TOP SPOTS TO LIVE 2014

13 COMMUNITIES WHERE THE REAL ESTATE MARKET IS SIZZLING

PLUS HONORABLE MENTIONS AND THE PLACES WHERE CONDOS ARE HOTTEST / BY ELIZABETH GEHRMAN

NOW THAT the economy's recovering, home values in many places are on the rise. "In Greater Boston it's going gangbusters," says Timothy Warren, CEO of The Warren Group, the Boston-based real estate tracking firm that provided the price data used here. The following 13 communities saw the biggest single-family home-price increases from 2012 to 2013. In three cases—Newburyport, Roslindale, and Somerville—the current median price is actually higher than in 2005, the former market peak. (To avoid skewed data, we only considered communities with 50 or more single-family sales.)

One factor driving up prices, Warren explains, is that after a seven-year slump in the market, "there's a lot of pent-up demand." Many first-time home buyers had put off the big purchase amid scary headlines about foreclosures and short sales. "These people are having babies now and are still in apartments," he says. "They're eager to get out and move on with their lives." A second factor is that interest rates, while still low at around 4.5 percent, have been inching up for the past year or so. "That movement has spurred people to get out there and try to buy something this year for fear rates may go up even more," Warren says.

HAMILTON

Median single-family home price in 2013 $470,000
Change since 2012 27.06%
Population 8,394
Residential tax rate $17.40

FYI
General George S. Patton Jr. had a vacation spot in Hamilton; he died before realizing his dream to retire there.

HAMILTON IS WELL KNOWN as an equestrian paradise, with a number of full-service stables and Myopia, the country's oldest active polo club, which also sponsors regular fox hunts. "But there's so much more to it than just horses," says Devlyn Brackett, a realtor at By the Sea Sotheby's in Beverly Farms who sells regularly in Hamilton. She cites good schools—the Hamilton-Wenham district's 2013 MCAS composite performance index was as high as 94.2 out of 100—youth sports and camps, a "cute downtown," Chebacco Lake, and community events like free summer concerts in Patton Park. There's something for everyone in the real estate market, too, from farmhouses to raised ranches, with prices ranging from $299,900 for a 982-square-foot three-bedroom to a cool $4.5 million for an 11,318-square-foot manse built in 1906.

MYOPIA, LEFT, CALLS ITSELF THE NATION'S OLDEST ACTIVE POLO CLUB; THE FIRST GAME TOOK PLACE IN 1887. ABOVE: GRAND HOMES LIKE THIS AREN'T HARD TO FIND IN HAMILTON.

IPSWICH

Median single-family home price in 2013
$434,500
Change since 2012 32.47%
Population 13,175
Residential tax rate $13.43

IPSWICH HAS MORE than one claim to fame, with the most surviving First Period (1626-1725) houses in the country, the iconic fried-seafood restaurant the Clam Box, and, of course, pristine Crane Beach. But there's a lot the casual visitor might miss. "It's a very welcoming town," says Pam Carakatsane, the town clerk, "very community-oriented." With two town greens, a wealth of restaurants including three rated "very good to excellent" by Zagat), a vibrant arts scene, and miles of hiking trails, there's "a little bit of everything," according to Sarah Vinderlin, a vice president at J Barrett and Company realtors. The inventory runs from condos under $200,000 to large single-families for more than $1 million. "It really does offer a lot," she says, "and gives buyers a lot of options."

LAWRENCE

Median single-family home price in 2013
$180,000
Change since 2012 28.53%
Population 76,377
Residential tax rate $15.61

AFTER DECADES OF DECAY, a turnaround is finally in sight for Lawrence, with a commuter rail station that opened in 2005, a vibrant ethnic restaurant scene, mills and warehouses transforming into office and living space, and older housing stock being restored. Its downtown area is still in transition, but Mayor Daniel Rivera points out there is plenty of incentive for small businesses in the form of micro-lending and development programs. "We have no place to go but up," he says. Though much of the housing stock "could use some sprucing up," he adds, there's a waiting list for mill lofts, and neighborhoods like Mount Vernon and Colonial Heights boast cute single-families under $250,000.

fyi
The Old Colony commuter rail will take you from Kingston to Boston's South Station in one hour.

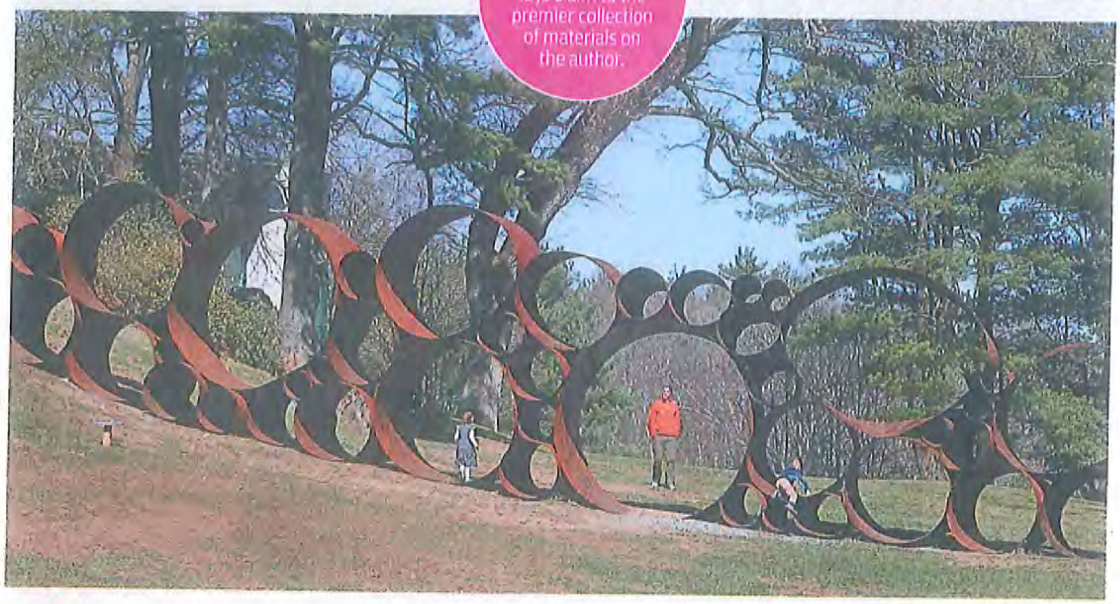
KINGSTON

Median single-family home price in 2013 $335,000
Change since 2012 30.35%
Population 12,629
Residential tax rate $16.68

THE HOUSING STOCK IN KINGSTON INCLUDES CLASSIC COLONIALS AND RAISED RANCHES. TOP: THE SHORELINE ALONG KINGSTON BAY IS A MAJOR ATTRACTION.

WITH SILVER LAKE to its north, Kingston Bay to its east, and Jones River and about two dozen ponds in between, Kingston offers water lovers options galore. You can paddle your canoe or kayak through any of several large swaths of reserve land. Or join Jones River Landing, which touts itself as "perhaps the oldest continuously operating boatyard in the country," to have access to the river from the property. Kingston prides itself on its small-town atmosphere, and though zoning restrictions control growth, new homes – notably in Indian Pond Estates, which has a country club – are available alongside the town's many raised ranches, classic Colonials, and older farmhouses. Prices start at around $200,000, and even oceanfront can be had for as little as the mid-$700,000s.

fyi
The Thoreau Institute in Lincoln lays claim to the premier collection of materials on the author.



LINCOLN

Median single-family home price in 2013 ***$1,037,500***
Change since 2012 ***22.06%***
Population ***6,362***
Residential tax rate ***$14.41***

CLOCKWISE FROM TOP LEFT: LINCOLN'S JOHN H. PIERCE HOUSE IS AVAILABLE FOR WEDDINGS; A DONKEY WELCOMES VISITORS TO CODMAN COMMUNITY FARMS; THE DECORDOVA SCULPTURE PARK AND MUSEUM STRETCHES ACROSS 30 ACRES.

PAUL REVERE WAS CAPTURED here by British soldiers in 1775. Today, Lincoln has happier associations, including great schools—ranked as high as 99 percent in MCAS scores—1,600-plus acres of conservation land, large lots, and attractions like Drumlin Farm, the deCordova Sculpture Park and Museum, Gropius House, and Codman Community Farms. With Lincoln's median household income 179 percent that of Massachusetts as a whole, first-timers may find buying in a challenge. But the housing stock is eclectic, with farmhouses, Capes, Colonials, Tudors, ranches, horse properties, and contemporaries starting at about $700,000 for 1,981 square feet. The town has a rural feel, though it's only 15 miles from Boston. Says realtor Jeannine Taylor of the town's Barrett Sotheby's office: "It's like a quintessential little New England village."

LYNN

Median single-family home price in ***$219,111***
Change since 2012 ***21.73%***
Population ***90,329***
Residential tax rate ***$17.13***

"A BAD RAP has bird-dogged us for years," says Lynn's director of comm nity development, James Marsh. He hoping that will change once people to notice how much the city has to o Bracketed by Lynn Shore Drive, with its expansive views of the Atlantic, a Lynn Woods, a 2,200-acre reserve th a favorite of dog walkers, Lynn also l tures a public observatory in High R Tower, a renovated 165-slip marina, Lynn Auditorium, where headliners l B.B. King come to jam. The city's hou stock is a mixed bag; small condos ca had for less than $100,000 and hanc man specials abound—but you migh also nab a grand ocean-view gambre $799,000, a fraction of what you'd pa say, Gloucester, and about a 25-minu train ride from downtown Boston.

LYNN'S RED ROCK PARK

NEWBURYPORT

Median single-family home price in 2013 ***$496,000***
Change since 2012 ***28%***
Population ***17,416***
Residential tax rate ***$14.16***

"WE CALL IT A SEAPORT for all seasons," says Ann Ormond, president of the Greater Newburyport Chamber of Commerce & Industry. "We kind of have it all." Newburyport is easy to get to—just 2½ miles from Interstate 95—yet the city sits right at the confluence of the Merrimack River and the Atlantic; it's been a commercial port since Colonial days. Its lively downtown, centered around the brick Market Square comple but fanning out to encompass blocks and blocks of boutiques and restaurants, is a tourist draw in summer. There are year-round charms, too, with an active arts association, an annual Eagle Festival, when sightings the birds are common, venues for live music, hiking in Maudslay State Park, and several historical attractio Home values are particularly strong here: The median single-family price in 2013 was almost $40,000 high than the market peak in 2005. Housing tends toward Colonials and Federals and can range from $75,000 fc a studio condo to almost $2.5 million for a large single-family on the water.

ROSLINDALE

Median single-family home price in 2013 $410,000
Change since 2012 24.62%
Population 28,680
Residential tax rate $12.58

VISITING "ROZZIE" TODAY, it's hard to believe that the 1970s marked a period of decline for the Boston neighborhood, with vacant storefronts, vandalism, and arson. That started to change in 1985 when then city councilor Tom Menino helped establish the now-common Main Streets program here. "It's come a long way," says Eric Madsen, an agent with Vogt Realty Group in West Roxbury who lives and sells in the area. "I love it because you come home from work and can be at any of five different restaurants within five minutes." It's a diverse neighborhood 15 minutes from downtown Boston yet surrounded by green space, from the George Wright Golf Course to Franklin Park and Arnold Arboretum. The housing stock, too, is diverse, with everything from condos—starting as low as $104,900—to town houses to triple-deckers to Victorians. Notably, the median single-family home price in 2013 was $25,000 higher than the former market peak in 2005.

fyi
In 1873, the city of Boston annexed **West Roxbury**, of which Roslindale was a part.

CLOCKWISE FROM TOP LEFT: SUYA JOINT SERVES WEST AFRICAN CUISINE; A MOM AND DAUGHTER VISIT A SALON; A CARRIAGE HOUSE GETS A COAT OF PAINT; A PLAYGROUND SITS ALONG SO-CALLED DOCTORS' ROW.

EPPERELL

lian single-family home price in 2013 $295,000
nge since 2012 21.9%
ulation 11,497
idential tax rate $15.86

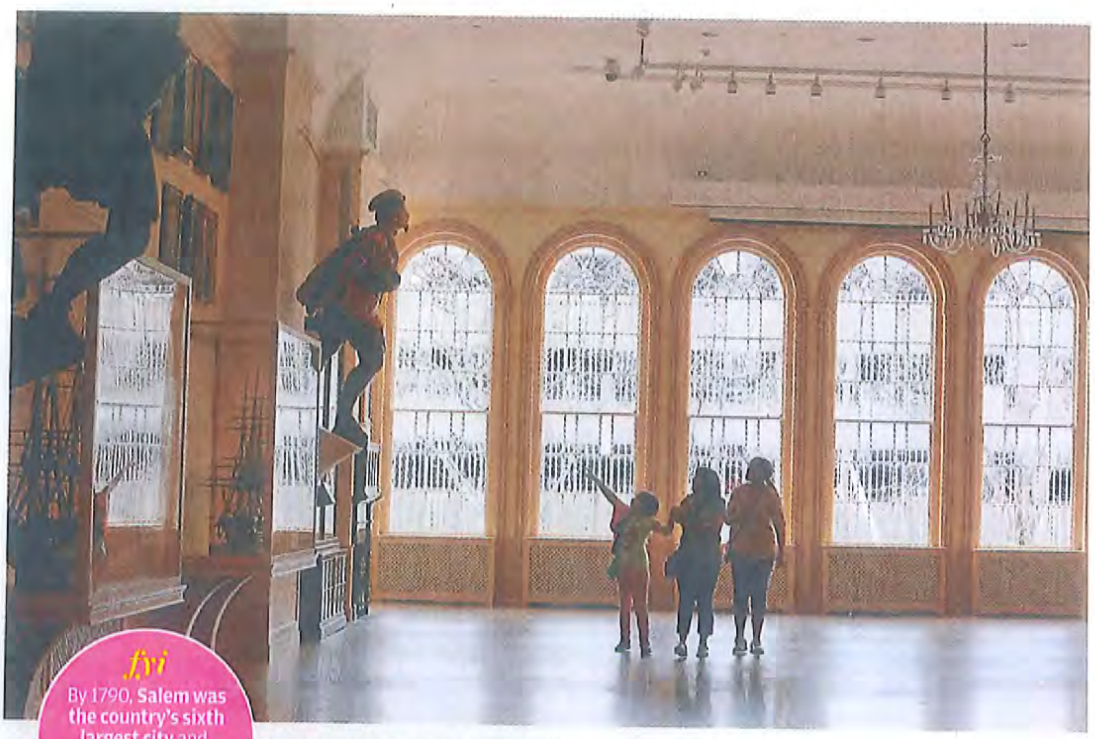
THE TOWN OF PEPPERELL IS AS PICTURESQUE as they come, with rolling meadows, the Nissitissit and Nashua rivers running through it, more than a dozen ponds, forest trails, and even a covered bridge. It's conveniently situated for commuters to Worcester and Nashua and has a historic town center, riding facilities, an active senior community, and soccer, Little League, skateboarding, and more for kids. "It's a very warm and welcoming kind of town," says Deborah Hayes, an agent with CW Lorden Real Estate in Pepperell. "Everyone knows each other." New or old, Colonials predominate and run from about $150,000 for a four-bedroom that needs updating to $440,000 for new construction with close to 2,400 square feet.

Honorable Mentions

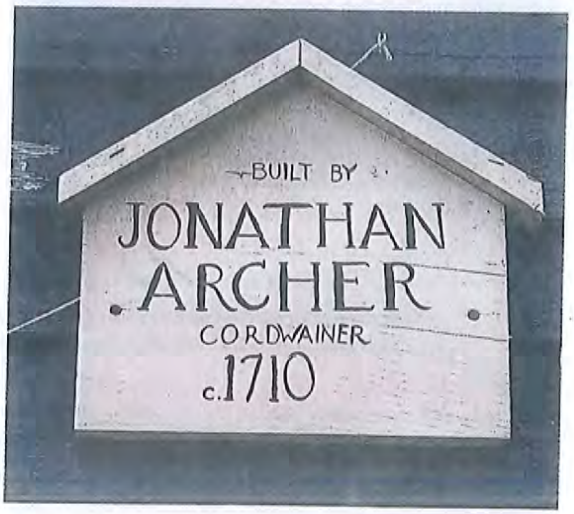
	MEDIAN SINGLE-FAMILY HOME PRICE IN 2013	CHANGE SINCE 2012
Amesbury	$302,500	18.94%
Brockton	$179,000	19.33%
Cohasset	$857,500	19.1%
Dedham	$384,500	18.31%
Hanson	$298,700	17.14%
Jamaica Plain	$628,750	18.63%
Lowell	$219,750	18.78%
Lynnfield	$510,000	17.78%
Medway	$370,000	17.46%
South Boston	$518,000	17.73%
Wareham	$200,000	17.65%
Wellesley	$1,068,750	19.05%
Winchester	$825,000	17.86%

Where Condos Are Hottest

	MEDIAN CONDO PRICE IN 2013	CHANGE SINCE 2012
Amesbury	$171,000	64.03%
Andover	$245,000	25%
Dorchester	$285,000	28.38%
East Boston	$290,000	39.93%
Everett	$179,000	34.59%
Gloucester	$285,500	51.06%
Hopkinton	$378,125	26.68%
Ipswich	$263,000	36.25%
Marlborough	$235,000	60.96%
Melrose	$258,500	23.18%
Methuen	$204,600	24%
Randolph	$164,000	44.49%
Westborough	$367,928	89.17%



fyi
By 1790, **Salem was the country's sixth largest city** and, thanks to maritime trade, the richest per capita.



SALEM

Median single-family home price in 2013 ***$300,000***
Change since 2012 ***20.05%***
Population ***41,340***
Residential tax rate ***$16.73***

"WE DON'T WANT to be known just as the witch city," says Dan Fox, co-owner of MerryFox Realty in Salem. This quintessential North Shore harbor settlement will never shake the epithet, but it is indeed much more than its infamous history. The venerable Peabody Essex Museum, which traces its start to 1799, is a trove of American, Asian, African, and maritime art, while just outside its doors is a bustling city center, with waterfront restaurants, shops from the crunchy to the cosmopolitan, and attractions like the House of the Seven Gables and Pickering House, the oldest private home in the United States. Condo development in the city center has taken off in recent years, and there and in converted older homes, says Fox, "you get a lot more square footage and often higher-quality finishes than you would for the money in Boston." Try $369,900 for 1,536 square feet, for instance. Single-families, too, are priced right; the median list price for all properties is $206 per square foot.

FROM TOP: THE PEABODY ESSEX MUSEUM SHOWCASES MARITIME ART AND MORE; STATELY HOMES—AND REMINDERS OF THEIR CREATORS—CAN BE FOUND THROUGHOUT THE CITY.

LUST, FLIRTING, REJECTION . . .

JUST ANOTHER DAY OF HOUSE HUNTING IN A COMPETITIVE MARKET. BY KARA BASKIN

I'M SITTING AT MY LAPTOP composing a note. I want to sound enthusiastic, yet cagey. Candid, yet confident. After an hour, I'm satisfied. I attach a cheerful photo and hope for the best.

No, I am not in the throes of an online romance. I'm bidding on yet another house in Arlington, one of the most cutthroat real estate markets in suburban Boston. Housing inventory is low, demand is high, and multiple offers are the norm. Penning a love letter to a seller—complete with personal photo—is par for the course.

My husband and I scan Redfin daily, prowling for "the one." We have standards, of course: location, price, size, appearance. When we spotted a promising specimen a few weeks ago, we were giddy. But staged photos can lie, just like the aging coach potato on Match.com who claims to be a 25-year-old bodybuilder. Ergo, the open house: a first date. Like any relationship, we had deal breakers. Structural flaws? It'd never work. Cosmetic issues? Fixable. We turned on the faucets. We opened the closets. We evaluated the crowds—competitors, keeping us from our fate—and fretted. Who was just flirting? Who was a threat? Then we submitted a bid (complete with letter, photo, detailed financing—how could they refuse?). And finally, like some 18th-century bride preparing a dowry, we awaited word. Meanwhile, I drove by the home, feeling possessive. I envisioned myself hosting dinner parties in the dining room. I confess: I practiced writing the address in cursive.

Then came the realtor's call. We didn't get it. There were other offers. Someone was willing to pay cash. (These are the Amazonian supermodels of the real estate world. Mortals don't stand a chance against them.) All we had left was a good-faith deposit check, never to be cashed. Like a jilted lover, I tore it up. *I didn't like the house anyway,* I told myself. *Who did they think they were, peddling that 1970s bathroom like it was HGTV?* I looked at the photo of my family posing in their backyard and felt heartbroken.

The right one will come along, our realtor promised.

Sure enough, it did. I was comfortable from the moment we walked into the foyer. As of this writing, we're preparing an inspection to ensure there aren't any skeletons in the closets. Could it be? Even in the near suburbs, true love awaits.

Kara Baskin is a frequent contributor to the Globe Magazine. *Send comments to magazine@globe.com.*

SOMERVILLE

Median single-family home price in 2013 $540,000
Change since 2012 20.47%
Population 75,754
Residential tax rate $12.66

fyi Get a behind-the-scene look at an open house in Somerville in today's real estate section. Address.

DAVIS SQUARE'S BUFFALO EXCHANGE BOUTIQUE

SOMERVILLE, ONCE KNOWN AS DOWNTRODDEN and later as the cheaper alternative to Cambridge, has finally come into its own. Areas like Davis and Porter squares are every bit as chic as their pricier sisters farther south on Mass. Ave.; Winter Hill and Union Square are thriving, thanks in part to business assistance programs and infrastructure improvements from the city; and Assembly Square is now a busy shopping center, with new housing, retail, and office space coming. Walk Score says Somerville is the seventh most walkable when compared with US cities of all sizes, and the ease of getting around will only increase when the Green Line Extension becomes reality (see "All Aboard," Page 28, for details). Real estate values reflect the good vibes: The median single-family home price in 2013 was a staggering $111,500 higher than the market peak in 2005. As the most densely populated community in New England, Somerville is filled with multifamilies, many of which have been or will be converted to condos. Prices vary depending on the neighborhood, but expect to pa around $397 per square foot.

→ PAGE 3