



**Opening Doors
in Our Community**

“I would like to thank you and the Board of the Housing Partnership for all your kindness and assistance in securing a safe and healthy gas heating system this winter.”

—Kristen Callahan, Elm Street



Ipswich Housing Partnership

Opening Doors in Our Community

Look around our town at your neighbors, friends, family members, and the people who provide services for you, your children and parents. Chances are, at least one of them is eligible for help from the Ipswich Housing Partnership (IHP). Residents who are working hard but bringing home salaries that do not allow them to pay market rates for local housing, as well as retired senior citizens and the disabled, are the beneficiaries of support from IHP.

IHP is here to help make housing more accessible to those who make Ipswich a great community. They are the teachers, firefighters, police officers, landscapers, shopkeepers, retired residents and others who make the town of Ipswich work.

Could you be eligible for help from IHP?

According to the United States Department of Housing and Urban Development (HUD), “Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing. A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.”

These and many others are the people who may be eligible for assistance through reduced purchase prices, below-market rents, and loans for down payments or home repairs.

Who oversees the Ipswich Housing Partnership?

The Ipswich Housing Partnership is a committee of resident volunteers dedicated to creating affordable housing within our town—whether in existing homes and neighborhoods or in new developments.

Monies held and distributed by IHP and the Ipswich Affordable Housing Trust Fund Board are generated through federal programs, zoning initiatives, grants, charitable contributions, and other sources. They are NOT appropriated by the Town or in any way a part of the Town’s annual budget. They are not taxpayer-funded.



Programs That Help Buyers, Seniors, Tenants, Owners, and Developers

First Time Buyers Loan Program

Through this program, assistance up to \$10,000 is available that can be used for down payments, legal costs, closing costs, or repairs. Generally, a loan equals the amount that an applicant has available for a down payment. Loans are 0% interest and require no monthly payment. If the borrowers live in their homes for ten years, and the loans come from the federal HOME Program, the loans can be forgiven. Loans that come from the Ipswich Affordable Housing Trust Fund are for 15 years with no interest and no monthly payments, but these must be ultimately repaid.

Recipients of these loans during the past 18 years have had incomes between \$15,000 and \$55,000 and their jobs have ranged from bank branch supervisor, graphic artist and nurse, to hairdresser, dental assistant, seamstress, and teacher.

Home Rehabilitation Loan Program

This program offers loans to income-qualified homeowners who wish to make repairs to their homes. There are a variety of sources for these loans including HOME, the Ipswich Affordable Housing Trust Fund, and the Coburn Charitable Society. Loans range from \$10,000 to \$30,000 and are awarded subject to HUD guidelines. Loans are 0% interest with no monthly payments. Those from HOME can be forgiven if the owner stays in the home for ten years; others need to be repaid (loan obligation is in effect until sale or transfer, re-finance, or death).

These loans are particularly helpful to senior citizens who have lived in their homes for many years and now live on a fixed income and do not have the necessary funds to do repairs. Without these loans, they would often have to leave their homes. This program allows them to stay in their homes and keep them in good and safe repair.



Two-family home under construction at 6-8 First Street



27 Green Street

Income-Restricted Housing

The IHP has been instrumental in creating income-restricted apartments and condos and single-family homes. Often, these dwellings carry a legal guarantee that they will be available only to income-eligible people—forever.



Ruth's Way

Accessory Building Program

An accessory building refers to a separate building structure, such as a barn, carriage house, or garage, on an owner's property. Owners may be able to renovate these structures for residency if the property provides housing to income-eligible households or meets other community needs, such as providing housing for family members.



Inclusionary Zoning

Inclusionary zoning helps our community maintain a diverse population. It mandates that developers and homeowners who want to build in our town must designate a certain number of domiciles for income-eligible people or pay a fee to the Trust Fund. Those collected fees are then used to create affordable housing and make loans to income-eligible families and individuals.

For example, a developer wanted to create 18 condominiums in the town center. In order to receive approval for this size project, he agreed to sell two of the condos to income-eligible households.

As another example, the owner of a commercial building with two residential apartments wanted to convert the rest of the commercial space to residential. He was required to provide either one affordable apartment or make a payment to the Trust Fund. He chose to make the payment.



21-23 South Main Street



108-112 County Road



33 Central Street



What is the Ipswich Housing Authority and what is its relationship to IHP?

In contrast to the IHP, The Ipswich Housing Authority (IHA) oversees public housing for low income residents. IHA owns approximately 300 apartments. Households that have incomes of no more than 50% of the Area Median Income are eligible to live in these apartments and pay a rent that is set at no more than 30% of the household income. IHA has some apartments that are intended for families and others that are reserved for seniors.

The Ipswich Housing Authority also manages 55 Section 8 Vouchers (known as mobile vouchers because residents can find their housing in private apartments and then use the Voucher to help them pay the rent). Those who hold these Vouchers are qualified according to the same income guidelines as the residents in the public housing.

The IHA is an independent organization. It is not a department of the Town and does not have a legal affiliation with the Town or IHP. The buildings that are owned by IHA and the subsidies they manage, though, represent a significant portion of the community's housing resources. Because the subsidies available through IHA provide substantial assistance to very low income households, they are in great demand. There is often a long wait to get into these apartments or to receive a Section 8 Voucher.

Interested residents should call the IHA at 978-356-2860 to learn about the application process.



The Ipswich Housing Authority

“We love living in Ipswich, the public access land and beaches. Since my diagnosis with a rare brain disease, my wife and I joked that we would have to win the lottery to ever afford a house in Ipswich.

When I found out about the program and we applied, I didn't think we had a chance. Through it all, I was given constant support and guidance from the Ipswich Housing Partnership. At the end of an exhaustive process, we won the lottery.”

—David Eschrich, Central Street



Crane Beach, Ipswich

Grants for Development Projects, small and large

The Town of Ipswich requested proposals to purchase and completely rehabilitate a Town-owned two-family house. Habitat for Humanity North Shore submitted the winning proposal. As a small project, the IHP provided Habitat with a grant for the acquisition, and the North Shore HOME Consortium awarded some of the funds needed for the rehabilitation. Both of the rehabilitated condominiums were earmarked for income-qualified buyers.

This partnership was a productive model that IHP hopes to replicate in the future.



Powder House Village

Powder House Village is an example of how IHP and the Trust Fund Board support larger development projects. Powder House, a fully occupied 48-unit project developed by the Ipswich YMCA and aided by an \$85,000 grant from the IHP,

offers an opportunity for income-qualified residents to remain in our community.



*Assisted Living facility,
149 County Road*

Residents at Powder House Village range in age from under ten to over 60, with the majority in the 21 to 40 age group. They represent a racially diverse group. Ninety percent of

residents are employed, working as teachers, firefighters, landscapers, retailers, health care practitioners, machinists, and in other careers. For some, Powder House offers an opportunity to get back on their feet again after the recession and to save to buy a home again.



How to contact the Ipswich Housing Partnership

Assistance is available to people from all walks of life in the form of loans, below-market rents, and even down payments. If you would like to inquire confidentially about your eligibility, please contact:



Housing Coordinator
tel: 978-356-6607 ext.5
email: housingcoordinator@ipswich-ma.gov
or Planning Department in Town Hall
25 Green Street
Ipswich, MA 01938