 Milk Street, Boston, MA 02109  
Phone: (617) 350-8877  
Website: [www.mass-business.com/site/content/brownfields.asp](http://www.mass-business.com/site/content/brownfields.asp)

**MassDevelopment - Business & SBA 7a Loans**

Provides senior debt or secondary debt to primary bank financing for long-term working capital, machinery & equipment, subordinated debt, mergers & acquisitions, real estate, debt reduction, growth needs, and treasury stock.

Source: Massachusetts Business Development Corporation  
50 Milk Street, Boston, MA 02109  
Phone: (617) 350-8877  
Website: [www.mass-business.com/site/content/conventional.asp](http://www.mass-business.com/site/content/conventional.asp)

**MassDevelopment - Capital Access Program**

Provides banks with a “cash collateral” guarantee. The program encourages banks to make loans to small businesses and is available to Massachusetts companies with annual sales of less than \$5 million that have borrowing needs up to \$500,000. Start-up companies, retailers, manufacturers, and service businesses are among those eligible.

Source: Massachusetts Business Development Corporation  
50 Milk Street, Boston, MA 02109  
Phone: (617) 350-8877  
Website: [www.mass-business.com/site/content/capital.asp](http://www.mass-business.com/site/content/capital.asp)

**MassDevelopment - Community Investment Loans**

Provides direct funding to minority, women and disadvantaged businesses, non-profits, and other organizations. Loan requests will be considered for up to \$1,000,000 for working capital, acquisition of assets, and restructuring of debt.

Source: Massachusetts Business Development Corporation  
50 Milk Street, Boston, MA 02109  
Phone: (617) 350-8877  
Website: [www.mass-business.com/site/content/community.asp](http://www.mass-business.com/site/content/community.asp)

**MassDevelopment - Mezzanine Capital Fund**

Provides financing for corporate expansions, mergers and acquisitions, recapitalizations, refinancing, ownership changes and other strategic growth initiatives via subordinated debt with warrants.

Source: Massachusetts Business Development Corporation  
50 Milk Street, Boston, MA 02109  
Phone: (617) 350-8877  
Website: [www.mass-business.com/site/content/mezzanine.asp](http://www.mass-business.com/site/content/mezzanine.asp)

**Community Economic Development Assistance Corporation - Development Assistance Loan Program**

Three loan programs are available to non-profit developers for acquisition, rehabilitation, or construction of real estate projects. The three programs are: Initial Feasibility Assistance, Front Money Loans, and Technical Assistance Advances.

Source: Community Economic Development Assistance Corporation  
18 Tremont Street, Suite 1020, Boston, MA 02108  
Phone: (617) 727-5944  
Website: [www.cedac.org](http://www.cedac.org)

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**Community Economic Development Assistance Corporation - Acquisition Loan Program**

Non-profit development and CDCs are eligible for short-term acquisition loans to cover the cost of acquiring and holding properties. Loans are up to 90% of appraised value of property.

Source: Community Economic Development Assistance Corporation

18 Tremont Street, Suite 1020, Boston, MA 02108

Phone: (617) 727-5944

Website: [www.cedac.org](http://www.cedac.org)

**Community Development Finance Corporation - Minority & Woman Contractor Bond Fund**

Provides loans and technical assistance to minority and women-owned firms.

Source: Community Development Finance Corporation

100 City Hall Plaza, Suite 300, Boston, MA 02108

Phone: (617) 523-6262

Website: [www.mcdcf.com](http://www.mcdcf.com)

**Community Development Finance Corporation - Urban Initiative Fund**

Businesses that are 51% minority owned with sales less than \$500,000 are eligible for loans for working capital, equipment, leasehold improvements, and start-ups. Loans and grants are also made to non-profits. Businesses must be in an urban minority area.

Source: Community Development Finance Corporation

100 City Hall Plaza, Suite 300, Boston, MA 02108

Phone: (617) 523-6262

Website: [www.mcdcf.com](http://www.mcdcf.com)

**Community Development Finance Corporation - Working Capital Fund**

Provides flexible financing to CDCs to cover operating expenses.

Source: Community Development Finance Corporation

100 City Hall Plaza, Suite 300, Boston, MA 02108

Phone: (617) 523-6262

Website: [www.mcdcf.com](http://www.mcdcf.com)

**Community Development Finance Corporation - Venture Capital Fund**

Provides debt financing to businesses looking to expand employment in communities with a Community Development Corporation.

Source: Community Development Finance Corporation

100 City Hall Plaza, Suite 300, Boston, MA 02108

Phone: (617) 523-6262

Website: [www.mcdcf.com](http://www.mcdcf.com)

**Public Works Economic Development (PWED)**

Funds the design, construction, reconstruction or existing and/or newly located public access roads, streets, bridges, curbing, sidewalks, lighting systems, traffic control and service facilities, drainage systems and culverts associated with municipal economic development opportunities.

Source: Executive Office of Transportation and Construction (EOTC)

10 Park Plaza, Suite 3170, Boston, MA 02166

Phone: (617) 973-8257

**Massachusetts Business Development Corporation - SBA 504 Term Loans**

Provides low-cost, second mortgage financing for smaller businesses for acquiring real estate, expanding facilities, or purchasing machinery and equipment among others.

Source: Massachusetts Business Development Corporation

50 Milk Street, Boston, MA 02109

Phone: (617) 350-8877

Website: [www.mass-business.com/site/content/sba.asp](http://www.mass-business.com/site/content/sba.asp)

**MA Office of Travel and Tourism (MOTT) Tourism/Marketing Promotion**

With Funding from MOTT, the 15 RTCs provide assistance to public and non-profit organizations in marketing attractions in their region as a travel destination. Specific programs vary by RTC.

Source: Regional Tourist Councils (RTC)  
10 Park Plaza, Suite 4510, Boston, MA 02116  
Phone: (617) 973-8500  
Website: [www.massvacation.com](http://www.massvacation.com)

#### **Division of Energy Resources (DOER)- Rebuild Massachusetts**

Helps communities reduce energy costs in buildings through development of partnerships to target distressed commercial districts, public schools, and public or subsidized housing.

Source: Division of Energy Resources (DOER)  
70 Franklin Street, 7<sup>th</sup> Floor, Boston, MA 02110-1313  
Phone: (617) 727-4732 ext. 205  
Website: [www.state.ma.us/doer/programs/pub\\_bld/pub\\_bld.htm#cep](http://www.state.ma.us/doer/programs/pub_bld/pub_bld.htm#cep)

#### **New Markets Tax Credit (NMTC)**

A new federal program (enacted by Congress in December 2000) that authorizes tax credits in an amount expected to generate \$15 billion for the financing of economic development in low-income communities by 2007. The tax credits are available to investors in “community development entities,” which will use the proceeds to make loans and investments in businesses located in low-income communities. Expected to bridge financing gaps; create new partnerships among investors, communities, businesses, and government; and generate jobs, services and revitalization in distressed areas, in much the same way that LIHTCs did for affordable housing. A list of NMTC community development entities by state is available at <http://www.cdfifund.gov/programs/nmtc/index.asp>

#### **Community Preservation Act Funds (CPA)**

MGL Chapter 44B (The Community Preservation Act) allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds’ fees. (Chapter 267 of the Acts of 2000).

#### **Economic Development Industrial Corporations (EDIC)**

MGL Chapter 121C permits municipalities to establish Economic Development Industrial Corporations (EDICs) for the purpose of implementing local economic development plans and projects to reduce unemployment and eliminate blight. Only communities that have been designated by the U.S. Department of Labor as labor surplus areas due to high unemployment are eligible.

**Other Resources** - The Commonwealth has resources to assist smaller and medium-sized manufacturers to stay competitive and to ensure that their work force has the skills necessary to be re-employed.

- The Workforce Training Fund (WTF) provides resources to Massachusetts businesses and workers to train current and newly hired employees. The mission of WTF is to invest in the workforce and improve employee skills.
- The Massachusetts Small Business Development Centers also provide counseling services, including domestic and international market identification and financial management assistance to manufacturers to stay competitive.
- Firms in related industries can take advantage of the Massachusetts Manufacturing Network Program, which provides technical assistance and funding to help them leverage resources, share information, and accomplish tasks that they could not do on their own.

### **FEDERAL FUNDING PROGRAMS**

#### **EPA - Region I Brownfields Beneficial Reuse Initiative**

Provides pilot grants to projects involving site assessment, site identification, or remediation planning for Brownfields. Activities can include administration, outreach to stakeholders, and fieldwork.

Source: Environmental Protection Agency (EPA)  
One Congress Street, Boston, MA 02114  
Phone: (617) 573-9681  
Website: [www.epa.gov/sewrosp/bs/html-doc/region01.htm](http://www.epa.gov/sewrosp/bs/html-doc/region01.htm)

#### **Economic Development Administration (EDA) - Economic Adjustment Program**

Help State and local areas design and implement strategies for facilitating adjustment to changes in the economic situations that are causing or threaten to cause serious structural damage to the underlying economic base. Such changes may occur suddenly

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("Sudden and Severe Economic Dislocation") or over time ("Long Term Economic Deterioration") and result from industrial or corporate restructuring, new Federal laws or requirements, reductions in defense expenditures, depletion of natural resources or natural disasters.

Requirements: Applicant may be a state, city or other political subdivision, an Indian tribe, a designated Redevelopment Area, a community development corporation, or nonprofit organization determined by EDA to be representative of a Redevelopment Area. The area to be assisted must either 1) have experience or anticipated a change in the economic situation resulting in the loss of a significant number of permanent jobs relative to the area's employed labor force and/or other severe economic impacts, or 2) manifest at least one of three symptoms of economic deterioration: very high unemployment, low per capita income, or failure to keep pace with national economic growth trends over the last five years.

Source: Economic Development Administration

Phone: (888) 693-1370

*Economic Development Administration (EDA) - Program for Economic Development Districts*

Grants support the formulation and implementation of economic development programs designed to create or retain full-time permanent jobs and income for the unemployed and underemployed in areas of economic distress.

Requirements: Eligible applicants are Economic Development Districts, Redevelopment Areas, and organizations representing Redevelopment Areas.

Source: Economic Development Administration

Phone: (888) 693-1370

*Economic Development Administration (EDA) - Program for New Markets and Livable Communities*

Through the Economic Development Administration, the Economic Development Assistance Programs support projects that are designed to alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions of the Nation, and to address economic dislocation resulting from sudden and severe job losses. Economic distress, according to the EDA, includes high levels of unemployment, low-income levels, large concentrations of low-income families, significant decline in per-capita income, high rates of business failures, closing of plants and military bases, mass layoffs, and depletion of natural resources. EDA will concentrate its funding on projects that address the New Markets and Livable Communities initiatives, as well as the general priorities of the Commerce Department. This includes projects that:

- Build and rehabilitate public works infrastructure and economic development facilities that contribute to long-term growth and provide stable, diverse, local economies in distressed communities;
- Build local capacity such as small business incubators and community financial intermediaries, and projects benefiting minorities, businesses owned by women, and people with disabilities;
- Attract private investment in economically distressed inner-city areas, small and medium sized towns, rural areas, and Native American communities as part of the New Markets Initiative;
- Support the economic development of Native American and/or Alaskan Native communities;
- Support locally created partnerships that focus on regional solutions for economic development.

Amount: EDA has set aside approximately \$204.5 million for this initiative; the average grant award in FY1999 was \$849,000.

Requirements: Cities, states, and counties; nonprofit organizations; Indian Tribes; economic development districts; and institutions of higher education located in economically distressed areas.

Source: Economic Development Administration (EDA)

**Economic Development Administration (EDA) - Local Technical Assistance**

Through the Economic Development Administration, awards grants to communities or CDCs for solving specific technical or market feasibility studies, technical analysis of potential economic development projects, tourism development, minority enterprise, and skill training. Funds pay for consultants only.

Source: U.S. Department of Commerce

Curtis Center, Independence Square West, Suite 140, South Philadelphia, PA 19106

Phone: (215) 597-4603

Website: [www.doc.gov/eda](http://www.doc.gov/eda)

**USDA Rural Development - Intermediary Relending Program Loans (IRP)**

Loans are made to finance business facilities and community development projects not within the outer boundary of any city having a population of 25,000 or more. Makes loans through the Rural Business Cooperative Service to intermediaries providing loans to ultimate recipients for business facilities and community development in rural areas. The interest rate on the loan to the intermediary is 1% with a term of up to 30 years. Eligible applicants may be public bodies or not-for-profit corporations and must have a record of successfully assisting rural businesses, including experience in making and servicing commercial loans.

Source: USDA Rural Development  
 451 West Street, Amherst, MA 01002  
 Phone: (413) 253-4300 or (413) 253-4318  
 Website: [www.rurdev.usda.gov/rbs/busp/irp.htm](http://www.rurdev.usda.gov/rbs/busp/irp.htm)

### **USDA Rural Development - Business & Industry Guaranteed Loans (B&I)**

Loan guarantees are made to improve, develop, or finance businesses, industry, and employment and to improve the economic and environmental climate in rural communities including pollution abatement and control. Bolsters the existing private credit structure with guarantees on quality loans that will provide lasting community benefits. Available only to businesses located in areas outside the boundary of a city of 50,000 or more and its immediate adjacent urbanized area. The guarantee funds may be used for real estate purchase or improvement, equipment, or working capital.

Source: USDA Rural Development  
 451 West Street, Amherst, MA 01002  
 Phone: (413) 253-4318 or (413) 253-4300  
 Website: [www.rurdev.usda.gov/rbs/busp/b&I\\_gar.htm](http://www.rurdev.usda.gov/rbs/busp/b&I_gar.htm)

### **USDA Rural Development - Rural Cooperative Development**

Rural Cooperative Development grants are made for establishing and operating centers for cooperative development for the primary purpose of improving the economic condition of rural areas through the development of new cooperatives and improving operations of existing cooperatives. The U.S. Department of Agriculture desires to encourage and stimulate the development of effective cooperative organizations in rural America as part of its total package of rural development efforts.

Amount: In FY2001, grants were awarded to twenty applicants and totaled nearly \$4.8 million.

Requirements: Grants are available to non-profit organizations or institutions of higher learning. Grant funds may be used to pay up to 75% of the cost for carrying out relevant projects.

Source: Rural Business Cooperative Service, USDA  
 Stop 3250, Room 4016, South Agricultural Building,  
 1400 Independence Avenue, SW, Washington, DC 20250-3250  
 Phone: (202) 720-8460  
 Website: <http://www.rurdev.usda.gov/rbs/coops/rcdg.htm>

### **USDA - Rural Business Enterprise Grants (RBEG)**

Makes grant to finance and facilitate development of small and emerging private business enterprises outside the boundary of a city with a population of 50,000 or more and its adjacent urbanized area. Priority is given to applications for projects in open country, rural communities, and towns of 25,000 and smaller, and economically distressed communities. Funds may be used to facilitate the development of small and emerging private business enterprises. Cost that may be paid from grant funds include the acquisition and development of land, and the construction of buildings, plants, equipment, assess streets and roads, parking areas, utility and service extensions, refinancing, fees, technical assistance, startup operating cost and working capital. Grants may also be made to establish or fund revolving loan programs.

Amount: Variable

Requirements: Eligibility is limited to public bodies and private nonprofit corporations serving rural areas. Priority for such grants are given to areas having a population of less than 25,000.

Source: USDA – Rural Development County Office  
 441S. Salina Street, Suite 357, 5<sup>th</sup> Floor, Syracuse, NY 13202-2425  
 Phone: (315) 477-6400  
 Website: [www.rurdev.usda.gov:80/ny/rbeg](http://www.rurdev.usda.gov:80/ny/rbeg)

### **USDA - Rural Community Development Initiative**

The department of Agriculture, through its Rural Housing Service, has opened competition for its Rural Community Development Initiative to improve housing, community facilities, and community and economic development. Approximately \$6 million is available to develop the capacity for rural communities of fewer than 50,000 through technical assistance provided by qualified intermediary organizations. These grants may be used to:

- Provide technical assistance to develop recipients' ability to improve housing, community facilities or community and economic development;
- Develop the capacity of recipients to conduct community development programs such as home-ownership education or training for minority business entrepreneurs;
- Enhance the capacity of recipients to conduct development initiatives, such as programs that support micro-enterprise, cooperative, and sustainable development;

- Increase the leveraging ability and access to alternative funding sources for providing resources to recipients for training, staffing, and other related costs;
- Develop successful community facilities by providing resources to recipients for training, staffing and other related costs;
- Provide resources for a technical assistance program to assist recipients in completing predevelopment requirements for housing, community facilities, or community and economic development projects.

Amount: Variable

Requirements: Low-income rural communities, private nonprofit organizations.

Source: Community Programs

RHS, USDA, STOP 0787

1400 Independence Avenue, SW, Washington, DC 20250-0787

Contact: Beth Jones, Senior Loan Specialist

Phone: (202) 720-1498

Fax: (202) 690-0471

E-mail: [bpjones@rdmail.rural.usda.gov](mailto:bpjones@rdmail.rural.usda.gov)

### **HUD - Rural Housing & Economic Development**

Provides funding for: 1) capacity building for local rural non-profits and community development corporations (CDCs); 2) innovative housing and economic development activities at non-profits and CDCs; and 3) seed support for non-profits and CDCs that are located in areas that have limited development capacity to create, support, or innovate rural housing and economic development activities.

Source: U.S. Department of Housing & Urban Development (HUD)

Office of Community Planning and Development, 451 7<sup>th</sup> Street SW, Room 7134, Washington, DC 20410

Website: [www.hud.gov/rhed.html](http://www.hud.gov/rhed.html)

### **HUD Community Outreach Partnership Centers**

Funds universities for development of partnerships with urban areas to provide information and technical aid. Topics include neighborhood revitalization, infrastructure, planning, housing, crime prevention, jobs and economic development.

Source: U.S. Department of Housing & Urban Development (HUD)

820 First Street NE, Suite 300, Washington, DC 20002-4205

Phone: (202) 708-1537 ext. 218

Website: [www.hud.gov/progdsc/copc.html](http://www.hud.gov/progdsc/copc.html)

### **U.S. Department of Health & Human Services - Community Economic Development Program**

Offers flexible funding for community development targeting low-income populations, including planning. CDCs are eligible.

Source: U.S. Department of Health & Human Services

Region 1: JFK Federal Building, Room 2000, Boston, MA 02203

Phone: (617) 565-1020

Website: [www.acf.dhhs.gov/programs/ocs/#PA](http://www.acf.dhhs.gov/programs/ocs/#PA)

### **American Communities Fund**

Provides equity investment, debt financing, and historic tax credits to revitalization projects in underserved communities.

Projects must provide housing and/or neighborhood retail, make a significant impact on the community, offer a reasonable return of investment, and demonstrate market viability.

Source: Fannie Mae

Northeastern Regional Office, 1900 Market Street, Suite 800, Philadelphia, PA 19103

Phone: (215) 575-1400

Website: [www.fanniemae.com/housingcommdev/acf.jhtml](http://www.fanniemae.com/housingcommdev/acf.jhtml)

### **Federal Community Reinvestment Act (CRA)**

Various Funding is available under the Community Reinvestment Act and other federal laws and regulations. Check with your bank to see what they offer; if they do not offer a program ask to have one created.

Source: Local Banks

Website: [www.state.ma.us/dob/cra.htm](http://www.state.ma.us/dob/cra.htm)

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**INFORMATIONAL RESOURCES**

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**Massachusetts Division of Employment and Training**

Local Data Types of information on Massachusetts's municipalities that are available on the Internet include:

- Labor market information
- Municipal Employment Data: Comprehensive annual data on employment, unemployment, labor force, wages and the number of businesses in municipalities. Published by the Massachusetts Division of Employment and Training <http://www.detma.org/lmi/local/local.htm>
- Municipal Tax Rates and Local Financial Data: the most up-to-date source for local financial and tax information published by the Massachusetts Department of Revenue <http://www.state.ma.us/dls/mdm.htm>
- Labor force / Unemployment Rate: Includes monthly data. Published by the Massachusetts Division of Employment and Training. <http://www.detma.org/lmi/laus/monthly/>
- Employment in Industries: A more detailed look at various industries. Published by the Massachusetts Division of Employment and Training. <http://www.detma.org/lmi/lmi.htm#202>

**Federal Reserve Bank**

The Beige Book from the Federal Reserve Bank summarizes the economic conditions of the area covered by the Federal Reserve Bank of Boston. Choose the most recent date in the Boston region. <http://www.federalreserve.gov/FOMC/BeigeBook/2000/> New England Economic Indicators from the Federal Reserve Bank of Boston is a monthly publication that has a large variety of economic statistics for each of the New England States and the U.S. [www.bos.frb.org/economic/nee/nee.htm](http://www.bos.frb.org/economic/nee/nee.htm)

Various regional publications by the Federal Reserve Bank of Boston, which include Massachusetts's data.

[www.bos.frb.org/genpubs/catalog.htm](http://www.bos.frb.org/genpubs/catalog.htm)

**U.S. Bureau of Labor Statistics**

New England regional data from the Bureau of Labor Statistics that includes data on Massachusetts. Includes employment, wages and consumer prices <http://www.bls.gov/ro1news.htm>

**U.S. Bureau of Economic Analysis**

Click the links under the "Regional" section for information on Massachusetts' gross state product and personal income

<http://www.bea.doc.gov/>

**U.S. Census Bureau**

Contains a variety of information about Massachusetts through this site including information on population, poverty, employment, business establishments, income, housing, and all other census information. Be sure to see the State Profile and the Statistical Abstract of the United States. <http://www.census.gov/>

**The Massachusetts Small Business Development Centers**

A major provider of counseling services to small business and can work with a company in securing federal Small Business Administration (SBA) loans.

**National Main Street Center**

For members of the program, provides technical assistance on comprehensive downtown revitalization to urban downtowns, neighborhood commercial districts, and downtowns of smaller cities and rural communities. Services are offered in areas such as program organization, economic development, preservation, planning, physical improvements, and marketing. Membership provides access to the National Main Street Network and other Trust Services.

Source: National Trust for Historic Preservation

7 Faneuil Hall Market Place, 4<sup>th</sup> Floor, Boston, MA 02109

Phone: (617) 523-0885

Website: [www.mainstreet.org](http://www.mainstreet.org)

**International Economic Development Council**

Offers fee based assistance to communities in a wide range of economic development areas, including: real estate, redevelopment, business attraction and retention, strategic planning, Brownfields remediation, and technology transfer.

Source: International Economic Development Council

734 – 15<sup>th</sup> Street NW, Suite 900, Washington, DC 20005

Phone: (202) 223-7800

Website: [www.iedonline.org](http://www.iedonline.org)

**International Downtown Association**

Provides publications for a fee on various topics: panhandling and the homeless, business development, organizational development. Also publishes a resource guide on how to fund downtown projects (\$15 cost). Some consultant services available.

Source: International Downtown Association

1250 H Street, 10<sup>th</sup> Floor, Washington, DC 20005

Phone: (202) 393-6801

Website: [www.ida-downtown.org](http://www.ida-downtown.org)

**State Board of Building Regulation and Standards - Building Code Training**

Provides training for the state building code and energy code. Also helps locate licensed contractors.

Source: State Board of Building Regulation and Standards

One Ashburton Place, Room 1301, Boston, MA 02108

Phone: (617) 727-7532

Website: [www.state.ma.us/bbrs](http://www.state.ma.us/bbrs)

**Other Resources**

- Commonwealth Communities: A page maintained on the central state government server that links to all local data relating to specific municipalities. <http://www.magnet.state.ma.us/cc/>
- Massachusetts Electronic Atlas <http://massatlas.hcl.harvard.edu/>
- MISER at University of Massachusetts – Amherst

## Community Facilities & Services

**Rural Information Center (RIC)**

The Rural Information Center (RIC) provides information and referral services to local, state, and federal government officials; community organizations; health professionals and organizations; rural electric and telephone cooperatives; libraries; businesses; and, rural citizens working to maintain the vitality of America's rural areas. The Office of Rural Health Policy in the Department of Health and Human Services (DHHS) and the National Agricultural Library (NAL) jointly created a rural health information clearinghouse known as the Rural Information Center Health Service (RICHS). RICHS, situated within RIC, is designed to be a national clearinghouse for collecting and disseminating information of rural health issues, research finding related to rural health, and innovative approaches to delivery of rural health care services. Staff will: provide customized information products to specific inquiries including assistance in economic revitalization issues; local government planning projects; rural health topics; identification of a wide array of funding sources; technical assistance programs; research studies; and other issues. Information requests processed include such topics as: successful strategies, models, and case studies of community development projects; small business attraction, retention, and expansion; housing programs and services; tourism promotion and development; community water quality; technology transfer to rural areas; and health programs and services.

Amount: Non-monetary.

Requirements: Contact source.

Source: USDA/NAL/DHHS

1031 Baltimore Avenue, Room 304, Beltsville, MD 20704

Phone: (800) 633-7701

e-mail: [ric@nal.usda.gov](mailto:ric@nal.usda.gov)

Website: [www.nal.usda.gov/ric](http://www.nal.usda.gov/ric)

**U.S. Department of Agriculture (USDA) – Rural Development Facility Loans**

USDA is authorized to make loans to develop community facilities for public use in rural areas and towns of not more than 20,000 people. Loans are available for public entities such as municipalities, counties, and special purpose districts.

Amount: Contact source

Requirements: Loans are available for public entities such as municipalities, counties, and special purpose districts. Nonprofit corporations may also receive loan assistance when adequate plans for loan repayment are made. Borrowers must be unable to obtain needed funds from other sources at reasonable rates and terms; have legal authority to borrow and repay loans, to pledge security for loans, and to construct, operate, and maintain the facility or services; be financially sound, and be able to organize and manage the facility effectively. Loan repayment must be based on taxes, assessments, revenues, fees, or other satisfactory sources of money sufficient for operation, maintenance, and reserve, as well as to retire the debt. The project also must be consistent with available comprehensive and other development plans for the community, and comply with Federal, State and local laws.

**HUD - Community Outreach Partnership Centers**

Funds universities for development of partnerships with urban areas to provide information and technical aid. Topics include neighborhood revitalization, infrastructure, planning, housing, crime prevention, jobs and economic development.

Source: U.S. Department of Housing & Urban Development (HUD)

820 First Street NE, Suite 300, Washington, DC 20002-4205

Phone: (202) 708-1537 ext. 218

Website: [www.hud.gov/progdesc/copc.html](http://www.hud.gov/progdesc/copc.html)

**COPS MORE**

COPS MORE provides funds to acquire new technologies and equipment and to hire civilians for administrative tasks.

Source: U.S. Department of Justice Response Center

1100 Vermont Avenue NW, Washington, DC 20530

Phone: (800) 421-6770

Website: [www.cops.usdoj.gov/Default.asp?Item=55](http://www.cops.usdoj.gov/Default.asp?Item=55)

**Universal Hiring Program**

Provides grants for community policing programs to municipalities or special area police agencies. Applicants must have a community policing plan in place.

Source: U.S. Department of Justice Response Center

1100 Vermont Avenue NW, Washington, DC 20530

Phone: (800) 421-6770

Website: [www.cops.usdoj.gov/Default.asp?Item=53](http://www.cops.usdoj.gov/Default.asp?Item=53)

**DOR - Cities and Towns Municipal Grants**

Provides up to 50% reimbursement to city and town governmental bodies for cost they incur in removing and/or replacing underground storage tanks. Cities and towns must first remove and/or replace at their own expense and then file a grant with the program for reimbursement.

Source: Department of Revenue (DOR)

UST Program, 200 Arlington Street, 1-C, Chelsea, MA 02150

Phone: (617) 887-5978

Website: [www.dor.state.ma.us/ust/ust\\_home.htm](http://www.dor.state.ma.us/ust/ust_home.htm)

**Public Building Accessibility**

The AAB is responsible for developing and enforcing regulations designed to make public buildings accessible to, functional for, and safe for use by persons with disabilities. The website offers information on applicable accessibility regulations in MA and the regulatory role of the AAB in public projects.

Source: Massachusetts Architectural Access Board

One Ashburton Place, Room 1310, Boston, MA 02108

Phone: (617) 727-0660

Website: [www.state.ma.us/aab](http://www.state.ma.us/aab)

**DEP - Community Septic Management Program**

Provides pre-loan financial assistance to develop a Comprehensive Community Septic Management Program including and on-site inspection or management plan and a local betterment program (loan). Contact district representatives. Communities that participated in the \$10 million septic system repair program are not eligible.

Source: Department of Environmental Protection (DEP)

1 Winter Street, Boston, MA 02108

Phone: Northeast – (617) 932-7742 Central – (508) 767-2850

Southeast – (508) 946-2836 West – (413) 784-1100 ext. 353

Website: [www.state.ma.us/dep/brp/wwm/onsite.htm](http://www.state.ma.us/dep/brp/wwm/onsite.htm)

**MIT - Department of Urban Studies and Planning**

MIT is a source of interns and special field studies in design and development, economic development, and community development.

Source: Massachusetts Institute of Technology

77 Massachusetts Avenue, Cambridge, MA 02139

Phone: (617) 253-2024

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Website: [dusp.mit.edu/DUSP/main/home.lasso](http://dusp.mit.edu/DUSP/main/home.lasso)

**University of Massachusetts, Amherst - Department of Landscape Architecture & Regional Planning**

An outreach program that provides assistants to communities, particularly through graduate studios in areas of landscape architecture, planning, urban design, and economic development. Participating programs include: Landscape Architecture, Regional Planning, the Center for Economic Development, the Center for Rural Massachusetts, and the Urban Places Project.

Source: University of Massachusetts at Amherst

109 Hills North, UMass, Amherst, MA 01003

Phone: (413) 545-2255

Website: [www.umass.edu/larp](http://www.umass.edu/larp)

**University of Massachusetts, Boston - John W. McCormack Institute of Public Affairs**

Provides forums, conferences, lectures, etc. on a variety of topics including urban affairs and economics.

Source: University of Massachusetts at Boston

Urban Affairs, 100 Morrissey Boulevard, Dorchester, MA 02125

Phone: (617) 287-5550

Website: [www.mccormack.umb.edu](http://www.mccormack.umb.edu)

**Harvard Graduate School of Design**

Offers graduate design studios in urban planning and design.

Source: Harvard University

Urban Planning & Design, 44 Quincy Street, Room 312, Cambridge, MA 02138

Phone: (617) 495-9571

Website: [www.gsd.harvard.edu](http://www.gsd.harvard.edu)

**Conway School of Landscape Design**

The masters program provides professional quality studies for governmental and non-profit organizations in areas of landscape planning and design.

Source: Conway School of Landscape Design

P.O. Box 179 Conway, MA 01341

Phone: (413) 369-4044

Website: [www.csld.edu](http://www.csld.edu)

**Tufts University - Urban Places Project**

Through the Department of Landscape Architecture and urban Planning, the Urban Places Project provides urban design and neighborhood planning services to low-income, central neighborhoods in mid-sized cities.

Source: Tufts University

97 Talbot Avenue, Department of Urban & Environmental Policy, Medford, MA 02155

Phone: (617) 627-3165

Website: [www.tufts.edu](http://www.tufts.edu)

**WPI - Projects Program**

Provides professional quality studies for private, governmental, and non-profit organizations in a variety of WPI disciplines including environmental engineering and planning.

Source: Worcester Polytechnic Institute

Project & Registration Office, 100 Institute Road, Worcester, MA 01609

Phone: (508) 831-5457

Website: [www.wpi.edu/Acedemics/Projects/intro.html](http://www.wpi.edu/Acedemics/Projects/intro.html)

## Private Non-Profit Resources

**Amoco Foundation**

Provides funding in the following areas; seed money, operating budgets, continuing support, annual campaigns, emergency funds, building funds, equipment, scholarship funds, fellowships, special projects, general purpose, capital campaigns, and employee matching gifts, higher education, education, social services, community development, cultural programs, youth urban affairs, conservation, energy, science and technology, engineering, and medical research.

Amount: Contact source

Requirements: Giving primarily in areas of company representation to assist communities. No support for primary or secondary schools, religious, fraternal, social, or athletic organizations; generally no support for organizations already receiving operating support through United Way. No grants to individuals, nor for endowments, research, publications, or conferences; no loans.

Source: Amoco Foundation

200 East Randolph Drive, Chicago, IL 60690

Phone: (312) 856-6306

#### **Bretzlaff Foundation**

The Foundation supports ethnic & folk arts and resource conservation. Provides grants for project/program support and specializes in cultural resources and land-use planning.

Amount: Contact Source

Requirements: Nonprofit organizations

Source: Bretzlaff Foundation

4700 Plumas Street, Reno, NV 89509

Phone: (702) 333-0300

#### **Broadhurst Foundation Centers**

The Broadhurst Foundation supports the areas and humanities, community development, and medical research. In addition to program support, funds are awarded for building programs and necessary equipment in these areas.

Amount: Variable

Requirements: Contact source

Source: Broadhurst Foundation

100 Mid-Continent Tower, 401 South Boston, Tulsa, OK 74103

Phone: (918) 584-0661

#### **Butler Foundation**

Funding priorities include conservation, historic preservation, religious, youth, and women. Specifically, areas including land acquisition/protection and cultural resources.

Amount: Contact source

Requirements: Grant used for project/program support

Source: Charter Trust Company

P.O. Box 2530, Concord, NH 03302

Phone: (603) 224-1350

#### **Community Foundation of Cape Cod**

Provides grants to Cape Cod towns on the topic of non-profit organizational development and affordable housing, among others.

Source: Community Foundation of Cape Cod

P. O. Box 406, Yarmouthport, MA 02675

Phone: (800) 947-2322

Website: [www.capecodfoundation.com](http://www.capecodfoundation.com)

#### **Capital Planet Foundation**

The Capital Planet Foundation supports hands-on environmental projects for children and youths. The objective is to encourage innovative programs that empower children and youth around the world to work individually and collectively to solve environmental problems in their neighborhoods and communities.

Amount: \$250 to \$2,500

Source: Capital Planet Foundation

One CNN Center, 6 North, Atlanta, GA 30303

Contact: Sona Chambers

Website: [www.turner.com](http://www.turner.com)

#### **Geraldine R. Dodge Foundation, Inc.**

The Foundation's special interests include: ecosystem and habitat preservation, pollution prevention and reduction, biodiversity/species conservation, energy conservation, and enlightened environmental policy through education and communication.

Amount:

Source: Geraldine R. Dodge Foundation, Inc.

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1631 Madison Avenue, P.O. Box 1239, Morristown, NJ 07962-1239

Contact: Scott McVay, Executive Director

Phone: (973) 540-8442

Website: <http://jerfferson.village.virginial.edu/readings/dodge.htm>

### **Getty Grant Program (Architectural Conservation Program)**

The Architectural Conservation Grants are designed to support the preservation of buildings for the development of outstanding architectural, historic, and cultural significance.

Amount: Variable

Requirements: Nonprofit, charitable organizations are eligible to apply. Funding is available for the development of through research and documentation in preparation for a property's long-term preservation; support is also available on a highly selective basis for actual conservation intervention. Projects must focus on the historic structure and fabric of building(s), and should also address conservation issues related to the building's urban or rural settings.

Source: The Getty Grant Program

1200 Getty Center Drive, Suite 800, Los Angeles, CA 90049-1685

Contact: John James Oddy, Program Officer

Phone: (310) 440-7320

Fax: (310) 440-7703

Website: [www.getty.edu/grants/gcons](http://www.getty.edu/grants/gcons)

### **Graham Foundation Grants**

It is the mission of the Graham Foundation to nurture and enrich an informed and creative public dialog concerning architecture and the built environment. Grants are generally given for activities that lead to the public dissemination of ideas through publication, exhibition, or educational programming.

Amount: Average is less than \$10,000, but organization can receive as much as \$50,000.

Requirements: Offered to individuals and institutions in support of activities focused on architecture and the built environment. Customarily, grants are not made for endowment; annual operating expenses, construction; or architectural fees in support of construction or renovation projects.

Source: Graham Foundation

4 West Burton Place, Chicago, IL 60610-1416

Phone: (312) 787-4071

Website: <http://www.grahamfoundation.org>

E-mail: [info@grahamfoundation.org](mailto:info@grahamfoundation.org)

### **The Charles A. and Anne Morrow Lindbergh Foundation**

The Lindbergh Grants program functions as a provider of seed money and credibility for pilot projects that subsequently receive larger sums from other sources to continue and expand the work. Lindbergh Grants are made in the following categories: agricultural, aviation/aerospace, conservation of natural resources – including animals, plants, water and general conservation, education, health and population sciences, adaptive technology, and waste management.

Amount:

Source: The Charles A. and Anne Morrow Lindbergh Foundation

2150 Third Avenue North, Suite 310, Anoka, MN 55303-2200

Phone: (763) 576-1596

Website: <http://www.lindberghfoundation.org>

### **The Educational Foundation of America**

The foundation supports smaller, more grass roots organizations and projects with sustainability, replicability, and potential for long-term environmental impact. Interests include: energy efficiency and conservation, environmental education, alternatives to nuclear energy, sustainable agriculture, water quality issues, and public land resources conservation. The foundation encourages educational institutions, nonprofit organizations, public agencies, and research institutions to apply.

Source: The Educational Foundation of America

35 Church Lane, Westport, CT 06880-3515

Contact: Diane Allison, Executive Director

Phone: (203) 236-6498

Website: <http://www.efaw.org>

**The Enterprise Foundation**

Assists community-based organizations and local governments in improving poor neighborhoods by providing low-interest loans, grants, and equity to finance affordable housing. Provides training to develop professionals on a variety of topics. Also offers an extensive list of publications.

Source: The Enterprise Foundation

10227 Wincoppin Circle, Suite 500, Columbia, MD 21044

Phone: (410) 964-1230

Website: [www.enterprisefoundation.org/default.asp](http://www.enterprisefoundation.org/default.asp)

**Fuller Foundation**

Provides grants for projects including the arts. Funded projects have included are and performing arts festivals, and the creation of murals and sculpture. Geographic focus is limited to the Boston area.

Source: Fuller Foundation

Contact: P. K. Erickson, Program Administrator

P. O. Box 461, Rye Beach, NH 03871

Website: [www.agmconnect.org/fuller1.html](http://www.agmconnect.org/fuller1.html)

**The John D. and Catherine T. MacArthur Foundation**

Program supports efforts to: generate new knowledge about community dynamics and community-building, and about the relationships between community characteristic and individual development; enhance the capacity of community residents to organize, to mobilize their own resources, and to obtain and use external resources; support, evaluate, and strengthen community-improvement initiative, especially in education, public safety, economic opportunity and recreation.

Amount: Contact source

Requirements: Contact source

Source: The John D. and Catherine T. MacArthur Foundation

140 South Dearborn Street, Suite 1100, Chicago, IL 60603-5285

Phone: (312) 920-6285

**The Rockefeller Foundation**

Supports groups and communities undertaking change that is culturally informed and builds on diversity. The Foundation identifies community-based, cooperative and culturally grounded initiatives that are building on diversity.

Amount: Contact source

Requirements: Contact source

Source: The Rockefeller Foundation

420 Fifth Avenue, New York, NY 10018

**Mabel Louise Riley Foundation**

Provides grants in areas including: community development in low-income and minority neighborhoods, job development and training, housing, historic preservation, urban environment, and the arts. Funded projects include capital improvements, historic preservation, building acquisition, community planning, and organization development. Support for projects outside the City of Boston and vicinity is limited.

Source: Mabel Louise Riley Foundation

75 State Street, 6<sup>th</sup> Floor, Boston, MA 02109

Phone: (617) 951-9100

Website: [www.agmconnect.org/riley5.html](http://www.agmconnect.org/riley5.html)

**A. C. Ratsheshky Foundation**

Provides grants for arts and culture projects in low-income areas. Grants are generally limited to Boston and contiguous communities.

Source: A. C. Ratsheshky Foundation

c/o GMA, 77 Summer Street, 8<sup>th</sup> Floor, Boston, MA 02110

Phone: (617) 426-7172 ext. 302

Website: [www.grantmanagement.com/ratsheshky.html](http://www.grantmanagement.com/ratsheshky.html)

**Verizon Foundation**

Grants are provided to non-profit assisting communities. Priority topic include economic development, workforce development, small business development, and women & economic development.

Source: Verizon Foundation

Website: [foundation.verizon.com/index.html](http://foundation.verizon.com/index.html)

Go to the "In Your Community" section of the site to find your regional contact.