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Homeowners move into last phase of 15-year, \$120M project

Posted by Matt Rocheleau November 8, 2010 05:42 PM [E-mail](#) | [Print](#) | [Comments \(5\)](#)



(Courtesy Boston Housing Authority)

New homeowner Maria Ortiz and her son, Edwin, 14, are welcomed to the Twenty at Luma development by Mayor Thomas Menino Saturday.

By Matt Rocheleau, Town Correspondent

New homeowners are moving into the final phase of a major, 15-year-long city redevelopment project that has breathed new life to an area of Roxbury once plagued by abandoned and aging homes, vacant lots and gang violence.

The multi-stage project coordinated by the city housing authority was funded through \$120-million in public and private investment, including a \$30-million [federal HOPE VI grant](#). The undertaking which began in the mid-1990s has rebuilt 500-plus rental and owner housing units on three sites in the old [Orchard Park public housing development](#) known presently as Orchard Gardens, Orchard Commons and Twenty at Luma, city housing officials said.

Maria Ortiz, who works at a Mission Hill hospital, and her 14-year-old son Edwin, former residents of a South Boston public housing development, were the first family to close on their new home and move into Twenty at Luma, the final phase of the massive redevelopment effort. This development phase

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consists of wood-frame townhouses and duplexes reflective of the neighborhood's traditional architectural style with bay windows, porches and pitched roofs.

"I'm very excited about this," said Maria Ortiz in a city press release after she was welcomed by Mayor Thomas Menino Saturday. "It's a great opportunity for myself and my son."

All of the development's five two-bedroom and 15 three-bedroom units have their own yards and off-street parking spaces, and are equipped with energy-saving features, including 16 units with solar panels, the release said.

The Ortiz' are one of seven families that benefitted from a special loan program and have already moved into a home in the Twenty at Luma development, according to officials, while the 13 other new homeowners are due to be moving in the coming weeks.

Of the development's 20 new homeowners, the city said 17 are expected to take part in the housing authority's Loan-to-Purchaser program, which is currently providing \$1.12-million in subordinate mortgage loans to 56 low-income families, who receive up to \$20,000 each.

That program, coupled with the housing development's affordable opportunity, is giving some former public housing and low-income Boston residents a boost into homeownership.

"These programs are an excellent opportunity to realize people's dreams of owning their own home," said Menino in the release. "I'm honored to be able to welcome these families into the neighborhood and into a new beginning."

To qualify for the Loan-to-Purchaser program, families must be below 80 percent of area's median income, which is \$64,400 for a family of four, according to the release. Recipients must also complete a first-time homebuyer certification course and receive long-term homebuyer counseling from the Neighborhood of Affordable Housing, Inc. (NOAH) which is manages the program.

Among the 106 families that applied to the Twenty at Luma development, a lottery process was used to choose which would be selected to move into the 20 available homes, which cost \$135,000 for a two-bedroom and \$150,000 for a three-bedroom, officials said.

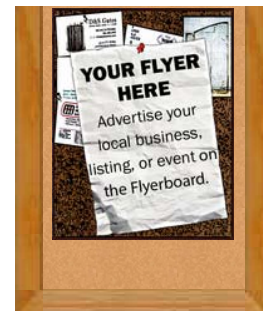
"This shows that the American dream of home ownership is achievable for low-income families," William McGonagle, the city housing authority's administrator said in the release. "Part of our mission is to help families become self-sufficient and this is a great example of the BHA doing just that."

Twenty at Luma is a partnership between Madison Park Development Corporation and the city housing authority. The development is located on Dudley, Adams and Eustis streets in Dudley Square near Orchard Gardens.

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(Courtesy Madison Park Development Corporation)

The MPDC's Twenty at Luma development at the corner of Eustis and Adams streets was completed over the summer.

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