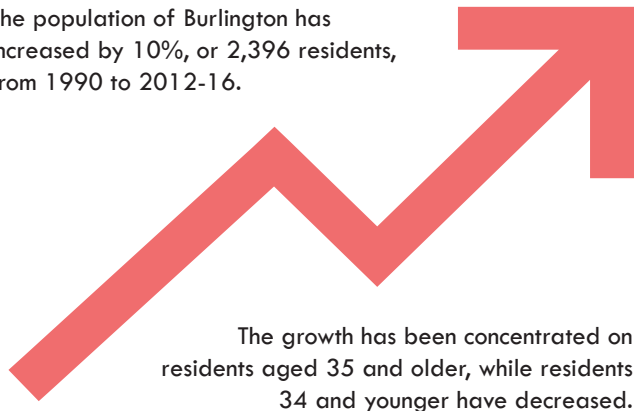


BURLINGTON HAS 25,698 RESIDENTS.

The population of Burlington has increased by 10%, or 2,396 residents, from 1990 to 2012-16.

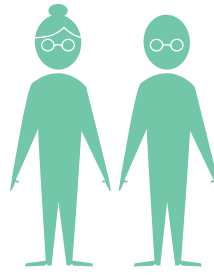


The growth has been concentrated on residents aged 35 and older, while residents 34 and younger have decreased.

Source: US Census 1990, ACS 2012-16

THERE ARE 9,271 HOUSEHOLDS IN TOWN.

The number of households has increased by 18%, or 1,407, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMMODATIONS.

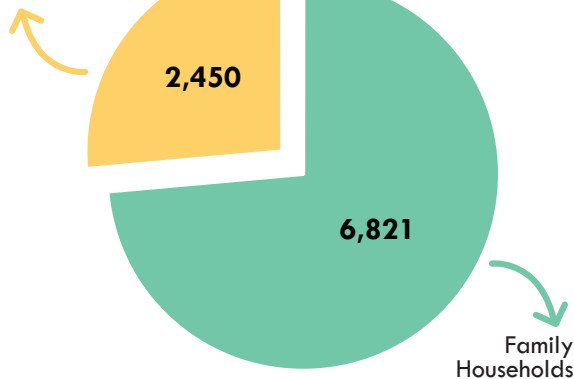
Households with a person 65 years and over have increased by 137% in the same time period, while those aged 25-44 have decreased by 14% from 2010 to 2012-16.

Source: US Census 1990, ACS 2012-16

BURLINGTON HOUSING OVERVIEW

ABOUT 1 IN 4 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

Non-family Households



Family Households

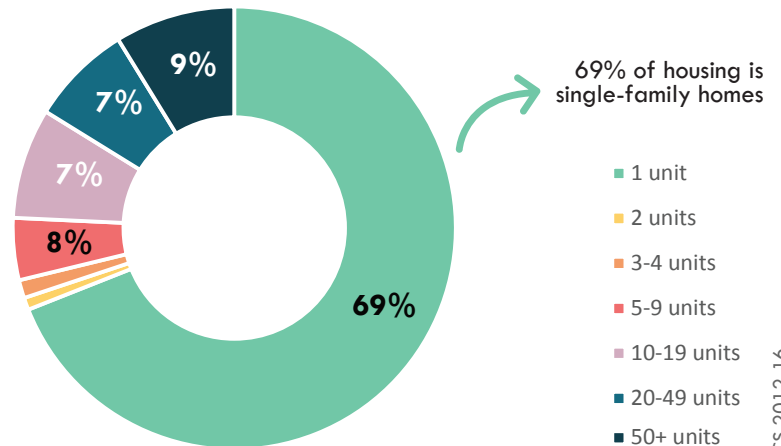
Source: ACS 2012-16

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$92,141, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



69% of housing is single-family homes

There are approximately 9,929 housing units in Burlington, of which 6,823 are single-family houses.

Source: ACS 2012-16

30% OF HOUSEHOLDS IN TOWN ARE RENTERS.



About 2,813 households rent, while 6,458 own a home.

Source: ACS 2012-16

RENTER HOUSEHOLDS TEND TO BE SMALLER THAN OWNER HOUSEHOLDS.



Renter households have an average of 2.16 people per household, compared to 3.03 for owner households.

Source: ACS 2012-16

A HOUSEHOLD EARNING THE MEDIAN INCOME CAN'T AFFORD A MEDIAN-PRICED HOUSE.



There's an affordability gap of approximately

\$22,000

between the median price of a single-family house and the median income in Town

A household would need to earn approximately \$114,000 to pay for the median priced home over 30 years at an interest rate of 4.5% with a 20% downpayment.

Source: ACS 2012-16, The Warren Group

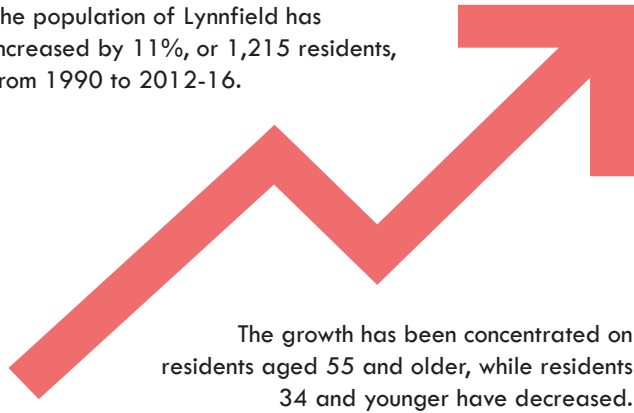
37%

or 1,049, of renter households are cost burdened, compared to 30%, or 1,942 of owner households

Source: ACS 2012-16

LYNNFIELD HAS 12,489 RESIDENTS.

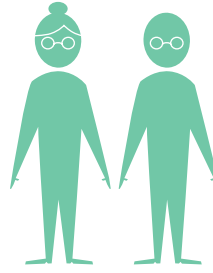
The population of Lynnfield has increased by 11%, or 1,215 residents, from 1990 to 2012-16.



Source: US Census 1990, ACS 2012-16

THERE ARE 4,429 HOUSEHOLDS IN TOWN.

The number of households has increased by 13%, or 495, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMODATIONS.

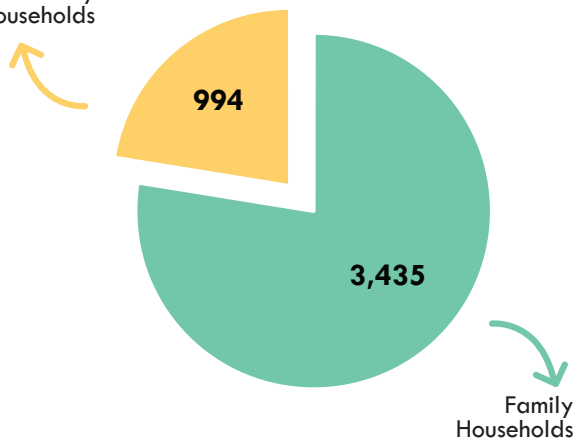
Households with a person 65 years and over have increased by 43% in the same time period.

Source: US Census 1990, ACS 2012-16

LYNNFIELD HOUSING OVERVIEW

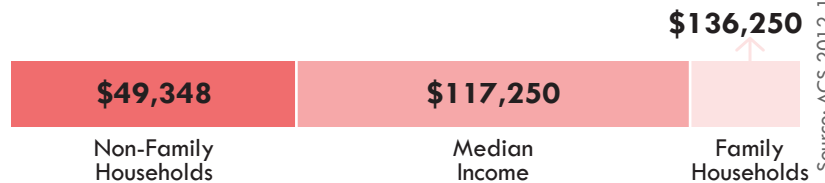
ABOUT 1 IN 5 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

Non-family Households



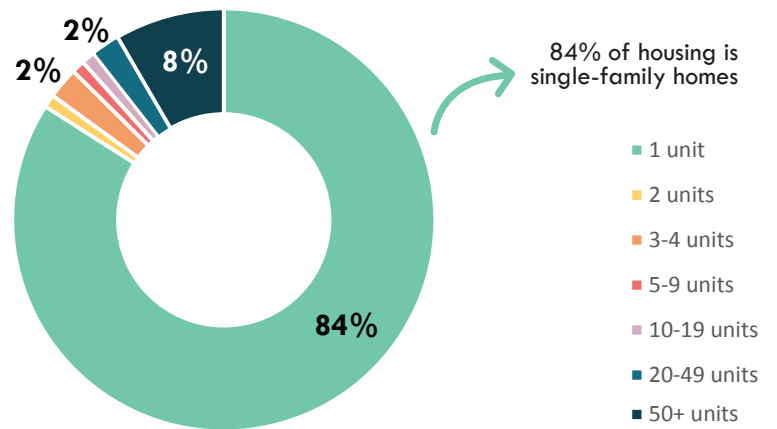
Source: ACS 2012-16

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$117,250, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



Source: ACS 2012-16

15% OF HOUSEHOLDS IN TOWN ARE RENTERS.

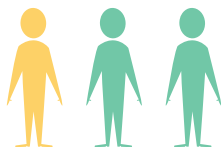


About 660 households rent, while 3,769 own a home.

Source: ACS 2012-16

RENTER HOUSEHOLDS TEND TO BE MUCH SMALLER THAN OWNER HOUSEHOLDS.

Renter households have an average of 1.53 people per household, compared to 3.04 for owner households.



Source: ACS 2012-16

A HOUSEHOLD EARNING THE MEDIAN INCOME CAN'T AFFORD A MEDIAN-PRICED HOUSE.



\$642,500



There's an affordability gap of approximately

\$18,000

between the median price of a single-family house and the median income in Town

A household would need to earn approximately \$135,000 to pay for the median priced home over 30 years at an interest rate of 4.5% with a 20% downpayment.

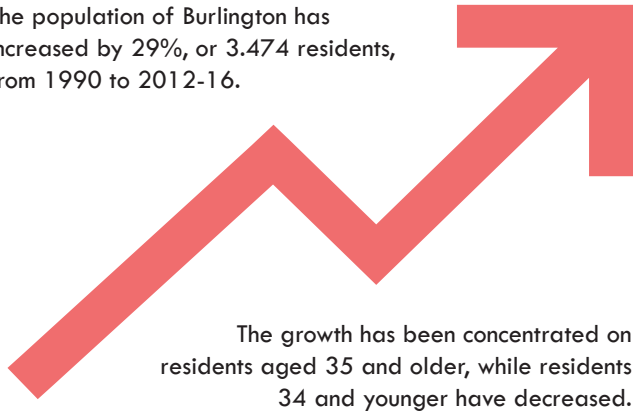
Source: ACS 2012-16, The Warren Group

33% of households in town are cost burdened. Renter households may experience higher cost burden than owner households.

Source: ACS 2012-16

NORTH READING HAS 15,476 RESIDENTS.

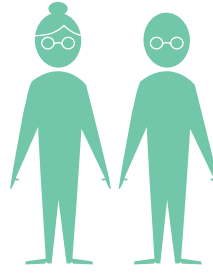
The population of Burlington has increased by 29%, or 3,474 residents, from 1990 to 2012-16.



Source: US Census 1990, ACS 2012-16

THERE ARE 5,391 HOUSEHOLDS IN TOWN.

The number of households has increased by 32%, or 495, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMODATIONS.

Households with a person 65 years and over have increased by 111% in the same time period, while those aged 25-44 have decreased by 20% from 2010 to 2012-16.

Source: US Census 1990, ACS 2012-16

NORTH READING HOUSING OVERVIEW

9.65%

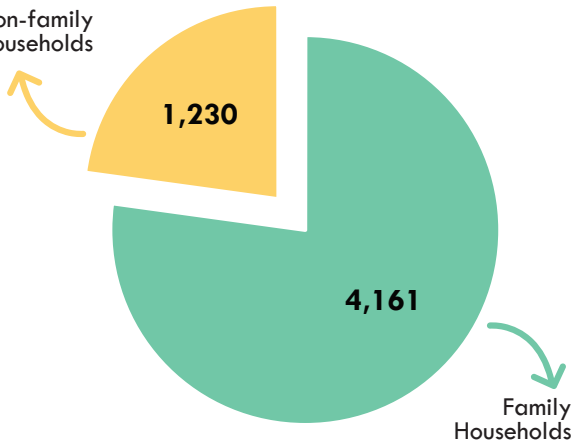
of housing units are deed-restricted to moderate- and low-income households

This is lower than the 10% suggested by DHCD.

Source: DHCD, CHAS 2010-14

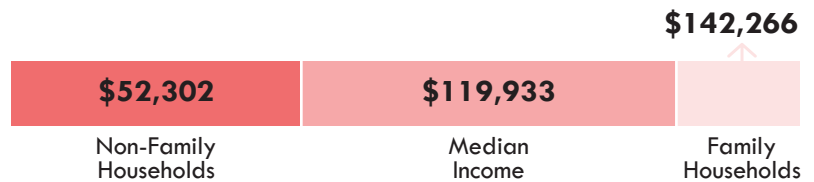
ABOUT 1 IN 5 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

Non-family Households



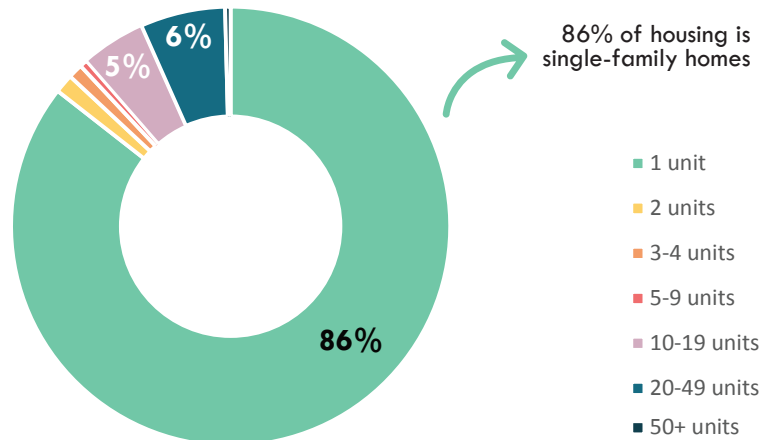
Source: ACS 2012-16

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$119,933, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



Source: ACS 2012-16

13% OF HOUSEHOLDS IN TOWN ARE RENTERS.



About 722 households rent, while 4,669 own a home.

Source: ACS 2012-16

There are approximately 5,687 housing units in North Reading, of which 6,823 are single-family houses.

RENTER HOUSEHOLDS TEND TO BE SMALLER THAN OWNER HOUSEHOLDS.



Renter households have an average of 2.02 people per household, compared to 2.97 for owner households.

Source: ACS 2012-16

HOUSING PRICES HAVE INCREASED BY ALMOST 78% FROM 2000 TO 2017.



\$542,000

The price of a single-family house has increased by approximately \$237,000 from 2000 to 2017 after inflation, while condos have increased by 102% or \$117,800 in the same time period.

Source: ACS 2012-16, The Warren Group

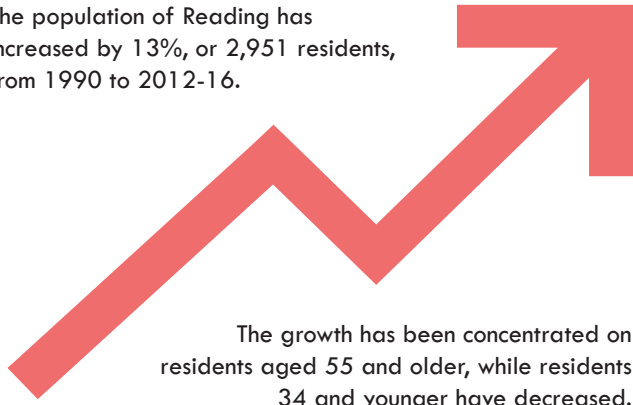
25%

or 1,306, households are cost burdened. Renter households may experience higher cost burden than owner households.

Source: ACS 2012-16

READING HAS 25,490 RESIDENTS.

The population of Reading has increased by 13%, or 2,951 residents, from 1990 to 2012-16.

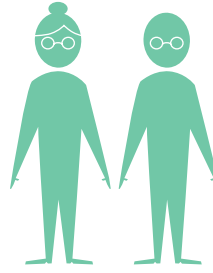


The growth has been concentrated on residents aged 55 and older, while residents 34 and younger have decreased.

Source: US Census 1990, ACS 2012-16

THERE ARE 9,351 HOUSEHOLDS IN TOWN.

The number of households has increased by 18%, or 1,417, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMODATIONS.

Households with a person 65 years and over have increased by 26% in the same time period.

Source: US Census 1990, ACS 2012-16

READING HOUSING OVERVIEW

8.67%

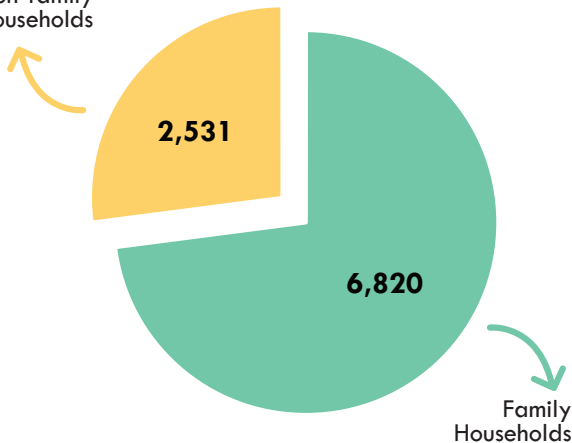
of housing units are deed-restricted to moderate- and low-income households

This is lower than the 10% suggested by DHCD.

Source: DHCD, CHAS 2010-14

ABOUT 1 IN 4 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

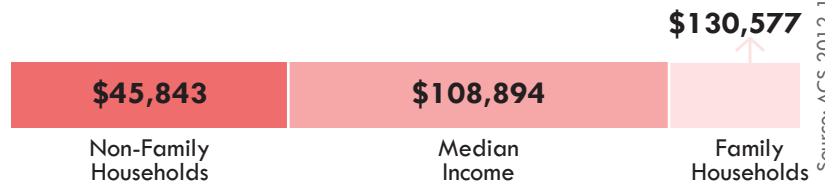
Non-family Households



Family Households

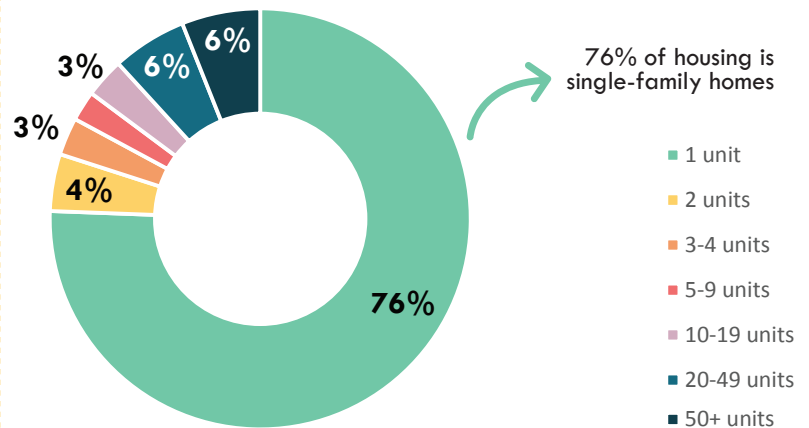
Source: ACS 2012-16

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$108,894, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



76% of housing is single-family homes

- 1 unit
- 2 units
- 3-4 units
- 5-9 units
- 10-19 units
- 20-49 units
- 50+ units

There are approximately 9,818 housing units in Reading, of which 7,422 are single-family houses.

Source: ACS 2012-16

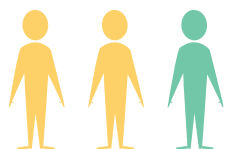
21% OF HOUSEHOLDS IN TOWN ARE RENTERS.



About 1,922 households rent, while 7,429 own a home.

Source: ACS 2012-16

RENTER HOUSEHOLDS TEND TO BE SMALLER THAN OWNER HOUSEHOLDS.



Renter households have an average of 1.90 people per household, compared to 2.91 for owner households.

Source: ACS 2012-16

A HOUSEHOLD EARNING THE MEDIAN INCOME CAN'T AFFORD A MEDIAN-PRICED HOUSE.



\$585,000



There's an affordability gap of approximately

\$27,000

between the median price of a single-family house and the median income in Town

A household would need to earn approximately \$136,000 to pay for the median priced home over 30 years at an interest rate of 4.5% with a 20% downpayment.

Source: ACS 2012-16, The Warren Group

43%

or 817, of renter households in Town are cost burdened, compared to 25%, or 1,854, of owner households.

Source: ACS 2012-16

STONEHAM HAS 21,831 RESIDENTS.

The population of Stoneham has decreased by 2%, or 372 residents, from 1990 to 2012-16.

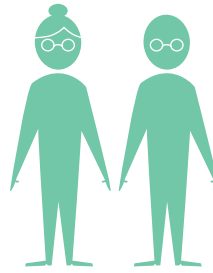
The decrease has been concentrated on residents aged 34 and younger, while residents 55 and older have increased.



Source: US Census 1990, ACS 2012-16

THERE ARE 9,007 HOUSEHOLDS IN TOWN.

The number of households has increased by 4%, or 342, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMODATIONS.

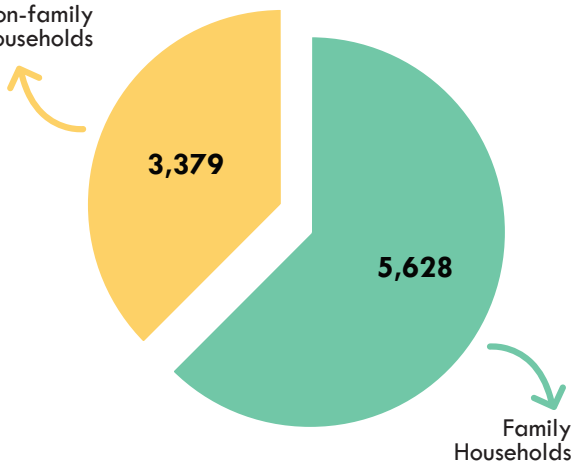
Households with a person 65 years and over have increased by 16% in the same time period.

Source: US Census 1990, ACS 2012-16

STONEHAM HOUSING OVERVIEW

MORE THAN 1 IN 3 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

Non-family Households



Source: ACS 2012-16

36% OF HOUSEHOLDS IN TOWN ARE RENTERS.

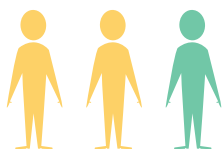


About 3,251 households rent, while 5,756 own a home.

Source: ACS 2012-16

RENTER HOUSEHOLDS TEND TO BE SMALLER THAN OWNER HOUSEHOLDS.

Renter households have an average of 1.89 people per household, compared to 2.71 for owner households.



Source: ACS 2012-16

44%

or 1,420, of renter households in Town are cost burdened, compared to 26%, or 1,469, of owner households.

Source: ACS 2012-16

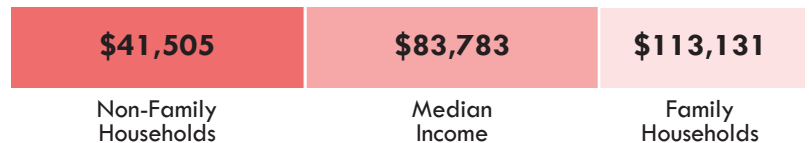
5.27%

of housing units are deed-restricted to moderate- and low-income households

The number of units is not enough for the 1,255, or 14%, of households with low-incomes, and lower than the 10% suggested by DHCD.

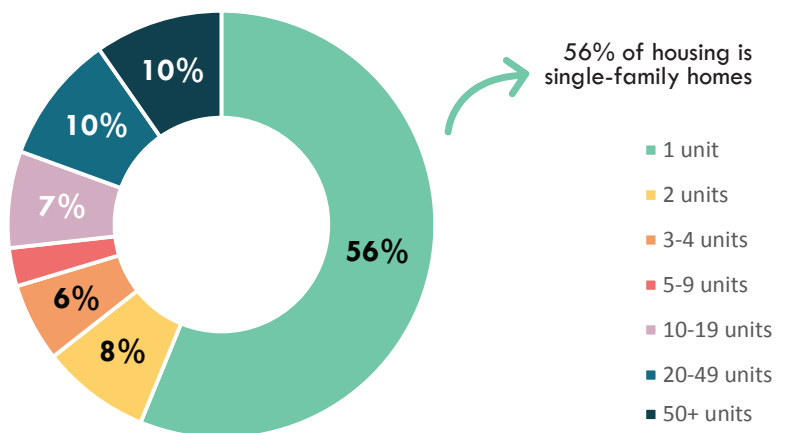
Source: DHCD, CHAS 2010-14

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$83,783, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



56% of housing is single-family homes

There are approximately 9,274 housing units in Stoneham, of which 5,203 are single-family houses.

Source: ACS 2012-16

A HOUSEHOLD EARNING THE MEDIAN INCOME CAN'T AFFORD A MEDIAN-PRICED HOUSE.



\$524,900



There's an affordability gap of approximately

\$28,000

between the median price of a single-family house and the median income in Town

A household would need to earn approximately \$112,000 to pay for the median priced home over 30 years at an interest rate of 4.5% with a 20% downpayment.

Source: ACS 2012-16, The Warren Group

WAKEFIELD HAS 26,399 RESIDENTS.

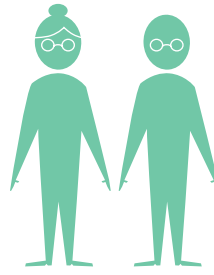
The population of Wakefield has increased by 6%, or 1,574 residents, from 1990 to 2012-16.



Source: US Census 1990, ACS 2012-16

THERE ARE 10,122 HOUSEHOLDS IN TOWN.

The number of households has increased by 10%, or 894, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMODATIONS.

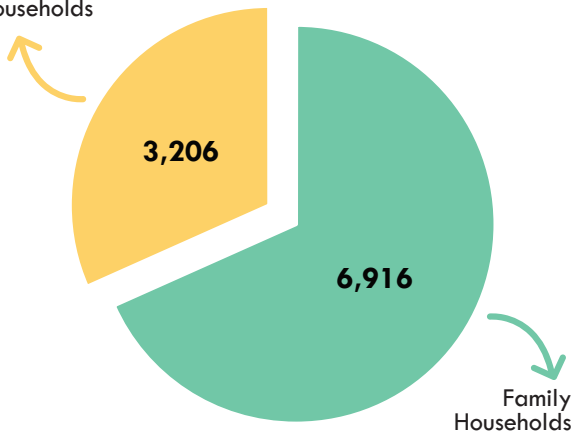
Households with a person 65 years and over have increased by 5% in the same time period, while younger households aged 25-44 have decreased by 8% from 2010 to 2012-16.

Source: US Census 1990, ACS 2012-16

WAKEFIELD HOUSING OVERVIEW

ABOUT 1 IN 3 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

Non-family Households



Source: ACS 2012-16

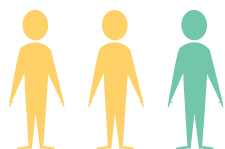
26% OF HOUSEHOLDS IN TOWN ARE RENTERS.



About 2,643 households rent, while 7,479 own a home.

Source: ACS 2012-16

RENTER HOUSEHOLDS TEND TO BE SMALLER THAN OWNER HOUSEHOLDS.



Renter households have an average of 1.92 people per household, compared to 2.79 for owner households.

Source: ACS 2012-16

34%

or 906, of renter households in Town are cost burdened, compared to 28%, or 2,076 of owner households.

Source: ACS 2012-16

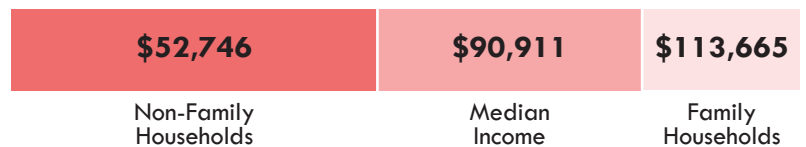
7.25%

of housing units are deed-restricted to moderate- and low-income households

The number of units is not enough for the 1,040, or 10%, of households with low-incomes, and lower than the 10% suggested by DHCD.

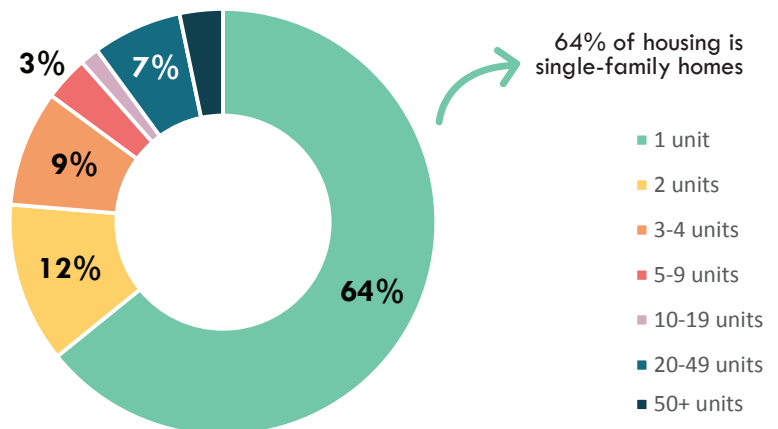
Source: DHCD, CHAS 2010-14

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$90,911, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



Source: ACS 2012-16

There are approximately 10,502 housing units in Wakefield, of which 6,734 are single-family houses.

A HOUSEHOLD EARNING THE MEDIAN INCOME CAN'T AFFORD A MEDIAN-PRICED HOUSE.



\$510,000



There's an affordability gap of approximately

\$19,000

between the median price of a single-family house and the median income in Town

A household would need to earn approximately \$110,000 to pay for the median priced home over 30 years at an interest rate of 4.5% with a 20% downpayment.

Source: ACS 2012-16, The Warren Group

WILMINGTON HAS 23,310 RESIDENTS.

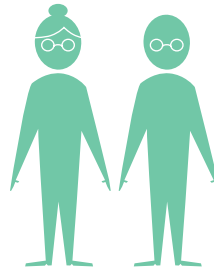
The population of Wilmington has increased by 32%, or 5,659 residents, from 1990 to 2012-16.



Source: US Census 1990, ACS 2012-16

THERE ARE 7,867 HOUSEHOLDS IN TOWN.

The number of households has increased by 40%, or 2,248, from 1990 to 2012-16.



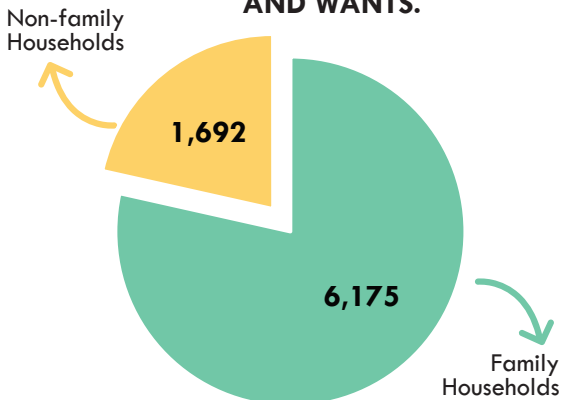
MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMODATIONS.

Households with a person 65 years and over have increased by 85% in the same time period, while younger households aged 25-44 have decreased by 11% from 2010 to 2012-16.

Source: US Census 1990, ACS 2012-16

WILMINGTON HOUSING OVERVIEW

ABOUT 1 IN 5 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.



Source: ACS 2012-16

15% OF HOUSEHOLDS IN TOWN ARE RENTERS.



About 1,166 households rent, while 6,701 own a home.

Source: ACS 2012-16

48%

or 563, of renter households in Town are cost burdened, compared to 24%, or 1,612 of owner households.

Source: ACS 2012-16

THE MEDIAN PRICE FOR A SINGLE-FAMILY HOUSE HAS INCREASED BY ALMOST 86% FROM 2000-2017.

The median sale price has increased by \$215,550 after accounting for inflation.



CONDO PRICES HAVE INCREASED BY ALMOST 140% FROM 2000-2017.

The median sale price has increased by \$224,750 after accounting for inflation.



Source: ACS 2012-16, The Warren Group

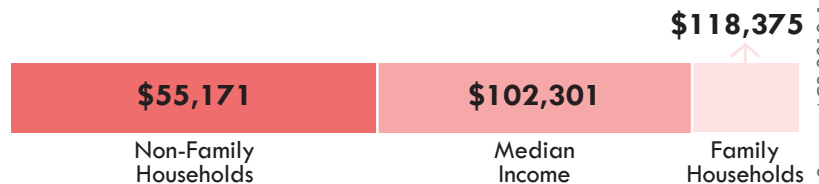
10.26%

of housing units are deed-restricted to moderate- and low-income households

The number of units is not enough for the 815, or 11%, of households with low-incomes.

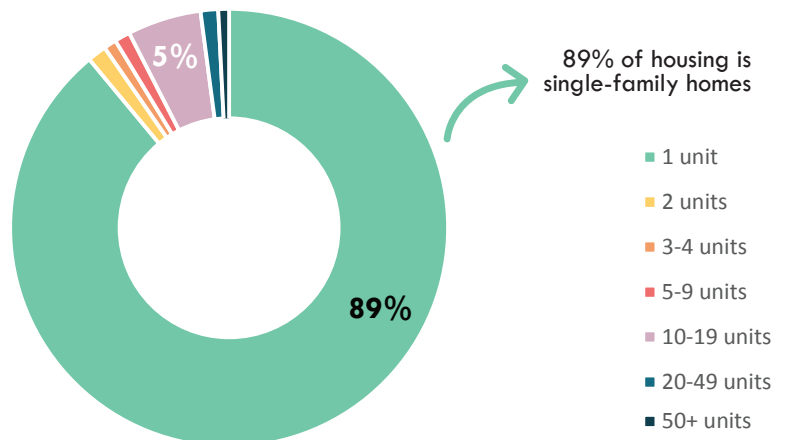
Source: DHCD, CHAS 2010-14

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$102,301, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



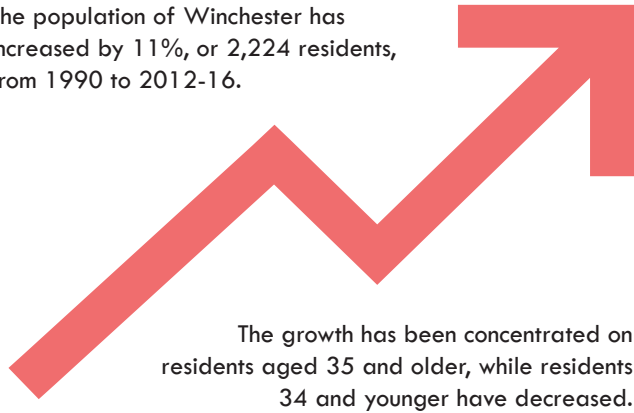
89% of housing is single-family homes

There are approximately 7,958 housing units in Wakefield, of which 7,055 are single-family houses.

Source: ACS 2012-16

WINCHESTER HAS 22,491 RESIDENTS.

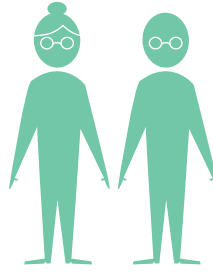
The population of Winchester has increased by 11%, or 2,224 residents, from 1990 to 2012-16.



Source: US Census 1990, ACS 2012-16

THERE ARE 7,741 HOUSEHOLDS IN TOWN.

The number of households has increased by 7%, or 534, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMMODATIONS.

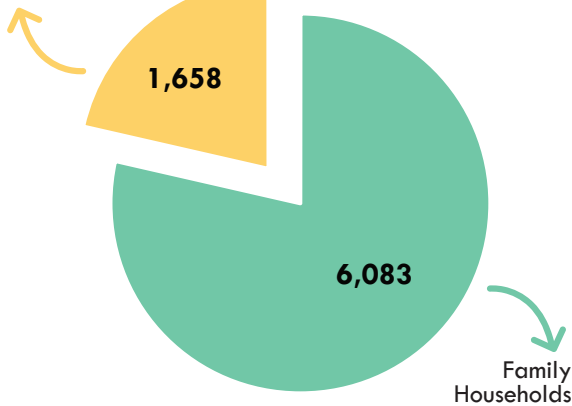
Households with a person 65 years and over have increased by 21% in the same time period.

Source: US Census 1990, ACS 2012-16

WINCHESTER HOUSING OVERVIEW

ABOUT 1 IN 5 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

Non-family Households



Source: ACS 2012-16

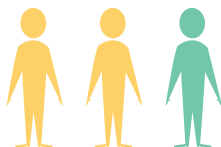
15% OF HOUSEHOLDS IN TOWN ARE RENTERS.



About 1,135 households rent, while 6,606 own a home.

Source: ACS 2012-16

RENTER HOUSEHOLDS TEND TO BE SMALLER THAN OWNER HOUSEHOLDS.



Renter households have an average of 2.20 people per household, compared to 2.99 for owner households.

Source: ACS 2012-16

47%

or 529, of renter households in Town are cost burdened, compared to 26%, or 1,711 of owner households.

Source: ACS 2012-16

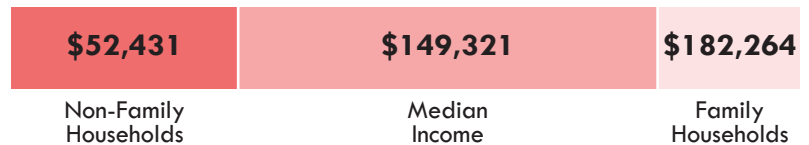
3.08%

of housing units are deed-restricted to moderate- and low-income households

The number of units is not enough for the 450, or 6%, of households with low-incomes, and lower than the 10% suggested by DHCD.

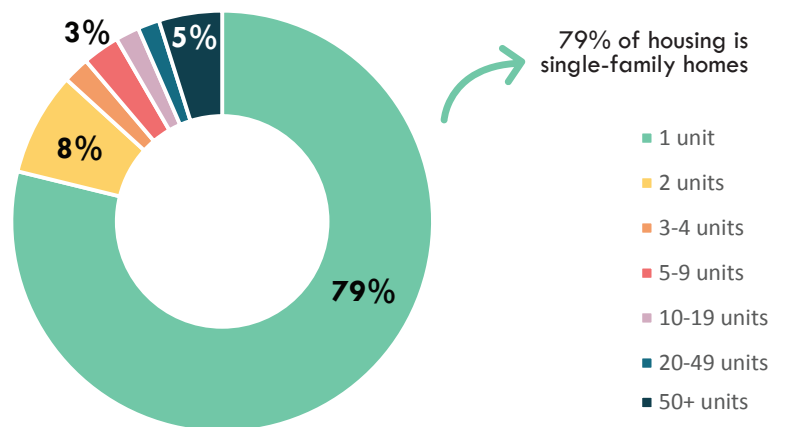
Source: DHCD, CHAS 2010-14

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$149,321, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



Source: ACS 2012-16

There are approximately 8,104 housing units in Winchester, of which 6,362 are single-family houses.

A HOUSEHOLD EARNING THE MEDIAN INCOME CAN'T AFFORD A MEDIAN-PRICED HOUSE.



\$1,085,000



There's an affordability gap of approximately

\$71,000

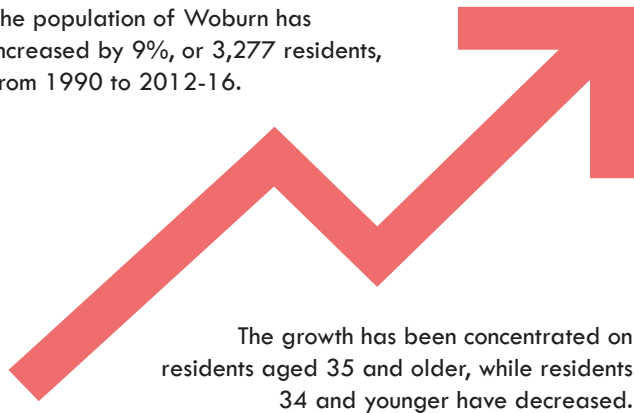
between the median price of a single-family house and the median income in Town

A household would need to earn approximately \$220,000 to pay for the median priced home over 30 years at an interest rate of 4.5% with a 20% downpayment.

Source: ACS 2012-16, The Warren Group

WOBURN HAS 39,220 RESIDENTS.

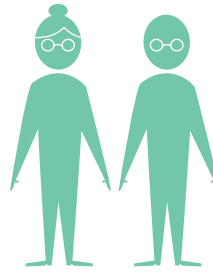
The population of Woburn has increased by 9%, or 3,277 residents, from 1990 to 2012-16.



Source: US Census 1990, ACS 2012-16

THERE ARE 14,952 HOUSEHOLDS IN TOWN.

The number of households has increased by 12%, or 1,562, from 1990 to 2012-16.



MORE HOUSEHOLDS HAVE OLDER RESIDENTS, WHO TEND TO EARN LESS INCOME AND MAY REQUIRE SPECIAL HOUSING ACCOMMODATIONS.

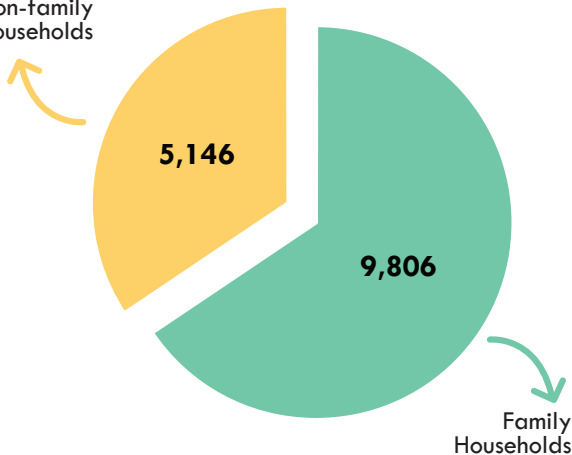
Households with a person 65 years and over have increased by 27% in the same time period, while younger households aged 25-44 have decreased by 2% from 2010 to 2012-16.

Source: US Census 1990, ACS 2012-16

WOBURN HOUSING OVERVIEW

ABOUT 1 IN 3 HOUSEHOLDS ARE NOT FAMILIES AND MAY HAVE DIFFERENT HOUSING NEEDS AND WANTS.

Non-family Households



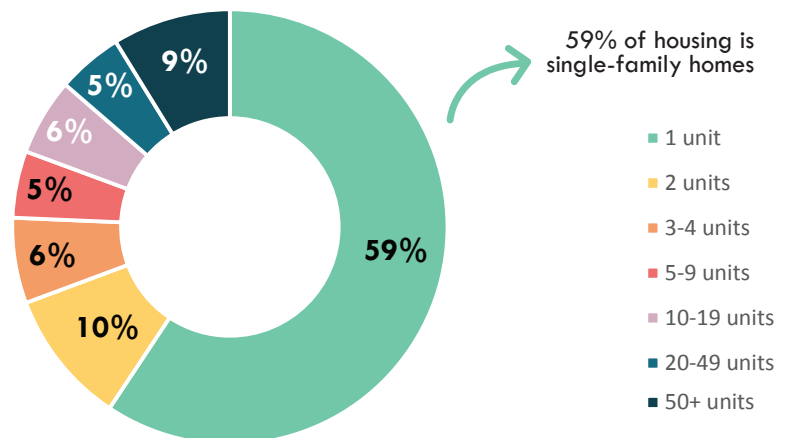
Source: ACS 2012-16

THE MEDIAN HOUSEHOLD INCOME IN TOWN IS \$83,872, BUT HOUSEHOLDS THAT ARE NOT FAMILIES EARN LESS.



Source: ACS 2012-16

SINGLE-FAMILY HOUSES MAKE UP MORE THAN HALF OF THE TOTAL HOUSING STOCK IN TOWN.



Source: ACS 2012-16

There are approximately 15,771 housing units in Woburn, of which 9,301 are single-family houses.

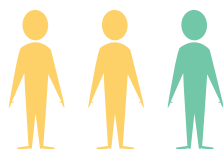
38% OF HOUSEHOLDS IN TOWN ARE RENTERS.



About 5,734 households rent, while 9,218 own a home.

Source: ACS 2012-16

RENTER HOUSEHOLDS TEND TO BE SMALLER THAN OWNER HOUSEHOLDS.



Renter households have an average of 2.33 people per household, compared to 2.77 for owner households.

Source: ACS 2012-16

A HOUSEHOLD EARNING THE MEDIAN INCOME CAN'T AFFORD A MEDIAN-PRICED HOUSE.



\$460,000



There's an affordability gap of approximately

\$16,000

between the median price of a single-family house and the median income in Town

A household would need to earn approximately \$100,000 to pay for the median priced home over 30 years at an interest rate of 4.5% with a 20% downpayment.

Source: ACS 2012-16, The Warren Group

44%

or 2,516, of renter households in Town are cost burdened, compared to 24%, or 2,190, of owner households.

Source: ACS 2012-16