

June 7-8, 2017
Devens Common Center
Devens, MA

11th annual Massachusetts Housing Institute

Training for local officials



Massachusetts Housing Partnership
www.mhp.net



Massachusetts Department of Housing and Community Development
www.mass.gov/dhcd



The Mel King Institute for Community Building
www.melkinginstitute.org



Citizens' Housing and Planning Association
www.chapa.org



Metropolitan Area Planning Council
www.mapc.org



American Planning
Association—
Massachusetts Chapter
www.apa-ma.org

2017 Housing Institute agenda

DAY ONE | Wednesday, June 7th

8:00 AM	Registration and Continental Breakfast	
8:30 AM	Welcome and Introduction to the Housing Institute Susan Connelly, Director of Community Assistance, Massachusetts Housing Partnership (MHP)	
8:45 AM	State Policy and Legislative Update Solarium Ballroom Eric Shupin, Director of Public Policy, Citizens' Housing and Planning Association Senator Jamie Eldridge	
9:30 AM	Striving for Fairness: An Overview and Practical Application of Fair Housing Solarium Ballroom Shelly Goehring, Program Manager, MHP Margaux LeClair, Counsel and Fair Housing Specialist, Department of Housing and Community Development (DHCD)	
10:50 AM	Break and Transition Time	
11:00 AM	<p>Housing Plans- Assessing Your Community's Housing Needs and Building Plans (Track 1) Salon A Jennifer Goldson, Consultant, JM Goldson Preservation + Planning Jennifer Raitt, Director of Planning and Community Development, Town of Arlington <i>Housing needs assessment, housing plans, and housing production plans—what is the difference? What kind of plan is right for your community? This session will go over these questions as well as discuss strategies and available resources</i></p>	<p>Using the Community Preservation Act for Affordable Housing: Examples and Best Practices Salon B Kevin Maguire, Oxbow Partners Elizabeth Rust, Regional Housing Services Office <i>Funds obtained through the Community Preservation Act (CPA) can be a great tool for communities to address housing needs, but it can be difficult to get going even when the will is there. Representatives from communities who have had success in using their CPA funds directly for housing will share experiences, challenges and best practices.</i></p>
12:15 PM	Networking Lunch Solarium Ballroom	
12:50 PM	Fact versus Fiction: Impact of Housing on State and Local Budgets Solarium Ballroom Mike Goodman, Professor of Public Policy, UMass-Dartmouth Chris Kluchman, Director of Land Use Management, Town of Westford Judi Barrett, Director of Economic Development, Plymouth Regional Economic Development Foundation	
2:00 PM	Break and Transition	
2:15 PM	<p>Building Community Support for Affordable Housing Salon A Jennifer Goldson Jennifer Raitt <i>The most important element that can make or break housing development is community support. Instructors share strategies to build alliances and support for affordable housing within your community including: identifying key players and stakeholders, how to navigate town meetings and best practice examples.</i></p>	<p>The Housing Development Process 101 (Track1) Salon B Rebecca Plaut Mautner Susan Connelly <i>A soup-to-nuts picture of all the steps in housing development, including roles and responsibilities. Led by an experienced practitioner with ample opportunity for questions and discussion</i></p>

2017 Housing Institute agenda

3:30 PM	<p>Housing Development Finance 101- Seven Basic Subsidy Vehicles (Track 1) Salon A</p> <p>Ed Marchant, EHM/Real Estate Advisor & Adjunct Lecturer, Harvard Kennedy School</p> <p><i>Learn why the “Funding Gap” exists for both rental and ownership affordable housing developments, and more importantly, learn about the following seven basic subsidy vehicles that can be used to plug the Funding Gap: Development Cost, Tax Credit, Financing, Operating, Rental Assistance, Entitlement, and Project-Generated Cross Subsidies. Representative examples of each subsidy type will be presented and the relative financial contribution of each subsidy vehicle will be discussed.</i></p>	<p>Size Matters: Small Scale Housing Development (Track 2) Salon B</p> <p>Susan Connelly MHP Kevin Maguire</p> <p><i>Housing developments with fewer units make sense in many of our suburban and rural communities, but can present a unique set of development challenges. Discussion-based session shares best practices. Attendees are encouraged to ask questions and bring their own small project experiences.</i></p>
4:45 PM	Wrap-up Day One and Adjourn	

2017 Housing Institute agenda

DAY TWO | Thursday, June 8th

8:15 AM	Registration and Housing Coordinator's Breakfast	
9:00 AM	Welcome to Day Two of the Housing Institute and Recap from Day One Unlock the Commonwealth: The Housing Squeeze in Massachusetts Solarium Ballroom Tim Reardon, Director of Data Services, Metropolitan Area Planning Council (MAPC) Clark Ziegler, Executive Director, Massachusetts Housing Partnership (MHP)	
9:45 AM	Housing's Impact on Economic Development in Massachusetts Solarium Ballroom Moderated by Clark Ziegler Peter Forman, CEO and President, South Shore Chamber of Commerce Jesse Mermell, President, The Alliance for Business Leadership Kurt P. Ochalla, Senior Director of Global Real Estate, TripAdvisor	
11:00 AM	Break and Transition Time	
11:15 AM	Pre-development Case Study (Track 1) Salon A Laura Shufelt, Assistant Director of Community Assistance, MHP Kevin Maguire <i>In this session, instructors will guide participants through the steps necessary for due diligence for a particular site prior to embarking on the development process, including when to engage consultants, looking at site plans, and issues such as title review, environmental review, and identify common red flags.</i>	Changing the Conversation: Community Engagement on Housing in Williamstown Salon B Jennifer Goldson Andrew Groff, Director of Community Development, Town of Williamstown Amy Jeschawitz, Chair, Williamstown Planning Board <i>This session covers how the Planning Board took action on addressing these issues and Williamstown's future. By designing a thoughtful community process to share information and education and get input on housing, zoning, and the relationship between the two, the town has sparked support for looking at housing options in Williamstown in a new way.</i>
12:30 PM	LUNCH Housing Heroes Award Ceremony Solarium Ballroom Presented by: Clark Ziegler Housing Heroes: Town of Bedford, South Shore Chamber of Commerce, and Harborlight Community Partners	
1:30 PM	Break and Transition Time	
1:40 PM	Tactics for Tomorrow: How to Talk About Housing Salon A Katy Lacy, Senior Project Manager, MHP Allen Penniman, Principal Planner, City of Providence Nate Kelly, Principal Planner, Horsley Witten Group <i>This session aims to give participants tools for engaging both elected officials and community members on housing development.</i>	Chapter 30B: Making it Work for You (Track 2) Salon B Laura Shufelt Maura Camosse Tsongas, Director of Real Estate Development, NOAH <i>Participants will learn about the RFP process, common mistakes to be aware of, and how to ensure the town's goals are met while attracting responses.</i>
2:45 PM	Break and Transition Time	
3:00 PM	Chapter 40B: An Overview of the Fundamentals Solarium Ballroom Laura Shufelt Greg Watson, MassHousing Ed Marchant <i>Learn how to navigate and understand the 40B process, from Project Eligibility to the drafting a Comprehensive Permit decision, from the perspective of the community.</i>	
4:10 PM	Wrap-up Day Two and Adjourn	



Citizens' Housing and Planning Association, Inc.

CHAPA's 2017–2018 Legislative Priorities

CHAPA's legislative agenda includes proposals that help produce, preserve, and plan for more housing that is affordable for households with low and moderate incomes in the Commonwealth. This package of legislation addresses challenges that impede working families, persons with disabilities, and seniors from affording the high cost of housing. If enacted, these bills will reduce homelessness and housing instability; help persons with disabilities afford accessible, community-based housing; create jobs; and strengthen our communities.

An Act Financing the Production & Preservation of Housing for Low & Moderate Income Residents (HD1074)

Sponsored by Rep. Kevin Honan & Sen. Linda Dorcena Forry

This legislation invests \$1.7 billion through the capital budget in affordable housing over five years, providing critical funding to produce, preserve, and modernize public and affordable housing in communities across the Commonwealth. The bill also extends the state Low Income Housing Tax Credit and expands its annual authorization by \$5 million to preserve affordable housing at risk of being lost due to expiring affordability restrictions.

An Act Relative to Housing Production (HD925 / SD1651)

Sponsored by Rep. Kevin Honan & Sen. Linda Dorcena Forry

This legislation provides financial incentives and new tools to meet the Commonwealth's housing needs. The bill requires cities and towns to allow multifamily housing in smart growth locations, accessory dwelling units, and open space residential developments as of right. It also presents new tools and strategies for regionalization and interagency collaboration to plan for the housing Massachusetts residents want and need.

An Act Building for the Future of the Commonwealth (HD2587)

Sponsored by Reps. Stephen Kulik & Sarah Peake

These bills reform our state's planning, zoning, and permitting laws to support communities that work for families and seniors; create healthy, walkable neighborhoods; produce new housing in sensible locations; and preserve open space.

&

An Act Promoting Housing and Sustainable Development (SD1609)

Sponsored by Sen. Harriette Chandler

An Act Relative to Low-Income Housing Tax Credits (HD989 / SD1640)

Sponsored by Rep. Kevin Honan & Sen. Linda Dorcena Forry

The state Low Income Housing Tax Credit (LIHTC) is a critical financing tool to develop and preserve affordable housing. Unfortunately, many affordability restrictions are due to expire over the next two to three years. This legislation increases the state LIHTC annual authorization by \$5 million for the purpose of preserving affordable housing. The bill would also allow the tax credit to be taken in one year instead of over five years.

An Act Relative to Smart Growth Multifamily Housing Production (HD993 / SD1621)

Sponsored by Rep. Kevin Honan & Sen. Linda Dorcena Forry

These bills require cities and towns to designate zoning districts where multifamily housing can be built as of right and without the need of a special permit in smart growth locations. This will help meet our housing need of building nearly 17,000 new homes a year to keep pace with demand.

&

An Act to Address Equal Access to Housing through Local Zoning (HD2963)

Sponsored by Rep. Christine Barber

An Act Relative to Preventing Discriminatory Land Use and Permitting Decisions (HD3116 / SD833)

Sponsored by Rep. Christine Barber & Sen. Sonia Chang-Diaz

This legislation makes it an unlawful discriminatory practice for government entities to reject an affordable housing development simply on the basis that the development includes affordable housing or housing that is suitable for families with children. The legislation makes it clear that government entities are entitled to make land use decisions based on bona fide governmental interests. This type of unfair socio-economic discrimination has led to a shortage of affordable housing in Massachusetts.

An Act Relative to Smart Growth Housing Production (HD991 / SD1634)

Sponsored by Rep. Kevin Honan & Sen. Linda Dorcena Forry

This legislation makes it easier for municipalities to adopt Chapter 40R Smart Growth Zoning Districts by lowering the adoption threshold from a 2/3rd supermajority to a simple majority of the local legislative body. 40R provides for greater density in transit areas. Municipalities are also eligible for state payments for each unit zoned and additional payments for each unit built. The Commonwealth also reimburses qualifying municipalities for increased school costs due to increased development in a 40R District.

An Act to Sustain Community Preservation Revenue (HD2225 / SD588)

Sponsored by Rep. Stephen Kulik, Rep. Kevin Honan, & Sen. Cynthia Creem

The Community Preservation Act (CPA) creates housing, jobs, and economic development in 172 communities across the Commonwealth. The foundation of the CPA is the promise of a strong state/local partnership for funding the program. Each CPA community voted to add a small surcharge to local property taxes with the state committing to provide matching funds. The partnership is in jeopardy as the state match has declined as more communities enact the CPA. This legislation ensures that the CPA will remain an effective resource by increasing the program's dedicated funding component for the state match – recording fees at the state's Registries of Deeds – to provide a minimum 50% base match to CPA communities.

An Act Relative to the Massachusetts Rental Voucher Program (SD1163)

Sponsored by Sen. Jamie Eldridge

This bill codifies the Massachusetts Rental Voucher Program (MRVP) into the General Laws. Currently, MRVP is only authorized through the annual state budget. Codifying the program will create a more permanent authorization and allow for a more deliberative process to improve the program through legislation as MRVP grows to serve more households with permanent affordable housing solutions.

An Act to Extend the Brownfields Tax Credit (SD603)

Sponsored by Sen. Michael Rodrigues

This bill extends the Brownfields Tax Credit through 2024. The credit is currently set to expire in 2018. The tax credit is an important resource used to help clean up polluted properties owned or leased for business purposes in economically distressed areas.

An Act Relative to Interagency Efforts to Reduce and Prevent Homelessness (H2360 / SD1822)

Sponsored by Rep. Byron Rushing & Sen. Linda Dorcena Forry

This legislation creates a Memorandum of Understanding among the Secretaries of Housing and Economic Development, Health and Human Services, Labor and Workforce Development, Education, and Administration and Finance to direct these agencies to work together in coordinating services and resources for households that are facing economic instability and homelessness.

An Act Relative to the Economic Mobility and Stability Program (HD3369 / SD1741)

Sponsored by Rep. Aaron Vega & Sen. Linda Dorcena Forry

This legislation brings together stakeholders to study the many self-sufficiency programs that have been created to help households increase their incomes and build assets. This bill creates a commission to study these self-sufficiency programs that will help shape an economic mobility and financial stability program. The commission will also examine the impact of cliff effects and determine ways to adjust assistance in response to changes in income.

STRIVING FOR FAIRNESS



Shelly Goehring
Program Manager

Are the land
& housing
markets
**“free
markets?”**

Nevah!



Homestead Act 1862

- 160 acres
- \$18 filing fee
- 21 years old
- Stay for 5 years, “prove up”
- Over 1 billion acres
- 60% never took deed

Estimated 93 million homesteader descendants in the United States (29% pop)

Sources: National Park Service, Historian Jonathan Earle of U. of Kansas

The Servicemen’s Readjustment Act of 1944 “GI Bill”

Areas of support

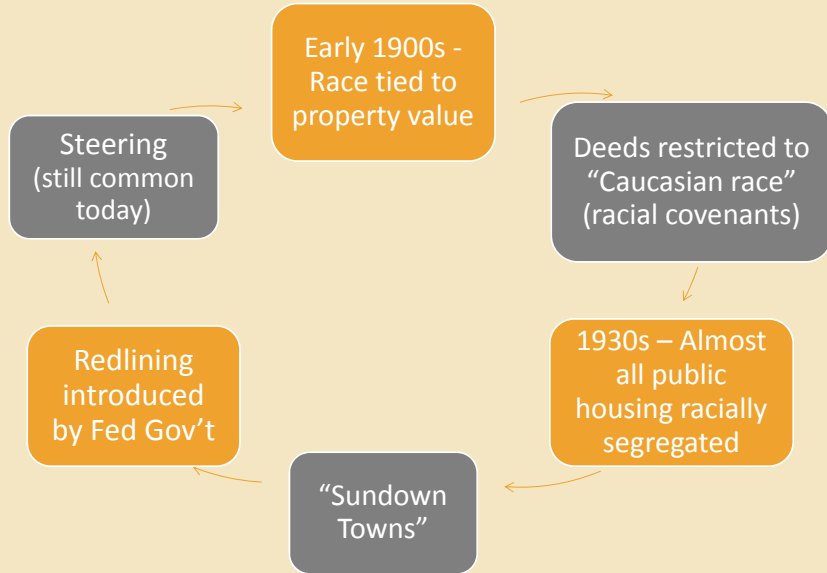
- Education & training
- Loan guaranty for home, farms and businesses
- Unemployment pay

- States determined protocol for administration of GI benefits
- South = Jim Crow standards
- ↓100/67,000 mortgages insured by VA to POC in NY/NoNJ

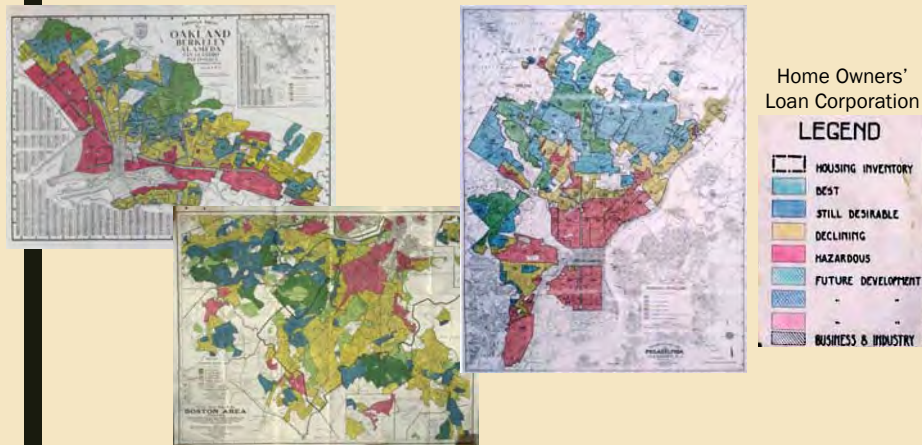
Contributed significantly to racial wealth gap in USA.

Source: Historian Ira Katznelson, 2005

(un)Fair Housing race



Federal Government institutionalized racism and segregation – REDLINING



FHA Underwriting Manual 1936

Rating of Location: Protection from Adverse Influences

233. The Valuator should investigate areas surrounding the location to determine whether or not incompatible racial and

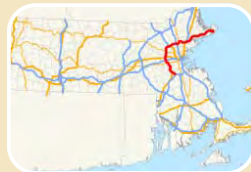
Part II
233-235

UNDERWRITING MANUAL

social groups are present, to the end that an intelligent prediction may be made regarding the possibility or probability of the location being invaded by such groups. If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally leads to instability and a reduction in values. The protection offered against adverse changes should be found adequate before a high rating is given to this feature. Once the character of a neighborhood has been established it is usually impossible to induce a higher social class than those already in the neighborhood to purchase and occupy properties in its various locations.

Route 128 and Interstate 495

Route 128



1927-1950s

Circumferential highway

Relocation vs reconstruction

I-495



1957

Auxiliary route of I-95
Outer beltway

Facilitated **suburban development** and **“white-flight”** from Boston and the inner core

By 1970 in Massachusetts



Towns and cities outside of Boston
(except Cambridge)
were **98% white.**

Source: "Route 128: Boston's Road to Segregation,"
MA Advisory Committee to the US Commission on Civil Rights and MCAD (1975)

(un)Fair Housing Families with children

Added to Fair Housing Act in 1988



Prior to 1988

- Restricted ages of children per unit
- Capped # of children per unit
- Discouraged sharing bedrooms among opposite sex
- Restricted buildings & floors where children where permitted
- Charged higher rent/security deposit

Source: Marans et al. (1980)

Prior to 1988

More than ¼ of the nation's rental housing prohibited children under 18 years of age.



Source: Marans et al. (1980)

Today = more subtle

PRACTICE

- **Restrict access** (e.g., misrepresenting availability, setting different terms)
- **Treat renters with children differently** (e.g., provide different services, deny privileges)

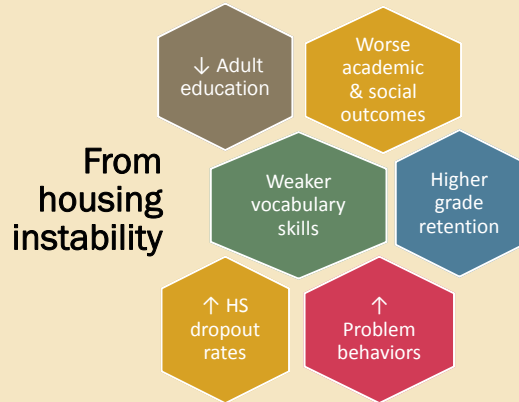
POLICY

- **Local occupancy standards** – restricting families from smaller, more affordable units
- **Zoning & permitting**– not allowing multi-family housing, requiring 2-bd units max

Source: "Discrimination Against Families with Children in Rental Housing Markets: Findings of the Pilot Study," USHUD Office of Policy Development & Research

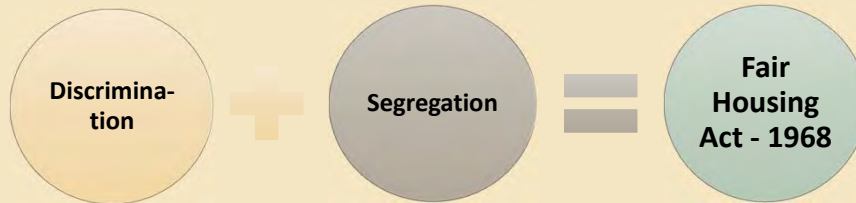
Discrimination Against Families with Children

Childhood Development



Source: Sandstrom and Huerta (2013)

(un)Fair Housing



Policy efforts to reverse discrimination

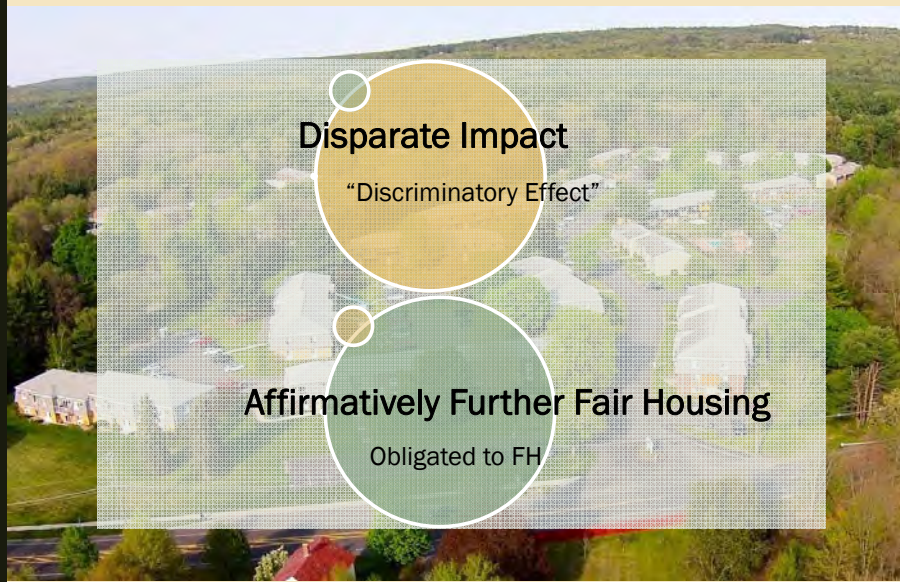
1968 Federal Fair Housing Act

1969 MGL Chapter 40B

1977 Community Reinvestment Act



Two Key Fair Housing Concepts



Discriminatory Effect Rule

Three Part Burden Shifting Test

Is it likely that policy or practice will negatively impact members of a protected class?

Is the policy or practice necessary to achieve substantial, legitimate, non-discriminatory interests?

Is there a less discriminatory alternative that would meet the same interests?

Obligation to Affirmatively Further Fair Housing

End residential segregation

Eradicate discrimination

Promote housing choice

Address disparities in housing needs & access to opportunity

How to Affirmatively Further FH

Affirmative Fair Marketing

- Follow DHCD's marketing & resident selection plan guidelines
- Market to those least likely to apply

Zoning

- Consider ways that zoning may be creating disparate impact

Diverse Housing Options

- Multi-family AND single family
- Rental AND homeownership
- Family AND senior



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Affirmative Fair Housing Marketing and Resident Selection Plan Considerations



Obligation to Affirmatively Further Fair Housing

Affirmative fair marketing and resident selection is necessary and integral to affirmatively furthering fair housing efforts.

Summarized in HUD's "Affirmatively Furthering Fair Housing" Final Rule

(July 16, 2015):

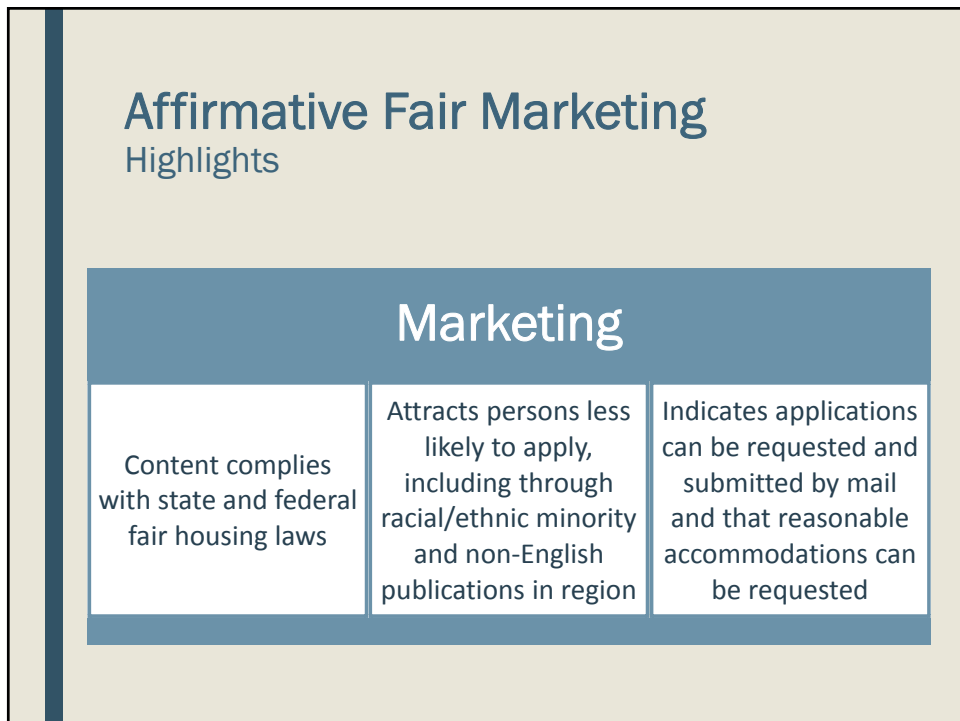
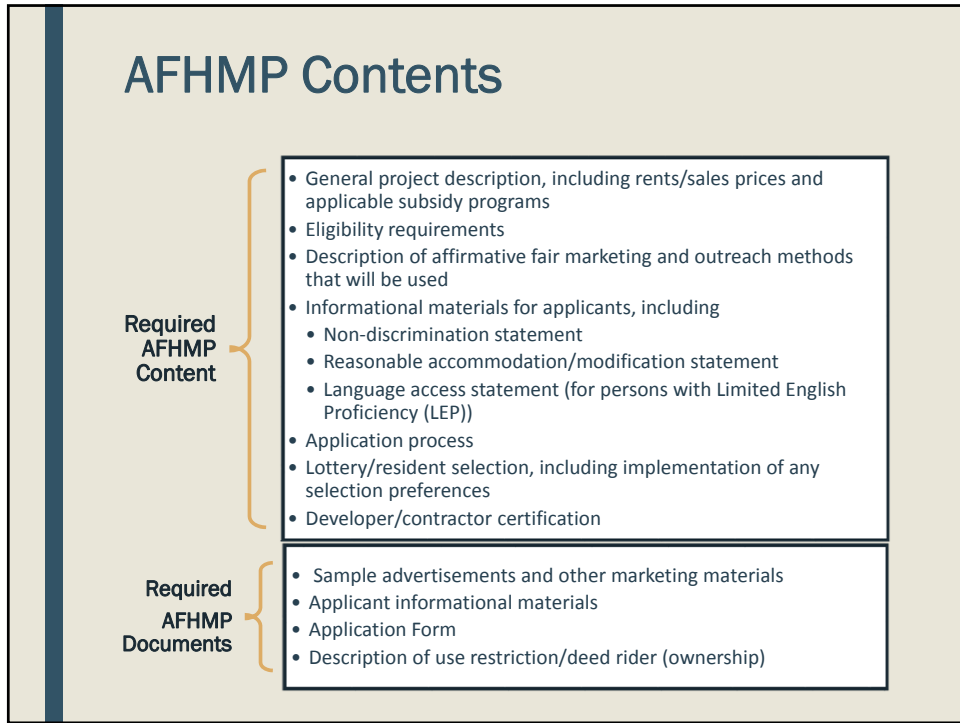
"Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of discrimination and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics."

Key Fair Housing Laws Protected Classes

<p>Federal (Fair Housing Act)</p> <ul style="list-style-type: none"> • Race • Color • National Origin • Religion • Sex • Familial Status • Disability 	<p>State (M.G.L. c. 151B)</p> <p>All federal bases plus:</p> <ul style="list-style-type: none"> • Ancestry • Age • Marital Status • Public Assistance reciprocity • Sexual Orientation • Gender Identity • Veteran History/ Military Status • Genetic Information
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Units Subject to Affirmative Fair Housing Marketing and Resident Selection Plan (“AFHMP”) Requirements Include:

<ul style="list-style-type: none"> • Subsidized units, as required by the subsidizing agency • Units for inclusion on the Subsidized Housing Inventory (“SHI”) • Other (e.g., as required by another funding source or public entity) 	<ul style="list-style-type: none"> ■ AFHMP requirements for privately owned, state-assisted housing are detailed in DHCD’s AFHMP guidelines, as well as section III of DHCD’s 40B Guidelines. ■ The AFHMP must be approved by the subsidizing agency. ■ The developer/owner is responsible for carrying out the AFHMP. ■ All AFHMP activities must comply with fair housing laws.
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Affirmative Fair Marketing Highlights

Required Marketing Outlets

CHAPA's MassAccess
Housing Registry
(affordable units,
accessible units)

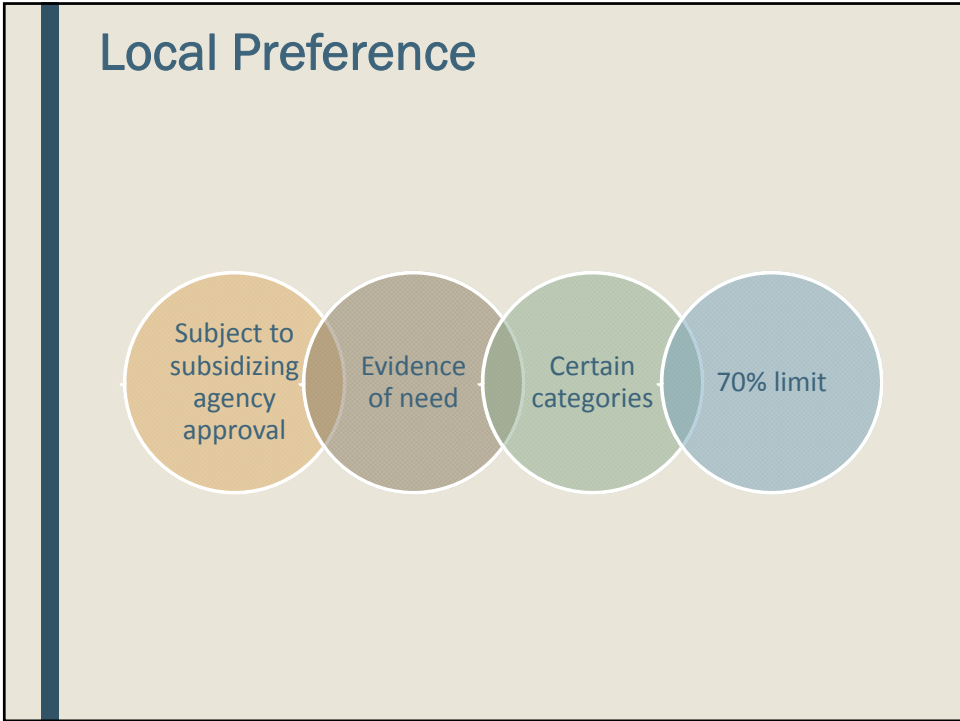
MAHA's Lottery
Website
(affordable ownership
units)

City of Boston's
Metrolist
(affordable units in
Boston MSA)

Resident Selection Highlights

- Selection by lottery instead of "first come, first served"
- Re-opening/re-marketing of wait lists generally subject to lottery or other random selection procedure
- Key consideration: does AFHMP contain criteria that may result in discrimination against protected classes?





Examples of AFHMP Problems

Marketing	Application Process/Selection	Inconsistency
<ul style="list-style-type: none"> • Local preference advertised • Limiting language, e.g., “empty-nesters,” “young professionals” • Advertising/outreach not designed to reach protected classes and households in the region • Marketing only in English and no marketing in non-English media 	<ul style="list-style-type: none"> • Application period is too short • Language access and reasonable accommodation information not provided • Selection process not clearly described • Preferences are misstated as eligibility criteria or defined improperly 	<ul style="list-style-type: none"> • Criteria inconsistent with AFHMP guidelines • Criteria inconsistent with applicable subsidy program requirements • Inconsistent language within the AFMHP or inapplicable language

What about today's HUD?

Even if HUD will not be actively engaged in fair housing enforcement, federal law (which is interpreted by a robust body of case law) still applies, as does state law.

MA has a separate anti-discrimination law, c. 151B, and fair housing considerations are incorporated into various state requirements or policies, including the c. 40B guidelines and the Qualified Allocation Plan (QAP).



State Qualified Allocation Plan

- Applications for 2017 required to fit within 1 of 4 categories, including:
 - Investment in distressed and at-risk neighborhoods “where strategic housing investment has a strong likelihood of catalyzing private investment, improving housing quality, promoting occupancy for a range of household incomes, and supporting a broader strategy for **community revitalization** through investment in jobs, transportation and education”
 - Family housing production in neighborhoods and communities that provide **access to opportunities**, including, but not limited to, jobs, transportation, education and public amenities
- Preservation matrix gives higher priority to a project that is part of a comprehensive neighborhood revitalization plan
- Inclusion of a project in a comprehensive neighborhood revitalization effort results in extra points in scoring
- Extra points in scoring for projects with greater accessibility, Universal Design, and/or Visitability

State Interagency Agreement Regarding Housing Opportunities for Families with Children

The state expanded housing opportunities for families with children by incorporating a 3 bedroom requirement into housing funding programs through an Interagency Agreement.

Generally, 10% of units must have 3+ bedrooms under the agreement.

Diversity of bedroom sizes is needed to ensure that families with children are adequately served.

Local Action and AFFH Avoiding Potential Disparate Impact

Liability considerations might include, for example:

- Avoiding zoning bylaws that limit the number of 3+ bedroom units or that limit the number of bedrooms by unit rather than by development or lot.
- Taking into account regional need before making zoning and permitting decisions that could limit housing choice for protected classes.
- Refraining from seeking unlimited local residency preferences (or preferences that are not limited to have the least discriminatory effect).
- Ensuring planning or zoning approval processes allow for accessibility in development rather than mandating or prioritizing housing types that would be exempt from accessibility code requirements.

The U.S. Supreme Court has upheld disparate impact liability under the Fair Housing Act (*ICP v. TDHCA*) and the Massachusetts Supreme Judicial Court has recognized disparate impact liability in housing under c. 151B (*Burbank Apt. Ten. Ass'n v. Kargman*).

Questions?

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Housing Plans: Assessing Your Community's Housing Needs and Building Plans



MHP Massachusetts Housing Institute

Jennifer Goldson, AICP, JM Goldson community preservation + planning
Jennifer Raitt, Director of Planning and Community Development

Town of Arlington

June 7, 2017



J M Goldson

community preservation
+ planning

A little bit about us

Jennifer Goldson, AICP
Founder of JM Goldson
community preservation + planning

- Community engagement
- Local & regional housing plans
- Historic preservation + community planning
- Community Preservation Act
- Founded JM Goldson in 2006
- Many of our clients are high opportunity communities

Jennifer Raitt
Town of Arlington
Director of Planning + Community
Development

- 20+ years of experience in housing, planning, and community development at with state, regional, municipal and nonprofit organizations
- Specializations in housing policy, fair housing, comprehensive and neighborhood planning, group facilitation and mediation

Discussion Exercise #1

- Introduce yourself to other participants at your table
- Explain why you chose to attend this session
- Describe a housing-related challenge you are currently having or trying to address
- Consider and explain what kind of help you need to move forward

3

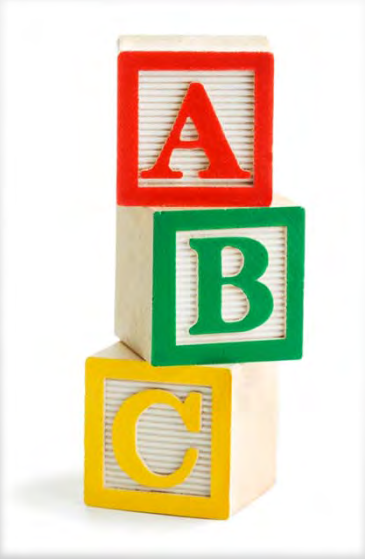
Presentation Topics

- Basics – why, what, how
- Housing needs assessment
- Development constraints analysis
- Community engagement
- Goals & strategies
- Implementation



*A [person] who does not plan long ahead will find trouble at [their] door.
Confucius*


4



Basics
Why, what, how

Planning Approach

1. Community-based approach
2. Public engagement is critical
3. Experts can provide information, best practices, and offer advice



It's not the plan that's important, it's the planning.
Dr. Gramme Edwards

6

What's in a Housing Plan?



1. Housing needs assessment
2. Development constraints analysis
3. Analysis of implementation capacity
4. Goals (What is the community trying to achieve?)
5. Strategies (How will the community achieve goals?)
6. Action Plan (Who does what, when?)

7

Why Create a Housing Plan?



- Understand housing needs
- Establish commitment to housing goals
- Create do-able strategies
- Guide the type and location of development
- Strengthen community and regional partnerships
- Foster leadership, coordination, and oversight

8

Components of a Good Plan



- Guided by community values and big picture thinking
- Builds on other local and regional plans
- Clear data-driven analysis of key issues
- Identifies realistic strategies and how to accomplish them
- Identifies how to use local resources wisely
- Brings community together through fair and inclusive engagement
- Readable & visually compelling

9

Universe of Housing Plan Types

Primarily about housing

- Housing Needs Assessment
- Housing Plan
- Housing Production Plans

Elements of other plans

- Master Plan
- Community Preservation Plan
- Economic Development Plan
- Area Plan (e.g. neighborhood plan)

Specialized housing plans

- Housing Trust Action Plan
- Consolidated Plan (entitlement communities)
- Analysis of Impediments to Fair Housing Choice (HOME recipients)

10

Plans Primarily About Housing

Housing Needs Assessment (Local Study)

- Demographic Characteristics & Trends
- Housing Supply Characteristics & Trends
- Key Housing Needs: Findings & Conclusions

Housing Plan (Local Plan)

- Same as above plus:
 - Development Constraints & Limitations
 - Implementation Capacity & Resources
 - Housing Goals & Strategies

Housing Production Plan (State Recognized Regulatory Tool)

- Same as above plus:
 - Prepared in accordance with state regulations and guidelines
 - Describes how the community plans to produce affordable units to obtain certification by the state
 - With a certified plan, ZBA denials of a Comprehensive Permit will be upheld by Housing Appeals Committee if not consistent with local needs.

11

HPP Certification Explained

For example, the town next door. . .

Has 5,000 year round housing units so it needs a total of 500 units to be counted on the SHI to meet the 10% goal under MGL 40B.

Adopts and the state approves a Housing Production Plan.

Approves a housing development for 25 units that will be counted on the Subsidized Housing Inventory. (25 = 0.5% of total year round units)

The Town earns "certification" by the state and enters safe harbor for one year. ZBA has more authority to deny or impose conditions on 40Bs.

12



Demographic Trends

Who lives in the community?
Does this differ by neighborhoods in your community?
How does this compare to the region and surrounding communities?
How does it compare to the past?
What does it mean for the future?

Population Trends 1980-2030

Year	Population
1980	6,000
1990	7,000
2000	9,000
2010	10,000
2020	10,000
2030	10,000

POPULATION DENSITY
(Source: 2010 US Census)

Barnstable
723 persons / sq. mile

Hyannis
2,907 persons / sq. mile

How diverse is housing choice?



Single-family homes are an expensive housing product.



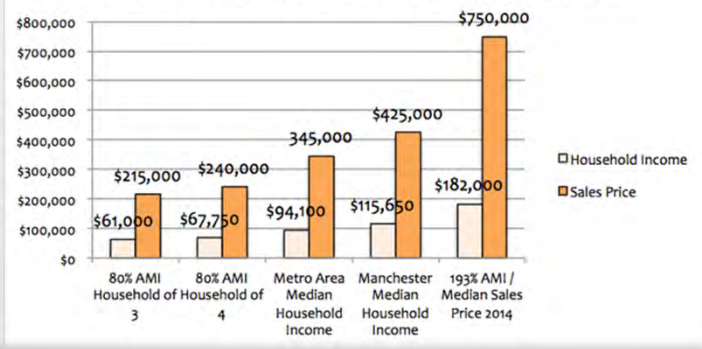
Multi-family homes allocate land costs to multiple units, which can make housing costs a bit more "naturally" affordable.



How well do local housing options meet needs of all life stages?

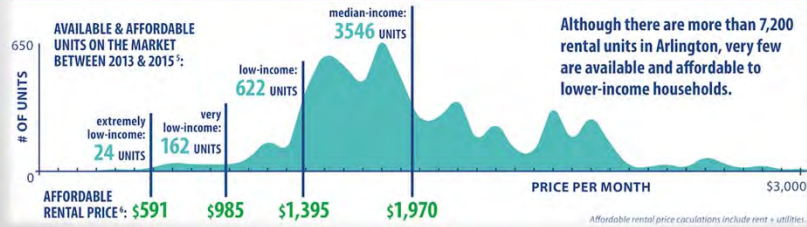
How affordable is ownership housing?

Annual Income Needed to Afford to Purchase a Single-Family House in Manchester
 Source: DHCD Sales Price Calculator, Author calculations using Manchester FY2015 tax rate, and assuming 30-year fixed mortgage, 5% downpayment, 3.92% interest rate. The Warren



How affordable is rental housing?

FEW APARTMENTS ARE AFFORDABLE TO LOWER-INCOME HOUSEHOLDS.



1,460
rental units were converted to condos
between 2000 and 2014.
Condos often require greater funds to occupy than
apartments. In 2000, there were over 7,800 rental units.⁴

How many low/moderate-income households are spending too much for housing costs?

Your Budget \$15/Hour = \$2600/Month

Budget Quiz 1:

If Housing is **50%** of your Budget:
Leftover = \$1300
PICK 2 of 6 Expenses

<input type="checkbox"/> Childcare	<input type="checkbox"/> Taxes
<input type="checkbox"/> Miscellaneous	<input type="checkbox"/> Food
<input type="checkbox"/> Transport	<input type="checkbox"/> Healthcare

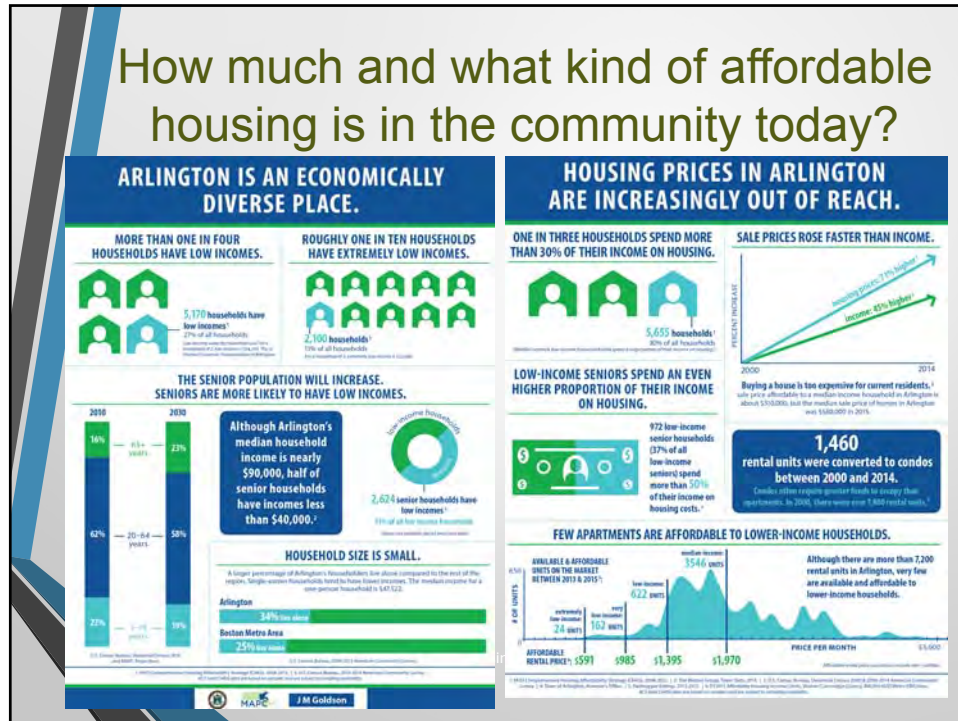
If the housing expense can be reduced to 30%, it helps give families flexibility to pay for other necessities.

Budget Quiz 2:

If Housing is **30%** of your Budget:
Leftover = \$1820
PICK 4 of 6 Expenses

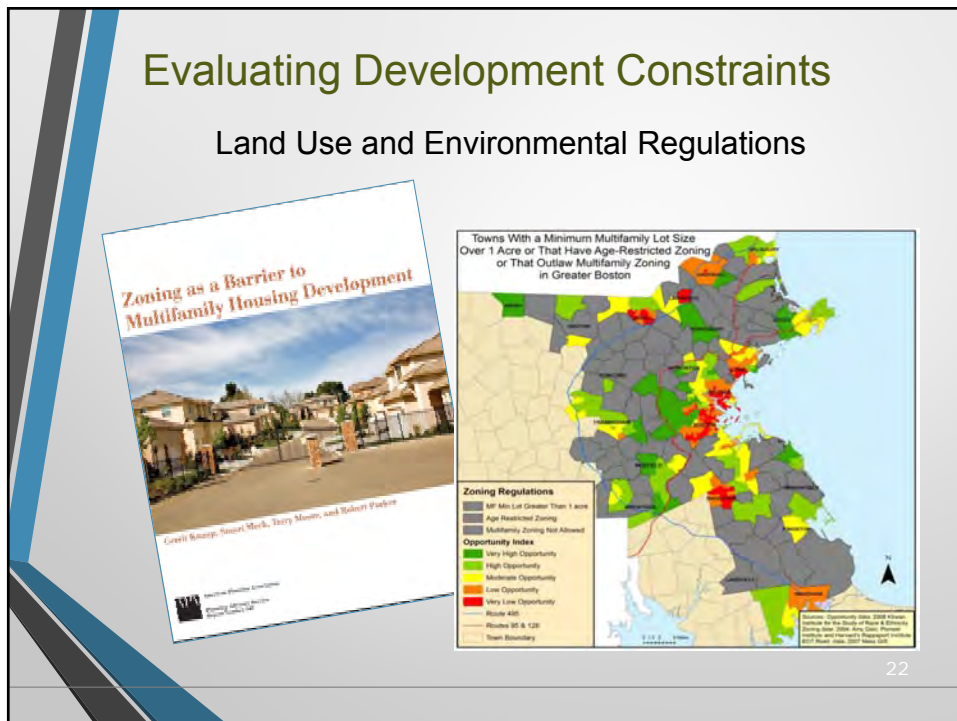
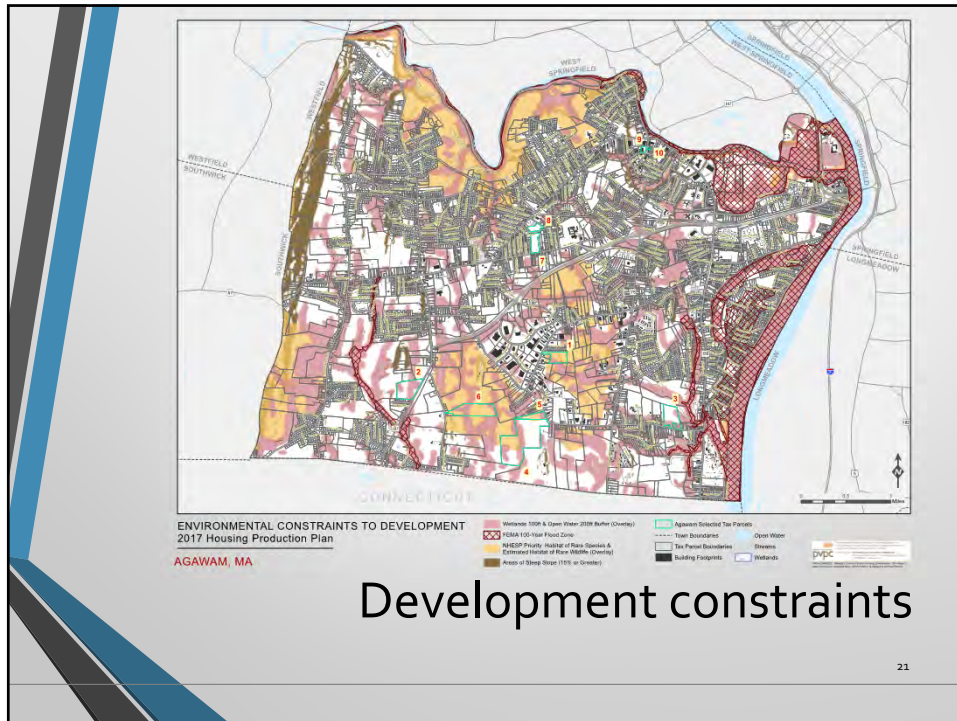
<input type="checkbox"/> Childcare	<input type="checkbox"/> Taxes
<input type="checkbox"/> Miscellaneous	<input type="checkbox"/> Food
<input type="checkbox"/> Transport	<input type="checkbox"/> Healthcare

How much and what kind of affordable housing is in the community today?



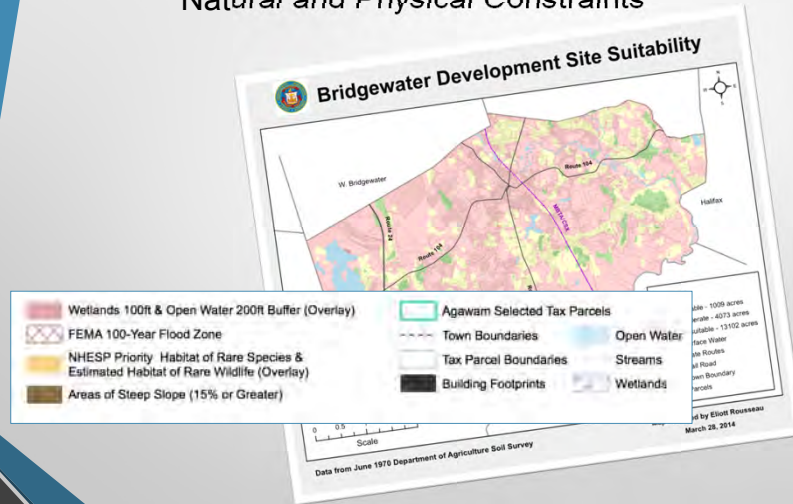
Helpful [free] Data Resources

- MassBuilds
<http://www.massbuilds.com/>
- Housing MA
housing.ma
- MHP Housing Needs Workbook
www.mhp.net/uploads/resources/mhphousingneeds.pdf
- MetroBoston DataCommon
metrobastondatacommon.org



Evaluating Development Constraints

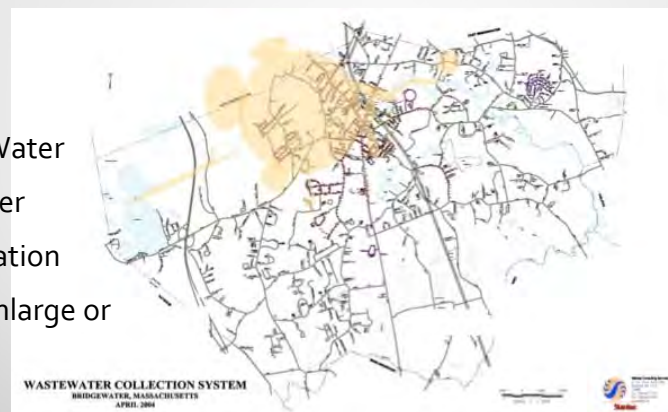
Non-Regulatory Constraints:
Natural and Physical Constraints



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Municipal Infrastructure Capacity

- Schools
- Drinking Water
- Wastewater
- Transportation
- Plans to enlarge or expand





Implementation resources & capacity

Local implementation capacity & resources

- **Funds**
 - CPA
 - Housing Trust Fund
 - Inclusionary Zoning payments
 - CDBG/HOME
- **Land/ Property**
 - Town-owned
 - Tax-title/tax foreclosed
 - Other public or private properties
- **Entities/People**
 - Housing/ planning staff
 - Housing Trust
 - Housing Partnership
 - Housing Authority
- **Policies & Practices**
 - Permitting
 - Programs
 - Rules and Regulations

Engaging the community

Face-to-face and online

Public Forums

- Key component of process to reach agreement on priority strategies
- Bring together key stakeholders, town officials, and potential partners
- Interactive workshop style promotes collaboration



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Interviews

- Municipal board members & officials
- Realtors
- Developers/builders
- Special needs service providers
- Faith-based community
- Development critics

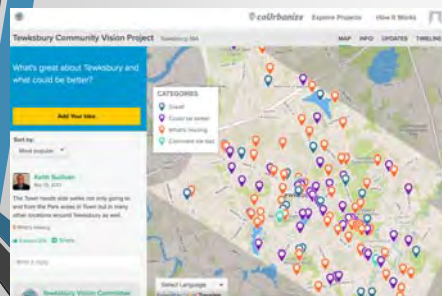




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Online engagement

- Surveys
- Social media
- Online engagement platforms





30

Common issues raised by community



[Affordable] housing production will. . .

- Bring too many school children
- Change character of town
- Create too much traffic
- Lower property values
- Increase crime
- Shouldn't "give people handouts"

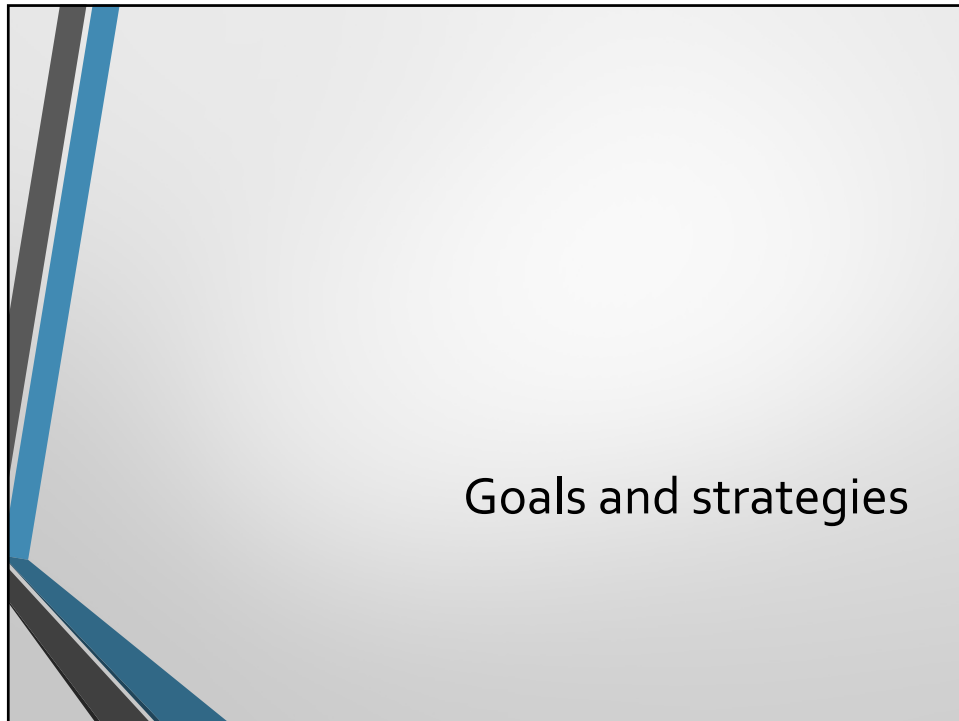
Coded language? Fair housing concerns?

31

How should we respond?



32



Local initiative strategies

LOCAL INITIATIVE STRATEGIES

Local initiative strategies refer to recommendations that the town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of town resources including staff time, funding, and property.

1. Foster locally-initiated development, learning from past local initiatives including Woodhaven and Leland developments, by offering town-owned or acquired real property for appropriate development.



Vacant parcel & lanes property
346-350 Walnut Street Extension



Agway Bowl property
359 Walnut Street Extension



5. IMPLEMENT A PUBLIC AWARENESS CAMPAIGN TO INCREASE AWARENESS OF AFFORDABLE HOUSING NEEDS AND BENEFITS

Regulatory strategies



EXAMPLE OF A VISUAL DESIGN STUDY THAT CAN BE USED TO HELP DETERMINE IDEAL MIXED-USE DENSITY ALLOWANCES.

THE CASE FOR ACCESSORY APARTMENTS

The average number of people per household has decreased significantly over the last decades. Yet, new homes continue to be built, suggesting that there is increased capacity in the existing housing stock. This has occurred while the value of homes and the resulting tax burden continues to rise. Homeowners are often forced to sell a house that is too big for their needs, especially for fixed income, often older, residents. This issue further exacerbates the already existing scarcity of affordable



Action Plan

Table 16: Town of Arlington Housing Production Plan Implementation Strategies, 2016-2021

Implementation Strategies	Responsible Entities		Time Frame	Page #
	Lead	Support		
#1 Use zoning to actively encourage housing production on identified developable sites along commercial corridors and in other smart growth locations	Arlington Redevelopment Board	Planning & Community Development	Ongoing	59
#2 Amend zoning to facilitate development of a range of housing types	Arlington Redevelopment Board	Planning & Community Development	Ongoing	60
#3 Amend dimensional regulations to facilitate production of multifamily housing through mixed-use development in commercial areas and other smart growth locations	Arlington Redevelopment Board	Planning & Community Development	Long Term	61
#4 Amend inclusionary zoning to encourage production of units affordable to households with a wider range of incomes, including middle incomes	Arlington Redevelopment Board	Planning & Community Development	Medium Term	62
#5 Create an overlay district to allow introduction of residential development to select light industrial/commercial areas to facilitate mixed-income mixed-use development	Arlington Redevelopment Board	Planning & Community Development	Medium Term	62
#6 Create affordable family housing through new construction or conversion of existing 2-3-bedroom market-rate units	Planning & Community Development	HCA	Medium Term / Ongoing	63
#7 Modify parking requirements to encourage housing production through mixed-use development in commercial areas and other smart growth locations	Arlington Redevelopment Board	Planning & Community Development	Short Term	64

Action Plan

Implementation Strategies	Lead	Support	Time Frame	Page #
#8 Assess what types of supportive housing are needed for Arlington's seniors and people with physical and cognitive disabilities, and take steps to facilitate their development	Planning & Community Development	Council on Aging	Medium Term	64
#9 Preserve long-term affordability of existing deed-restricted units, especially at Millbrook Square	Planning & Community Development		Short Term	65
#10 Expand and promote housing assistance programs to support income-eligible homeowners	Planning & Community Development	Council on Aging	Short Term	66
#11 Maximize resources and services that enable seniors to continue living in the community, and coordinate with other non-housing services to support aging in community	Council on Aging		Short Term	67
#12 Explore mechanisms to facilitate creation of affordable homeownership opportunities through the HCA, community land trust model, or partnership with other private non-profit organization(s)	Planning & Community Development	HCA	Medium Term	67
#13 Work with the Community Preservation Committee to encourage continued allocation of greater than the state-mandated minimum 10% of annual CPA fund revenues to community housing initiatives	Planning & Community Development	CPC	Short Term	68
#14 Establish a Municipal Affordable Housing Trust Fund under M.G.L. Chapter 44 in order to utilize local housing funds swiftly as opportunities arise	Planning & Community Development	Arlington Redevelopment Board, Board of Selectmen	Medium Term	69
#15 Form a HPP Implementation Committee and raise community awareness about affordable housing need and activities in Arlington in order to make progress towards housing goals	Planning & Community Development		Short Term	70





Discussion Exercise #2

- Describe what resonated from today's presentation for you and why.
- Outline what steps your community can take to create or advance a housing plan.

*Share your answers with your small group.
Thank you!*

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USING THE COMMUNITY PRESERVATION ACT FOR AFFORDABLE HOUSING

Housing Institute, June 7, 2017

Elizabeth Rust, Regional Housing Services Office

RHSO Introduction

REGIONAL HOUSING SERVICES OFFICE, ESTABLISHED 2011



Member Towns receive housing services for an annual fee per Inter-Municipal Agreement:

- Monitoring
- Inventory Management
- Program Administration
- Assessment Valuations
- Local Support
- RHSO Website
- Regional Collaboration

Town of Concord
Lead Community

RHSO Personnel deliver services through Lead Community.

Membership Fee covers all staffing, and administrative expenses, such as accounting, office support, mail, technology, etc

	Member Town Statistics (FY17)			
	Housing Units	Restricted/SHU Units	Restricted Ownership	SHH%
Acton	8,475	561	61	6.62%
Bedford	5,322	977	52	18.36%
Burlington	9,627	3015	62	10.54%
Concord	6,852	723	71	10.55%
Lexington	11,946	1390	13	11.23%
Sudbury	5,921	608	37	10.27%
Weston	3,932	142	27	3.59%
	53,095	5,356	323	10.28%



Regional Housing Services Office
Serving Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston

Agenda

CPA funds can be used for the acquisition, creation, preservation and support of community housing

The RHSO communities make active use of CPA funds for advancing affordable housing

- ▣ Acton (2002, 1.5%)
- ▣ Bedford (2001, 3.0%)
- ▣ Concord (2004, 1.5%)
- ▣ Lexington (2006, 3.0%)
- ▣ Sudbury (2002, 3.0%)
- ▣ Weston (2001, 3.0%)

Elizabeth Rust

Housing Institute, June 2017

WWW.RHSOhousing.org



Regional Housing Services Office
Serving Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston

Construct Units



Lalli Woods, Concord
Concord Housing Development Corporation (CHDC)
Mixed Income Units



Maynard Road Homes, Sudbury
Sudbury Housing Trust
Community Negotiation



Warren Avenue, Weston
Weston Municipal Housing Trust
Town as Developer

New
Construction
sponsored
funded with
CPA

Elizabeth Rust

Housing Institute, June 2017

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Regional Housing Services Office
Serving Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston

Convert Units



Home Preservation Program, Sudbury
Sudbury Housing Trust

'Convert' market rate homes, ownership



Scattered Site Rental, Lexington
LexHAB

'Convert' market rate homes, rental

Converting Market Rate homes as an in-fill strategy

Elizabeth Rust

Housing Institute, June 2017

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Regional Housing Services Office
Serving Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston

Fund Units



Old High School, Acton
Common Ground Development Corp
\$300 CPA, 15 affordable rental



Peter Bulkeley, Concord
Concord Housing Authority
\$1371k CPA, 28 affordable rental

CPA funds leverage other public and private funds

Elizabeth Rust

Housing Institute, June 2017

WWW.RHSOhousing.org



Regional Housing Services Office

Serving Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston

Preserve Units



Pine Grove, Lexington

\$1033k CPA, 16 units ownership and rental



Bedford Village, Bedford

\$3000, 96 units

CPA funds are instrumental in preserving units, as leverage

Elizabeth Rust

Housing Institute, June 2017

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Regional Housing Services Office

Serving Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston

Recap

- ▣ Funding local projects with CPA builds ‘community’
 - Increases support
 - Shows performance on the funds
- ▣ Learning from success stories and best practices increases effectiveness
 - Creates repeatable projects and programs

Elizabeth Rust

Housing Institute, June 2017

WWW.RHSOhousing.org



Community Preservation Act
Best Practices for the Creation of Affordable Housing

Kevin Maguire
Oxbow Partners
Developer /Development Consultant

Developers Perspective

1. Big Fan of Community Preservation Act
2. Initial Town Meeting Vote is a Sign of Community Values
3. Communities become Investors not just Stakeholders
4. Annual Town Meeting Votes Keep CPC Accountable

MHP Housing Institute
June 7, 2017



Community Preservation Act
Best Practices for the Creation of Affordable Housing

Kevin Maguire
Oxbow Partners
Developer /Development Consultant

Developers Perspective

Today's Focus:

- 5. Proactive Community Preservation Committee
can be Strategic Partner
that drives an initiative forward at critical junctures**

MHP Housing Institute
June 7, 2017



Community Preservation Act Best Practices for the Creation of Affordable Housing

Kevin Maguire
Oxbow Partners
Developer /Development Consultant

Developers Perspective

Community Housing Initiative

- 1985 Private Land Donated to Town to Support Housing for Workforce Residents
 - 2001 Town Meeting Approves CPA
 - 2010 Housing Authority Issues RFP for Affordable Housing on Behalf of Town
 - 2010 Developer Selected
 - 2011 Town Meeting Approves \$750k to Support Pre-Development Efforts
 - 2012 Town Meeting Approves \$990k to Support Phase 1 Roads/Infrastructure
- Comprehensive Permit Approved by Zoning Board of Appeals

MHP Housing Institute
June 7, 2017



Community Preservation Act Best Practices for the Creation of Affordable Housing

Kevin Maguire
Oxbow Partners
Developer /Development Consultant

Developers Perspective


Development Risk: Challenge of Different Town Boards Having Different Objectives/Styles

- **Facilitate Creation of Needed Housing Resource
- **Safeguard the Integrity of Town / Make Sure Effort Does Not Fail

Development Comes to an Impasse:

- **Zoning Requires All Funds in Place Prior to Start of Infrastructure
- **CPA Clearly States: NO MORE SUPPORT UNTIL SOMETHING DONE

MHP Housing Institute
June 7, 2017



Community Preservation Act
Best Practices for the Creation of Affordable Housing

Kevin Maguire
Oxbow Partners
Developer /Development Consultant

Developers Perspective

Best Practice

Community Preservation Committee
More Than Just Local Board Recommending Funding

- **Understand Zoning/Financing Catch 22
- **Attend Zoning Meetings to Reiterate Support for Project
- **Strategic Allocation/Timing of Funds to Help Leverage State \$\$
- **Direct Assistance with FinCom/Pre-Town Meeting Approvals

MHP Housing Institute
June 7, 2017



Community Preservation Act
Best Practices for the Creation of Affordable Housing

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Developers Perspective


Best Practice

Community Preservation Committee
More Than Just Local Board Recommending Funding

- **Understand Zoning/Financing Catch 22
- **Attend Zoning Meetings to Reiterate Support for Project
- **Strategic Allocation/Timing of Funds to Help Leverage State \$\$
- **Direct Assistance with FinCom/Pre-Town Meeting Approvals

Community Preservation Committee
acting as
Joint Venture Partner

MHP Housing Institute
June 7, 2017


 **UMass** | Dartmouth UNIVERSITY OF MASSACHUSETTS DARTMOUTH

The Costs and Hidden Benefits of New Housing Development in Massachusetts

Michael D. Goodman, Ph.D.
 Professor of Public Policy
 Executive Director, the Public Policy Center (PPC)
 Acting Chair, Department of Public Policy
 University of Massachusetts Dartmouth
 Co-Editor, *MassBenchmarks*

<http://www.umassd.edu/ppc>
 Twitter: @Mike_Goodman

June 7, 2017

 **UMass** | Dartmouth UNIVERSITY OF MASSACHUSETTS DARTMOUTH


Housing affordability continues to be a major challenge

MASSACHUSETTS

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,347**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,491** monthly or **\$53,886** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE RANKING

7*

 \$25.91 PER HOUR

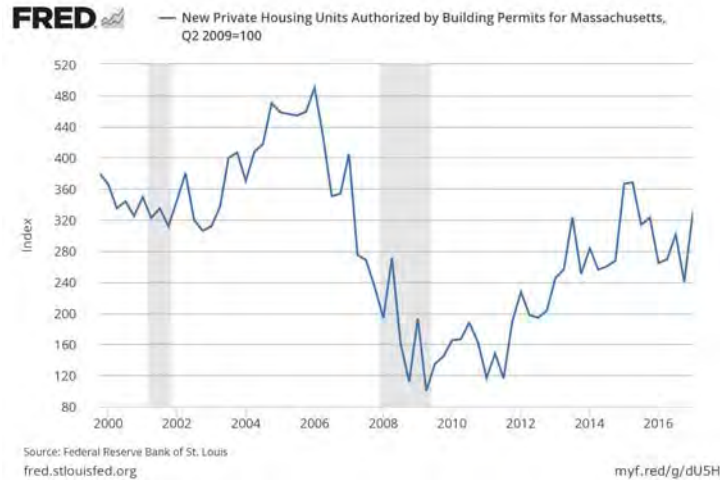
STATE FACTS	
Minimum Wage	\$10.00
Average Renter Wage	\$18.47
2-Bedroom Housing Wage	\$25.91
Number of Renter Households	957,547
Percent Renters	38%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Boston-Cambridge-Quincy HMFA	\$30.13
Barnstable Town MSA	\$28.02
Easton-Raynham HMFA	\$25.08
Lowell HMFA	\$23.33
Brockton HMFA	\$23.06

Source: National Low Income Housing Coalition <http://bit.ly/1scAj1G>

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Inadequate housing production is a big part of the problem...



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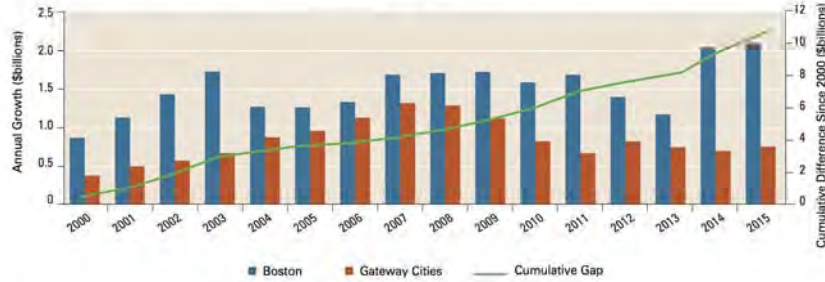
...so are increasingly imbalanced development patterns



Source: Federal Reserve Bank of St. Louis

Imbalanced development has large fiscal implications for our municipalities

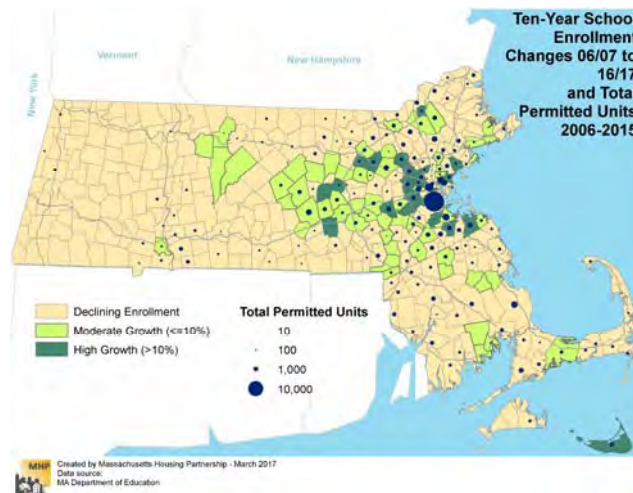
Figure 4. Annual and Cumulative New-Growth Development 2000–2015



Source: Massachusetts Department of Revenue and American Community Survey

Source: (2016) Hodge, D. and Forman, B.. "Rebuilding Renewal: An Analysis of State Investment in Gateway Cities and a Work Plan for Delivering Transformative Development" *MassBenchmarks*, Volume 18, Issue 2, pp. 22-30.

School enrollment is declining in much of the state



Created by Massachusetts Housing Partnership - March 2017
Data source: MA Department of Education

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Rising school costs are less about enrollment and more about rising healthcare and transportation costs

If a district is defined as having capacity when it can add more students without hiring additional teachers or increasing class size above the state average, we find that:

- On average, a 1% increase in enrollment in a school district *without capacity* is associated with a 0.91% increase in expenditures.
- On average, a 1% increase in enrollment in a school district *with capacity* is associated with a 0.65% increase in expenditures

Source: Goodman, Korejwa, and Wright (2016), "The Costs and Hidden Benefits of New Housing Development in Massachusetts". The Public Policy Center at UMassD

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Archaic zoning and land use regulations constrain the region's capacity to produce the housing it needs

"Buy land, they're not making it anymore."

-- Mark Twain

Region	Lot Size (Acre)
Metro Boston	0.52
Northeast	0.37
Midwest	0.29
South	0.22
West	0.17

Sources: U.S. Census Bureau and MHP analysis of The Warren Group data

Figure 2:
Metro Boston Lot Sizes vs. U.S.

Source: "Unlocking the Commonwealth", Massachusetts Housing Partnership (MHP)



What about when new developments present a net fiscal burden for cities and towns?

Presently, the Commonwealth's local and school aid funding formulas are not growth neutral.

While the costs of new housing development are disproportionately borne by municipalities, a significant share of the benefits accrue to the state.

Chapters 40R and 40S have helped in some communities but, are clearly not moving the needle significantly and are therefore inadequate in their present form to close the production gap.



A careful look at six mixed-income developments reveals that net losses, when they occur, are usually modest

Development Impacts

Project	Town	Total Units	Total Property Tax	Total Local Costs	Local Revenue Gain or Loss (A)	State Revenue* (B)	Net Fiscal Impact (A+B)	% of Total State Revenue to Break Even
Kendall Crescent	Brookline	35	\$148,359	\$112,997	\$35,362	\$22,020	\$57,382	-
Nickey Lane	Falmouth	6	\$9,765	\$14,596	-\$4,831	\$3,829	-\$1,002	3%
Pine's Edge	Northampton	38	\$77,472	\$65,255	\$12,217	\$24,247	\$36,464	-
Stoneybrook	Peabody	86	\$218,460	\$157,814	\$60,646	\$54,876	\$115,522	-
Sherwood Forest	Sandwich	36	\$85,292	\$119,457	-\$34,165	\$22,971	-\$11,194	24%
Buckingham Estates	Wilmington	23	\$72,580	\$78,404	-\$5,824	\$14,676	\$8,852	4%
TOTAL	TOTAL	224	\$611,928	\$548,523	\$63,405	\$142,933	\$206,338	31%

* Assumes only 25 percent of new residents are "net new" Massachusetts residents and taxpayers

Highlights:

- Only 3 of the 6 developments experienced any negative local fiscal impact.
- The net fiscal impact of the 6 developments is an additional \$206k in state and local revenue annually.
- To offset the losses experienced by the three communities with negative impacts would require shifting just 31% of the associated state revenue.

Source: Goodman, Korejwa, and Wright (2016), "The Costs and Hidden Benefits of New Housing Development in Massachusetts". The Public Policy Center at UMassD

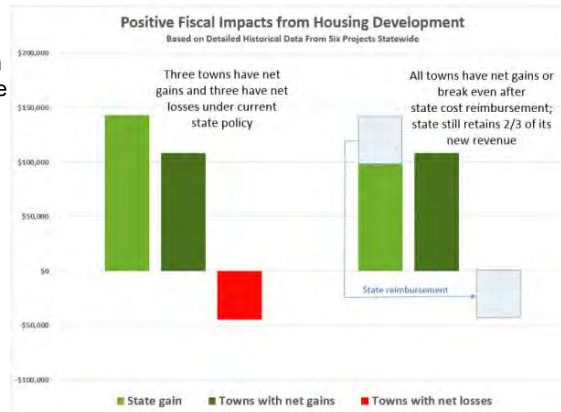


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Potential Policy Fix:

- Our findings suggest that a state policy dedicating a portion of the net new state tax revenue generated by local mixed-income housing developments to communities experiencing a consequent net negative fiscal burden could be a sustainable source of financial relief.
- As a result, this could alleviate some of hesitancy to permit new housing developments which help to meet pressing regional or state needs.



Source: Goodman, Korejwa, and Wright (2016), "The Costs and Hidden Benefits of New Housing Development in Massachusetts". The Public Policy Center at UMassD

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For more information:

The Public Policy Center at UMass Dartmouth:
umassd.edu/ppc

MassBenchmarks, the Journal of the MA Economy:
massbenchmarks.org

Twitter:
@Mike_Goodman
@PublicPolicyCtr

Public Policy Center
UMass Dartmouth

CASE STUDY: WESTFORD'S CONSIDERATION OF MULTI-FAMILY ZONING ALONG A COMMERCIAL CORRIDOR

June 7, 2017 – Massachusetts Housing Institute
By Chris Kluchman, FAICP
Director of Land Use Management, Town of Westford





WESTFORD OVERVIEW




- Located on I-495, High Tech business cluster
- Approximately 24,000 population (2016)
- High performing School district – consistently ranked in top 20 in state
- Residential real estate market very strong
- Zoned and built out mostly large lot (40,000 sf) single family homes



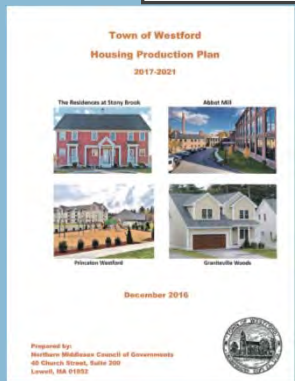
WESTFORD SUPPORTS AFFORDABLE HOUSING


- 2009 Master Plan direction
 - “Allow vertical and horizontal mixed-use developments in the Commercial Highway District.”
 - “Provide more ways to develop both affordable units and market-rate units that meet the needs of a variety of households.”
- Land donations
 - Cottages in the Woods: 20 for sale “cottage” units – 100% affordable
 - StonyBrook Village – 51 units in 2 phases 100% affordable
- Institutional Support
 - Affordable Housing Committee and Affordable Housing Trust
 - Community Preservation Committee allocated \$1.89 million from 2011 to 2016



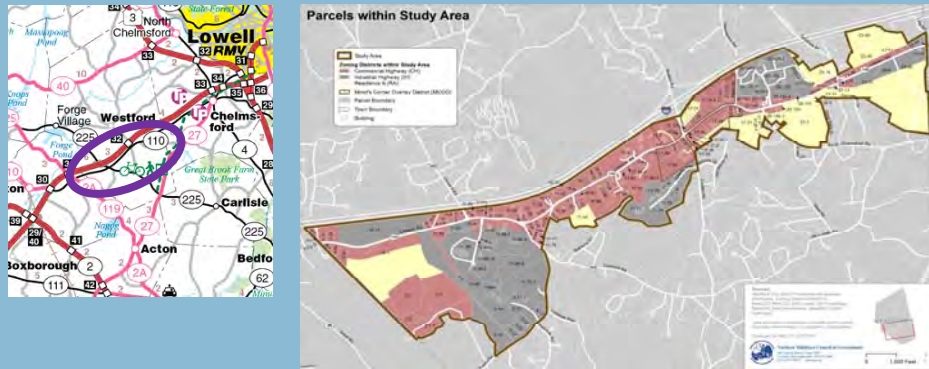
HOUSING PRODUCTION PLAN AND REGIONAL / STATE NEED



- Local need for less expensive housing documented in Town’s 2017-2021 Housing Production Plan
- Affordable Housing Committee began work to investigate Multi-Family zoning for Route 110 (major commercial area in Westford) in 2015.
- Phase I funded by DLTA from our Regional Planning Agency (NMCOG)
 - Study area map
 - Zoning mechanisms to add Multi Family
- Phase 2 – “Community Conversation” about Multi Family with Massachusetts Housing Partnership’s assistance/grant funding.



MULTI-FAMILY ZONING ALONG ROUTE 110



17

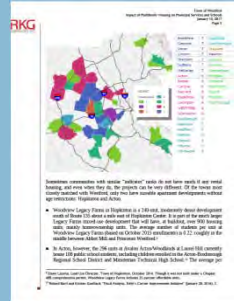
MULTI-FAMILY ZONING ALONG ROUTE 110 CONCEPTS

- Generally, to allow multi-family units in the CH/IA areas along the 110 Corridor
- Zoning bylaw currently does not define nor explicitly allow for multi family (> 3 units) developments
- If zoning pursued, possible changes for CH/IA areas along 110:
 - Allow mixed use projects (e.g. housing above stores) would be allowed
 - Careful review of specific areas along 110 Corridor where multi-family would be appropriate
 - Density (units/acre) or Floor Area Ratio (FAR) would be less than proposed large 40B projects

18

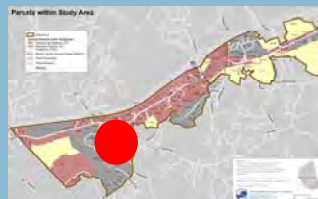
MULTI-FAMILY ZONING ALONG ROUTE 110
COMMUNITY CONVERSATION

- Phase 2 - Grant from MassHousing Partnership
 - May 2016 meeting to introduce the project and get input on design
 - Contact with property owners
 - November 2016 meeting and fiscal impact analysis
 - Judi Barrett's report (January 2017)
 - Not all projects have same impact



2017 - WHAT IS GOING ON?

- Town is near the “safe harbor” of 10% of year round housing units on the “Subsidized Housing Inventory” (SHI)
 - Currently have 635 units on the SHI, need 767 to achieve 10% (132 units)
 - The Town MUST review and accept 40B applications, until there is an approval of a Comprehensive Permit (40B project) that puts the town at or over 10%
 - After the 2020 Census the “denominator” will increase from 7,761 so that the 10% number will be higher (estimate at least 1000 new year round housing units)
- **40B projects currently under review** by the Zoning Board of Appeals:
 - 240 rental units at Residences at Westford West (prior approvals for 300,000 sf of class A office)
 - 180 rental units at Two Robbins Road (redevelopment of 1980s class A office building)
 - 28 for sale townhouse units at Sugar Maple Lane



MULTI-FAMILY ZONING ALONG ROUTE 110
COMMUNITY CONVERSATION

- What happened?
 - The market beat the town to rezoning ...
 - The 448 units in three proposed 40B projects put a damper on discussions about adding multi-family zoning along Route 110
 - Meetings with School Committee, Planning Board, Zoning Board of Appeals and Board of Selectmen
 - Even with the Fiscal Impact Study by Judi, town boards are hesitant to move forward with Multi Family zoning along route 110 until the 40B projects are finalized






**fiscal impact analysis: when,
why, toward what end?**

Massachusetts Housing Partnership | Housing Institute 2017
Judi Barrett, Planner

Overview

- The Westford Files
- Fiscal Impact Analysis: Challenges & Pitfalls
- Applications of FIA
 - When
 - Why
 - Toward what end?



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A Tale of Two Developments

- Princeton Westford: 75 school students in one 200-unit comprehensive permit development: 0.38 per unit overall or 0.49 per 2-bedroom unit
- Indicative of a trend, or an aberration?
- Abbot Mill: 131 units, 14 students, 0.11 per unit or 0.21 per 2-bedroom unit



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Scope of Review

- Not a full FIA
- Demographics analysis and case study of specific departmental impact: schools, police/fire/EMT
- Goal: understand what Princeton Westford tells us about probable demands from mixed-income, multifamily housing on Rte. 110 (and beyond)

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Inquiring Minds Want to Know


- Relevant case studies
- Context
- Location: community & site
- Density & height
- Demographics
- Rents
- **Number of bedrooms***
- Affordability targets
- Marketing & property management

*Not always as influential as we once believed ...

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Where lots of children live



The Top 15 Towns: Average Number of School Children per Household	Town	Ratio
	Medfield	0.95
	Wellesley	0.94
	Dover	0.90
	Douglas	0.89
	WESTFORD	0.87
	Sudbury	0.86
	Dunstable	0.85
	Westwood	0.84
	Mansfield	0.84
	Weston	0.83
	Hopkinton	0.83
	No. Attleborough	0.81
	Winchester	0.81
	Wenham	0.80
	Franklin	0.80

Source: American Community Survey Five-Year Estimates, 2015.

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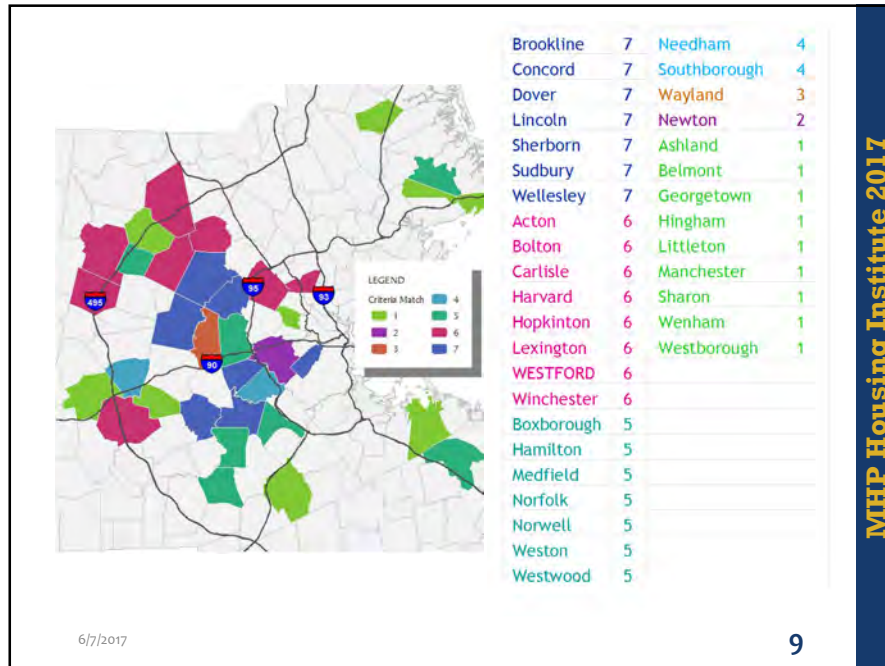
Where to start?

Some useful case study “filters” for identifying comparable communities & school districts when you have little information to start with

- Average family size; state rank.
- Families as a percentage of all households, state rank;
- Educational attainment; state rank.
- Median family income, state rank;
- Percentage of high school students with high Advanced Placement test scores, state rank;
- Math SAT score, state rank;
- Ratio: local per capita income/state per capita income,
- Geographic proximity (often, not always)

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RHSO Analysis

Source: Liz Valenta, RHSO Demographic Assessment of School-Age Children in Service Area (January 2017)

Average Household Size, Multi-Family Rental Developments

HOUSEHOLD SIZE	Concord Mews	Avalon Lexington	Avalon Bedford*	Avalon Lex Hill	Avalon Acton *
Overall Average	2.67	2.09	2.09	2.43	2.67
Units w/ Children*	3.26	2.97	2.49	3.73	3.26
% HH w/ children	--	39%	67%	52%	65%

Average Household Size, Town-Wide Data from 2010 Census

HOUSEHOLD TYPE	Acton	Bedford	Concord	Lexington
Overall Average	2.66	2.5	2.46	2.68
Units w/ Children*	3.19	3.02	3.02	3.12
% HH w/ children 18	43%	34%	33%	40%

*No three-bedroom units

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Issues

- Getting relevant, reliable data is hard!
- School districts understandably reluctant to share address-based student counts
- Student demographics matter, too
- Public safety: addresses, duration, call type
- Location!



Issues

- Methodology!
 - Average cost v marginal cost
 - Location, distance from services, patrol zones, surrounding land uses
 - Case studies are labor-intensive
- School costs have increased even without enrollment growth
- Estimating revenue much easier than estimating cost of services



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FIA: when, why, toward what end?

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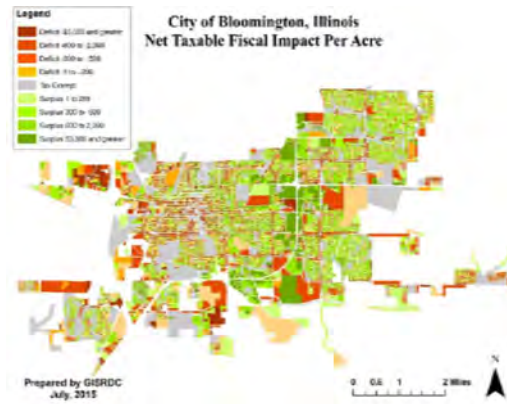
FIA can be a great planning tool!

- Comprehensive plans
- Capital improvement plans/calculating development impact fees by land use
- Operations planning: schools, recreation, senior services, public libraries, ADA & 504 plans
- Land use policies & zoning
- Advocacy for equitable state aid policies

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Understanding the cost of sprawl



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From a long time ago ...

Because schools represent by far the highest single item of expenditure by local governments, the strongest argument in opposition to suburban apartment construction has become the alleged over-concentration of school-age children ...

APA Planners Advisory Service (PAS)
Report No. 210
May 1966

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Civil rights & social fairness

- Mixed-income multifamily housing as unequal “target” for FIA studies
- Chapter 40B, § 20: “requirements and regulations shall be considered consistent with local needs if they are reasonable in view of the regional need for low and moderate income housing . . . and if such requirements and regulations are applied as equally as possible to both subsidized and unsubsidized housing.”
- HAC will not consider FIA testimony

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Underlying concerns

- “Those people”
- Race
- Ethnicity
- Race
- Class
- Race
- Culture, language



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What can be done?

- Boards should not require – and developers should refuse to provide – a multifamily fiscal impact study unless it is a standard component of all types of development applications.
- Cities/towns that do require FIAs: collect and provide the data!
- State must eliminate inconsistent school funding policies, e.g., Chapter 40S

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The community's financial return from apartments is a relatively poor basis for making a zoning decision. Instead, attention should be focused on the quality of the development and the degree to which it will continue to provide suitable living accommodations for the citizens of the community in the years ahead. (PAS, 1966)



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Questions?

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Affordable Housing Development Timeline

Best Case	Worst Case		
		1	Conduct housing needs assessment / market analysis
		2	Define project goals (target population, affordability goals, bedroom mix)
Month 1	Month 6	3	Evaluate site - environmental, zoning, water & sewer needs
		4	Assess community support (political & financial) for project
		5	Select architect
		6	Preliminary financial feasibility analysis (including zoning)
		7	Determine operating revenue (any subsidies, such as Section 8 or MRVP)
		8	Determine capital funds needed
		9	Choose property manager (here or later)
		10	Preliminary design complete
		11	Solicit input from neighbors
Months 3-4	Month 12-18	12	Begin zoning process
Months 4 - 10	Years 1.5 - 2	13	Secure zoning relief
		14	Revise design
		15	Select contractor (here or later)
		16	Detailed cost estimate from contractor
		17	Determine which funding sources to use
		18	Initial conversation with bank
		19	Develop relocation plan for existing tenants
		20	Develop asset management plan
		21	Develop property management plan
Month 6-12	Years 2-3	22	Assemble financing (pro forma solid enough to apply for funding)

Affordable Housing Development Timeline

Best Case	Worst Case		
		23	Apply for first mortgage
		24	Apply for federal funds (McKinney, 202, 811)
		25	Apply for State funds (LIHTC, HOME, HIF, AHT, FCF, Operating Subsidy (MRVP))
		26	Apply for local funds (CPA, HOME, CDBG)
		27	Town Meeting to authorize use of CPA funds
		28	Apply for State funds (LIHTC, HOME, HIF, AHT, FCF, MRVP) second time
Month 12-36	Years 4-5	29	All funding secured!
		30	Full design development
		31	If using LIHTC, choose tax credit investor
Year 1.5	Year 5-6	32	Select contractor (here or earlier)
		33	Execute contract with General Contractor
Year 2	Year 6 - 8	34	Close on Financing
		35	Construction Begins!
		36	Weekly construction meetings
		37	Approve change orders
		38	Prepare funding requisitions to lenders
Year 2.5		39	Market units
		40	Select tenants / Sign leases
Year 3	Year 9 or beyond	41	Construction Complete & Tenants Move In!
Forever	Forever	42	Ensure compliance with funder requirements (annual reporting)
		43	Implement asset management plan

Building Community Support for Affordable Housing

MHP Massachusetts Housing Institute

Jennifer Goldson, AICP, JM Goldson community preservation + planning
Jennifer Raitt, Director of Planning and Community Development
Town of Arlington

June 7, 2017



A little bit about us

Jennifer Goldson, AICP
Founder of JM Goldson
community preservation +
planning

- ⌘ Community engagement
- ⌘ Local & regional housing plans
- ⌘ Historic preservation + community planning
- ⌘ Community Preservation Act
- ⌘ Founded JM Goldson in 2006
- ⌘ Many of our clients are high opportunity communities

Jennifer Raitt
Town of Arlington
Director of Planning + Community
Development

- ⌘ 20+ years of experience in housing, planning, and community development at with state, regional, municipal and nonprofit organizations
- ⌘ Specializations in housing policy, fair housing, comprehensive and neighborhood planning, group facilitation and mediation

Describe the most common objections
you've heard related to affordable housing
in your community.



Issues we will address today:

- How to debunk common concerns (Jennifer R.)
- Steps you can use to build support (Jennifer R.)
 - Long Term Planning (Jennifer G.)

How to debunk common concerns

{ Jennifer Raitt

Housing = attention

- Housing cost issues gain traction in higher-cost communities and regions, but this does not translate into political support for affordable housing.
- Many people have experienced a housing challenge.

Common Concerns

While extensive research over 30 years disproves of common oppositional concerns, they are still raised anew in relation to affordable housing proposals:

- Decreases property values
- Adversely impacts community character
- Often poorly designed
- Impacts schools
- Increases traffic, crime, trash, etc.

Property Values

Single-family homes in the same neighborhood as affordable housing do not see adverse affects on their property values simply by their proximity to those developments. Indeed, in some cases, home values are actually higher the nearer the home is to the development.

From Relationships between Affordable Housing Developments and Neighboring Property Values

Community Character

If an affordable housing development can locate “by right” on a particular parcel, the uneasiness of neighbors cannot be an obstacle to such a use.

If variances or special permits are routinely granted for other uses but withheld for affordable housing, such practices might be challenged in violation of fair housing laws.

Design

Affordable housing developments have won the most prestigious architectural award in the nation—the American Institute of Architects National Honor Award.

From Building Inclusive Community



School Impact

According to the Census, 20% of all occupied apartments had one or more school-aged children, compared to 33% of owner-occupied single-family homes.

From Debunking the Homeownership Myth

Coded & Not-So-Coded Language

Community members have First Amendment right to free speech, however, a municipal board is not bound by everything that is said by community members.



Steps you can use to build support

{ Jennifer Raitt

Develop Multiple Strategies

- Political Support
- Leadership Cultivation
- Public Support
- Community Issues
- Communications
- Engagement



First Steps

- Form/use existing housing committee group
- Assess municipality's current knowledge of and support for affordable housing
- Analyze recent development proposals and outcomes
- Discuss potential concerns that might be raised
- Discuss potential legal issues
- Consider how to communicate the work of your group to the general public (local cable access, blogs, social media, etc.)

Political Strategy

- Conduct a stakeholder analysis
- Know all government players, rules and policies
- Identify 'key leaders' and ask them who else you should engage
- Identify supporters, opponents, and the undecided
- Determine education, advocacy efforts needed to keep supporters, neutralize opponents, win over undecided

Leadership cultivation

- People with decision-making authority need to be involved at early stages of initiative
- Recognize challenges in getting commitment from leaders
- Tip: have them choose what part of process to engage in – talk one on one – ask them how they can participate
- Give homework between meetings to help create ownership



Cultivate Leadership

“A leader is not a mad scientist on the outside pulling levers and pushing buttons, but rather a mad inhabitant, an intentional inhabitant, who deploys themselves as a key variable to influence the environment from the inside.”

Bill Traynor (Trusted Space Partners)



Public Support

- Develop solid support before contacting potential opponents, but don't spend time only responding to opponents
- **Recruit** supporters and assign them tasks
- **Provide** background information and other materials
- **Mobilize and keep** supporters engaged at critical points

Community Issues

- Consider alternative methods for community outreach (e.g. door-to-door canvassing, open-house forums or small house meetings)
- Determine probable basis of community opposition before responding (e.g. misinformation, fears about impacts, expectation to participate, discrimination, or unrelated issues)

Communications Strategy

- Designate and prepare a spokesperson
- Develop your messages and alternative stories for different target audiences
- Develop on-going relationships with media

Communications Strategy

- Keep housing information current and accessible
- Invite in expert speakers
- Write letters to the editor
- Conduct a social media campaign
- Provide regular updates to elected leaders

Communications Strategy

Talk about results and benefits

- Focus on specific beneficiaries within your local context (people earning \$25,000 to \$50,000 per year instead of low/mod households)
- Describe programs with terms that affirm that the beneficiaries deserve assistance (homes within reach of families)

Adapted from Action Media, actionmedia.org

Communications Strategy

Lead with values & shared aspirations

- Connect with community-wide benefit and appeal to core values such as choice, hard work, balance, fairness, and opportunity. Affordable housing provides more options and security for residents of a community.
- Make the relevant issue an increase in the supply and variety of housing, the message may be understood and appreciated by all residents of an area (i.e. potential consumers).

Adapted from Action Media, actionmedia.org

Communications Strategy

- Use plain language (e.g., *Homes people can afford.*)
- Memorize data to support arguments
 - o Emphasize research findings that decent, affordable housing has a positive impact on overall community health, economic investment, and education.

Adapted from Action Media, actionmedia.org

Long Range Planning

{ Jennifer Goldson

Long-range planning presents opportunity to engage community in thoughtful discussions

- ↳ Housing Needs Assessment
- ↳ Housing Production Plan
- ↳ Housing Trust Action Plan
- ↳ Master Plans
- ↳ Community Preservation Act Plan
- ↳ Neighborhood Plans



WHO LIVES IN TISBURY?

ALMOST A QUARTER OF THE ISLAND'S YEAR-ROUND POPULATION LIVES IN TISBURY

THE PROJECTED INCREASE OF TISBURY'S YEAR-ROUND POPULATION IS COMPARABLE TO THE ISLAND'S

PROJECTIONS FOR 2014-2018: POPULATION INCREASE FROM 2010 TO 2018

Year	Population
2010	22,442
2014	23,000
2018	23,500

24% of the year-round population of Martha's Vineyard is in the western.

10% of Tisbury's year-round population is foreign-born. Tisbury and Oak Bluffs have the largest percentage of foreign-born population of the six island communities. Tisbury's foreign born population is largely from Brazil.

NUMBER OF ESTIMATED YEAR-ROUND HOUSEHOLDS IS INCREASING WHILE SIZE OF HOUSEHOLDS IS GROWING

Year	Number of Households	Household Size
2010	1,646	2.21
2012	1,766	1.29

OAK BLUFFS HOUSING AND AFFORDABILITY

IF YOU DON'T ALREADY OWN A HOME HERE, YOU PROBABLY CAN'T AFFORD ONE NOW

IF YOU DON'T ALREADY OWN A HOME HERE, YOU PROBABLY CAN'T AFFORD ONE NOW

Home prices have risen close to 10% since 2008, yet Oak Bluffs still has the lowest median sales price for single family homes on the island.

Income needed to afford the 2016 median sales price for single family homes

2016 Oak Bluffs median household income**

Close to 40% of all year-round households in Oak Bluffs have low/moderate incomes.

More than half of their households spend more than 30% of their total gross income on housing.

Explaining housing needs so people get it

Public Forums

Key component of process to reach agreement on priority strategies

Bring together key stakeholders, town officials, and potential partners

Interactive workshop style promotes collaboration



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MHP Housing Institute 2015: Assessing Your Community's Housing Needs & Building Plans

Interviews

- ↳ Board members & municipal officials
- ↳ Realtors
- ↳ Developers/builders
- ↳ Special needs service providers
- ↳ Clergy
- ↳ Development opponents



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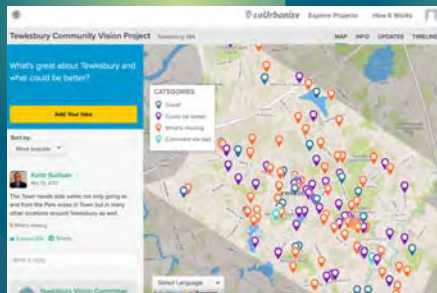
MHP Housing Institute 2015: Assessing Your Community's Housing Needs & Building Plans

Online engagement

Social media

• Online engagement platforms

• Surveys



MHP Housing Institute 2015: Assessing Your Community's Housing Needs & Building Plans



Checklist for a Fair Public Hearing

- ❑ Establish a maximum time frame in advance and enforce it
- ❑ Record the hearing
- ❑ Arrange for a presentation from the developer and planning staff
- ❑ Before the hearing, have the chair establish and remind all participants of “ground rules”
- ❑ Maintain official sign-in sheet
- ❑ Establish and enforce speaker time limits
- ❑ When discriminatory remarks arise, acknowledge biased sentiment and make clear that **these are not considerations that a board can take into account because they may violate fair housing laws.**

Q&A



Discussion Exercise

- ❑ Find a partner! (preferably not someone from your community)
- ❑ Select a process that could help build support for affordable housing in your community
- ❑ How could build support for this action? Who can take that action?
- ❑ What stories need to be heard to help build support for this action? Who should they hear these stories from?

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**OVERVIEW OF SEVEN BASIC GAP FINANCING SUBSIDY VEHICLES:
DEVELOPMENT COST, TAX CREDIT, FINANCING, OPERATING, RENTAL
ASSISTANCE, ENTITLEMENT, AND PROJECT- GENERATED CROSS SUBSIDIES**

I. DEVELOPMENT COST SUBSIDIES

(Any subsidy that helps reduce the Total Asset Cost)

- A. Local, state or federal public funding grants
 - 1. Local: Municipal Affordable Housing Trusts,
 - 2. State: Community Preservation Act (Massachusetts)
 - 3. Federal: HOME, CDBG, ESG, HOPWA, CHOICE NEIGHBORHOODS
Planning or Implementation Grants, Continuum of Care Homeless Assistance
Programs
- B. Private grants/foundation grants (E.g., Federal Home Loan Bank AHP, Community
Reinvestment Act, Ford Foundation)
- C. Free land or below market land cost
- D. Charitable contribution (donor receives tax deduction benefit)
- E. Free or reduced cost building supplies/labor (E.g., Habitat for Humanity)
- F. Infrastructure improvements by city (E.g., streets, sidewalks, utilities)
- G. State Enterprise Zone benefits (E.g., elimination of a state sales tax on building
materials)
- H. Tax Increment Financing (TIF) for infrastructure or other improvements
- I. Pro bono legal/accounting services
- J. Sweat equity
- K. Energy conservation grant
- L. Bake sales

II. TAX CREDIT SUBSIDIES

(Any subsidy that creates a source of equity funding for a project through federal, state, and/or local income tax credit programs)

- A. LIHTC (Low Income Housing Tax Credit) / Section 42 of Internal Revenue Code
- B. Numerous state low income housing tax credit programs (including Massachusetts)
- C. Federal Historic Preservation Tax Incentives Program (20% Rehabilitation Tax Credit)
- D. Numerous state historic preservation tax incentive programs
- E. New Markets Tax Credits (available for certain commercial projects providing public benefits in designated neighborhoods)

III. FINANCING SUBSIDIES

(Any financing mechanism that helps increase the maximum supportable level of debt)

- A. BMIR (Below Market Interest Rate) financing (E.g., FHLB Affordable Housing Program, Community Reinvestment Act motivated lending programs, state and local Affordable Housing Trusts, energy conservation loan)
- B. "Soft" second loans (E.g., MassHousing Workforce Housing Program)
- C. Interest reduction subsidy programs
- D. Tax-exempt bond financing
- E. Favorable mortgage loan terms (E.g., a 40-year term that helps reduce the annual constant)
- F. Reduced debt service coverage factor (E.g., 1.10 rather than 1.15)
- G. Credit enhancement resulting in a lower interest rate (E.g., FHA mortgage insurance)

IV. OPERATING SUBSIDIES

(Any subsidy that reduces Operating Expenses and Replacement Reserves, thereby increasing Net Operating Income and thereby ultimately helping to increase the maximum supportable level of debt)

- A. Real estate tax concessions based upon a legal enabling statute
- B. Free or reduced cost utilities
- C. Pro bono accounting, legal services, etc.
- D. Operating deficit subsidy (public housing)
- E. City services not normally provided for privately-owned residential developments
(E.g., trash pick-up, snow plowing, etc.)

V. RENTAL ASSISTANCE SUBSIDIES

(Any subsidy that increases a project's Potential Gross Income, thereby increasing Net Operating Income and thereby ultimately increasing the maximum supportable level of debt)

- A. Section 8 Project Based Assistance (PBA) or Tenant Based Assistance
(Certificates/Vouchers). Now known as the Housing Choice Voucher Program.
- B. Other state/federal rental assistance programs

VI. ENTITLEMENT SUBSIDIES

(Any public entitlement/permitting action that helps reduce the Total Asset Cost.)

- A. Density bonuses or other zoning variances (E.g., Floor-to-Area Ratio, Height, Setbacks, Open Space, and/or Coverage requirements)
- B. Subdivision Rules & Regulations variances/waivers (E.g., road width, curbing location and material requirements, maximum length of dead end street)
- C. Expedited entitlement review (Green Tape vs. Red Tape) (Time = \$)
- D. Fee waivers by permitting agencies (E.g., Building Permit, Water and Sewer Tie-In Fees, Certificate of Occupancy Fees)
- E. Inclusionary Zoning

VII. PROJECT- GENERATED CROSS SUBSIDIES

(Any subsidy that uses project-generated rental income or sales income from market rate units to make it financially possible to create affordable rental or ownership units. Project must be located in strong market area to be able to generate this subsidy.)

- A. Mixed-income rental or ownership housing (sometimes resulting from Inclusionary Zoning requirements) where revenue from Market-rate units offsets the costs of providing Affordable units

NOTE: IN ADDITION TO THE FUNDING SUBSIDY VEHICLES LISTED ABOVE, INFORMATION ON REPRESENTATIVE FUNDING PROGRAMS ADMINISTERED BY THE MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (DHCD) IS ATTACHED.

CRITICAL QUESTIONS TO ASK WHEN EVALUATING EACH POTENTIAL SUBSIDY VEHICLE

1. Is funding available? How much funding is available? How many awards are likely to be made? What is the minimum/maximum award amount? When is the next funding application round? Will “pre-qualification” be required?
2. Is your proposed type of sponsor and or project type eligible for this type of funding? What are the sponsor/project type eligibility guidelines? Are there any specific Development Program requirements (e.g., unit mix, unit sizes, or income tiers)?
3. When will funding award decisions be announced? How does this schedule mesh with your project development timetable?
4. What are the submission requirements for this particular subsidy? Is there time to prepare an acceptable application? What will it cost to prepare an application? What members of the development team do you need in order to prepare a competitive application?
5. Are the funding criteria and scoring system clearly defined? How is your proposed project likely to rank? Can certain project modifications be made to enhance the likelihood of receiving this subsidy, without defeating your primary program/targeted population objectives?
6. Who is your primary competition? How can you create a competitive advantage for your project?
7. What are the politics of receiving this funding? How can the political attractiveness of and support for the proposed project be enhanced?
8. Are there any conflicts that might be created if this subsidy is combined with other subsidies that you are considering or have already secured? Are there any negative financial or programmatic effects that need to be taken into consideration to evaluate the net value of the subsidy?
9. How will this particular subsidy affect the long term operation of your project?
- 10. How much of the defined funding gap will this particular subsidy plug?**

SAMPLE OPERATING PRO FORMA FOR A MIXED-INCOME RENTAL PROJECT

Potential Gross Income (PGI)	\$1,221,000
Less : Vacancy: 5%	<u>\$61,050</u>
Equals : Effective Gross Income (EGI)	\$1,159,950
Less : Total Operating Expenses and Replacement Reserve	<u>\$319,000</u>
Equals : Net Operating Income (NOI) (Year 1)	\$840,950
Less : Debt Service Payment (Interest and Principal)	<u>\$672,760</u>
Equals : Cash Flow (Before Income Tax)	\$168,190
<hr/>	
Total Development Cost (TDC)	\$13,200,000
Less : Mortgage Loan	<u>\$10,747,363</u>
Equals : Equity Required	\$2,452,637
Return on Equity Year One of Stabilized Operation	(Cash Flow/Equity) 6.86%
<hr/>	

ESTIMATED LIKELY MORTGAGE LOAN AMOUNT

Underwriting Based Upon NOI, Debt Service Coverage Factor and Annual Constant

Net Operating Income (NOI)		\$840,950
Lender's Debt Service Coverage Factor (DSCF)	1.25	
Funds Available for Debt Service (FADS)	NOI/DSCF	\$672,760
Annual Constant (AC)		
Interest Rate	4.75%	
Amortization Term (Years)	30	
Annual Constant (AC)	6.2598%	
Maximum Supportable Debt Service Mortgage	FADS/AC	\$10,747,363
Property Value Based Upon a Capitalization Rate of	5.75%	\$14,625,217
Loan/Value Ratio		73.49%
Loan/Cost Ratio		81.42%
Return on Total Cost (ROTC)	NOI/TDC	6.37%

FUNDING PROGRAM INFORMATION AVAILABLE AT THE MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (DHCD) WEBSITE

Affordable Rental Development

Housing Development programs provide funding opportunities to for-profit and non-profit developers. The programs offered encourage the development of affordable rental projects that serve both families and individuals with annual incomes at or below 80% of area median income.

- [Affordable Housing Trust Fund \(AHTF\)](#)

- [Capital Improvement and Preservation Fund \(CIPF\)](#)

Capital Improvement and Preservation Fund (CIPF) is a state funded program that provides funds for the preservation of expiring use properties or for properties with expiring project-based rental assistance contracts.

- [Commercial Area Transit Node Housing Program \(CATNHP\)](#)

Commercial Area Transit Node Housing Program (CATNHP) is a state funded bond program available to municipalities, non-profit and for-profit sponsors to support rental housing production or rehabilitation.

- [Community Based Housing \(CBH\)](#)

The Community Based Housing (CBH) program provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization.

- [Community Scale Housing Initiative \(CSHI\)](#)

The CSHI is a joint initiative of DHCD and MassHousing, providing funding for small scale projects, in municipalities with a population of no more than 200,000.

- [Facilities Consolidation Fund \(FCF\)](#)

Facilities Consolidation Fund (FCF) is a state funded program for non-profit developers to create and preserve affordable rental housing for clients of the Department of Mental Health (DMH) and Department of Developmental Services (DDS).

- HOME Investment Partnerships Program (HOME)

The HOME Program is a federally funded program that provides funding to non-profit or for-profit developers for affordable rental housing production and rehabilitation.

- Housing Innovations Fund (HIF)

The Housing Innovations Fund (HIF) is a state funded program for non-profit developers to create and preserve affordable rental housing for special needs populations.

- Housing Stabilization Fund (HSF)

The Housing Stabilization Fund (HSF) is a state funded program for municipalities, non-profit, or for-profit developers to support affordable rental housing production and rehabilitation.

- Local Initiative Program (LIP)

The Local Initiative Program is a state housing program that was established to give cities and towns more flexibility in their efforts to provide low and moderate-income housing.

- Low Income Housing Tax Credit (LIHTC)

The Low Income Housing Tax Credit Program (LIHTC) is a federally authorized program for non-profit and for-profit developers to promote the construction and rehabilitation of affordable rental housing. Often these units are within a larger mixed income development.

- Qualified Allocation Plan

Each year, the state allocating agency for the federal Low Income Housing Tax Credit (LIHTC) program is required to publish a plan describing how it intends to award the credit. DHCD, as the allocating agency, is responsible for preparing the annual allocation plan and making it available for review by interested members of the public before final publication.

Small Scale Development

Lets Look at the Elements of Real Estate Development

- Acquisition
- Design/Engineering:
- Construction
- Developer Overhead
- Management



Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development

Acquisition:

Market is Efficient – If a Property or Land is ‘For Sale’ it is because *the numbers did not work for someone else*

Carrying Cost – The cost of insurance/maintenance/interest during the period of pre-construction can be *proportionately long.*

Effective Acquisition take Focus



Massachusetts Housing Institute 2017

Small Scale Development


Lets Look at the Elements of Real Estate Development

Design/Engineering:

Do You Have an Good Working Relationship with an Experienced Architect:

Rehab of Existing Homes:
Code Compliance, Systems and Site Engineering

New Development:
Incremental Cost Difference for the Design/Engineering of 35 units is not that much more than 15 units (with exception of CA)



Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development

Construction:

Need to be working with a company with whom:

- you have a relationship,
- can *satisfy bond / insurance requirements*,
- is able to process *compliance paperwork* (M/WBE)
- and had working *relationship with quality subcontractors*



Massachusetts Housing Institute 2017

Small Scale Development


Lets Look at the Elements of Real Estate Development

Developer Overhead:

Similar to other participants in the process, you need to receive overhead/profit in an amount that covers the cost of staff.

-Staff cost is a function of time
-Time is a function of complexity

Live to Build the Next Project



Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development

Property Management:

Difficult to find **3rd Party Management Company** that takes on Smaller Scale Developments

“its like really small, like 20 units small”

Organizationally do you have enough units to **support In House Management staff??**



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Small Scale Development

Lets Look at the Elements of Real Estate Development

This is Really Hard

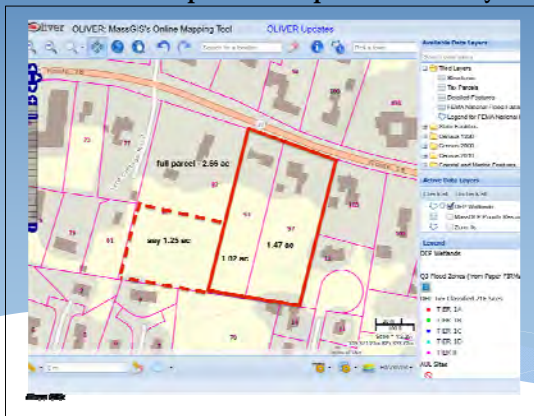


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Small Scale Development

Lets Look at the Elements of Real Estate Development

Lets Look at an Example: Development Feasibility

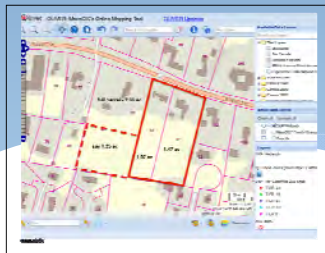


Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development

- *2.5 Acres with Potential of Additional 1.25 ac
- *No sewer
- *No obvious environmental/habitat/wetland issues
- *Community that has CPA Funds



Massachusetts Housing Institute 2017



Small Scale Development

Lets Look at the Elements of Real Estate Development

- *16 Unit Concept Plan
- *Adequate Land SetAside for Septic
- *Parking Works
- *Retain Existing Historic Home at Front of Site

THIS COULD BE GREAT



Massachusetts Housing Institute 2017


Small Scale Development

Lets Look at the Elements of Real Estate Development

16 Unit Affordable Rental Property Small Scale – Work Around Tax Credits

Residential Program			
	Ownership	Rental	Total
50.0% Affordable Rental (60%)	0	8	8
25.0% Affordable Rental (50%)	0	4	4
25.0% Affordable Rental (30%)	0	4	4
Total Units	0	16	16
Residential GSF	16,800		
Residential NSF	14,000		
Efficiency	83.3%		

Rental Assumptions			
	1 BR	2 BR	3 BR
30% AMI (Rental Assisted PBV/FMR)	\$920	\$1,234	\$1,614
50% AMI (Low HOME)	\$808	\$970	\$1,120
65% AMI (High HOME)	\$1,030	\$1,238	\$1,422
Utility Allowance	\$126	\$168	\$195
NET SECTION 8 Rent	\$794	\$1,066	\$1,419
Net LOW HOME RENT	\$682	\$802	\$925
Net HIGH HOME RENT	\$904	\$1,070	\$1,227
Unit Mix	4	8	4
% of Bedroom Type	25.0%	50.0%	25.0%
Average Bedroom Size	2.00		



Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development

Operating Assumptions		
Operating Cost per Unit		\$7,500
Vacancy	5.0%	
Hot Water	Landlord	
Other Utilities	Tenant	
Initial Replacement Reserve per Unit		\$325

Total Development Costs	\$5,344,276
	\$334,017


Permanent Sources of Funds		
Rental Component - 16 Units		
Permanent Loan		\$1,110,758
Tax Credit Equity		\$0
CCC Home		\$250,000
State - HSF		\$1,000,000
State - HOME		\$715,000
Affordable Housing Trust Fund		\$1,000,000
Town CPA		\$800,000
Developer Fee		\$0
Other/Fundraising		\$0
Total Sources		\$4,875,758
(Gap)/Surplus		(\$468,518)

If \$2.7M from State or \$170k/unit

Then \$500k GAP

If State wants 100% Local Match will Town Contribute \$1.757M?

Need \$110k per Unit from Town to Balance



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Small Scale Development
 Lets Look at the Elements of Real Estate Development


OK – It can still be a GREAT COMMUNITY!!

16 Units of Affordable Ownership Housing

Residential Program			
	Ownership	Rental	Total
31.3% Affordable (100%)	5	0	5
68.8% Affordable Rental (80%)	11	0	11
0.0% Affordable Rental (30%)	0	0	0
Total Units	16	0	16
Residential GSF	18,690	3,115	195
Residential NSF	15,575		
Efficiency	83.3%		

Total Development Costs	\$5,499,501
	\$343,719

TDC Higher for Ownership



Massachusetts Housing Institute 2017

Small Scale Development
 Lets Look at the Elements of Real Estate Development

16 Units of Affordable Ownership Housing

Total Development Costs	\$5,499,501
	\$343,719


No State Funds Available

Town Likes Ownership

If \$100k/Unit in CPA

Then \$450k GAP

Permanent Sources of Funds	
Rental Component - 16 Units	
Sales Proceeds	\$3,444,000
Additional Sales Proceeds from ONE	\$0
Tax Credit Equity	\$0
CCC Home	\$0
State - HSF	\$0
State - HOME	\$0
Affordable Housing Trust Fund	\$0
Town CPA	\$1,600,000
Developer Fee	\$0
Other/Fundraising	\$0
Total Sources	\$5,044,000
(Gap)/Surplus	(\$455,502)



Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development

16 Units of Affordable Ownership Housing
****1 Last Try****



Getting Creative

What If:

No PMI for Buyer and Subsidized Interest Rate For 80% Buyers

MHP ONE Mortgage



Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development

16 Units of Affordable Ownership Housing


Total Development Costs	\$5,499,501
	\$343,719

An Additional \$300k in Sales

Gap = \$160k
***3% of TDC**
***0.5% on Buyer Mortgage**

But Can You Bank on One Mortgage?

Permanent Sources of Funds	
Rental Component - 16 Units	
Sales Proceeds	\$3,444,000
Additional Sales Proceeds from ONE	\$295,370
Tax Credit Equity	\$0
CCC Home	\$0
State - HSF	\$0
State - HOME	\$0
Affordable Housing Trust Fund	\$0
Town CPA	\$1,600,000
Developer Fee	\$0
Other/Fundraising	\$0
Total Sources	\$5,339,370
(Gap)/Surplus	(\$160,132)



Massachusetts Housing Institute 2017

Small Scale Development

Lets Look at the Elements of Real Estate Development




**Final Analysis
Small Scale**

CPA Contribution

Rental = \$110k/unit
w Competitive State Funds

Ownership= \$100k
W Favorable Interest Rates

Community Vision/Political Will




Massachusetts Housing Institute 2017

Small Scale Rental Housing

*How is an affordable housing development put together?
What determines financial feasibility?
Why does it matter?*

Susan Connelly
Director of Community Assistance



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160 Federal Street
Boston, MA 02110
617-330-9955
www.mhp.net

community / smaller scale housing development



- Presentation focuses on rental (more affordable) but most principles apply to homeownership as well
- When a project is publicly subsidized, there are additional requirements to protect public investment, but does increase costs
- Time is money – local permitting processes often the most time consuming
- Smaller number of units, increased per unit cost of 'soft costs'; legal, permitting design, surveys and engineering, etc.

Today's goal; understand cost factors and the role a community can play to keep project costs reasonable, supporting community scale project feasibility

19

Project Feasibility: A Balancing Act

Land Costs
 Design Requirements
 Infrastructure
 Construction Costs
 Holding costs (interest)
 Financing timing
 Site Work
 Legal
 Zoning / Permitting



Market needs
 Rental income
 Operating expenses
 Supportable Debt
 Subsidies (soft debt)
 Project Size



TIME
 Predictability

Housing Needs (the market)
 Fiscal Feasibility
 Capacity (of developer and town hall)

20

Surprises = Cost



The more you know, the less you will be surprised.

Importance of due diligence and predictability



21

Financing Sources

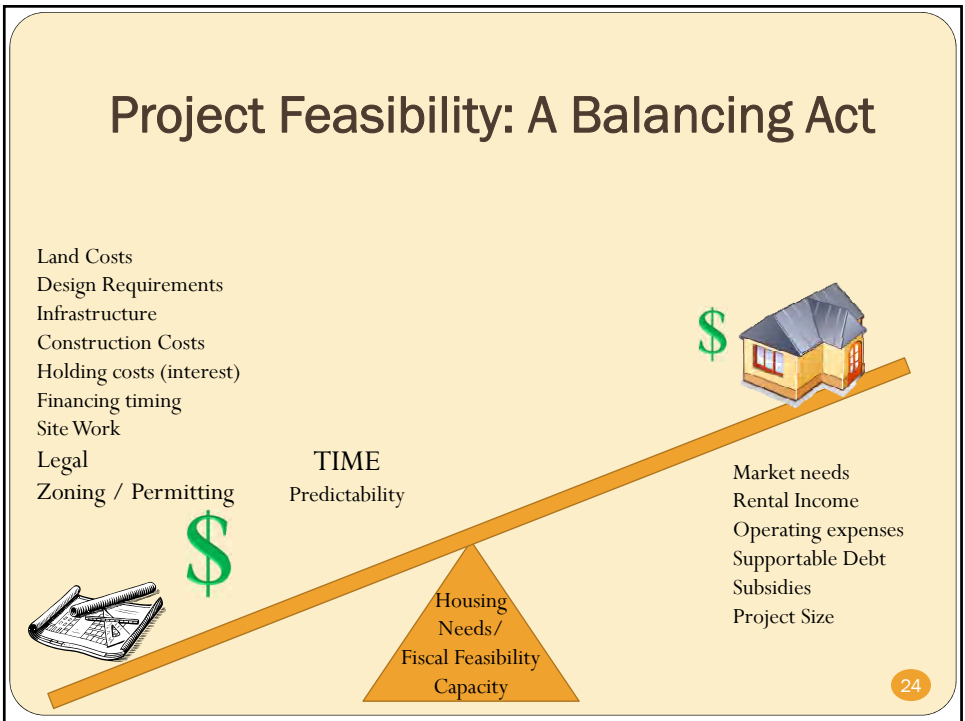
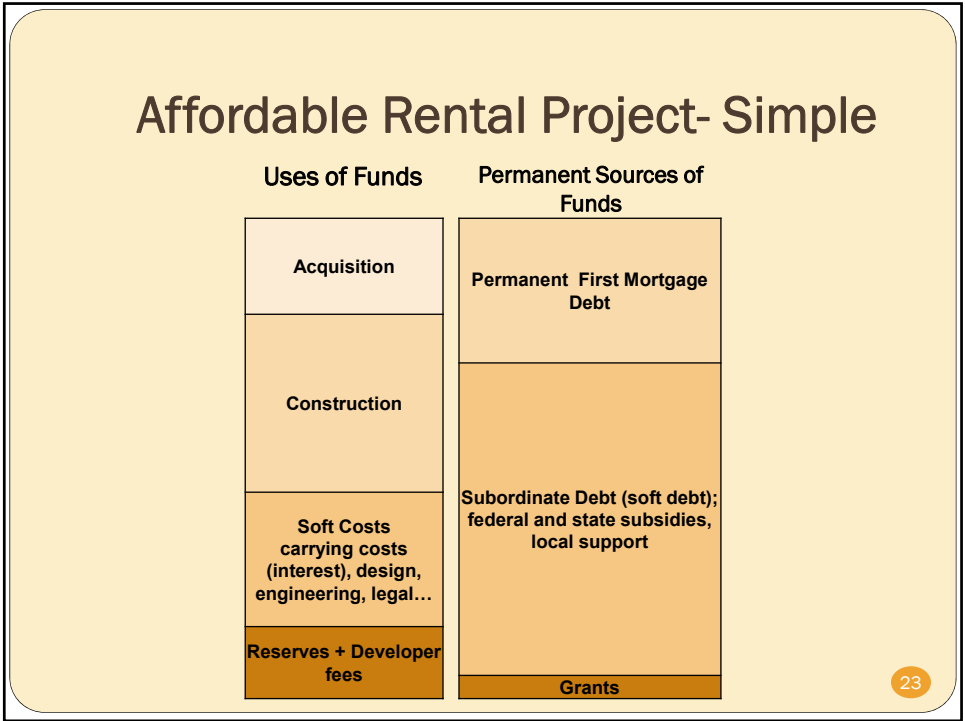
Putting the financing pieces together...
rules, regs and investors (oh my)

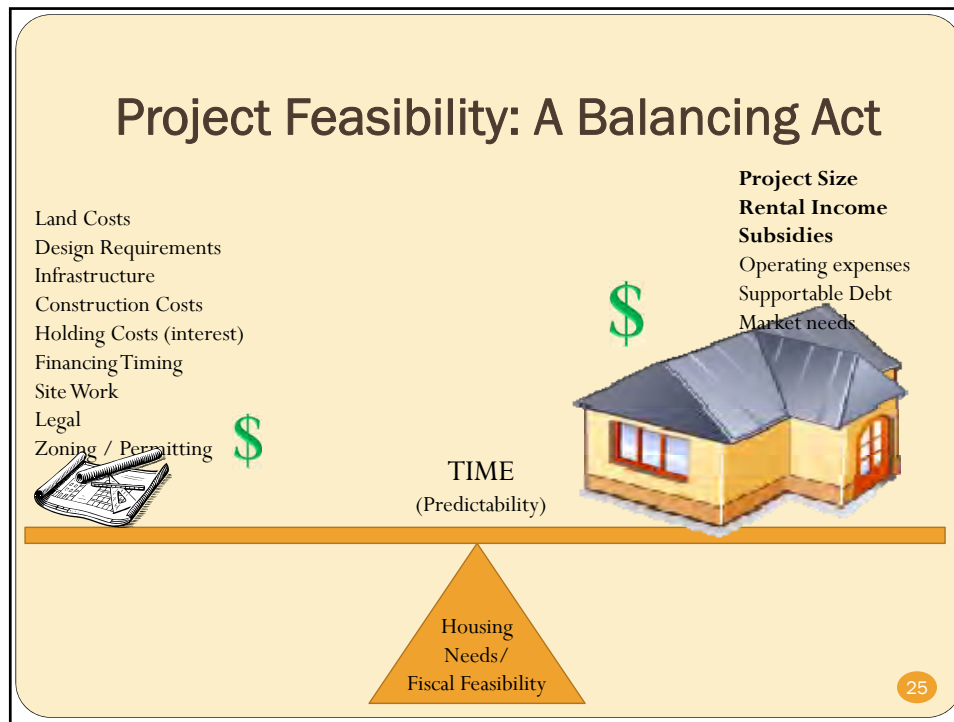
All sources of financing have requirements, the goal is to align enough sources to meet the project uses (costs), while meeting all the requirements and not to create any conflicts (not all program requirements align with each other!) all within a timely manner so you are not incurring additional carrying (interest, legal, etc) costs.

- Permanent Debt
 - conventional and nonprofit lenders
 - Affordable housing subsidies
 - federal (annual round via state process),
 - state (annual round) and local (CPA town meeting vote)
 - *Community Preservation Act funds*
- *Use restrictions cannot conflict with permanent debt underwriting



22





What can you do to help keep costs reasonable (beyond land and money)?

- As a municipality the number one thing you can do is provide predictability and transparency for developers via zoning as of right
- Timely and coordinated responses to design review by all municipal parties
- Understand and address issues of scale from both the development and operating sides

26

City of Revere

- Every Tuesday, a representative from each city department (fire, police, planning, DPW, city engineer, ISD...) meet for 2 hours and see prospective building and zoning applicants. It is all on a drop-in basis (no appointments). The meetings are used for formal Site Plan Review as part of a permitting process, but can also be used in earlier stages of a project to obtain feedback from all of the departments in one location.
- From a developer's standpoint, the fact that a) they successfully get everyone in one room and b) they do it every week, is very helpful in moving project schedules forward quickly and with more certainty, and also in receiving coordinated and streamlined feedback on development projects.



27

Town of Westford

- The town's Director of Land Use Management (a.k.a. community development director) oversees/organizes; planning, zoning, land use management, affordable housing committee, MAHTF
- Zoning Board of Appeals published design guidelines and project procedures, clearly outlines project process and third party peer reviews (fiscal impact).
- Pre-application process; higher level coordination, major infrastructure issues, permitting process
- Once a project permit is filed (40B) technical group review at the staff level of every department that will touch the project
 - Careful not to get too far ahead of the boards not designing a project outside a public meeting
 - Developer best practice – cc: building commissioner on construction project's weekly meeting minutes



28

Susan Connelly
Director of Community Assistance
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direct dial; 857-317-8580



Massachusetts Housing Partnership
www.mhp.net

29

Additional Information

30

Subsidy

Financial assistance that fills the gap between the costs of any affordable housing development and what the occupants can afford based on program eligibility requirements. Many times multiple subsidies from various funding sources are required, often referred to as the “layering” of subsidies, in order to make a project feasible. In the state’s Local Initiative Program (LIP), DHCD’s technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, “internal subsidies” refers to those developments that do not have an external source(s) of funding for affordable housing, but use the value of the market units to “cross subsidize” the affordable ones.

31

Affordable housing subsidies; federal and state and local

HOME Investment Partnership 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.

Massachusetts Affordable Housing Trust Fund (MAHTF)

A revolving trust fund 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, MAHTF 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.

Housing Stabilization Fund (HSF)

The Housing Stabilization Fund (HSF) is a state funded program for municipalities, non-profit, or for-profit developers to support affordable rental housing production and rehabilitation.

Housing Innovations Fund (HIF)

The Housing Innovations Fund (HIF) is a state funded program for non-profit developers to create and preserve affordable rental housing for special needs populations.

32

Affordable housing subsidies; federal and state and local

Community Based Housing (CBH)

Funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization.

Facilities Consolidated Fund (FCF)

A state funded program for non-profit developers to create and preserve affordable rental housing for clients of the Department of Mental Health and the Department of Mental Retardation.

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

Section 8

A HUD program (officially called the Housing Choice Voucher Program) providing funding for rental assistance to low-income households. Participating tenants typically pay 30% of their income for housing (rent and utilities) and the federal subsidy pays the balance of the rent.

Local Sources

CDBG HOME, CPA, inclusionary zoning

33

Low Income Housing Tax Credits (LIHTC)

- Affordable housing developers compete for federal tax credits (there are state credits as well) through DHCD, which are allocated per state. Investors buy credits, which provide them a dollar-for-dollar reduction in federal income tax. The sales income (minus substantial transaction fees) provides cash into the deal.
- Investors are putting cash into a deal, they are even more risk adverse than lenders
- A percentage of certain costs of a deal are used to formulate the amount of tax credits the project can generate. There are project tax credit limits.
- There is a 'sweet spot' for tax credit deals; large enough to carry the transaction costs and small enough to allow the most eligible costs possible.

34

Small Scale Projects

35



Butternut Farm
Amherst, MA
26 family rental units
Opened 2011
Developer: HAP Housing

36

Lombard Farm
Barnstable, MA
12 senior rental units
Opened in 2009
Developer: Housing Assistance
Corporation Cape Cod



37

Paradise Pond
Northampton, MA
12 family rental units
Opened in 2007
Developer: HAPHousing



38



Residences at 89 Oxbow
Wayland, MA
16 homeownership units
Completed in 2008
Developer: Oxbow Partners

39



Southside Village
Barnstable, MA
14 family rental units
Opened in 2004
Developer: Housing Assistance Corporation
Cape Cod

40



Towne School
Acton, MA
15 family rental units
Opened in 2012
Developer: Common Ground

41



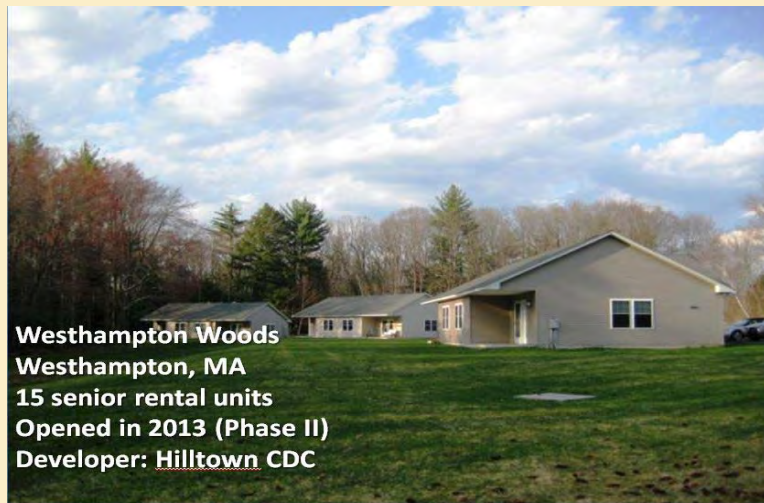
Thankful Chase's Pathway
Harwich, MA
12 family rental units
Opened in
Developer: Cape Community Development
Partnership

42



Baker Street Apartments
Foxboro, MA
Foxboro Housing Authority
20 family rental units
Opened in 2005

43



Westhampton Woods
Westhampton, MA
15 senior rental units
Opened in 2013 (Phase II)
Developer: Hilltown CDC

44



Province Landing
Provincetown, MA
50 rental units
Opened in 2012
Developer: The Community Builders

Unlock the Commonwealth!

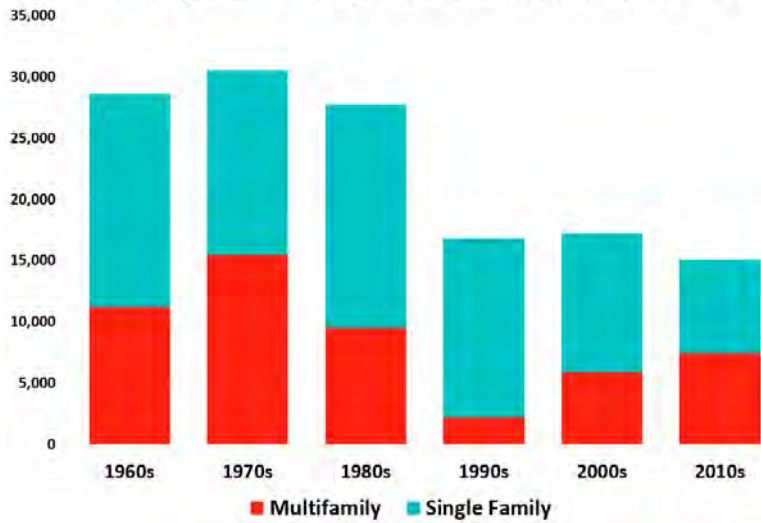
How new housing and growth policies could help Massachusetts realize its full potential



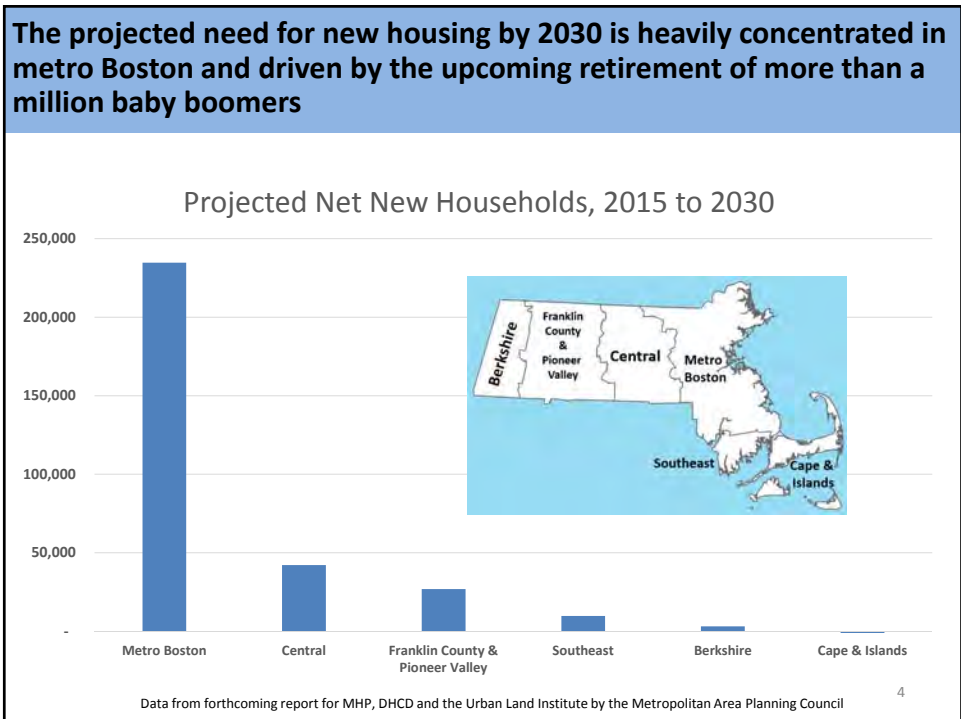
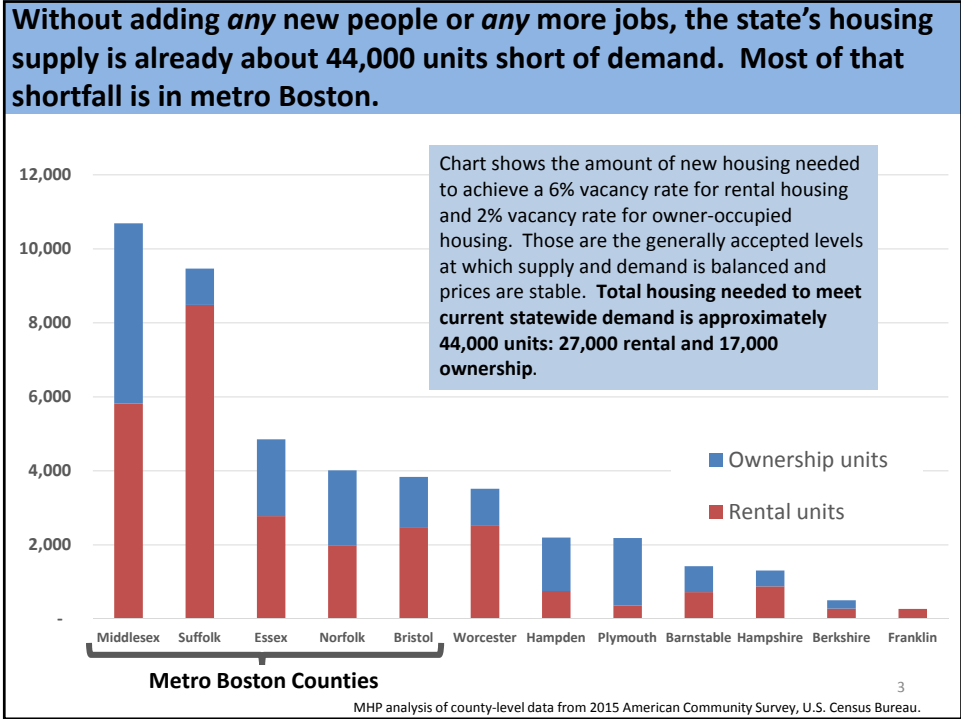
Massachusetts Housing Institute, June 2017

In recent years Massachusetts cities and towns have permitted less new housing than at almost any point since the 1950s

Average Annual Housing Production in Massachusetts by Decade



Data from U.S. Census Bureau, Building Permit Survey. Note: in this and in all subsequent graphics, multifamily is defined as a structure with 2+ units and permits are as reported by cities and towns with imputed data by the Census Bureau for communities that fail to report.

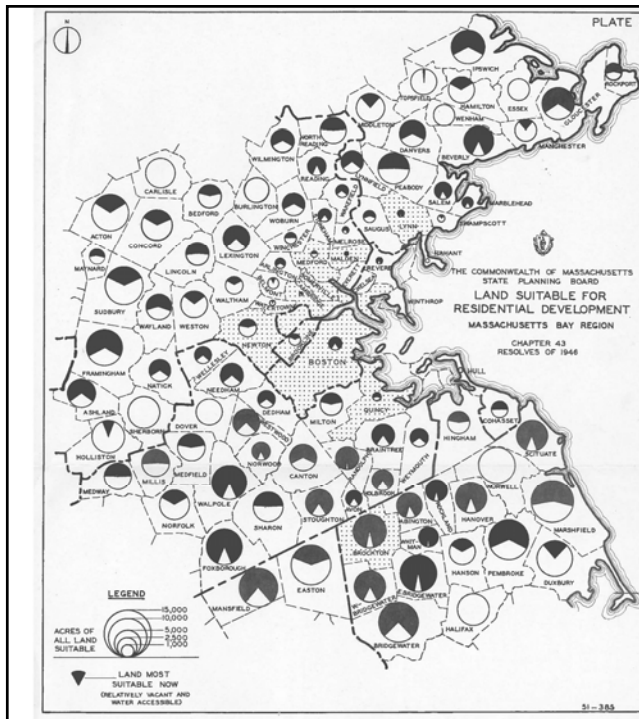


ARE WE EQUIPPED TO MEET THIS CHALLENGE?

There was a time when we worked together in Massachusetts to promote growth and shared economic opportunity...



5



...and when shared objectives in Massachusetts were supported by comprehensive state and regional planning

6

So what holds us back now? Cities and towns in Massachusetts are acting in isolation and regulate land use with minimal accountability.

- Little or no opportunity to build multifamily housing except via 40B
- Excessive minimum lot sizes
- Widespread “downzoning”
- Local septic and wetlands regulations -- unrelated to environment science -- that promote large-lot sprawl
- Scant consideration of regional or statewide needs

7



Circa 1957

Transforming Tysons Corner, Virginia

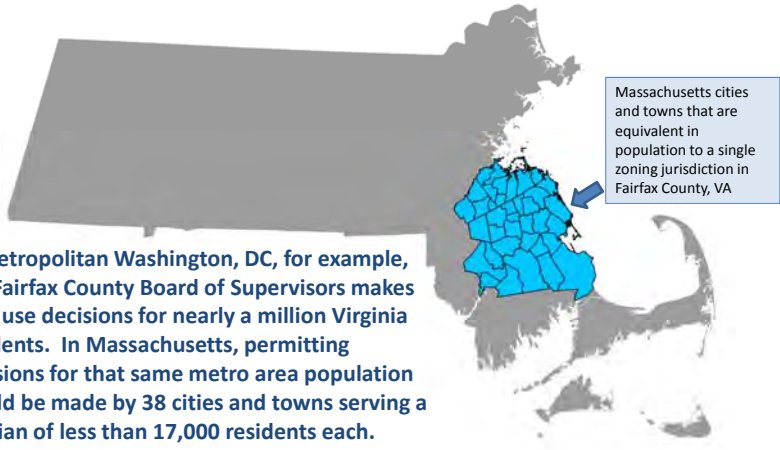
Population 14,159

“By 2050, Tysons will be transformed into a walkable, sustainable, urban center that will be home to up to 100,000 residents and 200,000 jobs. Tysons is envisioned to become a 24-hour urban center where people live, work and play; where people are engaged with their surroundings; and, where people want to be.”



8

Massachusetts has 351 independent zoning jurisdictions, representing a median population of about 10,000 each, which significantly limits opportunities for regional land use strategy



In metropolitan Washington, DC, for example, the Fairfax County Board of Supervisors makes land use decisions for nearly a million Virginia residents. In Massachusetts, permitting decisions for that same metro area population would be made by 38 cities and towns serving a median of less than 17,000 residents each.

Created by Massachusetts Housing Partnership
Data Source:
U.S. Census Bureau

The net result of this system? Single-family sprawl, insufficient housing supply, and among the highest housing costs in the U.S.

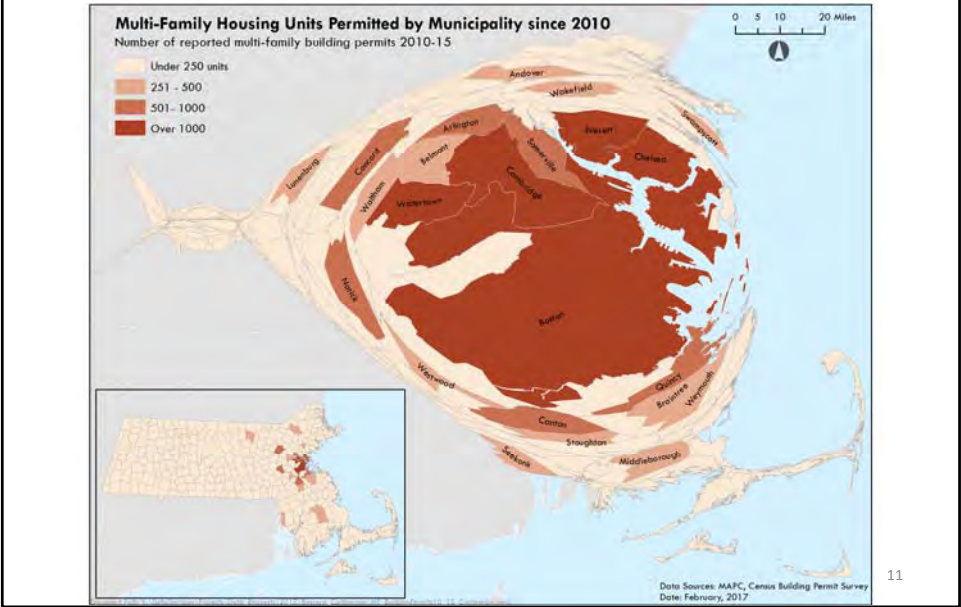


The average lot size for new single family homes constructed in metro Boston between 2003-2012 was more than an acre, or the size of an NFL football field. That exacerbates suburban sprawl and puts Massachusetts well beyond the norm in other states.

If Massachusetts built new housing at an average of 4 units per acre -- consistent with other states -- we could build enough additional housing to meet demand while consuming less land and preserving more open space.

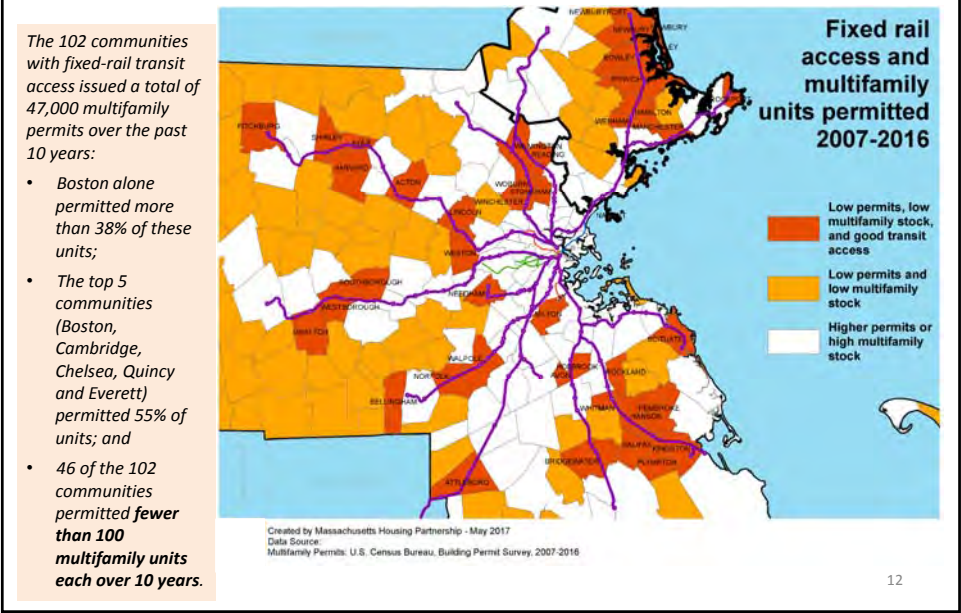
Source:
http://www.massgrowth.net/writable/resources/document/cape_ann_report.pdf

More than half of the multifamily units recently permitted in Massachusetts were in just five cities and towns: Boston, Cambridge, Chelsea, Everett and Watertown



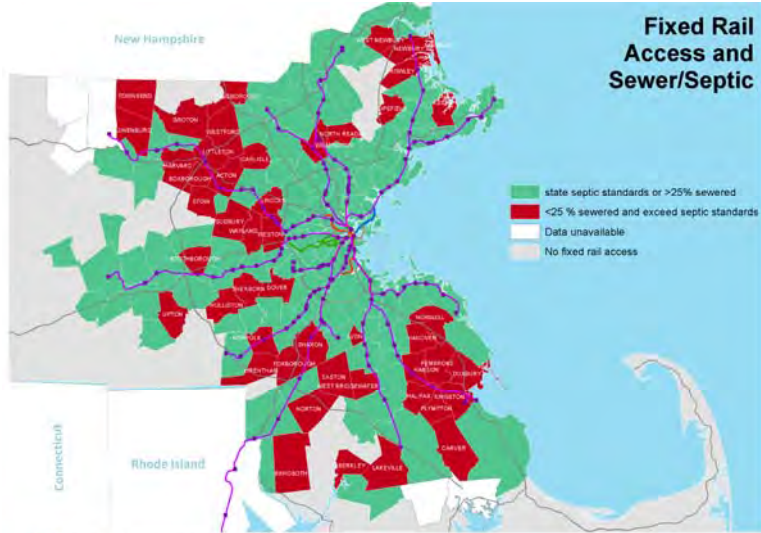
11

Almost half of communities served by MBTA fixed route service have permitted little or no multifamily housing over the last decade



12

Many towns – including a significant number served by mass transit – have adopted local septic regulations that limit housing development by exceeding state Title V standards

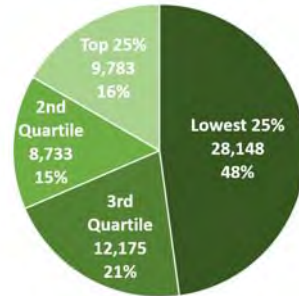


13

Very little multifamily housing is permitted in communities with high-performing school districts

- Over the past 10 years, communities in the lowest 25% of MCAS performance have permitted nearly half of all new multifamily units in the Commonwealth.
- These towns also receive the highest amount of Ch. 70 aid, as a % of their foundation budgets.

Multifamily Permitting by Town, by MCAS Performance Quartile

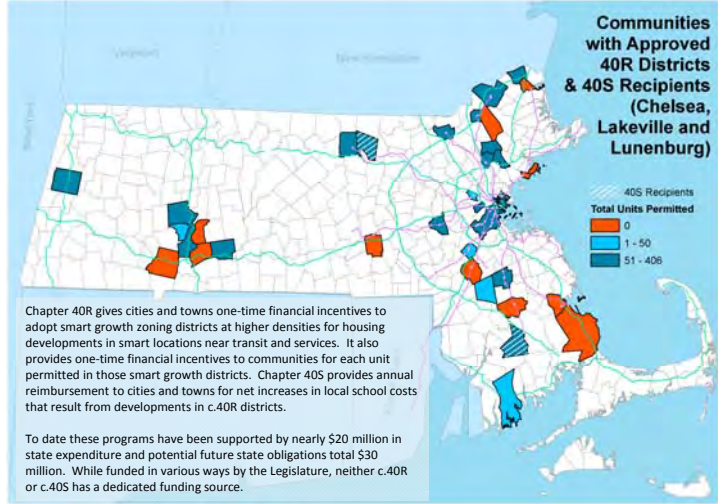


MCAS Performance Quartile	Total Permitted Units	% of Total Permits	Average Permits per Town	Avg. Ch. 70 Aid as % of Foundation Budget
Lowest 25%	28,148	48%	324	61%
3rd Quartile	12,175	21%	142	41%
2nd Quartile	8,733	15%	102	39%
Top 25%	9,783	17%	106	28%
	58,839	100%	168	

Permit data from U.S. Census Bureau
School performance from Department of Education, Chapter 70 Aid from Department of Revenue

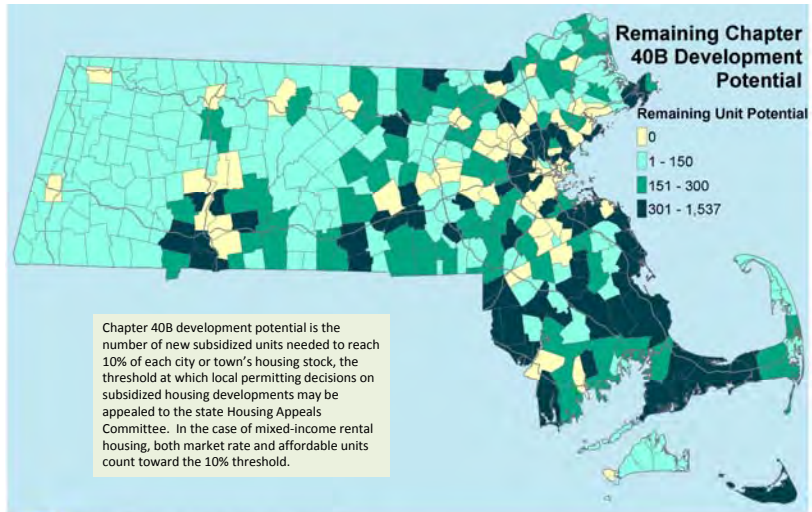
14

The Massachusetts Smart Growth Zoning Law, Chapter 40R, has not been a game changer. It has resulted in permits for 3,352 new housing units since enactment in 2004, averaging less than 300 units per year.



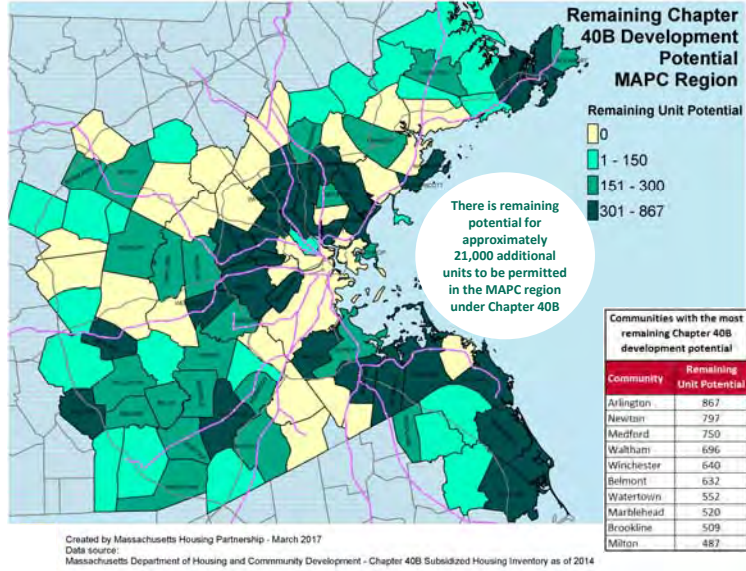
Created by Massachusetts Housing Partnership - March 2017
Data source: Massachusetts Executive Office of Housing and Economic Development

Chapter 40B has enabled more than 70,000 housing units since 1969, but the potential for new (typically mixed-income) 40B development is diminishing relative to projected housing need



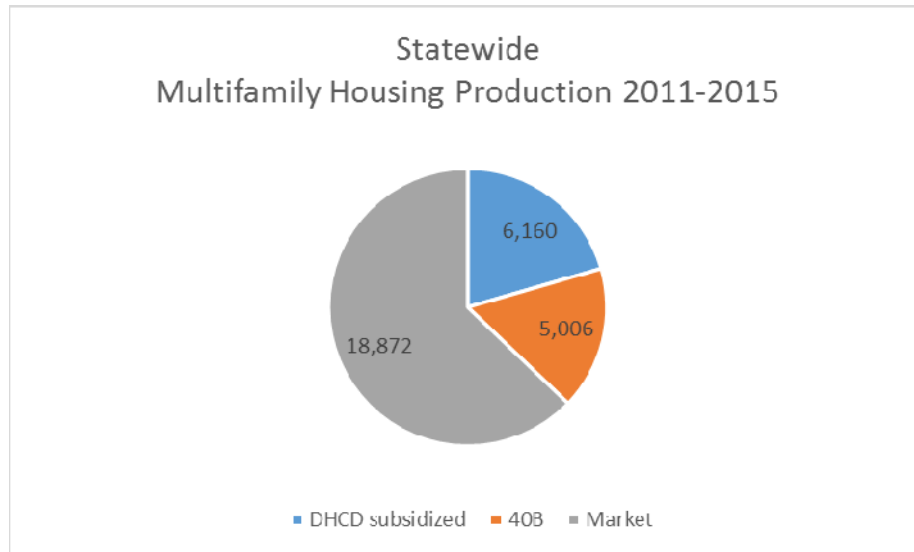
Created by Massachusetts Housing Partnership - March 2017
Data source: Massachusetts Department of Housing and Community Development - Chapter 40B Subsidized Housing Inventory as of 2014

That gap in development potential is greatest in metro Boston, where 26 communities have permitted enough subsidized housing to achieve exemption from Chapter 40B



17

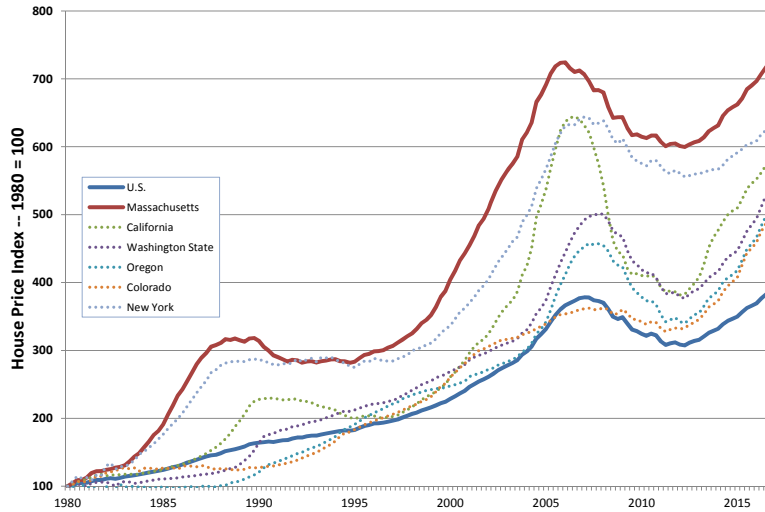
Subsidized housing production is critically important but it also has a very limited impact on the housing supply gap



MHP analysis of DHCD and U.S. Census Bureau data

18

WHY SHOULD THIS MATTER TO ME OR MY COMMUNITY?
Massachusetts has become a housing cost outlier – limiting the state’s potential to create new jobs or even sustain it’s existing jobs

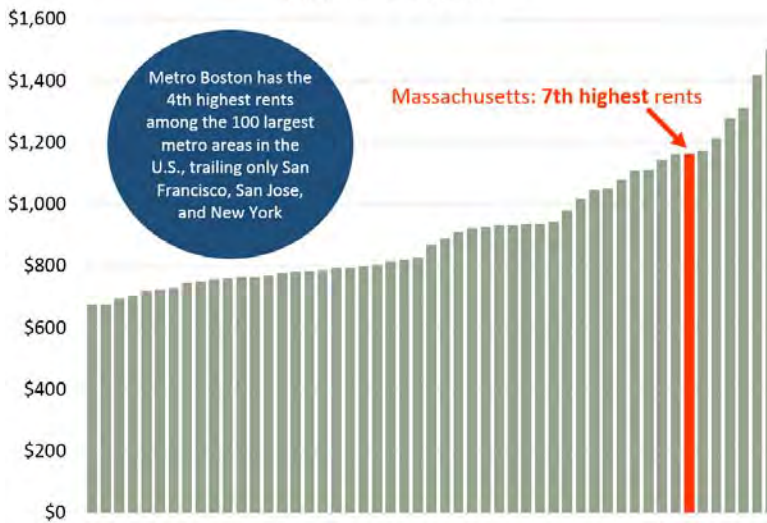


Source: Federal Housing Finance Agency, House Price Index – All Transactions

19

Massachusetts rents are also among the nation’s highest, especially compared to the state’s economic competitors

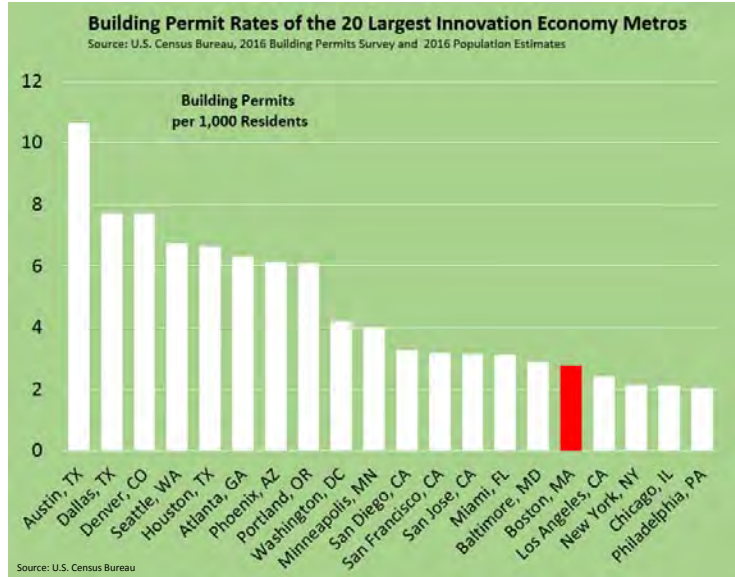
Median Rent by State



State data from U.S. Census Bureau, 2015 ACS; Metro data from apartmentlist.com, National Rent Report, May 2017

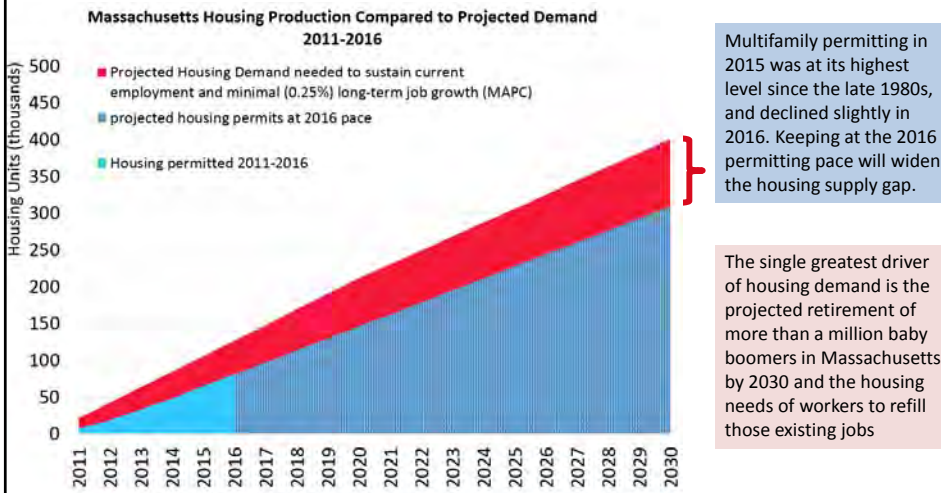
20

We're losing talented workers to metro regions that are building more housing choices at a lower cost



21

Even if the pace of new housing construction is maintained at 2015 levels – the highest level in a decade – there would be a housing shortage of over 91,000 units by 2030



Created by Massachusetts Housing Partnership – January 2017
Permit data from U.S. Census Bureau; demand projections from Metropolitan Area Planning Council
MAPC housing demand projection reflects the estimated number of households based on current trends and the current age of the workforce; details at www.mapc.org/projections

22

**Is there any reason to be optimistic?
Will we ever get along like in the old days?**



©Warren Photographic

23

There is growing recognition of the housing supply program and there are many examples of local leadership to zone for growth and increase housing production at a range of types and densities



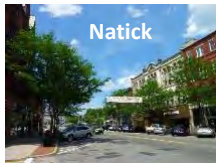
Concord

Robust inclusionary zoning, “planned residential” zoning to support multiple cluster developments, and approval of multiple projects to meet Chapter 40B obligations



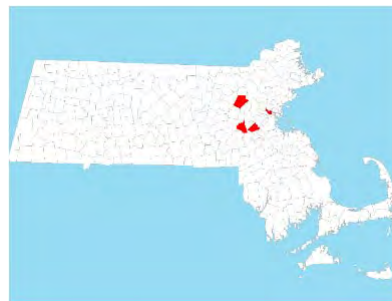
Somerville

Adoption of a new master plan and growth-oriented zoning code and a tiered inclusionary zoning ordinance aligned with transit access and the Green Line extension



Natick

Planning and permitting of more than a thousand new units to focus on downtown revitalization and discourage higher-density development in outlying areas while meeting all Chapter 40B obligations



Needham

New multifamily zoning approved by town meeting to support job growth by Trip Advisor and other major employers and successful reinvention of public housing to add units and serve a broader range of incomes

24

And the Legislature is debating policy changes that would directly address the Commonwealth's housing supply challenge

Legislative proposals now in play:

- Statewide zoning for multifamily housing while retaining local flexibility
- Cluster development as a universal standard
- Revenue sharing with cities and towns that permit the housing that facilitates job growth
- Greater regional collaboration
- State-level planning

25

For more information...

Clark Ziegler, Executive Director
cziegler@mhp.net

Callie Clark & Tom Hopper
Co-Directors, Center for Housing Data
cclark@mhp.net thopper@mhp.net



www.mhp.net

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Housing Massachusetts' Future

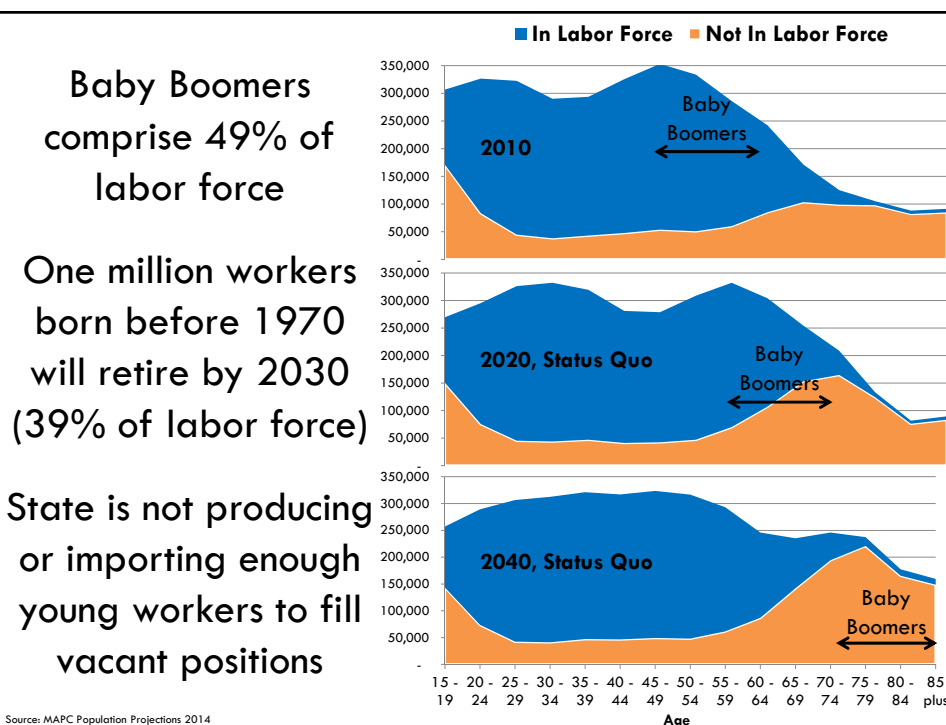
Workforce Housing Needs, 2015 - 2030

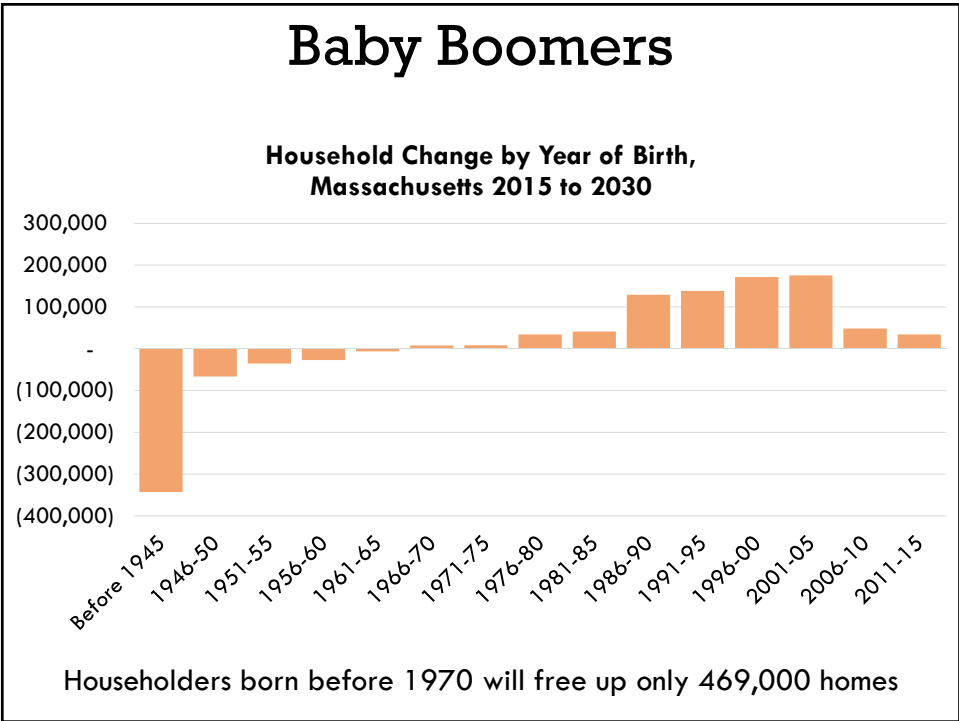
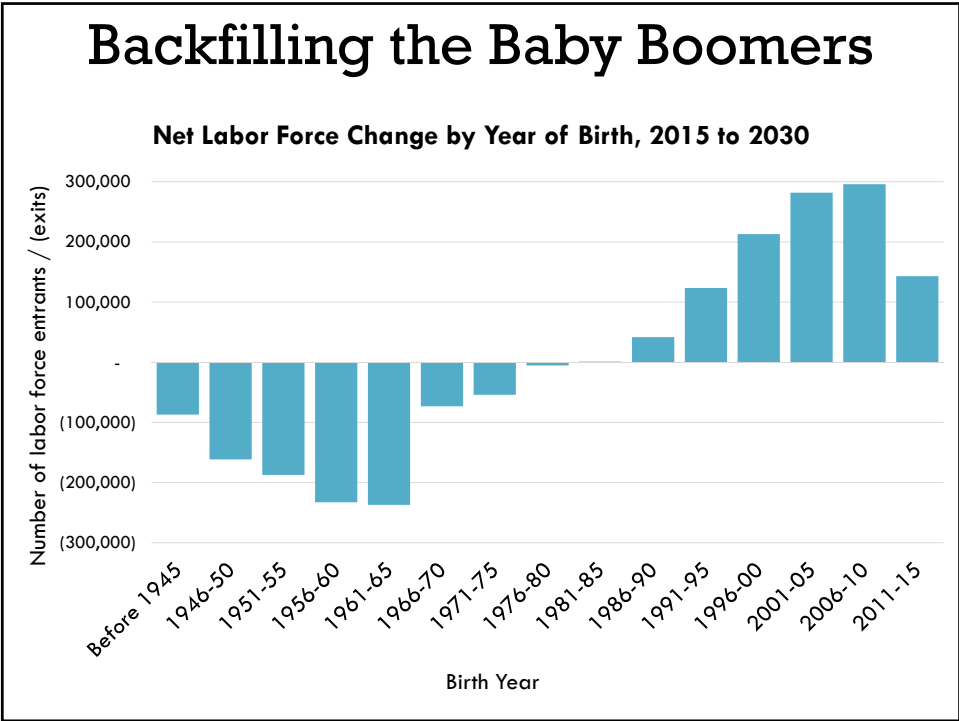


Tim Reardon
Metropolitan Area Planning Council

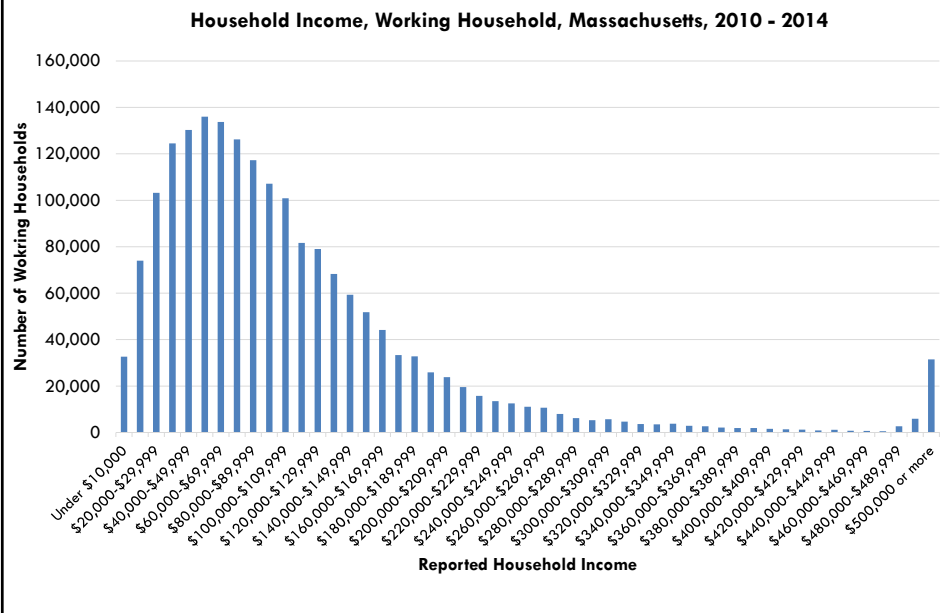
Massachusetts Housing Institute

June 8, 2017

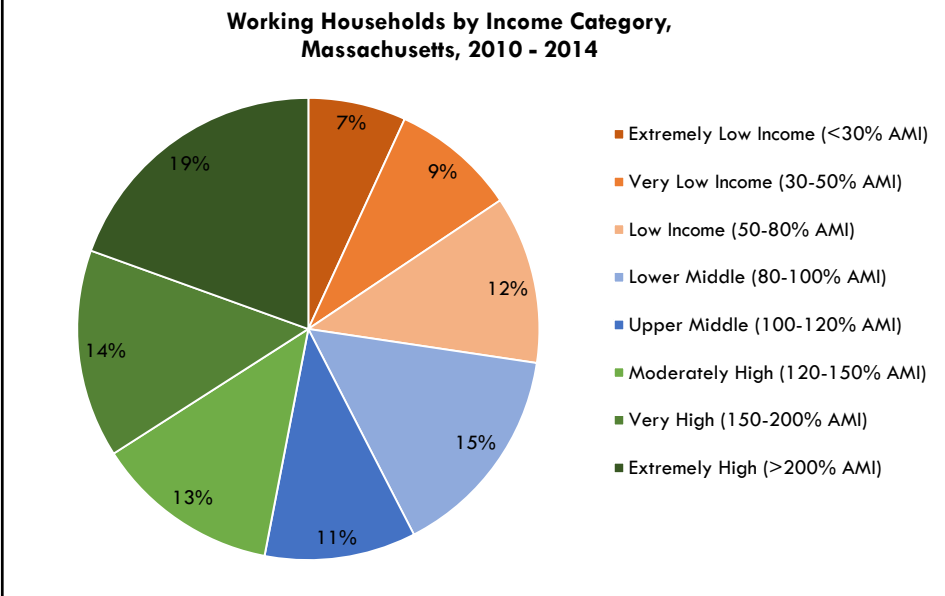




What do “Working Households” Earn?

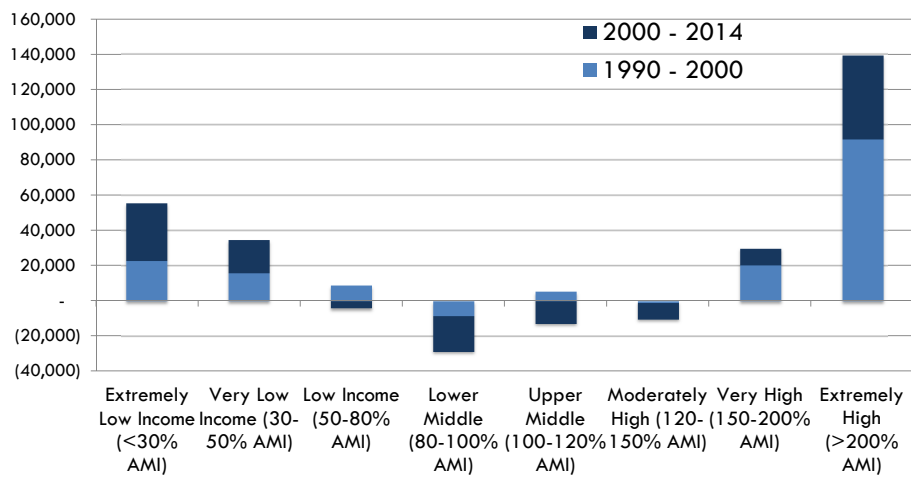


What do “Working Households” Earn?



The Incredible Shrinking Middle Class

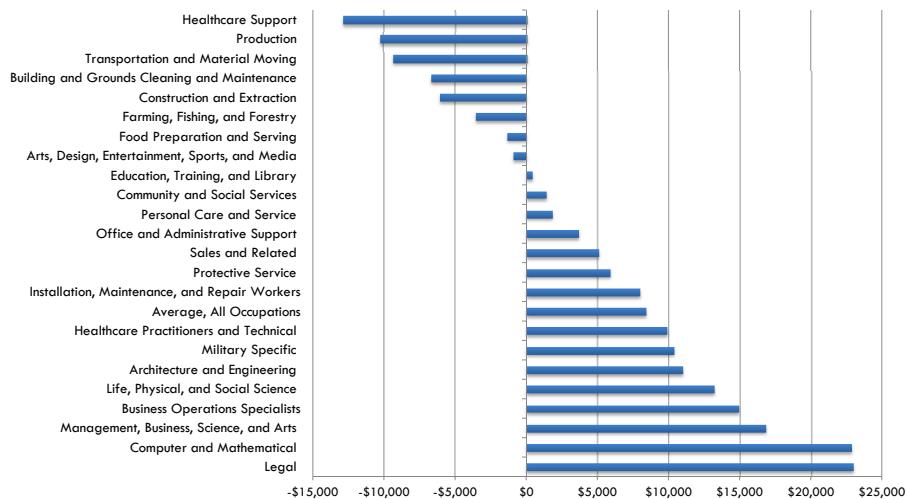
Change in Working Households by Income, 1990 - 2014, Massachusetts



Source: U.S. Census Public Use Microdata 1990, 2000, 2010-2014; MAPC Analysis; "Working Households" defined as those with at least one wage earner who is not also a student.

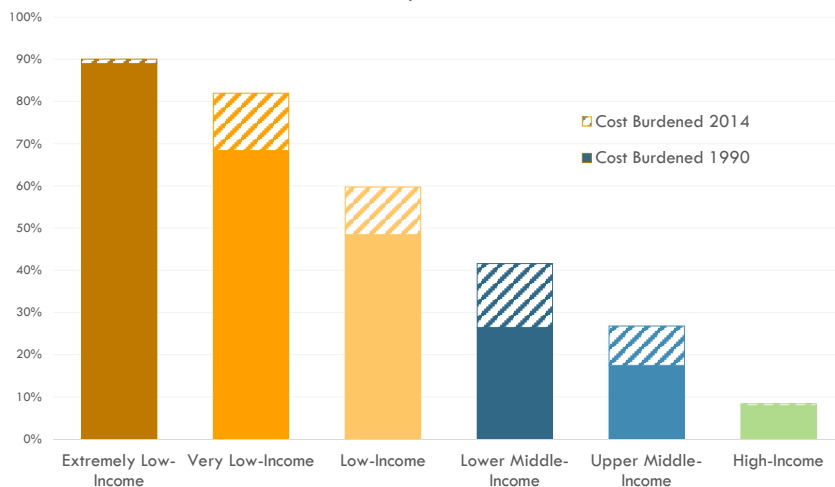
Sagging Wages, Growing Occupations

Change in Average Wage Since 1990, by Occupation, Massachusetts, (2014 \$)



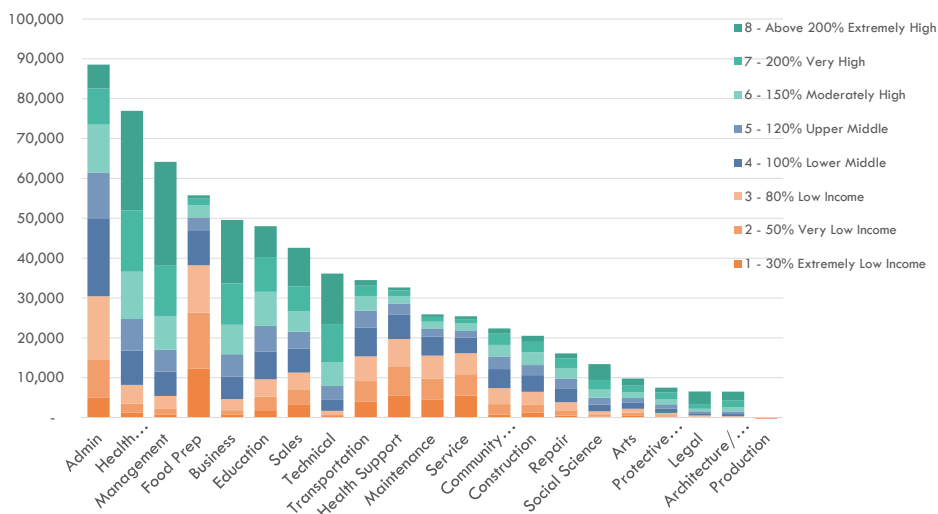
Creeping Cost Burden

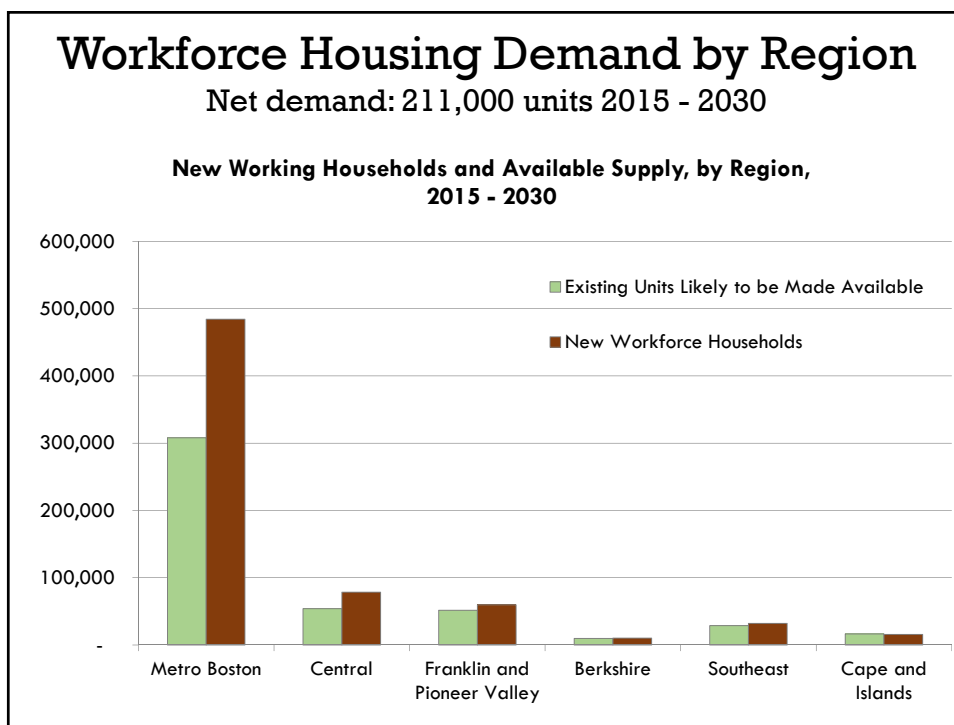
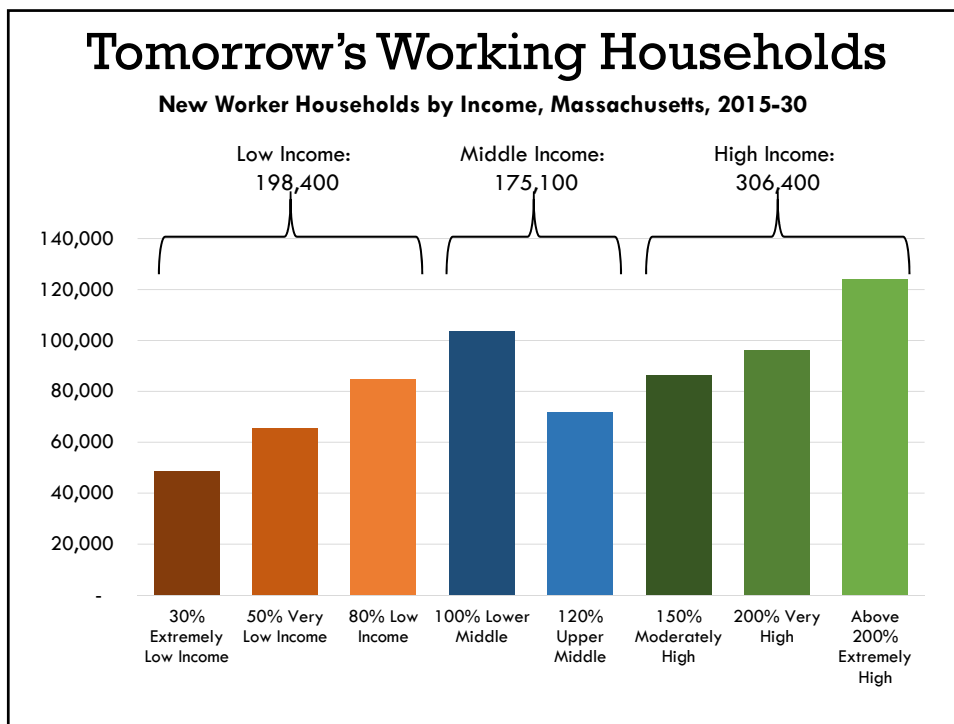
Change in Housing Cost Burden by Income Group
Metro Boston, 1990 to 2014

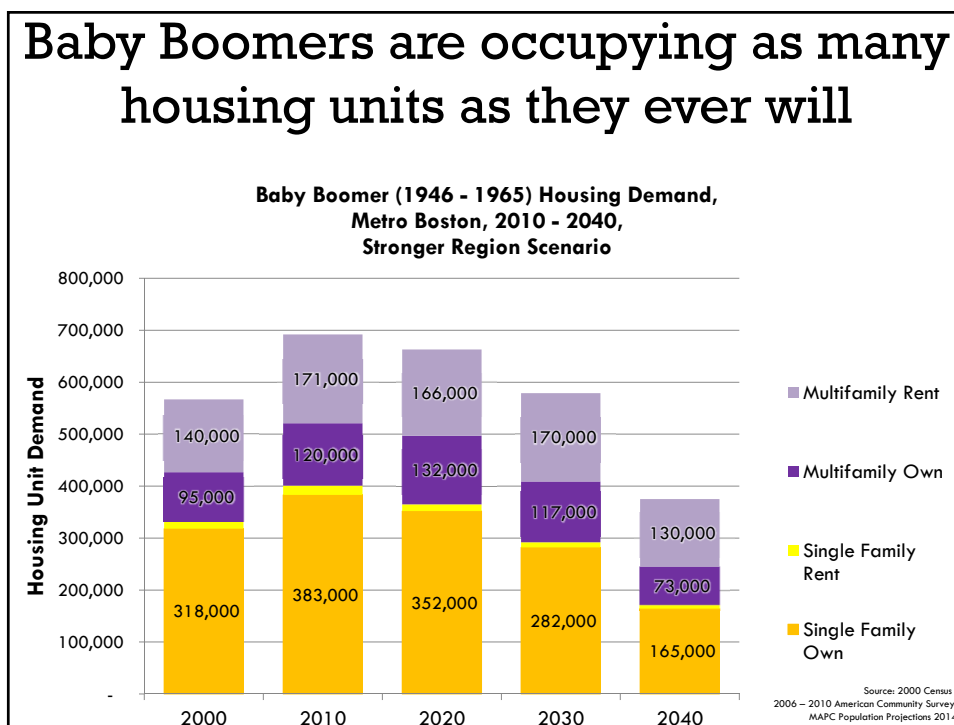
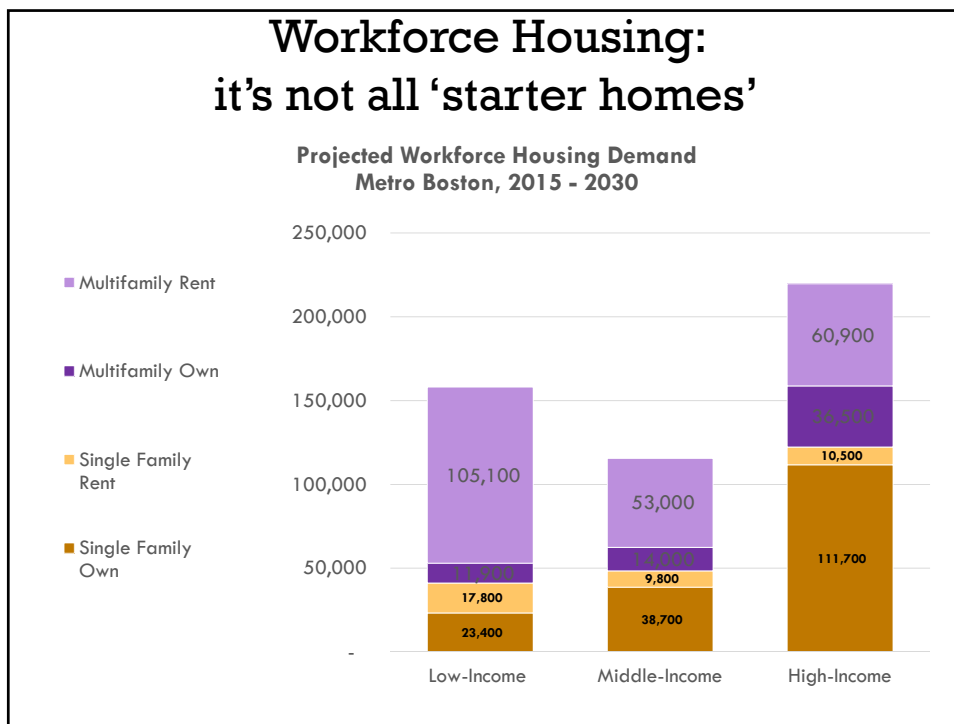


Tomorrow's Working Households

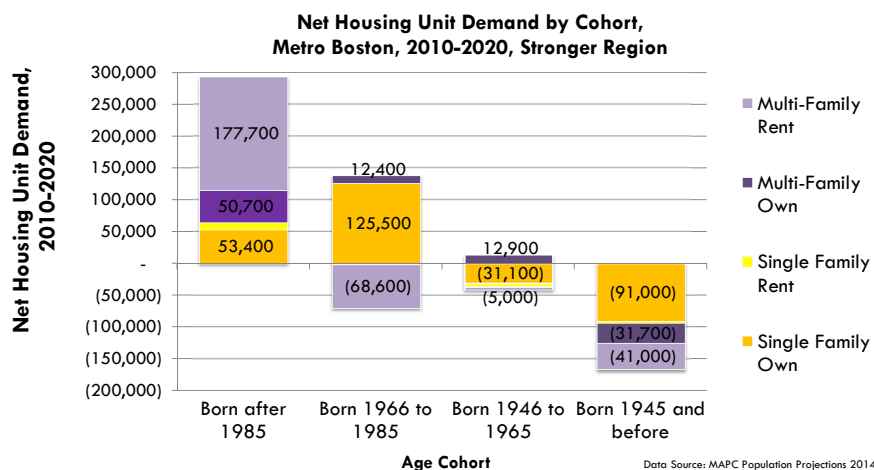
Projected New Worker Households by Occupation and Income, Massachusetts, 2015 - 2030







The coming single-family “senior sell-off”



**Puts 130,000 units back on the market 2010 - 2020,
supplies 72% of demand for younger households**

Conclusions

At least 211,000 additional units – at a range of income levels - needed between 2015 - 2030 to serve future working households

Local interventions needed across the state to open up opportunities for new types of housing

In some regions, absolute supply may not be the preeminent issue: location, suitability, affordability of housing bigger issues

Rapidly growing low-income housing needs are a symptom of broader economic inequality & require non-housing solutions

**Tim Reardon, Director of Data Services
Metropolitan Area Planning Council**

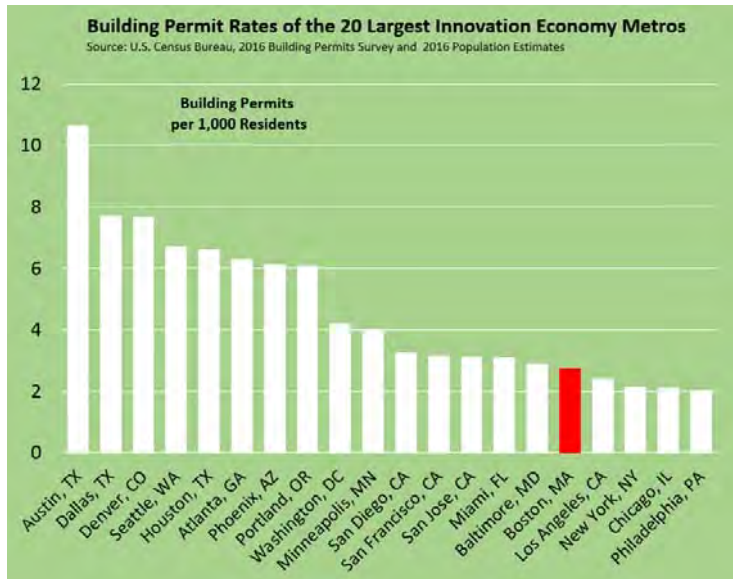
treardon@mapc.org

www.mapc.org/projections

www.housing.ma

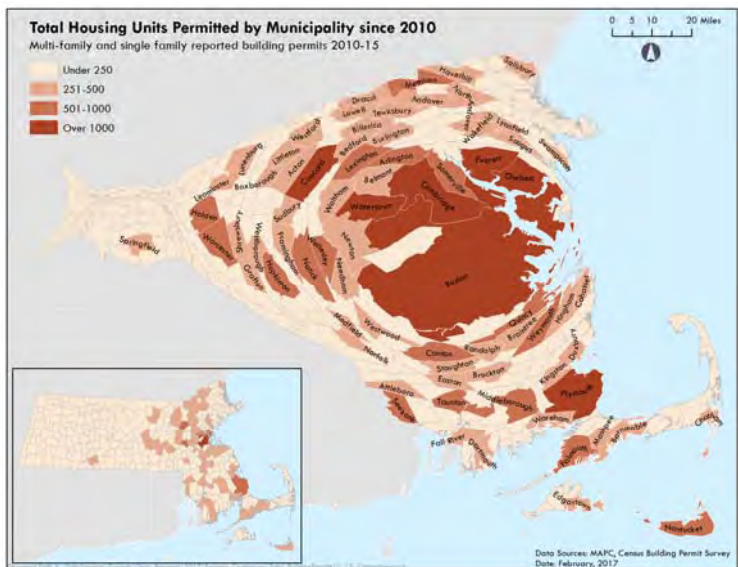


We're losing talented workers to metro regions that offer more housing choices at a lower cost



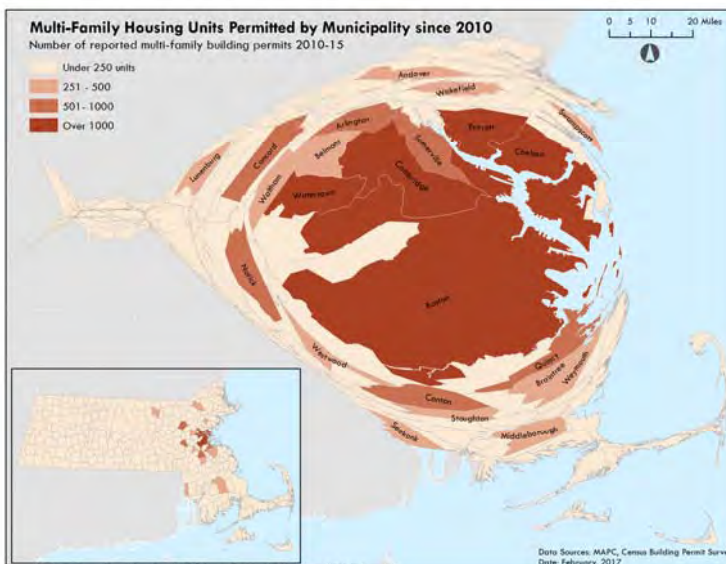
1

Overall housing production, including single family homes, is also concentrated in a few metro Boston communities but to a lesser extent than multifamily



2

More than half of the multifamily units permitted statewide over the last five years were in just five cities and towns: Boston, Cambridge, Chelsea, Everett and Watertown



3

Several recent surveys of employers and employees found that lack of affordable housing is affecting the ability of employers to recruit and retain workers in Metro Boston

Northeastern University survey (April 2017)

- 72 percent of companies surveyed say that found it “extremely or somewhat difficult” to recruit and/or retain talent in the past five years
- Over 2/3 of employers surveyed claim home prices and rental costs have affected their ability to recruit qualified candidates
- When presented with a list of nine potential barriers to recruitment and retention, housing costs was ranked third overall

[The Boston Foundation housing poll \(June 2017\)](#)

- 80 percent of respondents feel that Greater Boston is becoming increasingly unaffordable for middle class families
- Twice as many millennials have had to move in the past five years compared to older age cohorts

[MassEcon report \(March 2017\)](#)

- High housing costs and housing availability are a major concern of businesses looking to expand or relocate
- Cost and supply of housing is a barrier to keeping talent
- Policies that help to increase housing production, including zoning reform to encourage multifamily housing, can alleviate housing affordability issues over time

4

Solutions

- What gives you the most hope that, together as a Commonwealth, we can tackle and solve the problem of low housing production?
- What sort of requirements and incentives do we need to get communities to allow for more housing production and multi-family housing?
- How can the business community be part of the solution?

5

Bringing it all Together:

A Case Study on Pre-Development



LAURA SHUFELT
KEVIN MAGUIRE

MHP'S HOUSING INSTITUTE
JUNE 07, 2017

So what's the goal?

Learning objectives:

- Know what pre-development tasks are needed, what resources are available, and how to prioritize actions
- Understand minimum due diligence necessary to create an effective Request for Proposals (RFP)
- Use what you have learned at the Housing Institute!

The Goal of Pre-Development

1. Site Feasibility



2. Financial Feasibility



What do you need to do during pre-development?

A

E

I

B

F

J

C

G

K

D

H

L

Now to put it into action!

The case study and assessor's map- in your binder

CASE STUDY
Background: Town of Blomfield
 You are a member of the Blomfield Affordable Housing Trust. The Trust has been offered three parcels of land owned and known as Engwood, located within 0.5 miles of the Town Center. The Engwood parcels are adjacent to two residential developments, each with a residential neighborhood.
 The Blomfield Affordable Housing Trust is seeking the potential to build community housing on the combined parcels of land totaling 1.85 acres. Based on the analysis, the Community Preservation Committee (CPC) has voted to request and allocate, approximately \$200,000 to further the development of the request. The Chair of the CPC has asked the Blomfield Affordable Housing Trust to report back to the Committee within 30 days, after some due diligence regarding project feasibility and a dollar amount to be requested.
 The Trust was established at the last month's meeting and has very small financial means, \$20,000. Of this, \$10,000 is available for part-time staff and other actions deemed by the Trust to further the mission of expanding the range of affordable housing opportunities in town. The Housing Trust has \$10,000 available to complete the Engwood acquisition analysis.
 The following questions are available to your Blomfield Assessor's Office. Please describe.
Case Study Question 1:
 With \$10,000 and volunteer time and energy to consult with human resources, what are the first actions you will take to complete the request?
Case Study Question 2:
 With a State PACE Grant of \$ 20,000, how would you spend this money to support the initial feasibility analysis?
Case Study Question 3:
 What are the main points you hope to communicate to the CPC to support additional funding?



Activity cards

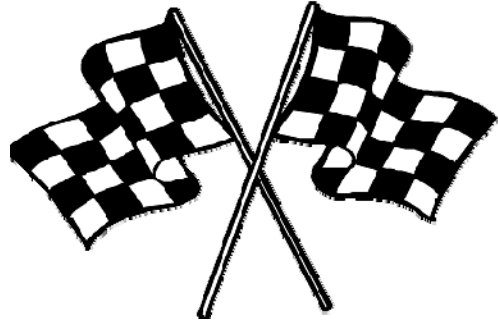
Provider: Civil Engineer
Scope of Work: Land Yield Analysis
Cost: \$2,500

Description: The Land Yield Analysis will tell you the maximum number of bedrooms that the land can support, given existing conditions and infrastructure (water and sewer). It will also identify potential barriers to development such as endangered species mapping of the site, wetlands, and evidence of ledge.

Now to put it into action!

1. Everyone reads the Case Study (5 minutes)
2. Kevin and Laura will present three scenario questions, one at a time
3. Each group will have 10 minutes to come up with answer(s) to each question
4. Kevin and Laura will give each group answer cards after each scenario

Ready, set... go!



Case Study Scenario Question #1

You have **\$10,000** available from the Trust.

Choosing from your activity cards, how would you spend the money?

Case Study Scenario Question #2

The Trust was awarded a **\$25,000** grant in PATH (Planning Assistance Towards Housing) funds from the state.

Knowing what you know now, how you would spend this money?

Case Study Question #3:

Would you recommend funds from the CPC to develop an RFP for Kingswood?

Yes

No

Maybe, but need more info

Contact Information

Laura Shufelt, Assistant Director Community Assistance

Massachusetts Housing Partnership

ishufelt@mhp.net

857-317-8582

Kevin Maguire

CASE STUDY

Kingswood, Town of Winterfell

You are a member of the Winterfell Affordable Housing Trust. The Trust has been offered three parcels of town-owned land, known as Kingswood, located within 0.5 miles of the Town Center. The Kingswood parcels are adjacent to two condominium developments, open space, and a residential neighborhood.

The Winterfell Affordable Housing Trust is analyzing the potential to build community housing on the combined parcels of land totaling 12.83 acres. Based on the analysis, the Community Preservation Committee (CPC) may support a request and, ultimately, recommend to Town Meeting funds to further the predevelopment of Kingswood. The Chair of the CPC has asked the Winterfell Affordable Housing Trust to report back to the Committee within 90 days, after some due diligence regarding project feasibility and a dollar amount to be requested.

The Trust was established at the last Annual Town Meeting and has a very small financial reserve, \$20,000. Of this, \$10,000 is available for part-time staff and other actions deemed by the Trust to further its mission of expanding the range of affordable housing opportunities in town. The Housing Trust, has \$10,000 available to complete the Kingswood acquisition analysis.

The following documents are available to you: Winterfell Assessor's Map, Property Description

Case Study Question 1:

With \$10,000 and volunteer time and energy to consult with human resources, what are the first actions you will take to initiate the analysis?

Case Study Question 2:

With a State Grant of \$ 25,000, how would you spend this money to support the initial feasibility analysis?

Case Study Question 3:

What are the main points you hope to communicate to the CPC to support additional funding?

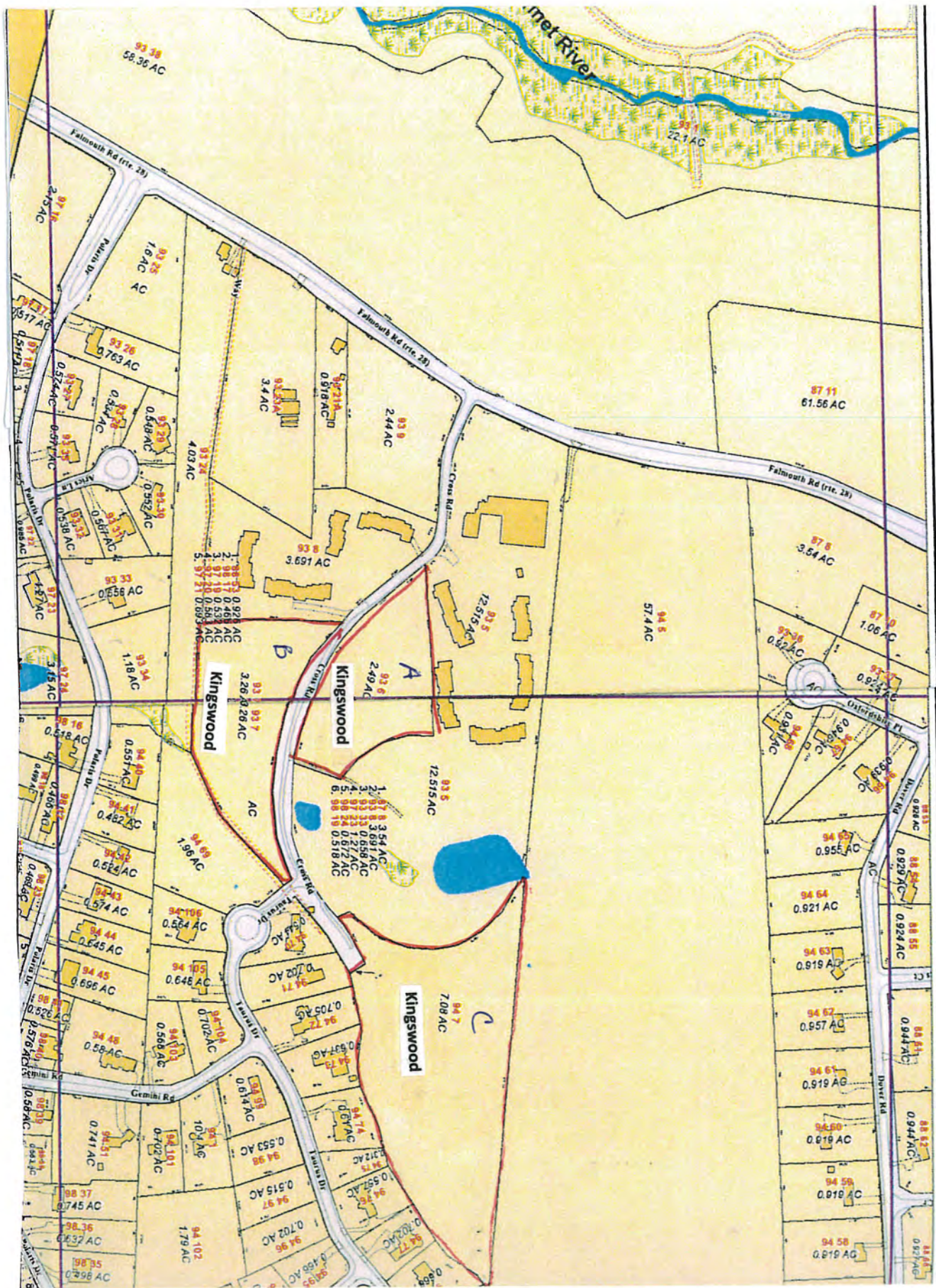
Kingswood Property Description

The 3 parcels that make up the Kingswood property include the following:

- Lot A: 2.49 Acres
- Lot B: 3.26 Acres
- Lot C: 7.08 Acres

Lot A is located along the north side of the private way and has 589 feet of frontage. The lot abuts the existing King's Landing condominiums to the north and the public well and pump house for King's Landing to the east. Lot B is located along the south side of the private way and has 354 feet of road frontage. The lot abuts King's Landing II to the west, a single family residential lot to the south, and a town-owned lot to the east. Lot C is located at the end of the private way and has 206 feet of road frontage. It abuts Town-owned conservation land to the north, a well and pump house to the east, and eight single family residential lots to the south/southwest.

These parcels were part of an eight-lot subdivision and road layout for Kingswood. The subdivision plan included a 40-foot wide private way that bisects the eight lots to provide access and road frontage. These three lots were acquired by the town 1989 as part of a tax taking.



Changing the Conversation: Community Engagement on Housing in Williamstown, MA



Town of Williamstown, MA

Massachusetts Housing Partnership

JM Goldson community preservation + planning

Presentation Topics

- Williamstown – project context & objectives

Andrew Groff & Amy Jeschawitz, Town of Williamstown

- Planning process

Jennifer Goldson, JM Goldson community preservation + planning

- MHP - community assistance resources & opportunities

Susan Connelly, MHP

Williamstown

Project context

Andrew Groff, Town Planner

Amy Jeschawitz, Planning Board member

About Williamstown

- Pop. 7,754 as of 2010
- Selectmen & Town Manager
- Open Town Meeting
- Home of Williams College & The Clark Art Institute



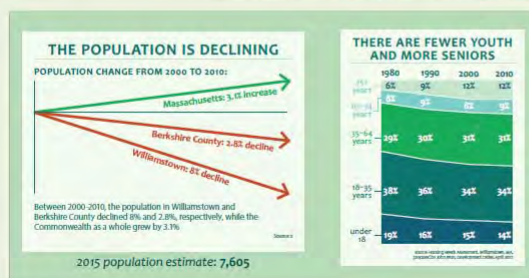
Political Landscape

- High, but selective, participation in local government
- Opinionated residents who are frequent meeting attendees
- Strong commitment to preserving Williamstown character
- Less participation from renters, young families, and others

Housing and Demographics

Overview of Williamstown's Housing Needs

For Berkshire County, Williamstown is a high priority zone for housing production because of its high access to employment, higher performing schools, and water and sewer service.

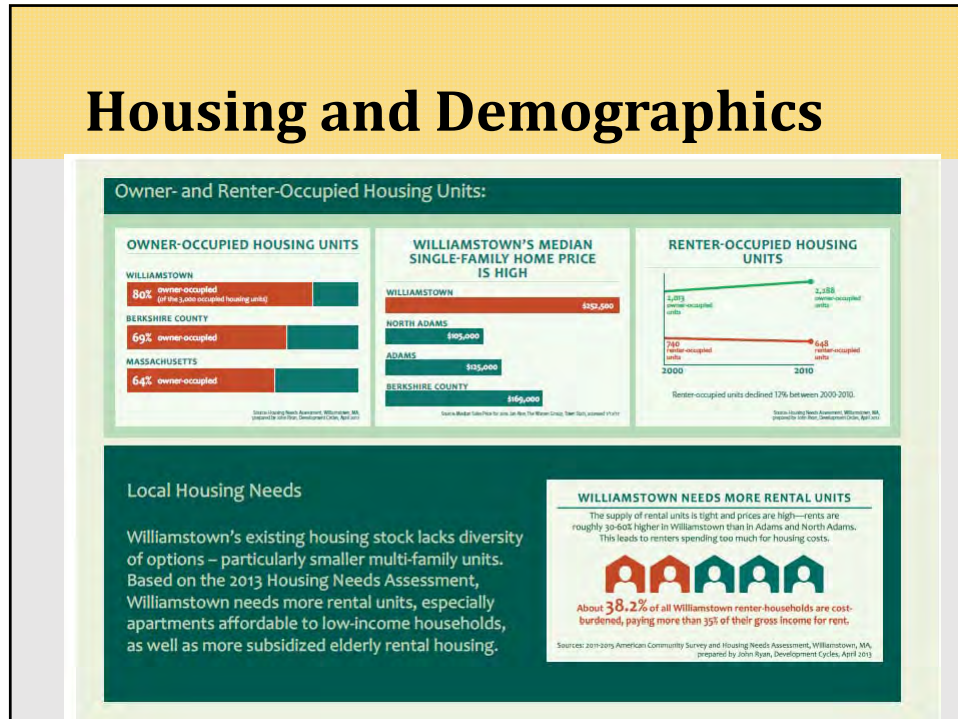


If people of various ages, incomes, and lifestyles have the opportunity to live in the neighborhood due to more diversity of housing choices, it will increase the vibrancy of the neighborhood.

Williamstown residents are getting older, like many places in the Commonwealth. In addition to ensuring there are options for seniors, Williamstown must plan for future residents.

Not only are rising home prices a barrier for young people and young families, but the lack of opportunity to live in a walkable neighborhood or smaller home may be a deterrent as well.

Housing and Demographics



Concerns

- High housing demand, few rental units
- Increasing home prices
- Zoning that hasn't been updated recently to reflect new preferences and need
- In focus area, a large number of buildings that are nonconforming, preventing improvements, updates, or conversions that could diversify housing options

Changes in Housing Preference



- Cable Mills, 48 luxury apartments, 13 moderate income affordable units.
- Fully leased out under 3 months from completion.
- Has brought new residents to town seeking non single family living.

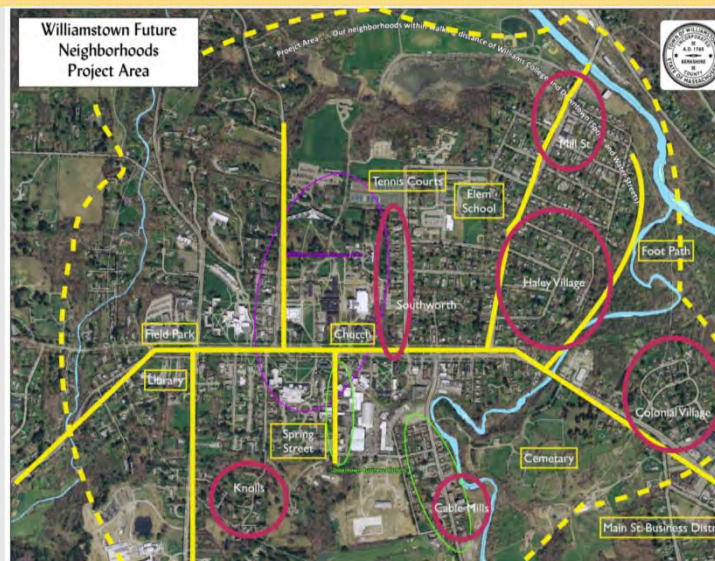
Williams College, Housing Challenges

- Significant numbers of tenured faculty are retiring each year between now and the mid 2020's.
- Williams is focused on recruiting younger faculty for these tenure track positions.
- Younger generations coming to town prefer less square footage and low maintenance apartment living over single family homes.
- They also often lack resources to purchase available single family homes within Williamstown.
- All of these factors have placed stress on the College's faculty housing program and ability to recruit top talent.

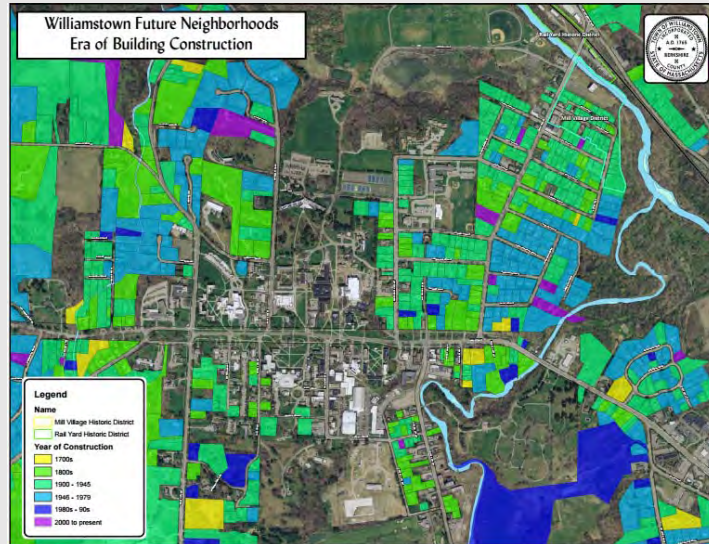
Planning Board's Response

- *“Current trends show a recent significant and projected continued decline in Berkshire County’s population. Also, state and national trends show that coming generations, and even members of current generations, are looking away from traditional models of housing (...)”*
- *“Trends show that folks are looking at smaller places to live, different and more efficient ways of living, and how to leave a smaller footprint. Locally, this trend can be seen in the speed of the lease out of the new Cable Mills building (...)”*
- *“Throughout the coming months, we will be studying housing options for this next generation of workers, employers, families, and seniors [...] This process will involve significant community input and the Board hopes to hear from many members throughout our community.”*
- ***“With the cooperation of our friends and neighbors, the Board hopes that the Town can institute some forward thinking and unique zoning changes to respond to broader changes that are occurring, all while protecting what makes Williamstown a unique community.”***

Focus Area



Building Era Map



Planning Process

Jennifer Goldson, AICP, planning consultant

A new way to engage

- How can we encourage people to attend meetings to discuss housing?
- What is the best format to both solicit input and feedback as well as educate on zoning and housing?
- How can we engage the most residents, particularly those residents who don't often attend traditional community meetings?
- How can we make the process of examining zoning options less combative and more meaningful and productive?

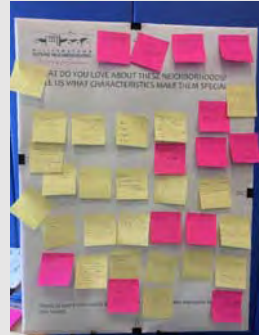
Using the CoUrbanize platform

The screenshot displays the CoUrbanize platform interface for the 'Williamstown Future Neighborhoods' project. The interface includes a map of Williamstown, MA, with various colored pins indicating user input. On the left, there is a sidebar with a search bar, filters, and a list of user comments. The top navigation bar includes the CoUrbanize logo and links for 'Explore Projects', 'How It Works', and 'Carten'. The map area has tabs for 'MAP', 'INFO', 'UPDATES', and 'TIMELINE'.

<https://courbanize.com/projects/williamstown-neighborhoods/information>

Housing Open House

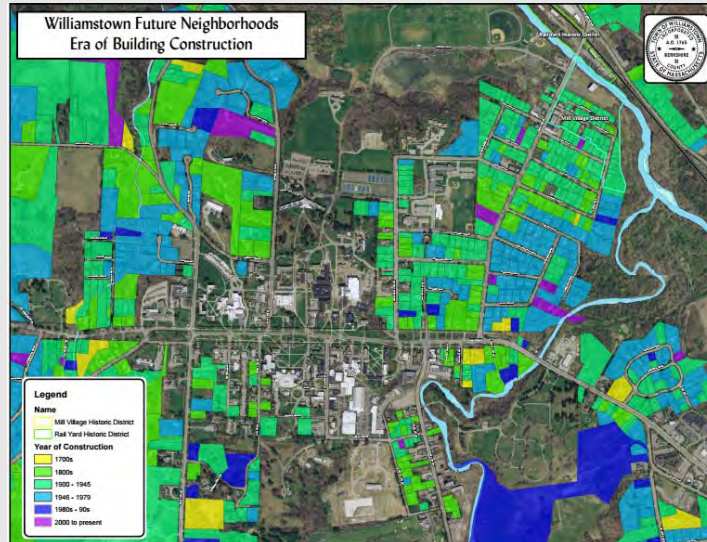
- February 4th, 2017
- 44 attendees
- Four stations:
 - Defining the Neighborhood– Physically
 - Defining the Neighborhood- Conceptually
 - Zoning
 - Let's Talk about Housing



Housing Open House

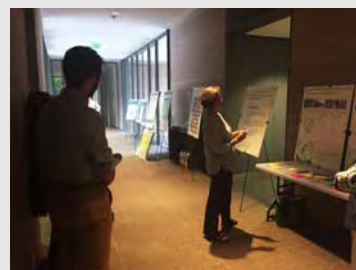


Building Era Map



Interactive Workshop

- April 11, 2017
- 15 attendees, including most planning board members
- Mini open house exercise, presentation, and group exercise



Interactive Workshop

- Results of VPS survey and comments
 - Adaptive reuse into multifamily
 - Accessory apartments
 - Mixed-use
- Favored potential zoning amendments:
 - Allow conversion to multifamily
 - New construction of multifamily with thoughtful design
 - Accessory apartments
 - Allow mixed-use



What's next?

- Propose some new zoning ordinances- “low hanging fruit”
 - Update frontage
 - Accessory dwelling units
 - Allow reuse of more existing buildings
- More outreach over the summer
- Fall reconvene for additional community forum

Lessons Learned so far

- This approach invites a more thoughtful and reasonable discussion
- Education is important!
- Integrating coUrbanize into the process requires a lot of activity and outreach and success may depend on make-up of community

MHP

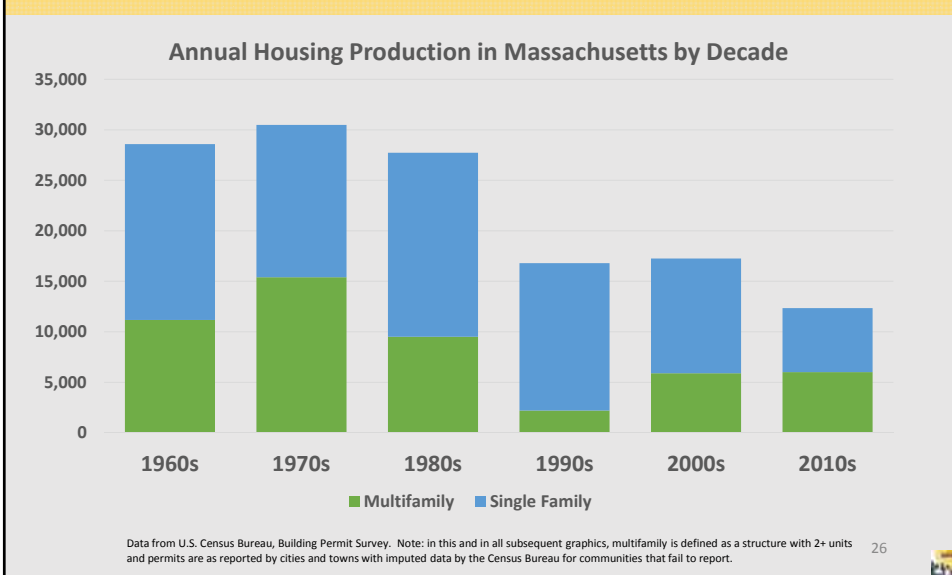
Community Assistance Resources & Opportunities

Susan Connelly, Director of Community Assistance

About our zoning work

- We are looking to support communities interested in exploring supporting denser housing through their local zoning code
- Goal of appropriate multifamily housing as of right
- Connect to communities through RPAs
- Staff time or small grants for third party assistance

In recent years Massachusetts cities and towns have permitted less new housing than at almost any point since the 1950s



The primary reason for our housing supply shortage is that cities and towns in Massachusetts regulate land use with minimal accountability

- Little or no opportunity to build multifamily housing except via 40B
- Excessive minimum lot sizes
- Widespread “downzoning”
- Local septic and wetlands regulations -- unrelated to environment science -- that promote large-lot sprawl
- Scant consideration of regional or statewide needs

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Contact Info

Susan Connelly

Director of Community Assistance, Massachusetts Housing Partnership

sconnelly@mhp.net (857) 317-8580

Andrew Groff

Director of Community Development, Town of Williamstown

agroff@williamstownma.gov (413) 458-9344

Jennifer Goldson, AICP

Founder, JM Goldson community preservation + planning

jennifer@jmgoldson.com www.jmgoldson.com (617) 872-0958

Let's Talk About Housing

Allen Penniman, AICP
MHP Housing Institute 2017
June 8, Devens, MA

- 1. Preach to the decision-makers, not the choir.**



Providence City Council



Lawyer



Lawyer



Non-Profit
Director



Finance
Officer



Purchasing
Manager



Lawyer



Valet



Labor
Organizer



Non-Profit
Director



Community
Organizer



Fraud
Investigator



Product
Designer



Real Estate
Advocate



HR Director



Ms. Councilor...

If we up-zone for density, the neighborhood will be more walkable.

Ms. Councilor...

~~If we up-zone for density, the neighborhood will be more walkable.~~

Relaxing density restrictions will:

- Increase tax revenue by X%
- Allow us to grow without building new utility infrastructure
- Consume zero acres of the countryside

Ms. Councilor...

We should build town houses to combat the housing affordability crisis!

Ms. Councilor...

~~We should build town houses to combat the housing affordability crisis!~~

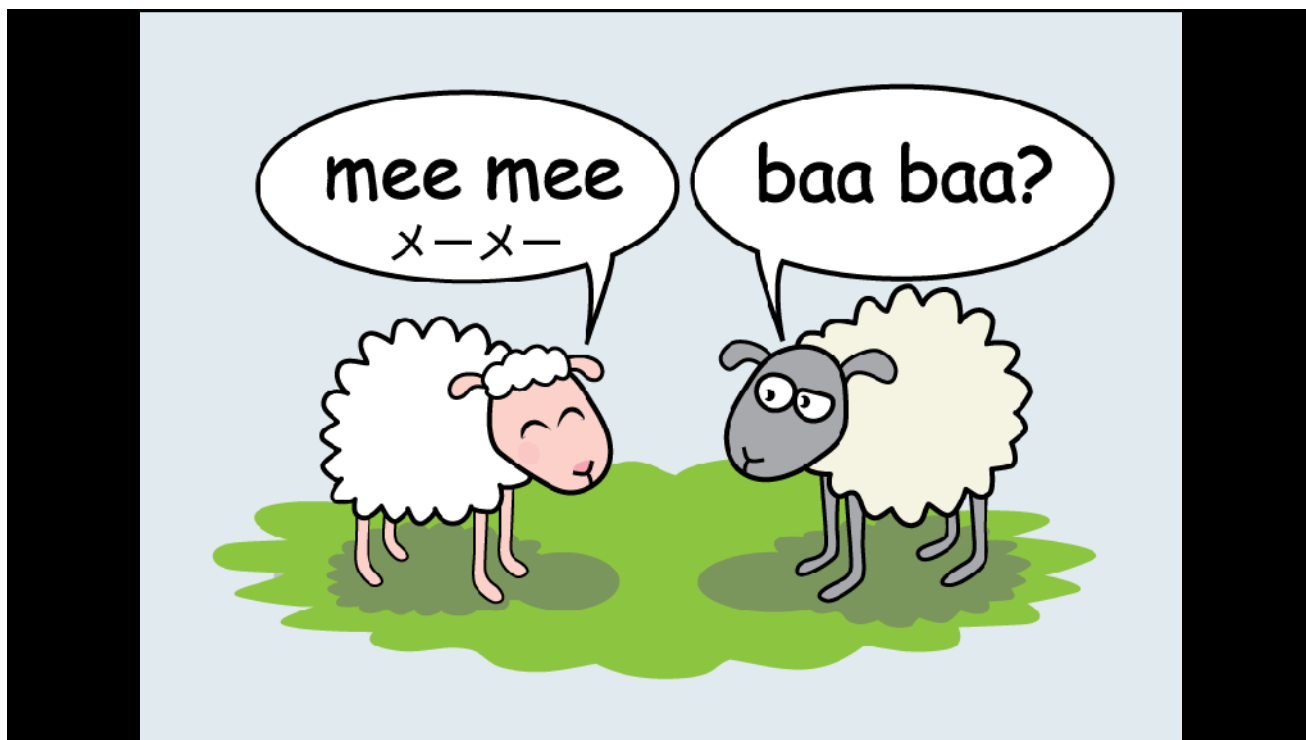
Town houses are quintessential colonial building style. As stewards of our town's architectural heritage, we should build them to keep this New England tradition alive.

Ms. Councilor...

We should forbid suburban office parks and incentivize employers to locate near transit because sprawl is bad.

Ms. Councilor...

We should forbid suburban office parks and incentivize employers to locate near transit because ~~sprawl is bad.~~
downtown office buildings yield twice the tax revenue/acre than suburban office parks.



1. Preach to the decision-makers, not the choir.

1. Preach to the decision-makers, not the choir.
2. Stop giving the fringe a bully pulpit.







YouTube interface showing a video titled "Babson College Campus Master Plan" by Babson College. The video features Linda Eastley, Managing Principal at Sasaki Associates, speaking. The video has 14,021 views. The interface includes a search bar, a video player with controls, and a list of recommended videos on the right side.

Up next

- Visit Babson**
BabsonAdmission
6,822 views
1:43
- Why Babson**
Babson College
41,179 views
3:21
- Residence Life at Babson College**
BabsonAdmission
812 views
2:03
- Shark Tank: Meet the Sharks at Babson**
Babson College
109,014 views
5:38
- What Colleges DON'T Want You to Know About Admissions**
Anthony Green
787,482 views
15:25
- College Experience - Studying Entrepreneurship at Babson College**

BUDGET RESET
GOVERNOR CARNEY

COMMUNITY CONVERSATION
THURSDAY
MARCH 16TH
7:00PM THOMAS MCKEAN
HIGH SCHOOL

f LIVE

HOSTED BY
REPS. DEBORAH HUDSON,
JOSEPH MIRO & MIKE RAMONE

Kendall Square at MIT

Official construction updates the creation of 1 million square feet of new space in Kendall Square

Comment & Like

RESIDENTIAL OFFICE WORK OPEN OFFICE

INFO UPDATES TIMELINE COMMENTS PAGE

courbanize.com



1. Preach to the decision-makers, not the choir.
2. Stop giving the fringe a bully pulpit.
3. **Expose the hypocrisy of nostalgia.**

The places New Englanders pine for are the same places they oppose publicly.





Provincetown



Pittsfield



Rockport



Northampton

Density + sprawl = **Traffic!!!**

Density + urbanism = New England towns



PRINCIPLE 


PlaceCode Beta 2.0

PlaceCode is the next generation of form-based codes. It's an open-source, character-based template code that emerged out of a need for more consistent and user-friendly land use regulations in New England, and throughout the country. A library of elements in the PlaceCode brings clarity to zoning regulations for homeowners and real estate professionals alike, and makes administering the code simple for communities with limited staff capacity. The end result is a set of land use rules that clearly reflect the desires of a community and leads to better projects.

Principle and a core team of collaborators will be launching the library of code elements online so that anyone can build a code, add code elements to the library, and ideally, change zoning to build better places.

[BECOME A BETA-TESTER & ACCESS PDF](#) [PREVIEW DOCUMENT](#)

<http://www.principle.us/placecode>

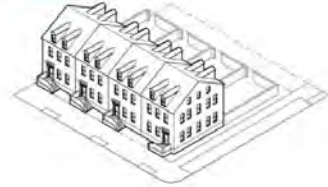


PlaceCode Beta 2.0
An open-source character-based
template code

CNU SEATTLE
05.04.2017

PlaceCode Building Standard - Section 1.1 Primary Building Type


1. OVERVIEW



1. BUILDING CHARACTER	2. ARCHITECTURAL COMMENTARY
Type	Style
Mass	Style
Scale	Style
Roof Style	Style
Material	Style
Color	Style
Window	Style
Door	Style
Chimney	Style
Porch	Style
Walkway	Style

PlaceCode Building Standard - Section 1.1 Primary Building Type

3. DIMENSIONS



4. DESCRIPTION	5. PERFORMANCE
4.1. DESCRIPTION	5.1. PERFORMANCE
4.2. DESCRIPTION	5.2. PERFORMANCE
4.3. DESCRIPTION	5.3. PERFORMANCE
4.4. DESCRIPTION	5.4. PERFORMANCE
4.5. DESCRIPTION	5.5. PERFORMANCE
4.6. DESCRIPTION	5.6. PERFORMANCE
4.7. DESCRIPTION	5.7. PERFORMANCE
4.8. DESCRIPTION	5.8. PERFORMANCE
4.9. DESCRIPTION	5.9. PERFORMANCE
4.10. DESCRIPTION	5.10. PERFORMANCE
4.11. DESCRIPTION	5.11. PERFORMANCE
4.12. DESCRIPTION	5.12. PERFORMANCE
4.13. DESCRIPTION	5.13. PERFORMANCE
4.14. DESCRIPTION	5.14. PERFORMANCE
4.15. DESCRIPTION	5.15. PERFORMANCE
4.16. DESCRIPTION	5.16. PERFORMANCE
4.17. DESCRIPTION	5.17. PERFORMANCE
4.18. DESCRIPTION	5.18. PERFORMANCE
4.19. DESCRIPTION	5.19. PERFORMANCE
4.20. DESCRIPTION	5.20. PERFORMANCE

PlaceCode Beta 2.0 | 05.04.2017

<http://www.principle.us/placecode>

1. Preach to the decision-makers, not the choir.
2. Stop giving the fringe a bully pulpit.
3. Expose the hypocrisy of nostalgia.
4. **Don't scoff at misinformation, combat it.**

CRUSH HOUR IN CAMBRIDGE

A Transportation Forum

Saturday, November 17, 4-6 PM • Senior Center, 806 Mass. Ave.

- Over 18 million sq. ft. of new developments
- Gridlock potential at many intersections
- Over 50,000 additional cars on Cambridge streets
- Sardine-packed subway cars during rush hour
- Over 66,000 more commuter trips on buses & the T
- Increased noise, congestion, exhaust fumes

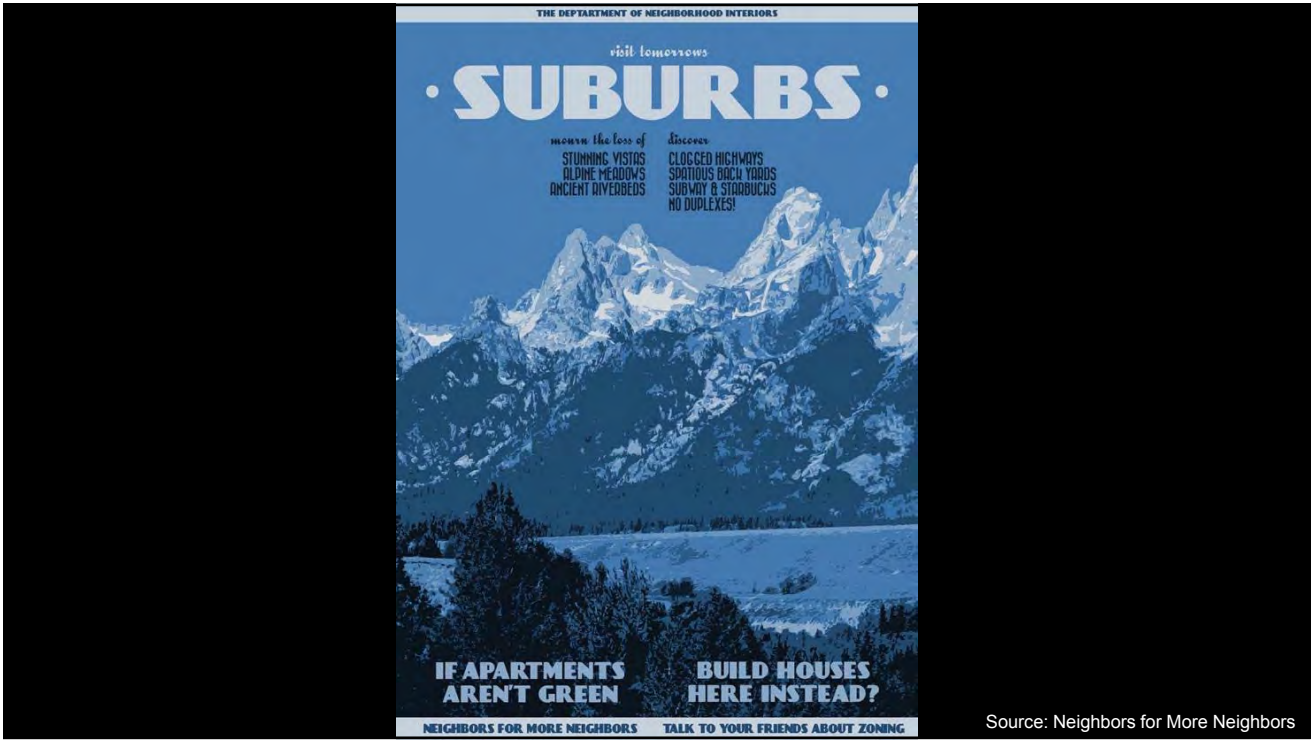
Is this what we want? • What can we do? • Who will stand up for Cambridge?

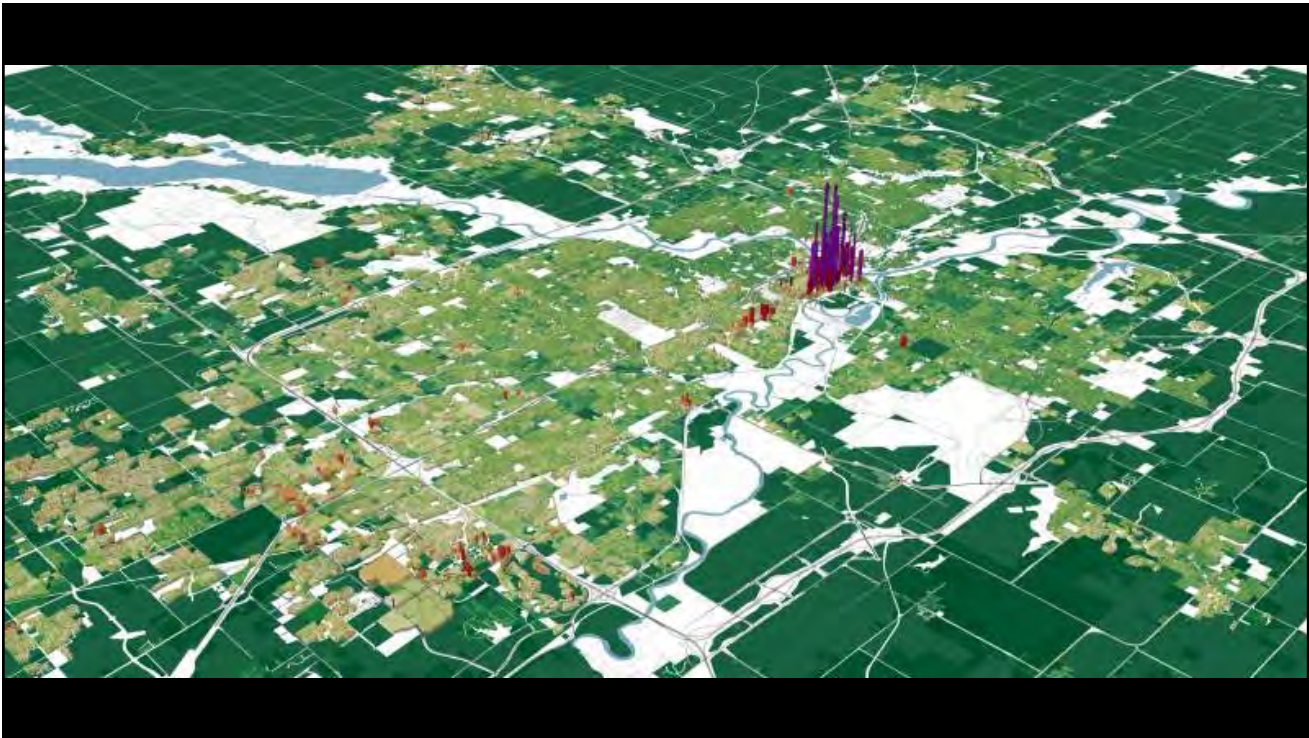
Source: Cambridge Residents Alliance


"He said he was for affordable housing, then he wanted to downzone my block."

Neighbors for more neighbors | **Talk to your friends about zoning.**

Source: Neighbors for More Neighbors








Search Case Studies: [GO](#)

MEASURING UNDERSTANDING ABOUT CASE STUDIES STORIES

SCALE A Typical Block - Eixample (Eixample)

Spain > Barcelona > Typical Block - Eixample (Eixample)



1859 Eixample 100m x 100m 100m x 100m 100m x 100m	1900 Eixample 100m x 100m 100m x 100m 100m x 100m	1991 Eixample 100m x 100m 100m x 100m 100m x 100m
1928 Eixample 100m x 100m 100m x 100m 100m x 100m	1976 Eixample 100m x 100m 100m x 100m 100m x 100m	1988 Eixample 100m x 100m 100m x 100m 100m x 100m

FAR

4.70

93 DU/Ac

230 DU/Ha

145 POP/Ac

359 POP/Ha

SITE SPECIFICATIONS

SITE COVERAGE: _____

PARKING RATIO: _____

INCOME GROUP: **Mixed**

RANGE HEIGHTS: _____

BASIC PROJECT STATISTICS

GROSS BUILDING AREA: **57440**

UNITS: **0**

The Eixample plan proposed a square shaped block of 113.3m (372ft), with chamfered corners at 45 degrees, and three typical block layouts. The blocks would have only 50% of their plot ratio constructed with perimeter coverage, the remaining left for central patios or gardens that would offer public open space as well as appropriate light and ventilation to the plots. A maximum height of 20m (55ft), or four stories, was also established and coincided with the typical street width of the plan.

During implementation, however, the plan suffered many transformations. The typical blocks initially with an open layout became closed, and the courtyards were built up rather than remaining as open space. Changing ordinances eventually allowed for buildings to grow in height and depth, considerably increasing the density of the plan. Consequently, many of the Eixample blocks today have varying building heights which reveal the evolution of ordinances over time.

<http://densityatlas.org/>



A Member of the YIMBY Party | Other Sites: [YIMBY Action](#) | [CaRLA](#) | [SF YIMBY](#) | [YIMBY Store](#) | [East Bay Forward](#) | [SF BAMO](#) | [YIMBY Wiki](#)

YIMBY 20 TOWN 17 HOME REGISTER THE CONFERENCE ▾ DONATE 🔍

JULY 13-16 - OAKLAND, CALIFORNIA
Hosted by East Bay Forward

→ ↗ ↑
 ↗ ↑ →
 ↑ → ↗

YIMBY 20 TOWN 17

YIMBYTown is a three-day gathering for grassroots community organizers, political leaders, educators, housing developers, and everyday people to identify problems, create solutions, share resources on the issues that impact housing on local, state, and national levels.

Thank you!

Allen Penniman, AICP

apenniman@providenceri.gov

@justpennies

allenpenniman.com

Preparing to Build Consensus and Prepare for Opposition

Homework for local planners and advocates.

Nathan Kelly, AICP
2017 Housing Institute
June 8, 2017

Setting the stage...our focus:

- **Housing in more suburban and rural applications.**
- **Looking at mixed use, village style development.**

Concord Riverwalk

Concord, Massachusetts

Source: Smart Growth Alliance

COMPLETED



Red Brook Harborview

Cataumet, Massachusetts

Source: Smart Growth Alliance

PLANNED



Mashpee Commons



Source: Cape Cod Times

The Pinehills



South County Commons (RI)



- Jacobs understood that to limit plans you don't like to being just "lines on a map," you need:
 - Public support
 - Executive support
 - Resources

"Designing a dream city is easy; rebuilding a living one takes imagination."

Major Categories of Resistance:

FISCAL

TRAFFIC

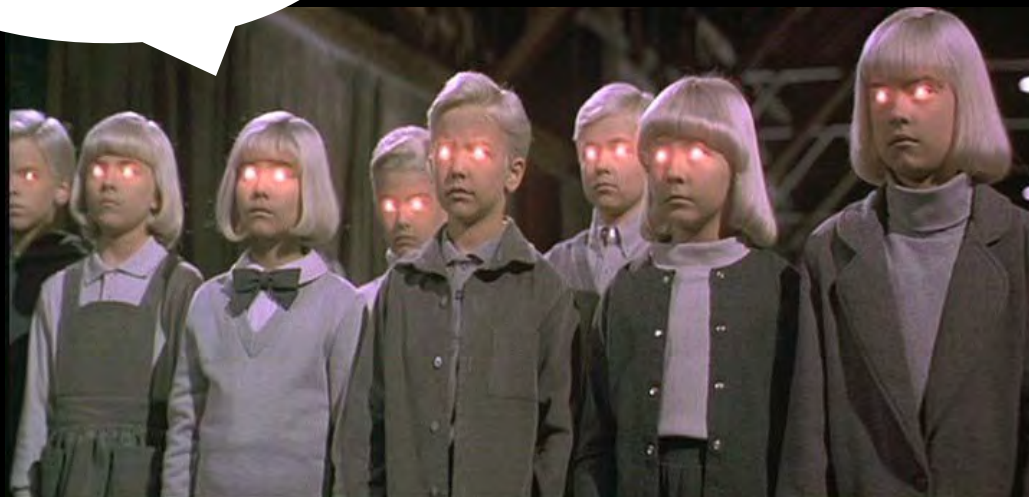
DENSITY

PEOPLE

FISCAL

Give us your tax
dollars!

KIDS!



Classic Presentation:

Annual School Budget: \$12M

Student Enrolled: 1,200

Expenditure per Student: \$10,000

Classic Presentation:

Potential Village Buildout: 150 Units

Students per House: 1.8 students

Cost per Student: \$10,000

$$\$150 \times 1.8 \times \$10,000 = \$2.7M$$

Classic Presentation:

Potential Village Buildout: 150 Units

Students per House: 1.8 students

Cost per Student: \$10,000

$$\$150 \times 1.8 \times \$10,000 = \$2.7M$$

FALSE

Assignment:

- **Local school enrollment trends...past and future.**
- **Trends of neighboring communities.**
- **Child occupancy rates in similar housing types in your region.**

Assignment:

- **Percent of municipal budget spent on schools compared with peer communities.**
- **Comparative performance with peer schools.**

Assignment:

- **Projected capital improvements and staffing**
 - **Schools**
 - **Town Hall**
 - **Police/Fire**
 - **Public Works**
 - **Recreation**

Resources:

- **What are your local enrollment trends...past and future?**
- **What are the trends of neighboring communities?**
- **What are the child occupancy rates in similar housing types?**

TRAFFIC

It'll be a NIGHTMARE!!



Assignment:

- **Research roadway design case studies.**
- **Practice your “park once” pitch.**

- **Get latest trip data for roads in Town, as many roads as you can...give perspective.**
- **Get crash data for different intersections within the region**

DENSITY



DENSITY

a.k.a.

The Fourth Horseman of the Apocalypse

The secret:

- **DO NOT** have conversations that name the number of units you think would be swell.
- **DO NOT** use numeric measures of density to discuss the vision.
- **Make it a discussion of PLACE, not DENSITY.**

Show people places they may know...



Assignment:

- **Take pictures of places in town or in the region that people know.**
- **Talk to people about places they like to visit, and then collect images.**

Tip:

- **Developing a Visual Preference Survey**
 - **DO NOT** ask “Is this appropriate for our Town...yes/no?”
 - Ask “What do you like about this image, what do you not like?”
 - If there is resistance to density, **DO NOT** do this on line.

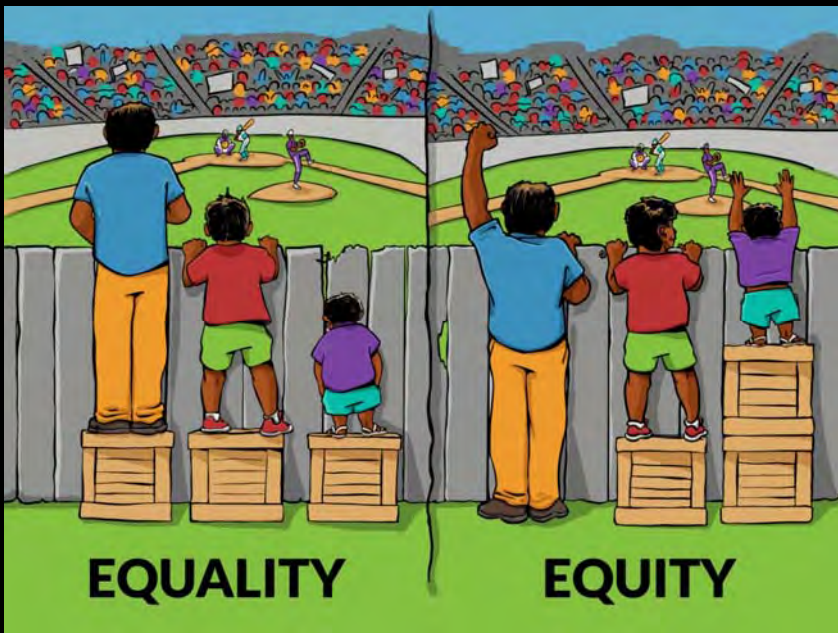
PEOPLE



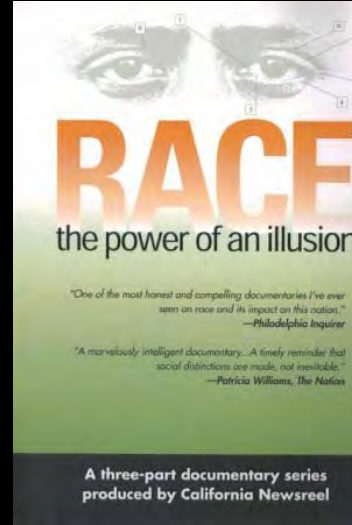
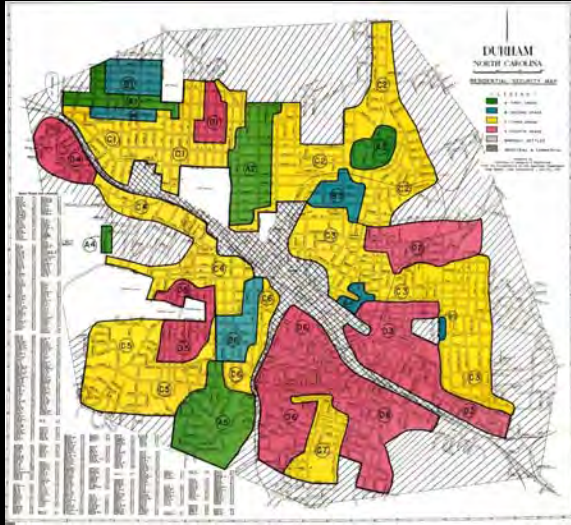
“THOSE” PEOPLE



UNDERSTAND EQUITY



UNDERSTAND HISTORY OF INEQUITY IN PLANNING



UNDERSTAND RACISM



Source: Race Forward: Center for Racial Justice Innovation

Assignment:



PolicyLink



Csi CENTER FOR SOCIAL INCLUSION



**GOVERNING FOR
RACIAL EQUITY**



race forward
THE CENTER FOR RACIAL JUSTICE INNOVATION



STATE OF EQUITY IN
GREATER BOSTON POLICY AGENDA
Building a region that serves us all

Food for thought:

“If you’re asking how do I get these folks to come to our meeting, you’re asking the wrong question. The question is ‘How do I build lasting partnerships with communities that have barriers to participation?’”

Assignment:

- **Build Partnerships**
 - **Develop a long range plan for engaging communities of color and low-income populations**
 - **Be prepared to spend time**
 - **Be prepared to listen**
 - **Be prepared to engage differently**

Assignment:

- **Expand the Discussion with Housing Data**
 - **Rental and home owner occupancy rates**
 - **Percent of housing stock NOT single family**
 - **Typical house price/rental rate**
 - **Typical income for various municipal employees**
 - **Typical income for seniors**

Assignment:

- **Connect the dots**
 - **What can seniors afford?**
 - **What can municipal employees afford?**
 - **How much of that housing exists in your community?**

 - **Interview young professionals.**

Food for thought:

“Progress moves at the speed of trust.”

Thank you!

Nathan Kelly, AICP

nkelly@horsleywitten.com

Chapter 30B Making It Work For You – Understanding the Law



MHP Housing Institute
June 2016

What is M.G.L. Chapter 30?

State's procurement statute overseen by the
Inspector General's (IG) office. It applies to:

Acquisition of:

- goods and services
- real property

Disposition of:

- real property
- surplus supplies

Who needs to comply with M.G.L. c. 30B?

All public entities including:

- Cities and towns
- Housing authorities (including affiliated non-profits)
- Municipal boards, commissions, agencies, authorities and departments including municipal housing trusts

Goods and Services

Goods and Services

- Supplies: office, janitorial, raw materials, etc.
- Services: consultants, engineers, architects, housing coordinator contractors, lottery agent, etc.



Supplies and Services Thresholds

Procurement Amount

Action Required

- Less than \$10,000 → • “Sound business practices”
- Between \$10,000 and \$50,000 → • 3 written* quotes
- \$50,000 or more → • Competitive sealed bids or proposals; must be advertised 2X in newspapers, Central Register and COMMBUYS.com*

*New effective November 2016

“Sound business practice”

- What does that mean?
 - In practice, if repeat purchases periodically solicit quotes.
 - If one-time purchases, get two or more oral quotes.
 - The procurement officer must ensure that the goods and services purchased are of needed quality and at a reasonable cost.



Section 16: Real Property Acquisition and Disposition

Acquisition

- Must solicit proposals to acquire by lease or purchase if \$35,000 or more
- Determine what you need
- Develop solicitation including description and evaluation criteria
- Advertise and Distribute
- Open, evaluate, and award



Section 16: Real Property Acquisition and Disposition

Acquisition Exceptions

“Unique” acquisitions: jurisdiction does not have to solicit if it needs a particular piece of property because of its unique qualities or location

Emergencies: if not enough time to advertise or there would be health or safety of people or their property then it can be waived

Community Preservation Funds: If 100% of the acquisition is funded by CPA funds then the purchase is exempt from Ch. 30B

Real Property Acquisition and Disposition

Disposition

- Declare property surplus and identify reuse restrictions
- Develop solicitation (RFP or ITB) if value is \$35,000 or more
 - Property description
 - Use restrictions
 - Evaluation criteria
 - Submission requirements
 - Contract term and conditions

RFP Requirements

- Must have a Chief Procurement Officer (CPO) or person with Delegated Authority identified in RFP
- Document in writing the reason for issuing an RFP
- Advertise RFP:
 - 2X in newspapers
 - Central Register (deadline for proposals must be at least 30 days after advertisement)



RFP Features

- Includes Ranking Categories (typically Not Advantageous, Advantageous, and Highly Advantageous)
- Evaluation process is longer and more complicated
- Award contract to the “responsive” and “responsible” proposer offering the most advantageous proposal



Disposition of Public Property

Why dispose of the property?

- Lack of staff capacity
- Financial risk
- Complexity of financing and public construction
- Political implications
- Management of “private housing”



Stony Brook, Westford
Disposition by Westford Housing Authority

Do Your Homework.....

The Chapter 30B Manual: Procuring Supplies, Services and Real Property

- Legal Requirements
- Recommended Practices
- Sources of Assistance



Commonwealth of Massachusetts
Office of the Inspector General

Glenn A. Cunha
Inspector General

November 2016

Common RFP Mistakes

1. Unrealistic time schedule
2. Inadequate or too specific Developer Qualifications
3. Goals and Guidelines not specific enough or too prescriptive
4. Limited site information
5. Excessive submission requirements
6. Evaluation criteria unclear and subjective
7. Mandated design (w/out designer selection or public construction)
8. Approvals by public entity post developer selection e.g. construction or management oversight

Main St., Amherst

Sponsor: Valley CDC

Manager: Amherst Housing Authority



- 11 Rental Units
- Infill Development
- Approx. 4 acres
- Allowed under zoning

Lombard Farm

Sponsors: Housing Assistance Corp. & POAH

Manager: POAH



- 12 Rental Units
- Age restricted 60+
- Approx. 2.5 acres
- 40B
- Town supported
- Private water & septic

West Barnstable



Massachusetts
Housing Partnership
www.mhp.net

Laura Shufelt
lshufelt@mhp.net
857.317.8582



NOAH
www.noahcdc.org

Maura Camosse
Tsongas
mtsongas@noahcdc.org
617-418-8259



MUNICIPAL ROLE IN 40B

PROJECT ELIGIBILITY & FINAL APPROVAL

Greg Watson, AICP

Manager of Comprehensive Permit Programs, MassHousing

June 8, 2017



What is 40B?

- Adopted in 1969 and also referred to as the “Comprehensive Permit Law” or the “Anti-Snob Zoning Act”.
- 40B **enables local Zoning Boards of Appeal (ZBAs) to override zoning and approve housing developments under flexible rules** if at least 20-25% of the proposed units have long-term affordability restrictions.
- 40B encourages a minimum of at least **10%** of a community’s total housing units to be considered affordable.
- Communities that meet this threshold have greater discretion in approving or denying comprehensive permits.



Accomplishments

- **Produced more affordable housing** than any other land-use approach in the Commonwealth
- Produced over **70,000** total units of which **36,000** are restricted as affordable units in almost **1,400** developments

	Total Units	Market	Affordable
Rental	50,302	20,038	30,264
Homeownership	19,147	13,713	5,434
Mixed Tenure	879	601	278
Total Units	70,328	34,352	35,976



Controversy and Push-Back

- Community Concerns:
 - Effect of affordable housing on property values, community character, local control and quality of life
 - Effect of affordable housing on municipal resources – especially schools
- Despite a successful production track record since 1969, only **48** of the 351 municipalities in Massachusetts currently meet the 10% threshold.



State Subsidizing Agencies

There are four state subsidizing agencies authorized to issue project approvals under Chapter 40B and charged with project oversight.



Department of Housing and Community Development (DHCD)
Oversight of the 40B regulatory framework, guidance, and the "friendly 40B" process (LIP) & projects funded under LIHTC or other capital funding



Massachusetts Housing Partnership (MHP)
Oversight for projects for which MHP makes a loan



MassDevelopment
Oversight for projects for which MassDevelopment makes a loan



MassHousing
Oversight for projects for which MassHousing makes a loan as well as for projects funded by member banks of the Federal Home Loan Bank of Boston (FHLBB) under the New England Fund (NEF) program



MASSHOUSING'S 40B ROLE

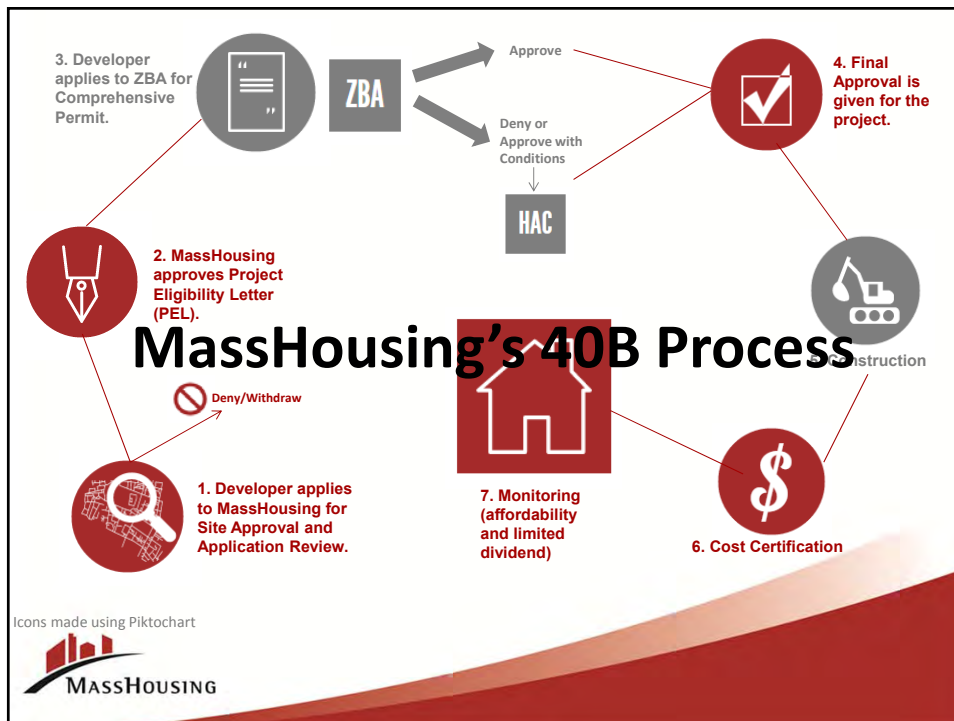


The New England Fund

1999 Housing Appeals Committee decision in *Stuborn case*:


The HAC ruled that Federal Home Loan Bank of Boston member banks could issue Site Approvals under the NEF program.

- In the 30 years prior, all 40B developments were approved under a state housing subsidy program. (“Subsidizing Agencies”)
- For the first time, a site eligibility letter could be obtained from a non-governmental entity.
- A dramatic rise in applications resulted – followed by complaints about lack of oversight.
- July 2002 NEF was briefly suspended.





Icons made using Piktochart






Responsibilities of the Subsidizing Agency:
Site Approval


- A subsidizing agency must make a preliminary determination of project eligibility that the proposed project is:
 - Generally eligible under the subsidy program
 - Generally appropriate for residential development
 - The conceptual project design is generally appropriate for the site
 - Appears financially feasible
 - An initial pro-forma has been reviewed
 - Applicant is a public agency, non-profit, or limited dividend organization
 - The applicant controls the site

Responsibilities of the Subsidizing Agency:
Final Approval


- Review after Comprehensive Permit & Key components of Final Approval post-permit
 - ✓ Reaffirm findings in determining initial project eligibility.
 - ✓ Impose a Regulatory Agreement/Use Restriction
 - Obligations regarding affordability & limitations on profit






Responsibilities of the Subsidizing Agency: Cost Certification

- Determine whether the cost certification complies with legal requirements and published guidelines, including profit and dividend limitations.
- The requirement for financial surety has ensured compliance with this requirement.
- **2007 – 2014:** MassHousing's publication of cost certification guidance in August 2007, the February 2008 publication of amended regulations and associated guidelines by DHCD and Interagency rental cost certification guidance provided much needed guidance to developers, CPAs, municipalities and subsidizing agencies.

Responsibilities of the Subsidizing Agency: Affordability Monitoring

- 40B Affordability Requirement (from Regulatory Agreement)
 - Imposes an Affordable Housing Restriction
 - Outlines specific terms of affordability, from marketing to transfer
 - Identifies Affordability Monitoring Agent to act with and on behalf of MassHousing
- Affordability Monitoring Agent
 - Homeownership: 26 different third-party monitoring agencies
 - Rental: MassHousing's Asset Management Department
- Current Scope of Affordability Monitoring
 - Homeownership: 204 developments, including approximately 2,000 affordable units
 - Rental: 36 developments, including approximately 1,500 affordable units



40B Site Plan Design



“FRIENDLY” 40B OPPORTUNITIES



... Or how 40B can leverage housing production consistent with local planning efforts



Proactive Planning

How 40B can leverage housing production consistent with local planning efforts



Easton, MA
Shovel Works Apartments

Of the 113 total rental units, 30 units will be affordable to those making <60% AMI and another 4 units affordable to those making <100% AMI.

The town's approval and financing commitment resulted in their HPP certification and was an important factor in MassHousing's denial of a less desirable 40B development in another part of town. The town's investment included \$7.35 million in Community Preservation Act (CPA) funding.

Reading, MA
40R District

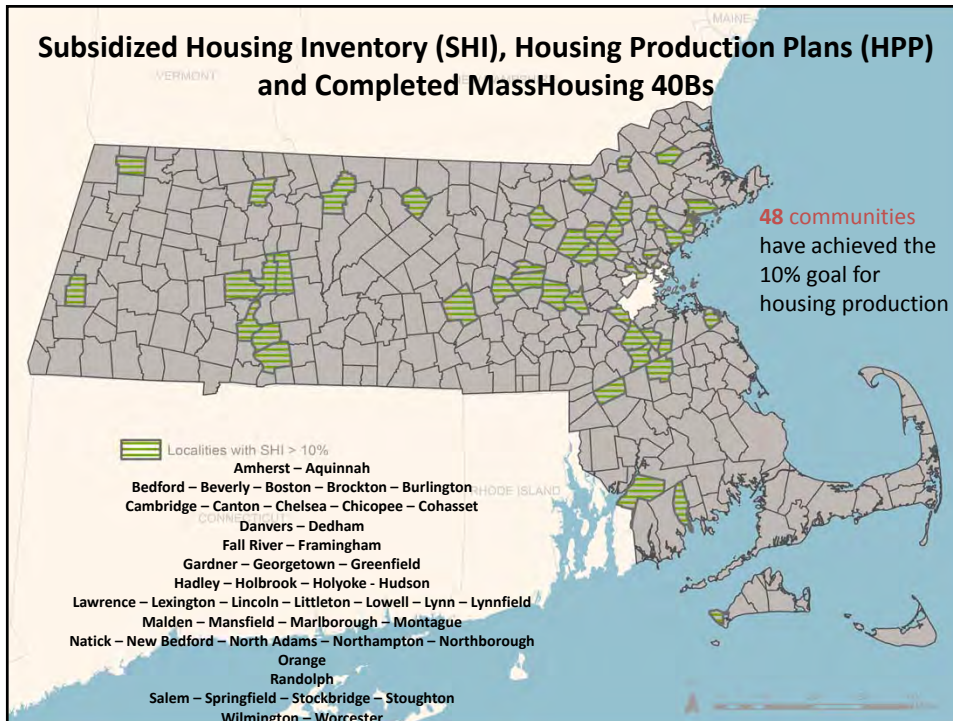
Downtown 40R: 26 acres and up to 256 units of housing

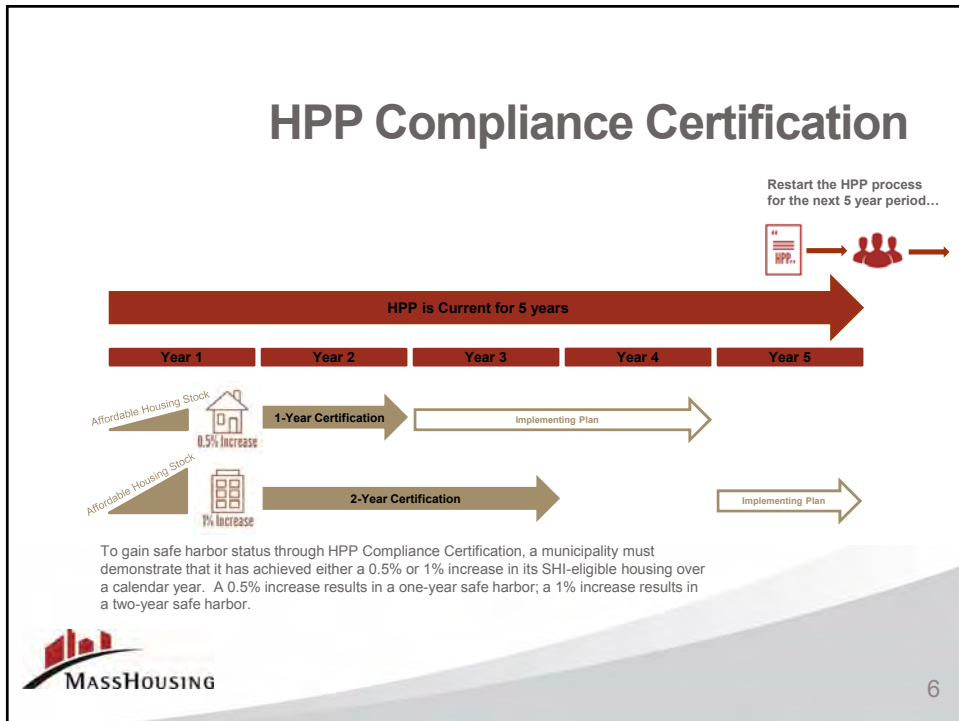
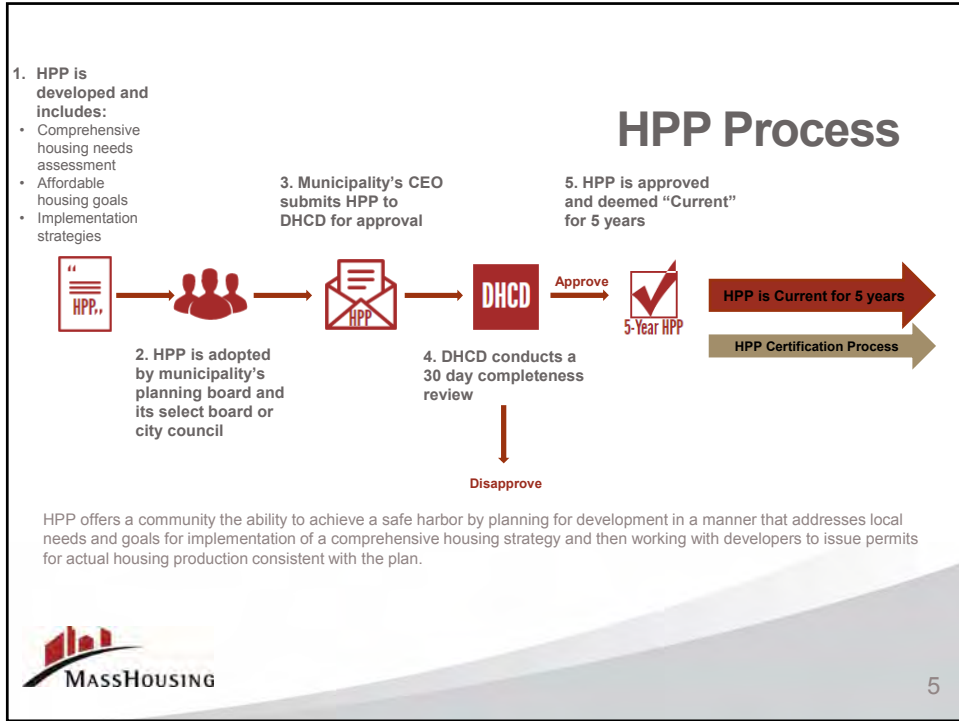
Gateway 40R: 202 units of housing

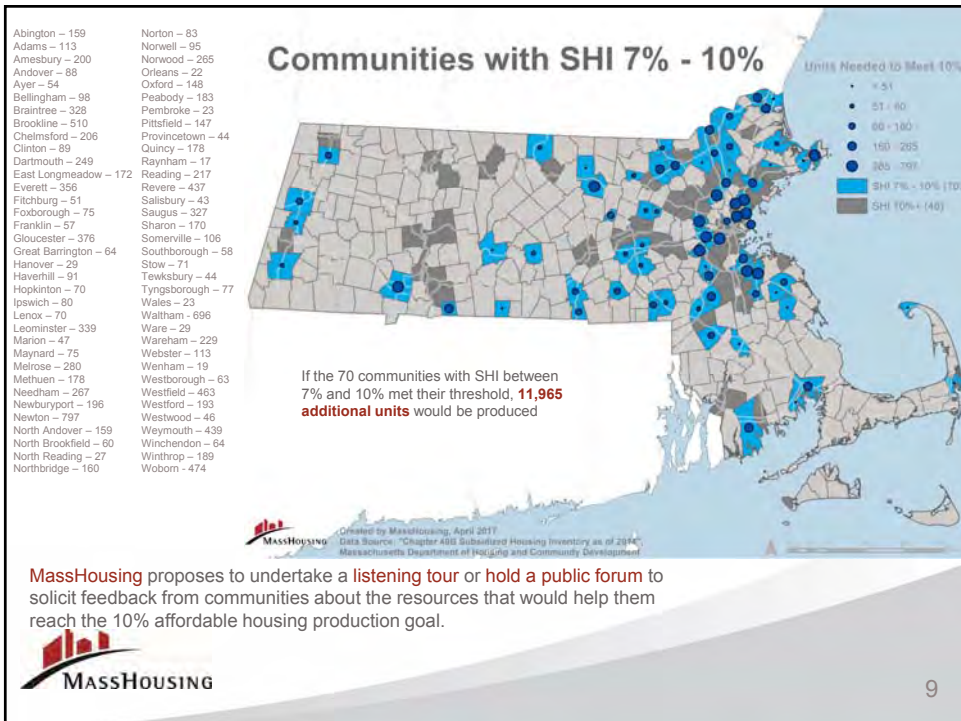
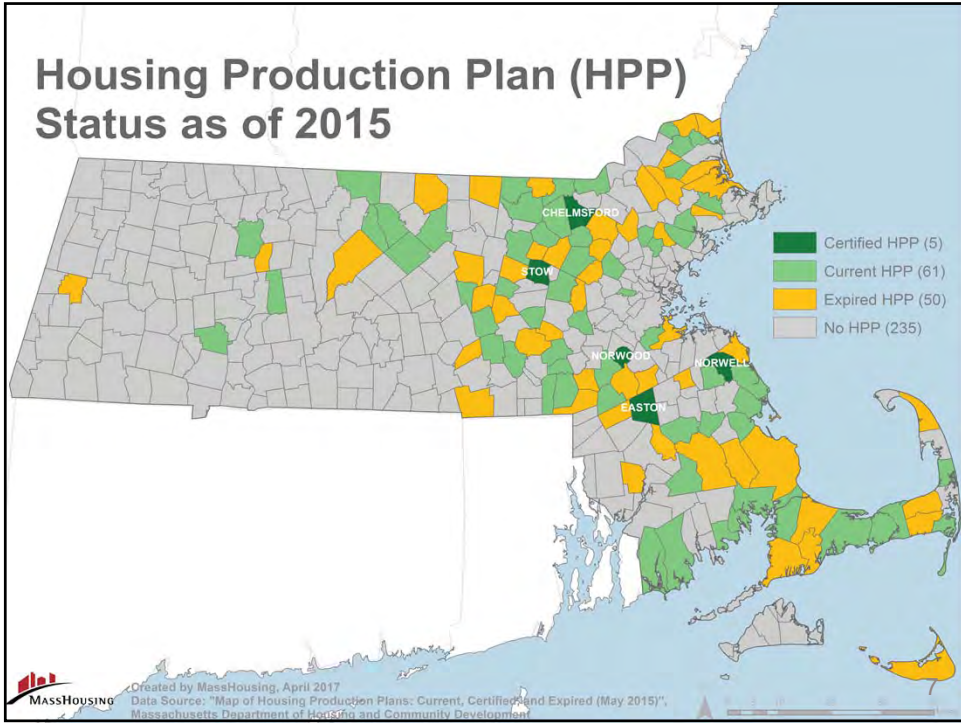
These actions resulted in a less compatible 40B application being denied



Subsidized Housing Inventory (SHI), Housing Production Plans (HPP) and Completed MassHousing 40Bs







MassHousing proposes to undertake a listening tour or hold a public forum to solicit feedback from communities about the resources that would help them reach the 10% affordable housing production goal.





THANK YOU!
Any questions?



Mass. Housing Partnership (MHP)

- MHP provides technical assistance to local Zoning Boards of Appeal (ZBA)
- Grants up to \$15,000
- Qualified third-party consultants
- To request an application for technical assistance contact Philip Crean at pcrean@mhp.net or (857) 317-8517

OVERVIEW OF CHAPTER 40B FUNDAMENTALS



Statutory Minima/Regulatory Requirements

- Less than 10% of year round housing units
- Municipalities have less than 1.50% of total land area zoned for residential, commercial, or industrial use
- Project involves no more than 0.3% of the total land area zoned in community for residential, commercial, or industrial use or ten acres, whichever is larger



Safe Harbor Provisions

- Housing Production Plan
- Recent Progress Toward Housing Unit Minimum
- Review of Large Projects
- Related Applications



Critical 40B Application Submission Requirements

- Applicant Status: Public Agency, Non-Profit, or Limited Dividend Organization
- Evidence of Site Control
- Project Eligibility Letter from Subsidizing Agency



Other 40B Application Submission Requirements

- Preliminary Plans versus Final Plans
- Existing site conditions and locus map
- Preliminary, scaled, architectural drawings
- A tabulation of proposed buildings by type, size and ground coverage
- A preliminary subdivision plan (if applicable)
- A preliminary utilities plan
- A list of requested waivers

Noticing and conducting the required public hearing

**7/14/30/15/15/30/180/40/20
DAYS**

Chapter 40B Performance Requirement Deadlines

- Distribute Application - 7 Days
- Notice of Public Hearing – 14 Days
- Open Public Hearing - Within 30 days
- Safe Harbor Notification - 15 days
- Applicant appeal safe harbor - 15 days
- DHCD Answer - 30 days
- Close Hearing - 180 days
- Decision - 40 days
- Appeal - 20 days

Scheduling a Site Visit

- Conduct a site/neighborhood visit early in the review process
- Understand...
 - Site and neighborhood existing conditions
 - The proposed site plan and building design
 - The location of abutters who will be most affected by the proposed development

Retaining Peer Review Consultants

- Employment of outside consultants
- Civil Engineering, Traffic, Architecture, Financial
- Review of studies prepared on behalf of the Applicant, **not** preparation of independent studies
- All written results and reports are made part of the record



Securing sufficient project information to make an informed decision

- Focus on the “real” project issues/impacts early in the review process
- Peer review and calls for additional or more detailed information should be delayed until major issues are defined
- If needed request additional information from the Applicant
- Don’t hesitate to ask for graphics that help clarify height, massing, setbacks and overall relationship to neighbors

Negotiation and Work Sessions

- Negotiating with developers is possible, but check with town counsel
- Work sessions with developers can often be productive after initial more formal public hearings.
- Neighbors can be invited to these sessions.
- All discussions during the session are advisory in nature.
- No decisions can be made
- Comply with Open Meeting Law



Balance Regional Housing Needs with Local Concerns

- Health
- Safety
- Environmental
- Design
- Open Space
- Planning
- Other Local Concerns

Holding Deliberation Sessions



- The Public Hearing is closed
- Deliberate in a logical and orderly fashion
- Discuss potential conditions
- Review the requested waivers

Drafting and issuing the Comprehensive Permit decision



The ZBA has three decision alternatives:

- Denial
- Approval as submitted
- Approval with conditions

Approval with Conditions

- The conditions should not make the Project Uneconomic
- Conditions and/or requirements must be consistent with Local Needs
- The Board shall not reduce the number of units for reasons other than evidence of Local Concerns within the Board's purview



ZONING BOARD OF APPEALS OF AMESBURY V. HOUSING APPEALS COMMITTEE –MA. SJC



- Addressed the question of “what is the scope of a local zoning board's authority under 40B
- Defined ZBA's purview vs Subsidizing Agency.

Appeal of Decision

- Appeals by the Applicant are made with the Housing Appeals Committee (HAC)
- Appeals for other aggrieved parties are made with Superior Court or the Land Court



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Brookline, MA 02445
617-739-2543
emarchant@msn.com*

**HOUSING INSTITUTE
June 8, 2017**

OVERVIEW OF THE CHAPTER 40B (M.G.L. c. 40B, §§ 20-23) APPLICATION, REVIEW, DECISION AND APPEAL PROCESS

CHAPTER 40B INFORMATION RESOURCES

1. 40B Information Available on the Web

The best and most current information on Chapter 40B is available on the Web:

- Massachusetts Department of Housing and Community Development (DHCD)

www.mass.gov/dhcd

Go to “Community” in top row on home page and then to “Chapter 40B Planning” in left margin.

The current Subsidized Housing Inventory (SHI) (12/5/14) is available at:

<http://www.mass.gov/hed/docs/dhcd/hd/shi/shiinventory.pdf>

However, an updated SHI is expected to be posted soon. Do not rely on the 12/5/14 SHI. Check with DHCD and the local municipality to see if any SHI-qualified units have been added or deleted since 12/5/14.

- Housing Appeals Committee (HAC)

<http://www.mass.gov/hed/community/40b-plan/hac.html>

As noted below, you can access a copy of the actual 40B statute, 40B regulations and 40B guidelines at this site.

- MassHousing

www.masshousing.com

Go to “Developers” section on home page and then click on “Comp. Permit /40B” link in right margin (includes Project Eligibility Letter application forms for both rental and ownership projects and detailed Cost Certification information/ requirements for Home Ownership 40B projects)

- Massachusetts Housing Partnership (MHP)

<http://www.mhp.net/>

Go to “Resources” and then type “40B” in the search box. Be sure to review the recently released (March 2017) Chapter 40B Handbook for Zoning Boards of Appeal. The principal author of this handbook is Judith Barrett.

<http://www.mhp.net/writable/resources/documents/Ch.-40B-Handbook-for-Zoning-Boards-of-Appeal.pdf>

Other useful MHP resources are the rent and income limit tables compiled by MHP for the respective Median Family Income levels (30%, 50%, 60%, 80%, and 110%). These FY 17 Income and Rent Limits can be found at:

<http://www.mhp.net/writable/resources/documents/2017-2018-Income-Limits.pdf>

http://www.mhp.net/writable/resources/documents/2017-2018-Rent-Limits_170427_162224.pdf

Note: DHCD, for certain 40B projects, uses a different methodology (Number of Bedrooms + 1) to define the applicable Household size than does MassHousing, MHP, and MassDevelopment (Number of Bedrooms*1.5). Therefore, for certain projects, the DHCD rent limits for 1BR and 3BR units will differ from those established for MassHousing, MHP, and MassDevelopment projects. All projects with Low Income Housing Tax Credits (LIHTC) must use the 1.5 persons per bedroom methodology to define the applicable Household size.

Representative listings of Chapter 40B-related documents available at the DHCD, HAC, MassHousing and MHP websites are provided at the end of this outline.

BE SURE THAT YOU ARE FAMILIAR WITH THE MASSACHUSETTS COMPREHENSIVE PERMIT LAW (M.G.L. c. 40B, §§ 20-23), CHAPTER 40B REGULATIONS (“760 CMR 56.00: COMPREHENSIVE PERMIT: LOW OR MODERATE INCOME HOUSING”) AND “COMPREHENSIVE PERMIT GUIDELINES” (Updated December 2014). THE LAW, REGULATIONS AND GUIDELINES ARE AVAILABLE AT THE REFERENCED HOUSING APPEALS COMMITTEE (HAC) WEBSITE.

2. Information Re: Funding Available for 40B Technical Assistance Advisors to Zoning Boards of Appeals

- Massachusetts Housing Partnership (MHP) Fund 40B Technical Assistance Program:

“MHP will engage a qualified consultant to assist Zoning Boards of Appeals in navigating and understanding underlying development issues and impacts as they relate to the process and regulations associated with evaluating a proposed 40B development. Consultants will also help facilitate productive discussions with developers. Communities receiving Technical Assistance from MHP have often successfully negotiated Comprehensive Permits on terms mutually agreeable to both the municipality and developer. Since 1999, MHP’s 40B technical assistance program has awarded over \$2 million and helped 138 communities on more than 270 40B projects. Contact MHP’s Laura Shufelt at 857-317-8582 or lshufelt@mhp.net for more information about this program”.

- In some instances, Applicants have also been willing to provide funding to ZBAs to retain Chapter 40B technical assistance advisors —particularly if they feel that such technical assistance is provided in an objective manner and helps make the review process more efficient.

3. Local 40B Resources: Town Counsel/Town Staff

4. Zoning Board of Appeals Members and Town Staff from Other Towns or Cities/Developers with 40B Experience

5. Peer Review Consultants [See 760 CMR 56.05(5)]

6. 40B Project Visits. For a valuable learning experience, there’s nothing like visiting several representative 40B developments similar to the type of development that is being proposed in your community. Call CHAPA, DHCD, MassHousing, MHP or Massachusetts Housing Investment Corporation (MHIC) for 40B project locations or call ZBAs in nearby towns/cities.

7. Local Comprehensive Permit Decisions. These are public documents and should be available at the ZBA office or Clerk’s office. They should also be available as recorded documents at the applicable Registry of Deeds. One good way to understand the 40B review process is to visit a ZBA office and review the complete project file for a 40B project. You can also get a better understanding of the types of conditions that can be included by reviewing some representative recent Comprehensive Permit decisions.

8. Housing Appeals Committee (HAC) Decisions

- HAC decisions from 1971 through 12/8/16 are available on the Web at HAC's web site:

<http://www.mass.gov/hed/community/40b-plan/hac.html>

9. Conferences

- Check out MHP's, DHCD's, MassHousing's and CHAPA's web sites for information on any proposed Chapter 40B conferences or other training sessions.

10. Chapter 40B Consultants and Lawyers

BASIC 40B PROJECT AFFORDABILITY REQUIREMENTS

Rental Housing

Either 25% of Units must be priced to be Affordable to Households with total Household Income at 80% of Median Family Income

OR

20% of the Units must be priced to be Affordable to Households with total Household Income at 50% of Median Family Income.

Eligibility Income levels are adjusted for Household size.

Rents are based upon 30% of the Household Income for the agency-calculated allowable Household size for the respective unit bedroom size and must include all utilities or a Utility Allowance must be deducted from the maximum allowable rent for each utility paid directly by the Household.

Ownership Housing

Either 25% of Units must be Affordable to Households with total Household Income at 80% of Median Family Income

OR

20% of the Units must be Affordable to Households with total Household Income at 50% of Median Family Income.

Eligibility Income Levels are adjusted for Household size.

Almost all Ownership housing 40B projects use the 25% at 80% of Median Family Income alternative. **However**, in order to expand the “Window of Affordability” the Maximum Allowable Sales Price for such ownership 40B units must be calculated based upon 70% of Median Family Income for the agency-calculated allowable Household size—even though the Household Eligibility Income level remains at 80% of Median Family Income, adjusted for Household size. This requirement increases the degree of affordability for Households whose total income exceeds 70% of Median Family Income. The calculation of the maximum allowable sales price takes into consideration the applicable interest rate and amortization term for mortgage loans, local real estate taxes, any applicable condominium or Homeowners’ Association fees, insurance costs, and private mortgage insurance premiums.

In addition to maximum Household income limitations, there are also Maximum Household Asset limitations for 40B ownership housing. 40B ownership buyers must also satisfy any applicable First Time Home Buyer requirements.

40B PRODUCTION TO DATE

Total Units Built or Under Construction

	<i>Projects</i>	<i>Total Units</i>	<i>Affordable Units (Income Restricted)</i>	<i>Percentage of Units Affordable</i>
<i>Rental</i>	811	50,302	30,264	60.2%
<i>Ownership</i>	537	19,147	5,434	28.4%
<i>Mixed Tenure</i>	23	879	278	31.6%
Total	1,371	70,328	35,976	51.2%

Additional Units Permitted but Not Yet Under Construction

	<i>Projects</i>	<i>Total Units</i>	<i>Affordable Units (Income Restricted)</i>	<i>Percentage of Units Affordable</i>
<i>Rental</i>	31	3,800	1,252	32.9%
<i>Ownership</i>	43	2,770	692	25.0%
<i>Mixed Tenure</i>	2	125	31	24.8%
Total	76	6,695	1,975	29.5%

Combined Total

	<i>Projects</i>	<i>Total Units</i>	<i>Affordable Units (Income Restricted)</i>	<i>Percentage of Units Affordable</i>
<i>Rental</i>	842	54,102	31,516	58.3%
<i>Ownership</i>	580	21,917	6,126	28.0%
<i>Mixed Tenure</i>	25	1,004	309	30.8%
Total	1,447	77,023	37,951	49.3%

All estimates provided by Ann Verrilli of Citizens' Housing and Planning Association based upon her review of Subsidized Housing Inventory data as of May 2017.

BASIC STEPS IN THE 40B PERMITTING PROCESS

1. Developer creates the development concept and preliminary feasibility analysis for a proposed 40B project and decides which of the primary Subsidizing Agencies would be the best match for its proposed 40B project:

- **MassHousing** (primarily for rental or ownership projects financed through MassHousing programs, Freddie Mac, Fannie Mae, FHA, Federal Home Loan Bank of Boston New England Fund (NEF), and other financing programs. MassHousing can also issue Tax Exempt bonds. More detailed information on MHP funding programs is available at: www.masshousing.com
- **Massachusetts Housing Partnership (MHP)** (primarily for rental projects financed through MHP, Fannie Mae, FHA and other funding programs) More detailed information on MHP funding programs is available at: <http://www.mhp.net/rental-financing/loan-products>
- **Massachusetts Department of Housing and Community Development (DHCD)** (primarily for Local Initiative Program (LIP) rental or ownership projects and/or Low Income Housing Tax Credit rental projects) More detailed information on DHCD funding programs is available at: www.mass.gov/dhcd
- **MassDevelopment** (primarily for rental projects financed with Tax Exempt Bond Financing) More detailed information on MassDevelopment funding programs is available at: <https://www.massdevelopment.com/what-we-offer/financing/>

2. Developer submits Project Eligibility Letter (PEL) application to Subsidizing Agency and simultaneously provides a copy to the municipality.

3. Subsidizing Agency reviews the PEL application for completeness. Once Subsidizing Agency makes a determination that PEL application is complete, Subsidizing Agency sends out a “30-day comment letter” asking the municipality to submit comments on the proposed development, as presented in the Developer’s PEL application. Subsidizing Agency also schedules Site Visit and invites municipality to attend. After review of PEL application and any comments submitted by municipality, Subsidizing Agency issues Project Eligibility Letter **if** Subsidizing Agency can make the necessary findings as outlined in the 40B regulations [760 CMR 56.04 (4)].

4. Developer prepares Comprehensive Permit application and files it with the municipality.

5. Municipality provides proper legal notice, conducts public hearing, closes public hearing, deliberates, and then issues its Comprehensive Permit decision.

6. Assuming a favorable Comprehensive Permit decision and no appeals, Developer prepares Final Approval application and submits it to the Subsidizing Agency. A critical component of Final Approval is the execution of the applicable Regulatory Agreement.

7. Assuming Subsidizing Agency approves the Developer's Final Approval application, Developer prepares final engineering and architectural plans, satisfies all Comprehensive Permit conditions that must be completed prior to the issuance of a Building Permit, and applies for Building Permit.

8. Assuming a Building Permit is issued, the Developer builds project and conducts the necessary Lotteries for the Affordable Units in accordance with the Affirmative Fair Housing Marketing Plan (AFHMP) and Lottery Plan approved by the Subsidizing Agency as part of its Final Approval review.

9. Developer submits all required Cost Certification information and also, for rental projects, annual financial reports as required in the Regulatory Agreement.

10. At any point after the issuance of a Comprehensive Permit, the Developer may request either "Substantial" or "Insubstantial" modifications (760 CMR 56.05 (11)). **ZBA must respond in a timely manner or the requested modifications will be approved automatically.**

GENERAL LEARNING EXPERIENCES FROM PRIOR 40B REVIEWS

1. Conduct a site/neighborhood visit early in the review process and make sure that you understand both site and neighborhood existing conditions, the proposed site plan and building design, and the location of abutters who will be most affected by the proposed development. You may want to ask the Developer to place stakes at the building corners of buildings that are close to neighbors and/or place stakes on the center line of proposed roadways.
2. ZBA, town staff, peer reviewers, and potential opponents should identify and focus on the proposed project's issues/impacts as early in the review process as possible and try to resolve each issue in a logical, efficient manner that recognizes the critical path nature of the respective steps in the housing development process. Sometimes, but rarely, there is a "silver bullet" issue (for example, inadequate soils for a Title 5 septic system or inadequate stopping sight distance) that creates a valid and sustainable argument for a ZBA to deny a proposed 40B project.
3. ZBA's should establish realistic agendas for each public hearing session and clearly define any supplemental information that it feels is necessary for the Developer to submit in advance of the next continued public hearing.
4. If ZBA members have particular concerns about any aspect of a proposed 40B project, they should raise these as early in the review process as possible. Waiting until the end of the public hearing to raise critical issues is neither productive nor fair.
5. Negotiating with developers is possible and is frequently done. Understandably, developers normally prefer to have "all issues on the table" before initiating a meaningful negotiation discussions.
6. Work Sessions with the developer can often be productive **after** initial more formal public hearings are held—but be sure to get legal advice re: Open Meeting law legal requirements. Work Sessions should not be scheduled until there have been a sufficient number of public hearing sessions for all interested parties to present their concerns about the proposed development. Work Sessions should be posted and held in a public building—not at the developer's office. No final decisions can be made on behalf of the Board at Work Sessions.
7. ZBAs should get experienced and objective technical assistance advisors and peer reviewers to supplement ZBA members' and staff skills and experience, especially if the current ZBA board members and staff have limited 40B review experience.
8. Density is a relative concept. You need to focus on the particular site characteristics, unit mix, site plan, building type, building design, infrastructure and environmental issues, and phasing plans to meaningfully evaluate density.
9. Rarely are all parties (particularly neighbors to the development) fully satisfied. Compromise among the involved parties is always necessary.

**PRIMARY CONCERNS AND/OR QUESTIONS OF ZBA MEMBERS,
OTHER MUNICIPAL BOARDS/DEPARTMENTS OR COMMITTEES,
ABUTTERS/NEIGHBORS, AND APPLICANT/DEVELOPMENT TEAM MEMBERS**

1. **QUESTION:** WHEN IS AN APPLICANT ELIGIBLE TO SUBMIT A COMPREHENSIVE PERMIT APPLICATION AND RETAIN THE RIGHT TO APPEAL ANY DECISION TO THE HOUSING APPEALS COMMITTEE (HAC)?

ANSWER: WHEN THE MUNICIPALITY HAS NOT SATISFIED ANY OF THE STATUTORY MINIMA REQUIREMENTS OR SAFE HARBOR PROTECTIONS DESCRIBED BELOW, THE APPLICANT CAN SUBMIT A COMPREHENSIVE PERMIT APPLICATION AND RETAIN THE RIGHT TO APPEAL TO HAC:

STATUTORY MINIMA REQUIREMENTS

- A. Less than 10% of year round housing units in community are qualified “affordable” units [the methodology for calculating number of qualified affordable units is provided in 760 CMR 56.03 (3) (a)]. All statutory minima standards are to be measured as of the date the Comprehensive Permit application is submitted.
- B. Qualified “affordable” units are located on less than 1.50% of total land area zoned for residential, commercial, or industrial use [methodology for calculating land areas is provided in 760 CMR 56.03 (3)(b)]

DRAFT Guidelines for Calculating General land Area Minimum were released by DHCD on May 5, 2017:

<http://www.mass.gov/hed/docs/dhcd/legal/chapter40bguidelinescalculating5517.pdf>

<http://www.mass.gov/hed/docs/dhcd/legal/chapter40btechnicalinstructions5517.pdf>

<http://www.mass.gov/hed/docs/dhcd/legal/chapter40bcalculation5517.pdf>

- C. The application before ZBA will not result in commencement of construction of qualified “affordable” housing comprising more than 0.3% (three tenths of one percent) of the total land area zoned in community for residential, commercial, or industrial use or ten acres, whichever is larger, in any one calendar year [methodology for calculating annual land area minimum is provided in 760 CMR 56.03 (3)(c)]

SAFE HARBOR PROTECTIONS

- A. Housing Production Plan (HPP) —under certain circumstances a municipality can deny any Comprehensive Permit application within a defined one or two year period **if** the municipality has a DHCD-approved Housing Production Plan and is meeting its affordable housing goals [760 CMR 56.03 (4)] or if it has made Recent Progress Toward Housing Unit Minimum [760 CMR 56.03 (5)].

A municipality can grant Comprehensive Permits even it has satisfied these Planned Production requirements. However, an Applicant has no right to appeal any ZBA decision if a municipality has satisfied either the ½ of 1% or 1% HPP standards and has been certified by DHCD. These HPP regulations are complicated. If you need help in understanding them, contact Phillip DeMartino at DHCD (phillip.demartino@state.ma.us).

Guidance on when units become eligible to be listed on the Subsidized Housing Inventory (SHI) is included at 760 CMR 56.03 (2)(b). Units may be dropped from the SHI if there are “time lapses” greater than 12 months between the issuance of the Comprehensive Permit and the issuance of a Building Permit. The conditions under which these units will regain eligibility for relisting on the SHI are included at 760 CMR 56.03 (2)(c). These conditions are also complicated but Phillip DeMartino can help make them more understandable.

- B. Recent Progress Toward Housing Unit Minimum—even without an approved HPP, if a community has created SHI-eligible units equal to or greater than 2% of the municipality’s year round housing units, the ZBA can deny an application for a defined one year period. See 760 CMR 56.03 (5). However, the community can approve a 40B project even if it has satisfied this Recent Progress Toward Housing Unit Minimum Safe Harbor.

NOTE: The list of “Certified Communities” that have been “certified” by DHCD as having satisfied the applicable Safe Harbor requirements discussed above is available at:

<http://www.mass.gov/hed/docs/dhcd/cd/pp/certcomm.pdf>

- C. The municipality can also deny Large Projects, as that term is defined in the regulations, without the Applicant having the right to appeal the denial to the HAC. There are limits on the maximum number of units in 40B projects. The limits vary based upon the number of year round housing units in each community based upon the latest decennial census data. See 760 CMR 56.03 (6).

The ZBA can deny any 40B project that exceeds the unit limits listed in the table below:

<p><i>Total Number of Year Round Housing Units in Community (as enumerated in current U.S. decennial census)</i></p>	<p><i>Maximum Project Size (ZBA can deny a project greater than this size and its denial “shall be consistent with local needs.” However, ZBA can approve projects that exceed these limits, if it so desires.)</i></p>
<p>Greater than 7500 units</p>	<p>300 units or 2% of all housing units in municipality, whichever is greater (Therefore, if Year Round Housing Units exceed 15,000, the 2% limit becomes the operative control.</p>
<p>Between 5,000 and 7,500 units</p>	<p>250 units</p>
<p>Between 2,500 and 5,000 units</p>	<p>200 units</p>
<p>Less than 2500 units</p>	<p>6% of all housing units in municipality</p>

- D. Related Applications (Under certain circumstances, a developer can not submit a Comprehensive Permit application within 12 months of the filing of a prior application for a variance, special permit, subdivision, or other approval related to construction on the same land, if that application was for a prior project that was principally non-residential in use, or if the prior project was principally residential in use **but** did not include at least 10% of its units as SHI-eligible units. Additional information on Related Applications is provided at 760 CMR 56.03 (7))

REMINDER: A MUNICIPALITY HAS THE RIGHT TO APPROVE COMPREHENSIVE PERMIT APPLICATIONS EVEN IF IT HAS SATISFIED ANY OF THE STATUTORY MINIMA OR SAFE HARBOR REQUIREMENTS. HOWEVER, THE APPLICANT DOES NOT HAVE ANY HAC APPEAL RIGHTS UNDER THESE CIRCUMSTANCES.

2. THE ZBA IS RESPONSIBLE FOR BALANCING REGIONAL HOUSING NEEDS WITH THE FOLLOWING LOCAL CONCERNS:

- A. Health**
- B. Safety**
- C. Environmental**
- D. Design**
- E. Open Space**
- F. Planning**
- G. Other Local Concerns**

3. ROLE AND RESPONSIBILITIES OF ZBA MEMBERS

4. CHAPTER 40B PERFORMANCE REQUIREMENT DEADLINES

7/14/30/15/15/30/180/40/20 DAYS

Although the author believes that the information presented below has been derived from reliable sources, it is subject to errors and omissions and no warranty is made as to its accuracy. The ZBA must confirm with its own Town Counsel, other advisors, and/or applicable public agencies each of the following Chapter 40B performance requirement deadlines and procedures.

**THE FOLLOWING ZBA
PERFORMANCE REQUIREMENT
DEADLINES ARE VERY IMPORTANT!**

TIME PERIOD	ACTION
<p>7 DAYS FROM RECEIPT OF CP APPLICATION</p>	<p>Within 7 days of the receipt of the Comprehensive Permit application, the ZBA needs to distribute copies of the Comprehensive Permit application to all Local Boards, departments, and committees (E.g., Planning Board, Conservation Commission, Board of Health, DPW, Affordable Housing Partnership, etc.) If in doubt, it's always better to include any Town entity that might have an interest in the project.</p> <p>The Applicant should provide a reasonable number of copies to simplify this distribution requirement. Most communities also require a digital copy of the full application so that it can be easily posted to the municipality's web site. The information that must be included in the Comprehensive Permit application is listed at CMR 760 56.05 (2):</p> <p><u>Elements of Submission, Filing Fees.</u> The Applicant shall submit to the Board an application and a complete description of the proposed Project. Normally the items listed below will constitute a complete description. Failure to submit a particular item shall not necessarily invalidate an application. The Board shall not require submissions for a Comprehensive Permit that exceed those required by the rules and procedures of Local Boards for review under their respective jurisdictions.</p> <p>(a) preliminary site development plans showing the locations and outlines of proposed buildings; the proposed locations, general dimensions and materials for streets, drives, parking areas, walks and paved areas; and proposed landscaping improvements and open areas within the site. An Applicant proposing to construct or rehabilitate four or fewer units may submit a sketch of the matters in 760 CMR 56.05(2)(a) and (c) which need not have an architect's signature. All Projects of five or more units must have site development plans prepared by a registered architect or engineer;</p> <p>(b) a report on existing site conditions and a summary of conditions in the surrounding areas, showing the location and nature of existing buildings, existing street elevations, traffic patterns and character of open areas, if any, in the neighborhood. This submission may be combined with that required in 760 CMR 56.05(2)(a);</p> <p>(c) preliminary, scaled, architectural drawings. For each building the drawings shall be prepared by a registered architect, and shall include typical floor plans, typical elevations, and sections, and shall identify construction type and exterior finishes;</p>

	ACTION
<p style="text-align: center;">7 DAYS FROM RECEIPT OF CP APPLICATION (Continued)</p>	<p>(d) a tabulation of proposed buildings by type, size (number of bedrooms, floor area) and ground coverage, and a summary showing the percentage of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas;</p> <p>(e) where a subdivision of land is involved, a preliminary subdivision plan;</p> <p>(f) a preliminary utilities plan showing the proposed location and types of sewage, drainage, and water facilities, including hydrants;</p> <p>(g) the Project Eligibility letter, showing that the Applicant fulfills the requirements of 760 CMR 56.04(1);</p> <p>(h) a list of requested Waivers.</p> <p>The Board may require the payment of a reasonable filing fee with the application, if consistent with subdivision, cluster zoning, and other fees reasonably assessed by the municipality for costs designed to defray the direct costs of processing applications, and taking into consideration the statutory goal of M.G.L. c.40B, §§ 20 through 23 to encourage affordable housing development.</p> <p>Note: Communities that have adopted Local 40B Rules may have additional submission requirements. The submission requirements must be reasonable.</p> <p>The ZBA should request in writing that each Local Board review the application and submit written comments by a date certain (preferably no later than the date of the initial public hearing). Unfortunately, this rarely happens and the ZBA often needs to follow-up with each local entity to assure that written comments are received.</p>
<p style="text-align: center;">NO MORE THAN 14 DAYS FROM RECEIPT OF CP APPLICATION</p>	<p>The initial public hearing must be advertised with proper legal notice and proper notice to abutters such that the initial public hearing can be legally opened within 30 days of the receipt of a Comprehensive Permit application by the town.</p> <p>The ZBA must place all necessary legal ads and notify all abutters of the initial public hearing in accordance with normal ZBA public hearing advertising requirements. M.G.L. c.40A, §11 details the notice requirements for public hearings. In general, <i>“notice shall be given by publication in a newspaper of general circulation in the city or town once in each of two successive weeks, the first publication to be not less than fourteen days before the day of the hearing and by posting such notice in a conspicuous place in the city or town hall for a period of not less than fourteen days before the day of such hearing ...”</i> The Applicant is often required to include a certified list of abutters in its Comprehensive Permit application. SEE 760 CMR 56.05(3)</p>

TIME PERIOD	ACTION
<p>30 DAYS FROM RECEIPT OF CP APPLICATION</p>	<p>The ZBA must open the initial public hearing within 30 days of receipt of a Comprehensive Permit application. Even if the ZBA feels that the Comprehensive Permit application is incomplete, some ZBAs take a conservative (and wise) approach and schedule and open the initial public hearing. At the initial hearing, the ZBA can explain why it feels that the Comprehensive Permit application is incomplete, request any additional required information, and with input from Town Counsel, make a decision as to what the appropriate next step should be.</p> <p>Note: A ZBA may stay the commencement of an initial hearing if three or more Comprehensive Permit applications are concurrently undergoing hearings before the ZBA, and the total number of housing units in the pending projects exceeds the numerical threshold for a Large Project within that municipality, as set forth in 760 CMR 56.03(6).</p> <p>SEE 760 CMR 56.05(3)</p>
<p>15 DAYS FROM INITIAL PUBLIC HEARING</p>	<p>Within 15 days of the initial public hearing, the ZBA must make a determination as to whether or not it wants to deny an application on one or more of the grounds set forth in 760 CMR 56.03(1) in accordance with the procedures set forth in 760 CMR 56.03(8). The ZBA must provide written notice to both the Applicant and DHCD.</p> <p>SEE 760 CMR 56.05(3) and 760 CMR 56.03(1) and 760 CMR 56.03(8).</p>
<p>15 DAYS FROM ZBA ACTION</p>	<p>If the Applicant wishes to challenge the ZBA's assertion that it can deny the application on one or more of the grounds set forth in 760 CMR 56.03(1), the Applicant must file its written response with the Massachusetts Department of Housing and Community Development (DHCD) within 15 days of its receipt of the ZBA's notice. The Applicant must also provide the ZBA with a copy of its challenge.</p>

TIME PERIOD	ACTION
<p>30 DAYS FROM FILING OF APPLICANT'S CHALLENGE</p>	<p>DHCD must issue its decision re: the Applicant's appeal within 30 days of the receipt of all materials. Any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality.</p> <p>SEE 760 CMR 56.03(8).</p>
<p>180 DAYS FROM INITIAL PUBLIC HEARING</p>	<p>Except with the written consent of the Applicant, the public hearing shall not extend beyond 180 days of the initial public hearing. The 180 day limit presumes that the Applicant has made timely submissions of materials in response to reasonable information requests by the ZBA and that there have not been any significant changes in the proposed project during the public hearing. If significant modifications do occur, the ZBA will normally ask the Applicant to consent to an extension of the 180-day limit.</p> <p>SEE 760 CMR 56.05(3)</p>
<p>40 DAYS FROM CLOSING OF PUBLIC HEARING</p>	<p>The ZBA must "render a decision" (Denial, Approval, or Approval with Conditions), based on a majority vote of the Board within 40 days of the closing of the public hearing, unless such time period is extended by written agreement of the ZBA and Applicant. The ZBA shall file its decision with 14 days in the office of the city or town clerk and forward a copy to the Applicant or its designated representative, and to DHCD".</p> <p>Note: Although the regulations state that the ZBA needs only to "render a decision" within 40 days, most ZBAs take a conservative approach and file an executed Comprehensive Permit decision within 40 days of the closing of the public hearing.</p> <p>Note: The majority vote is based upon the number of originally sitting members. For example, assume that there were 5 announced sitting members. However, at the closing of the public hearing, only three members remain eligible to vote. A vote to grant the Comprehensive Permit would require the support of all 3 of the voting-eligible members. Therefore, if a voting member is at risk of losing voting eligibility because the member is unable to attend a public hearing and has already used the Mullin Rule for one absence (assuming the municipality has adopted the Mullin Rule), the ZBA will normally ask the Applicant if it desires to proceed with the hearing or continue the hearing to a date on which all voting members can be present.</p> <p>SEE CMR 760 56.05(8).</p>

TIME PERIOD	ACTION
<p>20 DAYS FROM DATE ZBA DECISION IS FILED WITH TOWN CLERK</p>	<p>If the ZBA denies the permit or approves the permit with conditions or requirements that the Applicant feels make the project “Uneconomic,” the Applicant may appeal the ZBA decision to the Housing Appeals Committee within 20 days after the written decision has been filed in the office of the city or town clerk.</p> <p>SEE 760 CMR 56.05(9)(b) and 760 CMR 56.06(4)(g)</p> <p>If the ZBA approves the Comprehensive Permit, any person aggrieved may appeal within the time period and to the court provided in M.G.L. c. 40A, §17. The court would normally be either the Land Court or Superior Court.</p> <p>SEE 760 CMR 56.05(9)(a)</p>

5. ROLE AND RESPONSIBILITIES OF OTHER MUNICIPAL BOARDS/ DEPARTMENTS OR COMMITTEES
6. LOCAL COMPRHESIVE PERMIT RULES, APPLICATION REQUIREMENTS, AND APPLICATION FEES
7. PUBLIC HEARING FORMAT/CONTINUANCE OF PUBLIC HEARING/LEGAL NOTICE REQUIREMENTS
8. ZBA VOTING REQUIREMENTS (MULLIN RULE RELIEF IF ONE PUBLIC HEARING MISSED BY A VOTING ZBA MEMBER)

9. MOST CRITICAL 40B APPLICATION SUBMISSION REQUIREMENTS

- A. **Applicant Status: Public Agency, Non-Profit, or Limited Dividend Organization**
- B. **Evidence of Site Control (Deed, Lease, Option, or P&S Agreement)**
- C. **Project Eligibility Letter from Subsidizing Agency (primarily MassHousing, DHCD, Massachusetts Housing Partnership (MHP), and MassDevelopment). The Subsidizing Agency must make the following findings in accordance with 760 CMR 56.04 (4):**

(a) that the proposed Project appears generally eligible under the requirements of the housing subsidy program, subject to final approval under 760 CMR 56.04(7);

(b) that the site of the proposed Project is generally appropriate for residential development, taking into consideration information provided by the municipality or other parties regarding municipal

actions previously taken to meet affordable housing needs, such as inclusionary zoning, multifamily districts adopted under M.G.L. c.40A, and overlay districts adopted under M.G.L. c.40R, (such finding, with supporting reasoning, to be set forth in reasonable detail);

(c) that the conceptual project design is generally appropriate for the site on which it is located, taking into consideration factors that may include proposed use, conceptual site plan and building massing, topography, environmental resources, and integration into existing development patterns (such finding, with supporting reasoning, to be set forth in reasonable detail);

(d) that the proposed Project appears financially feasible within the housing market in which it will be situated (based on comparable rentals or sales figures);

(e) that an initial pro forma has been reviewed, including a land valuation determination consistent with the Department's guidelines, and the Project appears financially feasible and consistent with the Department's guidelines for Cost Examination and Limitations on Profits and Distributions (if applicable) on the basis of estimated development costs;

(f) that the Applicant is a public agency, a non profit organization, or a Limited Dividend Organization, and it meets the general eligibility standards of the housing program; and

(g) that the Applicant controls the site, based on evidence that the Applicant or a related entity owns the site, or holds an option or contract to acquire such interest in the site, or has such other interest in the site as is deemed by the Subsidizing Agency to be sufficient to control the site. The Subsidizing Agency shall provide copies of its written determination of Project Eligibility to the Department, the Chief Executive Officer of the municipality, and the Board

10. **ADDITIONAL INFORMATION OR CLARIFICATION OF SUBMITTED INFORMATION THAT CAN BE REASONABLY REQUESTED FROM APPLICANT DURING THE PUBLIC HEARING (MAKE SURE YOU HAVE SUFFICIENT INFORMATION TO BE ABLE TO MAKE AN INFORMED DECISION.) REMEMBER: THE APPLICANT IS REQUIRED TO SUBMIT “PRELIMINARY” NOT “FINAL” INFORMATION. MORE DEFINITIVE INFORMATION WILL NEED TO BE SUBMITTED AT THE FINAL APPROVAL AND/OR BUILDING PERMIT APPLICATION STAGE.**
11. LAND VALUE APPRAISAL BASED UPON EXISTING “BY-RIGHT” ZONING PREPARED BY AN APPRAISER LISTED ON MASSHOUSING’S APPROVED APPRAISER LIST. THIS APPRAISAL IS A REQUIREMENT FOR ISSUANCE OF A PROJECT ELIGIBILITY LETTER (PEL).
12. TIMELY REVIEW OF APPLICATION BY ZBA
13. **TIMELY IDENTIFICATION OF “REAL” ISSUES RELEVANT TO A 40B REVIEW. GIVEN THE 180-DAY LIMITATION ON THE PUBLIC HEARING, BOARDS CAN’T AFFORD TO WASTE TIME ON “RED HERRING” ISSUES.**

14. TIMELY IDENTIFICATION OF AREAS WHERE INDEPENDENT PEER REVIEW CONSULTANTS WILL BE REQUIRED. PEER REVIEWERS FUNDED BY THE APPLICANT THROUGH DEPOSITS TO THE MUNICIPALITY'S 53G ACCOUNT ARE CHARGED TO **REVIEW** STUDIES SUBMITTED BY THE APPLICANT. PEER REVIEWERS CAN'T PREPARE INDEPENDENT STUDIES. ALL WRITTEN RESULTS AND REPORTS ARE INCLUDED IN THE PUBLIC RECORD. PEER REVIEWS SHOULD BE DELAYED UNTIL CRITICAL ISSUES ARE CLEARLY DEFINED.
15. FINANCIAL REVIEW (PRO FORMA REVIEW). SEE 760 CMR 56.05 (6) FOR DETAILED GUIDELINES ON HOW AND WHEN A FINANCIAL PEER REVIEW CAN BE DONE. FINANCIAL PEER REVIEWS CAN NOT BE CONDUCTED UNTIL THE PUBLIC HEARING CLOSING DATE IS APPROACHING AND DRAFT CONDITIONS HAVE BEEN DISCUSSED AND SHARED WITH THE APPLICANT.
16. REASONABLE RETURN DEFINITION AS ESTABLISHED BY SUBSIDIZING AGENCY AND/OR FINANCING PROGRAM
17. TIMELY PROCUREMENT OF PEER REVIEW CONSULTANTS
18. TIMELY COMPLETION OF PEER REVIEWS
19. COOPERATION AMONG ZBA/DEPARTMENTS/COMMITTEES/APPLICANT
20. OPEN MEETING LAW/CHAPTER 30B PROCUREMENT REQUIREMENTS
21. NEGOTIATION OPPORTUNITIES/PROCESS
22. 40B SUBSIDIZED HOUSING INVENTORY (SHI).
<http://www.mass.gov/hed/docs/dhcd/hd/shi/shiinVENTORY.pdf>

REQUIREMENTS FOR INCLUSION OF UNITS IN SHI:

- A. Units must satisfy all applicable affordability requirements
- B. Units must be subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years for newly created affordable units and at least fifteen years for rehabilitated units). Most Comprehensive Permit decisions today require that the affordable units remain affordable in perpetuity. The 2002 Massachusetts Supreme Judicial Court "Ardemore" Decision ([Zoning Board of Appeals of Wellesley & another vs. Ardemore Apartments Limited Partnership](#)) stated that 40B projects must continue to satisfy the 40B affordability requirements unless the 40B project complies with the underlying zoning requirements or a specific term of affordability was included in the Comprehensive Permit decision.
<http://masscases.com/cases/sjc/436/436mass811.html>
- C. Units must be rented/sold in accordance with an approved Affirmative Fair Housing Marketing Plan (AFHMP)

23. DIFFERENCES BETWEEN “RENTAL” AND “OWNERSHIP” 40B DEVELOPMENTS RE: UNITS QUALIFYING FOR INCLUSION IN SHI: 100% OF THE AFFORDABLE **AND** MARKET UNITS IN A RENTAL DEVELOPMENT COUNT BUT ONLY THE AFFORDABLE UNITS COUNT IN AN “OWNERSHIP” PROJECT.

24. EXCEPTIONS (AKA WAIVERS) ALLOWED FOR ZONING BY-LAWS AND OTHER **LOCAL** RULES BUT NOT FOR STATE WETLANDS PROTECTION ACT, STATE TITLE 5 REQUIREMENTS, AND OTHER **STATE** REQUIREMENTS. ZBA CAN NOT GRANT EXCEPTIONS TO ANY BUILDING CODE REQUIREMENTS.

25. ZBA DECISION ALTERNATIVES

A. DENIAL OF COMPREHENSIVE PERMIT APPLICATION

Not common unless ZBA feels that there is a clear reason to deny based upon statutory minima requirements, Safe Harbor provisions, or local health, safety, environmental, design, open space or planning local concerns that outweigh regional housing needs. Prior to denying a Comprehensive Permit application, the ZBA should consult with its Town Counsel and other advisors to assess the validity and strength of its arguments for denial given the Applicant’s likely appeal of the denial to the Housing Appeals Committee (HAC).

B. APPROVAL OF COMPREHENSIVE PERMIT APPLICATION AS SUBMITTED

Rarely, if ever, occurs

C. APPROVAL WITH CONDITIONS

Most common ZBA action in recent 40B history

Conditions should not make the project “Uneconomic.” If Applicant feels that Conditions do so, Applicant is likely to file an appeal with the Housing Appeals Committee (HAC).

D. HOW IS “UNECONOMIC” INTERPRETED BY THE HOUSING APPEALS COMMITTEE?

OVERLY SIMPLIFIED EXPLANATION:

RENTAL PROJECTS

The standard “Economic” benchmark is that a project’s Return on Total Cost (ROTC) must be at least 450 basis points higher than the 10-year Treasury bill rate.

For example, if the applicable 10-year Treasury rate is 2.50%, any ZBA-imposed condition(s) that resulted in the project’s estimated ROTC falling below 7.00% (2.50% + 4.50%) would be considered to make the project “Uneconomic”.

ROTC is calculated by dividing the project’s estimated Net Operating Income (NOI) by the project’s estimated Total Development Cost (TDC). Net Operating Income is the revenue remaining after deducting all Operating Expenses and Replacement Reserves from collected revenue.

For example, if a project’s estimated NOI is \$700,000 and the project’s estimated TDC is \$10,000,000, the project’s ROTC would be 7.00%. The ROTC calculation methodology assumes an unleveraged project.

FOR SALE PROJECTS

The standard “Economic” benchmark is that the estimated Developer’s Fee must be at least 15% of the estimated Total Development Cost (not including any Developer’s Fee). Any ZBA-imposed condition(s) that would result in the estimated Developer’s Fee falling below 15% would make the project “Uneconomic”.

The Developer’s Fee is the difference between estimated Total Sales Revenue and estimated Total Development Cost. The Developer’s Fee is then divided by the Total Development Cost. For example, a project has estimated total Sales Revenue of \$11,700,000 and an estimated Total Development Cost of \$10,000,000, resulting in a Development Fee of \$1,700,000 or 17% of Total Development Costs. If the conditions in the Comprehensive Permit decision would reduce the projected Developer’s Fee to less than \$1,500,000, resulting in a Developer’s Fee less than 15% of Total Development Cost, those condition(s) would make the project “Uneconomic.”

NOTE: The maximum allowable Developer’s Fee is 20% of Total Development Cost. However, the Developer is also entitled to a reasonable (i.e. within normal industry standards) Builder’s Profit above and beyond the maximum allowable Developer’s Fee if the Developer or a related party to the Developer serves as the General Contractor.)

***EXPLANATION BASED UPON APPLICABLE EXCERPTS
FROM THE COMPREHENSIVE PERMIT 40B GUIDELINES
AND COMPREHENSIVE PERMIT REGULATIONS:***

GUIDELINES

Definitions

Uneconomic – means any condition imposed by a Board in its approval of a Comprehensive Permit, brought about by a single factor or a combination of factors, to the extent that it makes it impossible (a) for a public agency or a nonprofit organization to proceed in building or operating a Project without financial loss, or (b) for a Limited Dividend Organization to proceed and still realize a reasonable return in building or operating such Project within the limitations set by the Subsidizing Agency on the size or character of the Project, or on the amount or nature of the Subsidy or on the tenants, rentals, and income permissible, and without substantially changing the rent levels and unit sizes proposed by the Applicant. See 760 CMR 56.02, 56.05(8)(d) and the definitions above for Amount, Applicable 10-Year U.S. Treasury Rate, Minimum Return on Total Cost, Net Operating Income, Return on Total Cost, and ROTC Threshold Increment.

Amount – means, as used in the definition of Reasonable Return at 760 CMR 56.02(c) and (d) with respect to profit to the Developer or payment of development fees from the initial construction of the Project, the greater of (i) such profit or fees expressed as a dollar amount; (ii) such profit or fees expressed as a percentage of total development costs, or (iii) with respect to the payment of development fees from the initial construction of the Project only, the maximum total developer fee payable to the Developer pursuant to a formula established by the Subsidizing Agency under its regulations or guidelines for the Project Subsidy, expressed either as a dollar amount or a percentage of total development costs.

Applicable 10-Year U.S. Treasury Rate – means the interest rate for 10-year notes as published by the U.S. Treasury on the later of the date of (a) the Project Eligibility Application, (b) if applicable, a revised pro forma is submitted to the Board, or (c) if applicable, on appeal to the Housing Appeals Committee, the date of the Pre-Hearing Order.

Minimum Return on Total Cost – means a Return on Total Cost that is less than the sum of the ROTC Threshold Increment and the Applicable Ten-Year U.S. Treasury Rate, which shall be the minimum return necessary to realize a reasonable return from the operation of a Project for purposes of determining whether a condition imposed by a Zoning Board in its approval of a Comprehensive Permit results in a Project being Uneconomic.

Net Operating Income(NOI) -- means rental income less operating expenses and replacement reserves assuming a vacancy rate determined by the Subsidizing Agency; all rents, vacancy rate, operating expense and replacement reserve estimates shall be based upon the date used to determine the Applicable 10-year U.S. Treasury Rate.

ROTC Threshold Increment – As of December, 2014, 450 basis points.

REGULATIONS

760 CMR 56.02 Definitions

Reasonable Return - means, as calculated according to guidelines issued by the department, and with respect to

- a. building an ownership project or continuing care retirement community, that profit to the Developer is not more than 20% and not less than 15% of the total development costs;
- b. building a rental project:
 - i. that payment of development fees from the initial construction of the Project is not more than a reasonable fee as determined by the Subsidizing Agency's program limitations and not less than 10% of the total development costs; and
 - ii. that commencing upon the Project's initial occupancy, distributions of profit funded by operating revenues shall not exceed a reasonable rate relative to the Developer's equity in the Project as determined by the Subsidizing Agency's program requirements;
- c. building an ownership project, continuing care retirement community or rental project, for the purpose of determining whether the Project is Uneconomic, that profit to the Developer or payment of development fees from the initial construction of the Project, if an amount lower than the minimum set forth above in (a) or (b), as applicable, has been determined to be feasible as set forth in the Project Eligibility Letter, then such lower amount shall be the minimum; or
- d. building an ownership project, continuing care retirement community or rental project, for the purpose of determining whether the Project is Uneconomic, when one or more conditions imposed by the Board decrease the total number of units in a Project, if those conditions do not address a valid health, safety, environmental, design, open space or other Local Concern, then the amount as calculated prior to the imposition of such conditions shall be the minimum, provided that such amount does not exceed the maximum return set forth (a), above, or fall below the minimum set forth in (a), (b) or (c), above, as applicable.

760 CMR 56.05(8)(d) Board Decisions

(d) Uneconomic Conditions. The Board shall not issue any order or impose any condition that would cause the building or operation of the Project to be Uneconomic, including a requirement imposed by the Board on the Applicant:

1. to incur costs of public infrastructure or improvements off the project site that:
 - a. are not generally imposed by a Local Board on unsubsidized housing;
 - b. address a pre-existing condition affecting the municipality generally; or
 - c. are disproportionate to the impacts reasonably attributable to the Project; or
2. to reduce the number of units for reasons other than evidence of Local Concerns within the purview of the Board (see 760 CMR 56.05(4)(e); see also 760 CMR 56.07(3)(c – h) regarding evidence that would be heard by the Committee on an appeal), such as design, engineering, or environmental deficiencies that directly result from the impact of a Project on a particular site.

If a proposed nonresidential element of a Project is not allowed by-right under applicable provisions of the current municipal zoning code, a condition shall not be considered Uneconomic if it would modify or remove such nonresidential element.

26. CONDITIONS THAT ARE APPROPRIATE TO INCLUDE IN A COMPREHENSIVE PERMIT DECISION: A MASSACHUSETTS SUPREME JUDICIAL COURT (SJC) DECISION IN THE ZONING BOARD OF APPEALS OF AMESBURY V. HOUSING APPEALS COMMITTEE , SJC-10637, September 3, 2010 ADDRESSES THIS ISSUE:

“This court concluded that the scope of a local zoning board's authority under G.L. c.40B § 21, to impose conditions on the issuance of a comprehensive permit to construct low or moderate income housing is limited to the types of conditions that the various local boards, in whose stead the local zoning board acts, might impose, i.e., matters of clear local concern, such as building construction and design, siting, zoning, health, and safety; thus, insofar as a local zoning board's conditions on the issuance of a comprehensive permit to construct low or moderate income housing included requirements that went to matters such as, inter alia, project funding, regulatory documents, financial documents, and the timing of sale of affordable units in relation to market rate units, those conditions were subject to challenge as ultra vires of the board's authority under § 21. [755-758]

This court concluded that the Housing Appeals Committee (committee) of the Department of Housing and Community Development, in reviewing conditions imposed by a local zoning board on the issuance of a comprehensive permit to construct low or moderate income housing, is authorized in the first instance to review and strike conditions that are not within the local zoning board's power to impose or that otherwise intrude impermissibly into areas of direct programmatic concern to State or Federal funding and regulatory authorities, separate from any analysis of whether such conditions render the

project "uneconomic" as that term is defined in G.L. c.40B, § 20 [758-763]; thus, the committee was within its power to strike or modify by summary decision conditions imposed by a local zoning board that concerned matters properly within the regulatory responsibility of State housing agencies or State and Federal funding and supervising agencies, and not of local concern [763-765].”

All ZBAs and their Town Counsels should familiarize themselves with this Amesbury decision. The decision is available at:

www.masscases.com/cases/sjc/457/457mass748.html

27. APPEAL VENUE FOR APPLICANT: HOUSING APPEALS COMMITTEE (HAC)

APPEAL VENUE FOR OTHER AGGRIEVED PARTIES: SUPERIOR COURT OR LAND COURT

AN APPEAL OF AN HAC, SUPERIOR COURT OR LAND COURT DECISION MAY ULTIMATELY BE DECIDED BY THE MASSACHUSETTS SUPREME JUDICIAL COURT (SJC), AS WAS THE CASE IN THE AFOREMENTIONED ARDEMORE AND AMESBURY DECISIONS.

28. POST COMPREHENSIVE PERMIT DECISION REQUIREMENTS:

A. **“FINAL APPROVAL”** BY SUBSIDIZING AGENCY (SUBSIDIZING AGENCY MUST REVIEW ANY DIFFERENCES IN PROPOSED PROJECT SINCE ITS ISSUANCE OF A PROJECT ELIGIBILITY LETTER (PEL) AND THE PROJECT AS APPROVED IN THE COMPREHENSIVE PERMIT DECISION. SUBSIDIZING AGENCY MUST REAFFIRM FINDINGS THAT WERE REQUIRED FOR ISSUANCE OF PEL. FINAL APPROVAL INCLUDES, BUT IS NOT LIMITED TO, THE SUBSIDIZING AGENCY’S REVIEW OF THE COMPREHENSIVE PERMIT CONDITIONS, AFFIRMATIVE FAIR HOUSING MARKETING PLAN, LOTTERY PLAN, EVIDENCE OF FINANCING COMMITMENT, REGULATORY AGREEMENT, AND ELIGIBILITY AND LIMITED DIVIDEND RESTRICTION MONITORING AGREEMENTS.

B. FINAL ENGINEERING AND ARCHITECTURAL PLANS FOR BUILDING PERMIT APPLICATION

C. COST CERTIFICATION DOCUMENTS

29. CHANGES IN PROPOSED DEVELOPMENT FOLLOWING DECISION. SEE 760 CMR 56.05 (11)

A. Substantial Change or Insubstantial Change

IMPORTANT: ZBA MUST RESPOND (MAKE A DETERMINATION AS TO WHETHER THE REQUESTED CHANGE IS A SUBSTANTIAL OR INSUBSTANTIAL CHANGE) WITHIN 20 DAYS. OTHERWISE, THE REQUESTED CHANGE IS DEEMED APPROVED. A REVIEW OF SUBSTANTIAL CHANGES REQUIRES A NEW PUBLIC HEARING.

30. INSPECTIONS DURING CONSTRUCTION PERIOD

31. LIMITED DIVIDEND RESTRICTIONS AND COST CERTIFICATION

32. LOTTERY, FAIR HOUSING, LOCAL PREFERENCE

33. INCOME, ASSET AND FIRST-TIME HOMEBUYER STATUS REQUIREMENTS FOR AFFORDABLE UNITS

34. REGULATORY AGREEMENT

35. MONITORING SERVICES AGREEMENT (TENANT OR HOMEOWNER ELIGIBILITY COMPLIANCE). MONITORING SERVICES AGREEMENT (LIMITED DIVIDEND RESTRICTIONS)

36. UNIVERSAL DEED RIDER (FOR HOME OWNERSHIP PROJECTS)

37. TRANSFER OF COMPREHENSIVE PERMIT. SEE 760 CMR 56.05 (12) (b)

38. LAPSE OF COMPREHENSIVE PERMIT. SEE 760 CMR 56.05 (12) (c)

39. TIME LAPSES AND EFFECT ON BEING ABLE TO INCLUDE UNITS IN SUBSIDIZED HOUSING INVENTORY (760 CMR 56.03 (2) (c))

SPECIFIC CHAPTER 40B PROJECT REVIEW ISSUES

1. SITE CONTROL
2. QUALIFICATIONS/EXPERIENCE OF DEVELOPMENT TEAM. FLEXIBILITY AND COOPERATIVENESS OF DEVELOPMENT TEAM.
3. DENSITY AND DESIGN

See: Handbook: Approach to Ch 40B Design Reviews available at:

<http://www.mass.gov/hed/community/40b-plan/handbook-approach-to-ch-40b-design-reviews.html>

4. SCHOOL-AGE CHILDREN (SAC) / BEDROOM MIX

Although most municipalities and residents are concerned about potential increases in school-age children that could be generated by 40B projects, any potential increase in school-age children is a non-issue from the HAC's perspective.

Given the need for family housing suitable for larger families, all 40B projects (except those projects specifically designed for senior housing or certain special needs populations) must have at least 10% of their units as 3 Bedroom or larger units.

This 10% 3 Bedroom or larger unit requirement also applies to "all other Affordable Housing Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014" as noted in the Interagency Agreement dated January 17, 2014. The Interagency Agreement (DHCD, MHP, MassHousing, MassDevelopment, and CEDAC) is available at:

<http://www.massdevelopment.com/assets/who-we-help/pdfs/familyhousinginteragencyagreement.pdf>

5. WETLANDS/RESOURCE AREA IMPACTS

6. SITE PLAN, BUILDING DESIGN AND LANDSCAPING
(Building massing, building height, exterior building design, ADA compliance, landscaping, screening/buffering, road/sidewalk design, parking, public safety vehicle access, exterior lighting, setbacks, impacts on adjacent and nearby properties, open space, etc.)
7. ENGINEERING
(Storm drainage, sewer, domestic water, fire protection, grading, road design, blasting, erosion control, wetlands protection, wetlands replication, construction specifications, etc.)
8. TRAFFIC SAFETY AND TRAFFIC VOLUME
9. OTHER IMPACTS ON NEIGHBORHOOD/TOWN
10. MITIGATION OFFERED/REQUESTED TO LESSEN ADVERSE IMPACTS
11. PRO FORMA REVIEW (See 760 CMR 56.05(6) for explanation of when and why pro forma reviews should be done)

Chapter 40B Planning

Chapter 40B is a state statute, which enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions.

- [Comprehensive Permit Information](#)

M.G.L. Chapter 40B Guidelines - Subsidized Housing Inventory.
CPA Prequalification List, updated monthly.
Cost Certification Guidance and Forms.

-
- [Draft Guidelines for Calculating General Land Area Minimum](#)
 - [Handbook: Approach to Ch 40B Design Reviews](#)

The 40B Design Handbook is a result of a collaborative process of the four Massachusetts housing agencies that are authorized to review and approve site eligibility for Chapter 40B affordable housing developments.

-
- [Housing Appeals Committee](#)
 - [Housing Production Plan](#)

Housing Production Plan is a regulation under Chapter 40B that encourages communities to take a proactive approach to affordable housing development.

-
- [Local Initiative Program \(LIP\)](#)

The Local Initiative Program is a state housing program that was established to give cities and towns more flexibility in their efforts to provide low and moderate-income housing.

-
- [Sale Prices and Rents](#)

Guidance on calculating 40B affordable sale prices and rents.

-
- [Subsidized Housing Inventory \(SHI\)](#)

The Subsidized Housing Inventory is used to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law. While housing developed under Chapter 40B is eligible for inclusion on the inventory, many other types of housing also qualify to count toward a community's affordable housing stock.

Housing Appeals Committee

The mission of the Housing Appeals Committee is to provide, within the parameters of the comprehensive permit process established by G.L. c. 40B, §§ 20-23, an impartial forum to resolve conflicts arising from the siting of new affordable housing. In doing so, it will carefully balance the need for such housing and legitimate local concerns—planning, environmental, open space, design, health, safety, and other local concerns.

General Information

[Chapter 40 B - Massachusetts Comprehensive Permit Law Overview](#) 

[Chapter 40 B - Massachusetts Comprehensive Permit Law](#)  (M.G.L. c. 40 B, §§ 20-23)

[Regulations - 760 CMR 56.00 \(Comprehensive Permit; Low or Moderate Income Housing\)](#)

[Comprehensive Permit Information and Guidelines](#)

[Handbook: Approach to Chapter 40B Design Reviews](#)  file size 15MB

[Guidelines for Local Review of Comprehensive Permits](#) 

760 CMR 30.00 - Procedural Regulations of the Housing Appeals Committee - Superseded by 760 CMR 56.00

760 CMR 31.00 - Housing Appeals Committee - Criteria for Decisions - Superseded by 760 CMR 56.00

Contact Information

Housing Appeals Committee
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617-573-1520


Shelagh A. Ellman-Pearl, Chair
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Lorraine Nessar, Docket Clerk
Lorraine.Nessar@state.ma.us

Housing Appeals Committee - Decisions

All decisions and published rulings of the Housing Appeals Committee are available on searchable databases at Lexis.com, WestLaw.com, SocialLaw.com, and LandLaw.com. Those from the past several years are listed below.


[Norwood, Davis Marcus Partners v.](#)  file size 4MB
Committee Decision - 12/08/16


[Newton, 135 Wells](#) 
Committee Decision - 12/15/15


[Milton, HD MW Randolph](#) 
Ruling - 12/09/15

[Newton, Dinosaur Rowe, LLC v.](#) 
Committee Decision - 06/26/15


[Newton, Marcus Lang Investments, LLC v.](#) 
Committee Decision - 06/26/15

[Stoneham, Weiss Farm Apartments, LLC v.](#) 
Committee Decision - 06/26/15


[Woburn, Cirsan Realty Trust v.](#)  file size1MB
Committee Decision - 04/23/15


[Haverhill, Bradford Holdings, LLC v.](#) 
Ruling - 02/02/15

[Wareham, Bartlett Pond Village, LLC v.](#)  file size2MB
Committee Decision - 09/16/14

[Westborough, Ansari Builders, Inc. v.](#)  file size1MB
Committee Decision - 09/16/14


[Dighton, Bruce, LLC v.](#)  file size2MB
Committee Decision - 05/07/14


[Andover, Hanover R.S. Limited Partnership v.](#)  file size7MB
Committee Decision - 02/10/14

[Hanover, Hanover Woods, LLC v.](#)  file size1MB
Committee Decision - 02/10/14


[Middleborough, Delphic Associates, LLC v.](#)  file size2MB
Ruling - 03/28/13

[Lunenburg, Hollis Hills, LLC v.](#)  file size4MB Ruling - 03/25/13

[Middleborough, Delphic Associates, LLC v.](#) 
Ruling - 02/27/13

[Andover, VIF II/JMC Riverview Commons v.](#)  file size1MB
Committee Decision - 02/27/13

[Amesbury, Roger LeBlanc v.](#) 
Committee Decision - 01/14/13

[Hingham, Avalonbay Communities, Inc. v.](#) 
Committee Decision - 01/14/13

Chapter 40B Site Approval



Treehouse at Easthampton Meadow—a unique, multigenerational housing community for seniors and families of adopting children—was permitted in part under Chapter 40B.

Disclaimer on Site Approval and Final Approval

The Massachusetts Department of Housing and Community Development (DHCD) issued regulations and guidelines for the Comprehensive Permit Act (Chapter 40B), which became effective as of February 22, 2008. Please see the following DHCD (www.mass.gov/dhcd) links for current Chapter 40B information:

- [Housing Appeals Committee](#)
- [760 CMR 56.00: Comprehensive Permit Regulations](#)
- [Comprehensive Permit Guidelines \(The "Guidelines"\)](#)

Site Approval Applications

Comprehensive Permit Site Approval Applications for rental and homeownership projects are now available as fillable PDFs. The documents require the free [Adobe Reader](#) software (link opens a new window).

- [Site Approval Application - Homeownership](#)
- [Site Approval Application - Rental](#)

For additional information concerning MassHousing Chapter 40B programs, please contact [Gregory Watson](#), Manager of Comprehensive Permit Programs at 617.854.1880

REPRESENTATIVE CHAPTER 40B-RELATED DOCUMENTS AVAILABLE AT THE
MHP WEBSITE

Multiple 40B resource materials are available at:

<http://www.mhp.net/resources?query=40B>

Contents of Appendix Section:

1	MHP Resources Slide Show
2	"Boston's broken real estate market is getting worse " <i>The Boston Globe</i> April 10, 2017
3	Glossary of Common Terms
4	Glossary of Affordable Housing Terms
5	Glossary of Finance Terms
6	Expiring Use Inventory- CEDAC
7	Subsidized Housing Inventory by community (SHI)
8	Presenter Bios
9	Attendee List



Questions about Fair Housing?

Metropolitan Area Planning Council's Fair Housing Toolkit provides materials to help your municipality better understand how to affirmatively further fair housing.

<http://www.mapc.org/fair-housing-toolkit>

The screenshot shows the MAPCO website with a navigation menu on the left and a main content area titled "Fair Housing Toolkit". The toolkit page includes a header with the MAPCO logo and a list of resources such as "Fair Housing Toolkit", "Fair Housing Self-Assessment", and "Fair Housing Training".




Thank you to our co-sponsors!

Massachusetts Housing Institute
June 7- 8th, 2017



ONE Mortgage Program



MHP's ONE Mortgage is the state's most affordable mortgage program for low- and moderate-income first-time homebuyers.

Like ONE Mortgage on Facebook!
www.facebook.com/ONEMortgageProgram

ONE Mortgage Structure

3%	Down Payment	Amount: 3% minimum down payment required; 1.5% has to be the buyer's own money, and the remaining amount can be a gift or grant (5% for three-families; 3% from buyer's own funds).
97%	Mortgage	<p>Amount: Up to 97% of the purchase price (95% for three-family properties).</p> <p>Term: 30 years (homeowner pays full principal and interest)</p> <p>Mortgagee: Participating lender; MHP has established a loan loss reserve so the buyer doesn't have to pay PMI.</p> <p>Rate: Fixed and discounted (no greater than thirty basis points below the Freddie Mac 30-year fixed rate). No points can be charged.</p>
	MHP Subsidy Mortgage	<p>Amount: Total amount of financial assistance received by the buyer and applied to monthly mortgage payments. Only available to households below 80% of area median income.</p> <p>Term: If you sell or transfer the property, you may have to return the money to MHP.</p> <p>Mortgagee: MHP</p> <p>Rate: 0%</p>

8

Here is why you should consider ONE Mortgage:

- ❖ Get a low, fixed interest rate
- ❖ Put down as little as 3%
- ❖ Pay no Private Mortgage Insurance (PMI)
- ❖ Get financial assistance if you qualify

This combination of factors ensures that ONE borrowers get the lowest total monthly payment available to homebuyers – it's the best deal for you!

Massachusetts Housing Partnership
 160 Federal Street, 2nd Floor
 Boston, MA 02110
 617-330-9955 or
 Toll free 800-752-7131
www.mhp.net/onemortgage

one.
 For your first home.

9



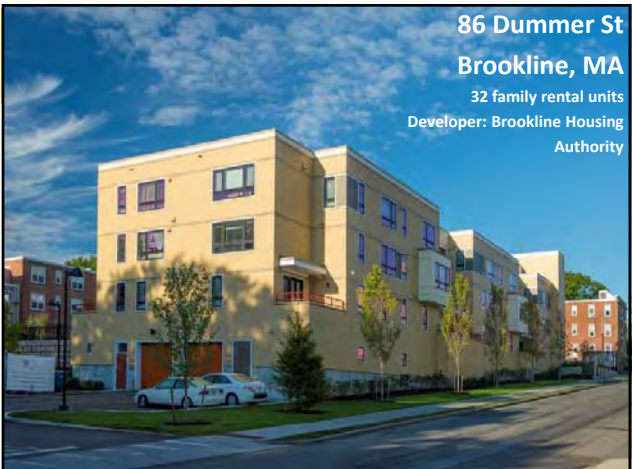
Levedo Building
 Dorchester, MA

24 family rental units
 Opened in 2011
 Developer: Codman Square
 Neighborhood Development
 Corporation



June 7-8, 2017
 Devens Common Center
 Devens, MA

**11th annual
 Massachusetts
 Housing Institute**
 Training for local officials



86 Dummer St
 Brookline, MA

32 family rental units
 Developer: Brookline Housing
 Authority

MHP's Community Assistance

- Direct Technical Assistance to municipalities, non-profits and local housing authorities
- 40B TA Program
- Dedicated staff for assistance to Municipal Affordable Housing Trusts
- Grant programs
- Workshops & trainings
- Publications

www.mhp.net/community



The Residences at Stony Brook II Westford, MA

36 family rental units
Developer: Common Ground Development Corp.

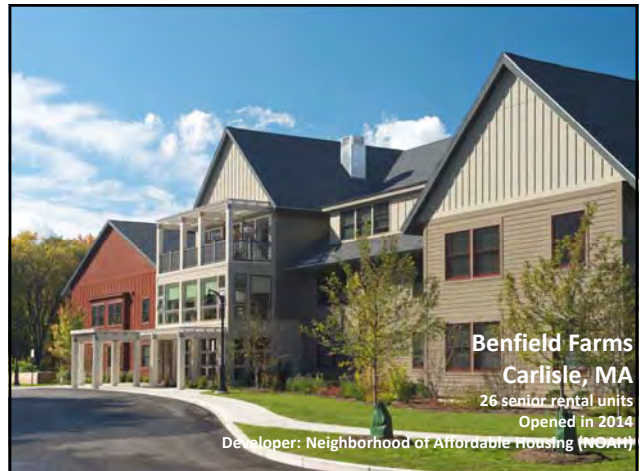


MHP Online and Print Resources

<http://www.mhp.net/community/publications-and-materials>



Benfield Farms
Carlisle, MA
26 senior rental units
Opened in 2014
Developer: Neighborhood of Affordable Housing (NOAH)

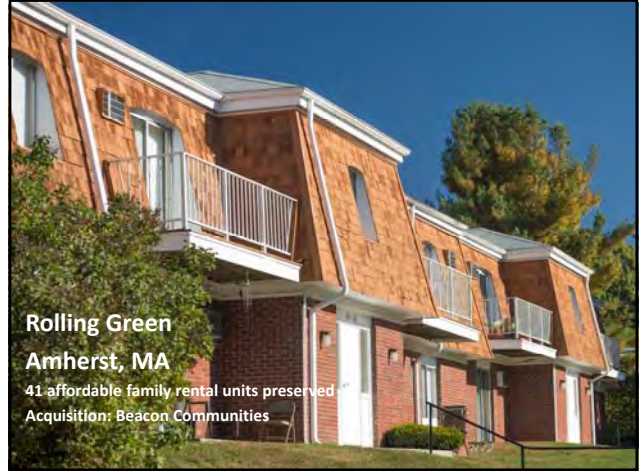


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MHP will hire a third-party consultant to help your Zoning Board of Appeals:

- ☑ Understand the process
- ☑ Recognize key issues
- ☑ Identify development issues and impacts
- ☑ Facilitate discussions with developer

Contact **Laura Shufelt**: 857-317-8582 or
lshufelt@mhp.net
www.mhp.net/technical-support



Rolling Green
Amherst, MA
 41 affordable family rental units preserved
 Acquisition: Beacon Communities

COMING SOON

New and improved Housing Toolbox website!

- Information on the housing development process
- Resources and templates
- Best practice examples



One Upland
Norwood, MA
 262 family rental units
 Developer: Campanelli & Thorndike Development



Comments

Political Happy Hour with US Rep. Clark

OPINION | GEORGE DONNELLY

Boston's broken real estate market is getting worse

By George Donnelly | APRIL 10, 2017

Almost everyone is ready to tell a real-life real estate story. The one I was hearing the other day was from a broker recounting how a client paid \$200,000 over asking price, outbidding three others, for a 1,200-square-foot condo in Brookline.



AP

Then there's the story of the young couple, who, after making a handful of losing bids for a starter home, retreated back to the rental market. And there's the story of the couple looking to enter the market and found immediate rejection. They were turned down by a broker — it wasn't worth her time trying to find them a home.

Now that the spring real estate market has sprung, it's time to appraise its unpleasant underbelly: The Boston area real estate market effectively is broken for many buyers. Inventory is tight in general, and certainly there's not nearly enough entry-level supply. It seems fewer

homeowners are trading up. Add in the impact of cash-rich investors and foreign buyers, and you have a market that is wonderful for sellers but often miserable for ordinary home hunters.

Boston's real estate market is only normal when compared to New York and Silicon Valley. (True story: My high school buddy's 1,900-square-foot house in Menlo Park is worth about \$1.8 million.) To the fundamental policy issue — the need for a reasonably accessible home market for our next-generation workforce — Massachusetts consistently has not found an answer. The invisible hand of capitalism has not adequately responded to meet entry-level demand. Instead, developers prefer to build luxury units, catering to another class of buyers where more money can be made.

It's part of a longstanding public policy impasse: We know we've got a problem, but the issue never rises to the level of urgency that inspires cohesive political action. We may quietly enjoy watching our home prices escalate without appreciating the consequences of torturing a new generation of would-be homeowners. What could possibly be a problem in having one's home equity rise by \$100,000 in two years?

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It's not broken for us, it's broken for them, the home hunters competing on the unforgiving front lines of the real estate market. Old rules are being augmented with new ones. Are they prequalified? Of course. Willing to bid over asking? You bet. Also willing to waive the mortgage

contingency, meaning they would remain on the hook for buying the property if the financing falls through? Well, OK, if I have to. Also willing to waive the inspection contingency, committing to the purchase no matter what the inspector finds?



Belt-tightening won't make Massachusetts best

Massachusetts won't fulfill its potential merely by cutting; the Commonwealth needs to invest in its economy.

That last question increasingly is the difference between winning a bid and not. Imagine being a new home buyer facing the biggest purchase of your life — and feeling pressured to make it on blind faith.

Victories do come to the persistent first-timers. If buyer's remorse sets in, perhaps it's from wondering why they just paid \$600,000 for a small-ish condo on the outskirts of the city when a friend paid \$350,000 for a mini-mansion in Raleigh, N.C.

Some young professionals size up the situation and decide to vote with their feet. Massachusetts doesn't count who leaves, but the US Census Bureau does. We continue to lose population to places like Denver, Atlanta, and Dallas (seriously, who can afford to transfer here from Dallas?). And we don't count the additional jobs we'd have in Massachusetts if only we had the people to fill them.

The gatekeepers are blocking the desperately needed supply. Stingy Board of Zoning Appeals members don't see themselves as job killers, but they are. They routinely turn down multifamily projects with impunity, and may feel justified because we lack the transportation infrastructure to support them.

There are distant signs of housing hope. A bill to require cities and towns to create multifamily zones passed the Senate last year. Although it went nowhere from there, the issue of tackling zoning to permit more housing creation is gaining steam, says Clark Ziegler of the Massachusetts Housing Partnership.

Ziegler offers this radical thought in a region dominated by idiosyncratic home rule: "We're ultimately all in the same boat." It's not enough for the City of Boston to generate a lot of units if the Newtons of the world don't also pitch in.

Meanwhile, the real estate stories multiply: A former colleague transferred to Charlotte and is closing on a 3,000-square-foot-house for about \$450,000. He loves the area and is urging all his friends to join him.

George Donnelly is a communications consultant at Northwind Strategies and the author of "The Boston Economy: Understanding and Accessing One of the World's Greatest Job Markets."

GLOSSARY OF COMMON ACRONYMS AND TERMS

ACRONYMS

ACS	US Census Bureau's American Community Survey
AMI	Area Median Income
CHAS	Comprehensive Housing Affordability Strategy
DHCD	MA Department of Housing and Community Development
GIS	Geographic Information System
MOE	Margins of Error

DEFINITIONS

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

Cost Burdened

Households who pay more than 30 percent of their income for housing.

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Family

A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Generation X

The demographic cohort following the Baby Boomers born between 1965 and 1984. (JCHS)

Median Age

The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials

The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Housing Unit

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Poverty

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link: <https://www.census.gov/hhes/www/poverty/data/threshld/>.

Prepared by

JM Goldson community preservation + planning
with RKG Associates, Inc. and Pioneer Valley Planning
Commission

GLOSSARY OF AFFORDABLE HOUSING TERMS

Accessory Apartment

A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

Adaptive Reuse

The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

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 the US Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs.

www.huduser.org

Brownfields

An abandoned, idled, or underused property where expansion or redevelopment is complicated by real or perceived contamination. Brownfield sites include abandoned factories and other industrial facilities, gasoline stations, oil storage facilities, dry cleaning stores, and other businesses that formerly dealt with polluting substances. Information about the state's brownfields redevelopment fund can be found at:

www.massdevelopment.com

Citizens' Housing & Planning Association (CHAPA)

Established in 1967, CHAPA is a statewide non-profit umbrella organization for affordable housing and community development activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals.

www.CHAPA.org

Chapter 40B

The state's Comprehensive Permit law, enacted in 1969, 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).

www.mass.gov/hed/community/40b-plan

Chapter 40R

Also known as the Smart Growth Zoning Overlay District Act (Chapter 149 of the Acts of 2004), M.G.L. Chapter 40R encourages communities through financial incentives to create dense residential or mixed-use smart growth zoning districts which include a high percentage of affordable housing units, located near transit stations and/or in areas of concentrated development such as existing city and town centers.

<http://www.mass.gov/hed/community/planning/chapter-40-r.html>

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program. www.mass.gov/hed/community/funding/community-development-block-grant

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. CEDAC maintains a database on their website of over 1,400 properties statewide at risk of losing their affordability. www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000). 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 Deed's fees. The Community Preservation Coalition (CPC) works with communities, and advocates and supports the passage of CPA. www.communitypreservation.org

Congregate Housing

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

Conservation Easement

A legal agreement, often used to preserve rural areas or greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

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 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.

Cottage Housing

Cottage Housing is generally defined as a grouping of small, single family dwelling units clustered around a common area and developed with a coherent plan for the entire site. They have gained popularity in recent years as a type of infill development on small sites, within existing developed areas. The cottage units may have other shared amenities. The shared common area and coordinated design allow densities that are higher than typical single family neighborhoods, while minimizing impacts on adjacent residential areas.

Deferred loan (a.k.a. deferred payment second mortgage or soft debt)

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, if the property maintains certain levels of affordability for a defined time period. Most deeply affordable housing needs some type of deferred loan in order to be feasible.

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, including tax credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

www.mass.gov/hed

Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural.

www.hud.gov

Entitlement Community

A city or urban county of at least 50,000 in population making it eligible for Community Development Block Grant (CDBG) funds directly from HUD.

Expiring Use Restrictions

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. *Also see CEDAC.*

Fair Housing Act/MA 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. The law prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, of 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 bedroom, 1 bedroom, etc.) and regions within each state. The current FMRs are posted on HUD's website:

<http://www.huduser.org/portal/datasets/fmr.html>.

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 grant and loan 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 National Mortgage Association (FNMA of Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now 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.

501(c)(3)

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

Geographic Information Systems (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 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.

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.

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.

HOME Investment Partnership 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. Similar to CDBG funds, some communities are part of a consortium and receive HOME funds directly from HUD and distribute in their communities. DHCD administers HOME funds at the state level.

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 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.

www.masshousinginfo.org

Housing Stabilization Fund

The Housing Stabilization Fund (HSF) is a program available through DHCD to support comprehensive neighborhood redevelopment efforts and to help developers and municipalities acquire, preserve and rehabilitate affordable housing. The state legislature placed a special emphasis on reusing foreclosed and distressed properties and on creating affordable homeownership opportunities.

Housing Toolbox/Welcome Home Massachusetts

MHP and the Citizens Housing and Planning Association (CHAPA) created an online affordable housing strategy web site that is designed to be a one-stop resource for local housing officials and volunteers. Called the Massachusetts Toolbox, the site features content designed to help local officials and volunteers move locally-initiated affordable housing developments forward.

The toolbox provides easy access to strategies and best practices related to the preservation and production of all varieties of affordable housing.

http://housingpolicy.org/index_MA.html

Inclusionary Zoning

A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development, or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development.

Limited Equity Homeownership

Ownership housing where 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, M.G.L. Ch. 149 to provide low-income family or elderly housing.

Local Housing Partnership

A local housing committee appointed by the municipality with the purpose of promoting opportunities to produce and preserve affordable 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 (SHI). 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 qualify for inclusion on the Subsidized Housing Inventory.

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

A home built entirely in the factory to 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 (AHTF)

A revolving trust fund 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, AHTF 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 loans.

MassDevelopment

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.

www.massdevelopment.com

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 financing programs. The Agency oversees and regulates the properties it has assisted, and runs a number of other programs, some on behalf of HUD and DHCD.

www.masshousing.com

Massachusetts Housing Investment Corporation (MHIC)

A private, non-profit corporation that 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.

www.mhic.com

Massachusetts Housing Partnership (MHP)

A quasi-public agency created by the state 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. It is governed by a seven-member board appointed by the governor and the state's banking industry. MHP provides, below-market financing and bridge loans for affordable rental housing, runs the "One Mortgage" program for first time homebuyers and provides technical assistance to communities to support affordable housing.

www.mhp.net

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.

Mixed Income Housing Development

Development that includes housing affordable to various income levels.

Mixed Use Development

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project.

Municipal Affordable Housing Trust

Passed into law in Massachusetts in 2005, allows for the creation of a trust created as part of local government for the purpose to administering funds and managing a range of real estate activities related to affordable housing.

Neighborhood Revitalization Strategy Area (NRSA)

Communities with HUD-approved NRSA's are offered enhanced flexibility in undertaking economic development, housing and public service activities with their CDBG funds. This flexibility is designed to promote innovative programs in economically disadvantaged areas of the community.

www.hud.gov

New England Fund (NEF)

An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB) NEF provides loans to member financial institutions to finance affordable housing. NEF is a widely used program for the development of mixed income housing under the Ch. 40B Comprehensive Permit.

OneStop Application

A detailed application for public funding sources submitted to DHCD by affordable housing developers. This comprehensive funding application ensures that funders are reviewing the same information and have complete financial information for a development project. Most public financing for affordable housing is obtained through DHCD which holds public funding rounds once or twice a year.

Regional Planning Agencies (RPA)

There are twelve Massachusetts regional planning agencies. They are public organizations that serve the local governments by dealing with issues and needs that cross city, town and county boundaries, through planning, policymaking, advocacy and technical assistance. Different RPAs have different strengths and focuses.

www.apa-ma.org

Request for Proposal (RFP)

A process for soliciting applications for technical or consulting services or for project developers when funds are awarded competitively. In Massachusetts, public bodies securing goods and services and/or acquiring or disposing of real property are subject to M.G.L. Ch. 30B and should consult the Office of the Inspector General for required procedures and information about RFP's.

Section 8

A HUD program (officially called the Housing Choice Voucher Program) providing funding for rental assistance to low-income households. Participating tenants typically pay 30% of their income for housing (rent and utilities) and the federal subsidy pays the balance of the rent.

Single Room Occupancy (SRO)

Efficiency units which may or may not include separate bathroom or kitchen facilities.

Smart Growth

An approach to planning and development that promote a more efficient use of land to reduce sprawl using compact development patterns that are less dependent on the automobile and include a range of housing options and improve the balance of jobs and housing within the community or the region.

OneMortgage Program (formerly Soft Second Program)

The State's first time homebuyer mortgage program operated by the Massachusetts Housing Partnership. ONE Mortgage features low, fixed-rate financing and as state-backed reserve that relieves homebuyers from the cost of private mortgage insurance. Eligible buyers obtain a bank mortgage from participating banks.

www.mhp.net/homeownership

Subsidy

Typically refers to financial assistance that fills the gap between the cost of affordable housing development/operations and the mortgage or sales income supported by income restricted rentals or homeownership sales. Affordable rents and home sales prices are determined by financing program eligibility requirements. Often, multiple subsidies from various sources are needed, referred to as the "layering" of subsidies, in order to make a project feasible. In the state's Local Initiative Program (LIP), DHCD's technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, "internal subsidies"

refers to those developments that do not have an external source(s) of funding for affordable housing, but use the value of the market units to “cross subsidize” the affordable ones.

Transit Oriented Development (TOD)

Mixed-use higher density development centered on existing or new transportation facilities including bus, rail, bicycle and pedestrian pathways.

Transitional Housing

A short term housing option for families or individuals that do not have permanent housing but benefit from more stability than that of an emergency shelter.

Universal Design

Building design that creates accessible and usable space for everyone, including people with disabilities.

GLOSSARY OF FINANCE TERMS

Sources of funds

Debt

Money owed. Under debt financing the lender is generally secured by the property and is reimbursed according to a payment schedule determined by the amount of net income generated by the property and the interest rate set at the time the loan is made.

Debt = Loans

-*Hard debt*: require payment over time, with interest

-*Soft debt*: terms for repayment are lenient

Equity

Cash investment in a project. Under equity financing, the investor obtains an ownership interest in the property and can participate in the property's cash flow, as well as in its appreciation at the time of sale. Equity investors take the risk that they will get a return on their equity contributions, and will look for ways to mitigate that risk, including through ensuring adequate asset management systems are in place for the project.

Low Income Housing Tax Credit (LIHTC)

The LIHTC program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise **equity** for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents. The state's Department of Housing and Community Development oversees the competitive allocation of tax credits.

Grant

While a grant can feel like equity, the grantor does not have an "interest" in property, and does not expect a financial return, but does expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

1st Mortgage

This is usually, though not always, a commercial loan requiring monthly payments of principle and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc

Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principle and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Uses of funds

Acquisition – Land and Building

Costs associated with purchasing the development site.

Site Work

On-site development costs such as grading, running utility lines, storm water management, water, sewer/septic, entry roads, etc. Costs associated with making the site ready for building construction.

Construction Costs

The direct cost of building construction, including foundation work. State agencies expect to see contractor profit and overhead broken out separately as well as the contractor's general conditions, which include the contractor's costs for such items as setting up an on-site office, winter conditions, and police details.

Contingency

This is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and/or other costs associated with development (soft costs). The contingency accounts for uncertainty at various stages of development and construction.

Architect/Engineer, Environmental Study, Appraisal, Survey & Soil Tests, Title & Recording, Sponsor & Local Legal Costs, Lender's Legal, Audit, Cost Certification, Market Study

These reflect the costs of contracts with various professionals essential to the completion of the development.

Developer Fee and Overhead

Maximum developer fees are established by DHCD.

Real Estate Taxes, Insurance, Construction Loan Interest, Bridge and/or Acquisition Loan Interest

These are the primary costs of holding land during the development and construction processes. The longer the development process the higher the cost.

Construction Loan Costs, Permanent Loan Costs, Bridge Loan Fees

Fees, beyond interest, charged by lenders for various loans on the project.

Consultant Fee

Developers may engage various types of consultants to assist them in the project.

Reserves; Lease-Up and Operating

Accounts established from sources of financing to cover possible shortfalls during the operation of the project. A lease-up reserve is intended to cover operating losses during the earliest phase of operations while initially renting up the project, while an operating reserve is meant to cover longer-term contingencies.

Explanation of Operating Budgets

A project's operating budget consists of three main parts: operating income, operating expenses and debt service and reserve payments.

Net Operating Income

Operating income less operating expenses

Net Cash Flow

Net operating income less debt and reserve payments

Operating Income

Gross Rental Income

This is the income potential of the project, before deducting an assumed vacancy percentage. It increases annually by the income inflation assumption allowed by the lender.

Laundry Income

In projects with a coin laundry, the anticipated income is entered here.

Vacancy

This is the percentage of rents that the project will not receive, because of either vacancy or nonpayment by tenants of occupied units. Typically, the percentage is higher in the first year of operation because of a lag between units coming online and tenants taking occupancy. Lenders have requirements for what this number should be.

Operating expenses

Operating Expenses

Shows the actual anticipated expense for that year that the project will be in operation. Expenses are increased each year thereafter according to the expense inflation assumption often dictated by the lender.

Real Estate Taxes

Taxes vary widely between localities. Often municipalities will offer a PILOT program 'Payment In Lieu of Taxes' for affordable housing which is a fixed annual amount.

Insurance

The cost of property and liability insurance. Lenders and investors will usually require minimum coverage amounts.

Utilities – Common Area

This includes the cost of lighting and heating unleased areas, such as hallways and parking lots. In cases where the owner of the project is paying utilities they will be included in a separate line item.

Water/Sewer

In many projects the owner pays for water and sewer service. These costs can be substantial, especially if the project includes water-using amenities, such as in-unit washers or hookups and dishwashers.

Maintenance/Repairs/Decorating

This line item includes the costs of all repairs including 'turning over' a unit when vacated. It does not include replacement of major capital items (such as roofs and furnaces) which is funded from the replacement reserve.

Administration

This item generally includes the cost of management staff and the direct expenses of property manager on the project.

Legal

Legal costs during operations to cover evictions or other management issues.

Snow Removal/Landscaping

These may be third-party contracts or the cost of staff and equipment and materials.

Trash Removal

Usually a third-party contract

Management Fee

Usually property managers are paid a percentage of collected rents, in addition to allowable pass-through expenses. (Because LIHTC rents are often lower than market rents, this percentage may be higher for these types of projects). In some cases, owners and managers have negotiated per-unit fees rather than a percentage of rents. In either case, the payment should be based on actual payments (collected rents on occupied and paying units).

Audit & Tax Return

Tax credit partnerships must file an annual tax return. Investors require an annual audit, as well.

Asset Management

This fee may be paid either to the general partner or to a party designated by the limited-partner investors to pay for the extra costs of record-keeping and reporting to investors on the performance of an LIHTC project.

Debt service**Debt Coverage Ratio**

This shows, year by year, the projected ratio of net operating income to the required debt service on the first mortgage loan. Lenders set minimum debt coverage ratios they expect to see in projections once the project has reached full occupancy, generally in the second calendar year of operations.

Replacement/Equipment Reserve

Lenders and investors will require that the project make minimum contributions to a reserve for replacement of major capital items. This amount is based on the number of dwelling units.

Net Cash Flow

This is the amount remaining from operating income after all operating costs, debt service payments, and replacement reserve contributions have been paid.

Reserves

These are lender required contributions to a capital reserve to fund operating deficits or investor perceived risks.

Loan to Value

The ratio of the loan amount to the value of the completed property per an appraisal. Lenders will only loan up to a certain percentage of the property value.

Notes to CEDAC Expiring Use Inventory Report

December 2016

This report has been prepared by the Community Economic Development Assistance Corporation (CEDAC) based on data from HUD, DHCD, MHP, and MassHousing, as well on prior reports that have been produced by CHAPA and CEDAC. We offer thanks to CHAPA, Emily Achtenberg, Vincent O'Donnell, and Ann Verrilli for their work in developing the original database upon which this report was based.

The report uses updated data from November 2016. There is sometimes a delay by HUD and other agencies in reporting actual project information. CEDAC will periodically update the data contained in this report.

Please note that purpose of this report is to identify affordable housing developments that may be at risk for loss of affordability. **It does not purport to show all of the affordable housing in a community**, and is substantially less inclusive than the Subsidized Housing Inventory (SHI) that is maintained for 40B use.

The report includes a list of affordable housing developments in Massachusetts that have or had:

- HUD project-based rental assistance (PBA) contracts under the Section 8 program. These PBA contracts include the PRAC, RAP, and Rent Supplement programs, which are reported by HUD along with Section 8 PBA, but do not include the Project-Based Voucher, Section 8 Moderate Rehab, or Section 8 SRO programs;
- Federally insured mortgages under the HUD Section 236 and Section 202 programs as well as the RHS Section 515 program. These mortgages originally imposed affordability requirements (e.g. requiring the owner to limit rental of some or all of the units to households with incomes below a certain level at admission and by limiting rents that can be charged for those units) for the term of the mortgage. Some of these mortgages have reached or will shortly reach their maturity dates and affordability restrictions will terminate upon mortgage maturity.
- Projects financed with federal Low Income Housing Tax Credits.
- This report includes approximately 130 projects financed with mortgages from MassHousing that were not federally insured. The majority of these MassHousing projects were financed through the Section 236 program, the Chapter 13A program, or the SHARP program.

Massachusetts has lost 18,091 subsidized units through prepayments and rent subsidy contract terminations and is at risk of losing 14,231 additional subsidized units by December 31, 2019. About 9,454 of the subsidy units affected by prepayments and/or opt outs to date will continue to be affordable at least through 2019 – though not always to the same income group as before – because owners negotiated affordability agreements or because projects received tax credits or refinanced under other programs requiring some affordability.

The attached report includes:

- projects that left the affordable inventory (labeled “Lost”) because owners have chosen not to renew their subsidy contracts and/or have chosen to prepay their subsidized mortgages and end affordability restrictions;
- projects that are or may be at risk of leaving the affordable inventory by December 31, 2019 due to prepayment, full mortgage repayment, or contract terminations;
- projects whose affordability has been preserved (until 2019 or later) because of actions taken by their owners;
- projects that are not at risk of leaving the affordable inventory by December 31, 2019, based on continuing affordability requirements to maintain mortgage or rent subsidies on assisted units in the project.

Please note that most Section 8 project-based rental assistance contracts contain language that establishes the risk of contract termination due to the unavailability of federal funding of the Section 8 program. For purposes of this report, PBA contracts with contract expiration dates after 12/31/2019 are not shown as units at risk. To date, there has never been a PBA contract termination due to insufficient congressional appropriations, though this is of course is no guarantee of future congressional action.

This report provides information organized under the following column headings:

Property Name: This column provides the name of the project, generally as reported by HUD. In some cases, projects are commonly known by alternative names and we have used these alternative names when possible. Also, projects that refinance sometimes change the project name.

City: This column provides the name of the city in which the property is located. Please note that one project, **Fairweather Apartments**, consists of four buildings in four cities, with a total of 321 units (62 in Beverly, 44 in Danvers, 88 in Peabody, and 127 in Salem), though this report follows HUD’s procedure of listing all of the units in Salem.

Risk Status: Projects noted as “Lost” have no remaining affordability restrictions. There may, however, be low income residents who continue to reside at the property.

Total Units: This column reports the total number of units in the project, including Section 8, other subsidies, and market units.

Section 8 PBA units: This column reports the number of units covered by a HUD PBA contract (project-based Section 8, PRAC, Rent Supplement or RAP), as reported by HUD. It does not include Section 8 project-based vouchers as this data is not available from HUD.

Section 8 expiration date: This column reports the expiration date for the HUD PBA contract, as reported by HUD. As noted above, there is sometimes a delay in reporting PBA contract renewal activity. There are projects which currently list an expiration date that has already passed. This does not necessarily mean that the owner has opted-out of the contract, and may be due to delayed reporting by HUD.

Original Subsidy units: This column reports the total number of units in a project subject to subsidized mortgage use restrictions. “Original” number of subsidy units refers to the number of subsidy units prior to any mortgage prepayment or PBA contract termination.

Subsidy Units Lost: This column reports the number of units formerly covered by a subsidized mortgage restriction which are no longer covered because the owner has prepaid the mortgage or the mortgage has been fully amortized.

New Affordable Units: This column reports the number of units in a project which have been restructured subject to tax credit, tax-exempt bond, or other public subsidy regulatory restrictions. This also includes projects where the owner has agreed to keep some units affordable for a certain number of years under an agreement negotiated with local government.

Net Units Lost: This column reports the net decrease in the number of subsidized units in a project by comparing the original number of subsidy units, the subsidy units lost, and the new affordable units.

Current Units Assisted: This column reports the number of units currently assisted either by a mortgage subsidy or HUD PBA rental assistance or other binding affordability restrictions.

Units at Risk Dec. 2019: This column reports the total number of subsidized units at risk of leaving the affordable housing inventory through mortgage prepayment, fully amortized mortgages, or termination of PBA contracts by 12/31/2019. As noted above we do not consider units with HUD PBA contracts expiring after 12/31/2019 to be at risk, even if the PBA contract is subject to annual appropriations.

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			Orig		New	Current	Units At Risk 2019	
		Risk Status	Total Units	S8_PBA Units	S8_Exp Date	Subsidy Units	Subsidy Units Lost	Affordable Units		Units Assisted
			134,014	62,960		113,788	18,091	9,454	104,414	14,231
Abington	CHESTNUT GLEN		130	130	11/7/2032	130			130	0
Abington	WOODLAND @ ABINGTON STA		192			40	0	0	40	40
Adams	ADAMS HOUSING		60	35	7/31/2035	60	0	0	60	0
Adams	BARRETT HOUSE		40	40	12/21/2018	40			40	0
Adams	FRIEND STREET		8			8	0	0	8	0
Adams	HOOSAC COURT		12			12	0	0	12	12
Adams	MILLHOUSES OF ADAMS		99	98	3/31/2024	98			98	0
Agawam	HALE MEEKINS RESIDENCE		15	15	8/31/2016	15			15	0
AGAWAM	Meadow Street Group Home		5	5	7/29/2019	5	0	0	5	0
Amesbury	AMESBURY RESIDENCE		4	4	12/31/2016	4			4	0
Amesbury	MACY TERRACE / AMESBURY H.A.		10	10	6/27/2022	10			10	0
Amesbury	WEST WINKLEY		4	4	12/22/2016	4	0	0	4	0
Amesbury	WHITTIER SCHOOL APTS		9	9	10/31/2019	9			9	0
Amherst	CLARK HOUSE		100	100	9/15/2020	100			100	0
Amherst	EPHRAIM CUSHMAN HOMESTEAD		4			4	0	0	4	4
Amherst	MILL VALLEY ESTATES		148			74	0	0	74	74
Amherst	POMEROY LANE COOP		25			17	0	0	17	17
Amherst	Puffton Village IV	Lost	64			64	64	0	0	0
Amherst	Rolling Green-Amherst		204			72	72	41	41	41
Amherst	VILLAGE PARK		200	167	9/30/2017	200			200	0
Andover	ANDOVER COMMONS		167	167	10/1/2031	167			167	0
Andover	AVALON AT ST CLARE		115			29	0	0	29	29
Andover	BROOKSIDE ESTATES		168			42	0	0	42	0
Andover	CASCO CROSSING		96			20	0	0	20	20
Andover	CREATIVE LIVING ANDOVER		8	8	10/17/2016	8	0	0	8	0
Andover	MARLAND PLACE		129			26	0	0	26	26
Andover	WINDSOR GREEN		192			48	0	0	48	48
Arlington	BROADWAL HOMES		11	11	9/30/2017	11			11	0
Arlington	MILLBROOK SQUARE APTS		146	145	2/9/2032	145			145	0
ASHBURNH	ASHLEY COURT		24			24	0	0	24	0
Ashland	ASHLAND COMMONS		96	95	6/30/2017	96			96	96
Ashland	ASHLAND HOUSE		66	66	3/8/2017	66			66	66
ATHOL	COTTAGE - HAPGOOD APARTMENTS		34			34	0	0	34	0
Athol	COTTAGE DEVELOPMENT		30	29	7/14/2020	30			30	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Athol	DELTA APARTMENTS		8			3	0	0	3	3
Athol	DUMONT REALTY TRUST		34			34	0	0	34	34
Athol	PEQUOIG HOUSE		53	53	9/29/2033	53			53	0
ATTLEBORO	BLISS SCHOOL		40			40	0	0	40	0
ATTLEBORO	CHRISTOPHER HOUSE OF ATTLEBORO		81			41	0	0	41	41
Attleboro	GARDNER TERRACE		144	144	2/28/2035	144			144	0
Attleboro	HEBRONVILLE MILL		83			40	0	0	40	40
Attleboro	HILLCREST VILLAGE		100	0		100			100	100
Attleboro	HOPE GARDENS		160	160	11/30/2031	160			160	0
Auburn	Kateri Tekakwitha		30	30	6/11/2017	30	0	0	30	0
Ayer	NUTTING GROVE / AYER H.A.		20	20	11/10/2034	20			20	0
Ayer	PLEASANT STREET SCHOOL APTS		21	21	2/4/2017	21	0	0	21	0
BALDWINV	HEATHERWOOD APTS		28			28	0	0	28	0
BALDWINV	PINE VIEW ELDERLY		30			30	0	0	30	0
Barnstable	CRAIGSVILLE COURT		10			4	0	0	4	4
Barnstable	FOUNDERS COURT APTS.		32			7	0	0	7	0
Barre	BRADFORD APTS/BARRE H. A.		10	10	9/1/2020	10			10	0
Bedford	AVALON AT BEDFORD CENTER		139			35	0	0	35	0
Bedford	BEDFORD VILLAGE		96			96	0	0	96	96
Bedford	HERITAGE @ BEDFORD SPRING		164			33	0	0	33	0
Belchertow	LORD JEFFERY II		48			48	0	0	48	0
Belchertow	LORD JEFFERY III		70			70	0	0	70	0
Belchertow	LORD JEFFREY I		40			40	0	0	40	0
Belchertow	MILL HOLLOW APARTMENTS		60	60	7/19/2024	60			60	0
Bellingham	JPI Apartments		285			71	0	0	71	0
Bellingham	OAK WOODS		90			90	0	0	90	90
Belmont	WAVERLEY WOODS		40			40	0	0	40	0
Berlin	NORTHBROOK VILLAGE		40	32	11/23/2020	40			40	0
Beverly	APPLE VILLAGE		232	232	7/31/2030	232			232	0
Beverly	CENTERVILLE WOODS		73			18	0	0	18	0
BEVERLY	HARBORLIGHT HOUSE		35			30	0	0	30	0
BEVERLY	JACLEN TOWERS		100	25	3/1/2018	100	100	83	83	0
Beverly	MARK ROAD RESIDENCE		4	4	9/23/2016	4			4	0
Beverly	MHPI XI		4	4	5/17/2017	4			4	0
Beverly	MILLER ROAD RESIDENCE		4	4	4/30/2017	4	0	0	4	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Beverly	MILLERY, THE		99			25	0	0	25	0
Beverly	NORTHRIDGE HOMES		98			71	0	0	71	71
Beverly	TURTLE CREEK		110	109	11/18/2033	109			109	0
Beverly	TURTLE WOODS		67	67	5/28/2017	67			67	0
Billerica	BILLERICA		80	80	2/13/2020	80			80	0
Billerica	CO-NEXUS, INC.		14	7	10/31/2031	7			7	0
Billerica	PRINCETON AT BOSTON ROAD		156			32	0	0	32	0
Billerica	Rose Hill Manor		35	35	1/25/2017	35	0	0	35	0
Billerica	Villas at Old Concord Rd I		180			45	0	0	45	45
Billerica	Villas at Old Concord Rd II		144			36	0	0	36	36
BLACKSTON	JOSEPH D. EARLY VILLAGE		48	48	1/6/2034	48			48	0
Bolton	BOLTON COUNTRY MANOR		28	28	4/4/2017	28	0	0	28	0
Boston	128-130 PARK STREET		16			16	0	0	16	0
Boston	144 WORCESTER ST		8			8	0	0	8	8
BOSTON	1734 WASHINGTON		31			31	0	0	31	0
BOSTON	2055 COLUMBUS Ave		44			44	0	0	44	0
Boston	23 ALASKA STREET		18			8	0	0	8	0
Boston	24 ROBINWOOD	Lost	10			10	10	0	0	0
BOSTON	25 RUGGLES ASSISTED LIVING		43			43	0	0	43	0
BOSTON	270 HUNTINGTON		69			69	0	0	69	0
Boston	300 SHAWMUT AVENUE		15			15	0	0	15	0
Boston	3-4 HOLBORN TERRACE		8			8	0	0	8	0
Boston	438 WARREN STREET		20			20	0	0	20	0
Boston	449 SARATOGA STREET		6			6	0	0	6	6
Boston	523 MASSACHUSETTS AVE		18			15	0	0	15	0
Boston	64-70 BURBANK STREET		35			28	0	0	28	0
Boston	706 HUNTINGTON AVE		37			10	0	0	10	0
Boston	ACADEMY HOMES (BUSE)		202	87	11/15/2033	202			202	0
Boston	ACADEMY HOMES II		236	236	12/1/2019	315	315	236	236	0
Boston	ADAMS COURT PHASE A		50			50	0	0	50	0
Boston	ADAMS TEMPLETON ELD HSG		76	73	7/7/2031	73			73	0
BOSTON	ALEXANDER-MAGNOLIA		38			38	0	0	38	0
Boston	AMIFF HOUSING		96	96	12/31/2035	96			96	0
Boston	AMORY STREET RESIDENCES		64			64	0	0	64	0
BOSTON	Amy Lowell House		151			152	152	122	122	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Boston	ANCHORAGE APTS		112			23	0	0	23	0
Boston	ANDERSON PARK		64	64	3/31/2019	64			64	64
Boston	ANDREW SQUARE		6			6	0	0	6	6
Boston	ANGELA WESTOVER HOUSE		11	11	11/2/2023	11			11	0
Boston	ARCH		75			75	0	0	75	0
Boston	ASHFORD STREET LODGING HOUSE		12			8	0	0	8	0
Boston	ASHMONT TOD		74			74	0	0	74	0
Boston	AUDUBON APARTMENTS		37			37	0	0	37	0
BOSTON	Ausonia Homes		151			151	151	60	60	60
Boston	AVONDALE PLACE		22			13	0	0	13	13
Boston	BABCOCK TOWER		213			160	0	0	160	160
Boston	BACK OF THE HILL		125	124	2/24/2027	124			124	0
Boston	BANCROFT APARTMENTS		45	45	6/30/2021	45			45	0
Boston	Barnes School Elderly Housing		74	55	5/31/2017	74	0	0	74	0
BOSTON	BAY COVE GROUP HOMES I		32	26	11/29/2016	26			26	0
Boston	BAY COVE GROUP HOMES II		8	8	7/5/2017	8			8	0
Boston	BAY COVE GROUP HOMES III		12	12	7/10/2019	12			12	0
Boston	BAY COVE GROUP HOMES IV		9	8	10/31/2016	8			8	0
BOSTON	BAY COVE GROUP HOMES VI		12	12	11/30/2016	12			12	0
BOSTON	Bay Towers	Lost	153			152	152	0	0	0
Boston	BCN PROPERTIES		53	38	9/16/2026	38			38	0
Boston	BEACON HOUSE		135	85	10/2/2033	85			85	0
Boston	BERYL GARDENS APARTMENTS		20			20	0	0	20	0
Boston	BHP BRUNSWICK HOLBORN		49			29	0	0	29	0
Boston	BHP CODMAN SQUARE		80			80	0	0	80	0
Boston	BHP COLUMBIA WOOD		52			45	0	0	45	0
Boston	BHP DIXWELL III/INFILL		82			82	0	0	82	0
Boston	BHP FIELDS CORNER		77			77	0	0	77	0
Boston	BHP FRAWLEY-DELLE		74			35	0	0	35	0
Boston	BHP HANO STREET		20			10	0	0	10	0
Boston	BHP LENA PARK		93			83	0	0	83	0
Boston	BHP WASHINGTON PARK		96			96	0	0	96	0
Boston	BHP WESTLAND AVE		20			20	0	0	20	0
Boston	BLACKSTONE APARTMENTS		145	145	6/21/2032	145			145	0
Boston	BLAKE ESTATES I		175	175	11/30/2030	175			175	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Boston	BLAKE ESTATES II		88	88	10/15/2030	88			88	0
Boston	BLUE MOUNTAIN, GRANITE #5		217	217	2/28/2025	217			217	0
Boston	BLUE/ELM HILL (GRANITE #3)		286	285	1/2/2025	285			285	0
Boston	BOSTON COMMUNITY SERVICES, INC.		2			2			2	0
Boston	BOSTON REHAB		144	144	5/20/2020	144			144	0
Boston	BOSTON'S HOPE		40			40	0	0	40	0
Boston	BOWDITCH SCHOOL		50			45	0	0	45	0
Boston	BOWDOIN SCHOOL		35	26	1/31/2036	26			26	0
Boston	BRADLEY PROPERTIES		71	70	2/28/2019	71			71	0
Boston	BRANDYWYNE VILLAGE		402	266	10/14/2016	402	136		266	266
Boston	BRIAN J. HONAN APTS		50			50	0	0	50	0
BOSTON	BRIGHTON ALLSTON APARTMENTS		62			60	0	0	60	0
BOSTON	Brighton Gardens		62			62	62	13	13	13
BOSTON	Brighton Village	Lost	68			68	68		0	0
Boston	BRIGHTON-ALLSTON ELDERLY		80	79	12/13/2026	79			79	0
BOSTON	BROOK AVE		36			36	0	0	36	0
BOSTON	Brownstones, The		35			35			35	0
Boston	BRUNSWICK STREET		3			3	0	0	3	0
BOSTON	BUILDING 104		46			46	0	0	46	0
Boston	BURBANK APTS	Lost	173			173	173		0	0
Boston	BURBANK GARDENS		52			52	0	0	52	52
Boston	BURTON APARTMENTS		18	18	8/31/2020	18			18	0
Boston	CAMELOT COURT	Lost	160			160	160	0	0	0
Boston	CAMFIELD GARDENS		102	92	8/12/2018	136	136	102	102	0
Boston	CARDINAL MEDEIROS MANOR		55	54	3/16/2027	54			54	0
Boston	CASA MARIA		85	85	6/16/2030	84			84	0
Boston	CASAS BORINQUEN		36	36	7/22/2024	35			35	0
Boston	CASS HOUSE/ROXBURY HILLS		111			28	0	0	28	0
Boston	CASTLE SQUARE		500	450	7/31/2029	500			500	0
BOSTON	CENTRE STREET, 225		103			35	0	0	35	0
Boston	CEYLON FIELDS		62	62	3/17/2024	62			62	0
Boston	CHAPMAN HOUSE		30			8	0	0	8	0
Boston	CHARLAME II A & B		41	41	1/11/2032	41			41	0
Boston	CHARLAME PARK I		92	92	10/25/2018	92			92	92
Boston	CHARLES NEWTOWN COOP		262	262	1/31/2026	262			262	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At				Orig		New	Current	Units At Risk 2019
		Risk Status	Total Units	S8_PBA Units	S8_Exp Date	Subsidy Units	Subsidy Units Lost	Affordable Units	Units Assisted	
Boston	CHARLESTOWN ELDERLY		42	42	12/31/2016	42			42	0
Boston	CHARLESVIEW INC		240	200	6/21/2031	223			223	0
Boston	Charlesview Redevelopment		240	200	11/1/2033	240	0	0	240	0
Boston	CHARLYSADE APTS		10			3	0	0	3	3
Boston	CHAUNCY HOUSE		87	34	8/31/2035	87			87	0
Boston	CHERITON GROVE		60	60	2/26/2027	60			60	0
Boston	CHERITON HEIGHTS SENIOR		40	40	9/19/2018	63	0	0	63	0
Boston	CHERITON HEIGHTS SENIOR		40	40	9/19/2018	0	0	0	0	0
Boston	CHEVERUS SCHOOL APTS		47	47	10/31/2018	47			47	0
Boston	CHINAGATE APTS		15	0		15	15		0	0
Boston	Church Park	Lost	508			177	177	0	0	0
Boston	CITY SQUARE ELDERLY HSG		120	119	1/9/2026	119			119	0
Boston	Cleaves Court		36			36			36	0
BOSTON	COLUMBIA WEST APTS.		46			46	0	0	46	0
Boston	COMAVEN APARTMENTS		89	89	4/30/2026	89			89	0
Boston	COMMERCE APARTMENTS		60			60	0	0	60	0
Boston	COMMONWEALTH AVE HSG		118	12	8/31/2031	118			118	0
Boston	COMMUNITY HOUSING PHASE II (CATHERINE GALL		34			34	0	0	34	0
Boston	CONCORD HOUSE		181	0		181			181	181
Boston	CONCORD STREET ELDERLY		41	40	6/30/2028	40			40	0
Boston	CONWAY COURT		28			28	0	0	28	0
Boston	CORTES STREET		48			44	4	0	40	0
Boston	COTTAGE BROOK		147	147	3/31/2035	147			147	0
Boston	Council Tower		145	144	5/29/2030	144			144	0
Boston	Court Street		97			0	0	0	0	0
Boston	COVENANT HOUSE I&II		200	199	10/31/2032	199	0	0	199	0
Boston	COVENANT HOUSE III		42	42	5/9/2017	42	0	0	42	0
Boston	COX BUILDING		31	31	9/30/2020	31			31	0
Boston	CRAWFORD HOUSE APTS		9			9			9	0
Boston	CUMMINS TOWERS		239	180	7/1/2020	239	59		180	0
Boston	DALY HOUSE		19			19	0	0	19	0
Boston	DANUBE APTS		65	65	2/28/2029	65			65	0
BOSTON	DARTMOUTH HOTEL		45			45	0	0	45	0
Boston	DARTMOUTH ST (10)		5	5	11/17/2033	5	5	5	5	0
Boston	DIMOCK-BRAGDON APTS		54	54	2/5/2020	54			54	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Boston	DITSON STREET SENIOR HSG		40	40	1/31/2018	40			40	0
Boston	DOMICILIA I & II		10	10	12/13/2017	10			10	0
Boston	DOMICILIA III		8	8	9/13/2018	8			8	0
Boston	DORCHESTER BAY/GRANITE #9		134	134	8/5/2026	134			134	0
Boston	DORCHESTER HOUSE		91	91	5/26/2033	91			91	0
Boston	DORCHESTER THE		47	47	5/31/2021	47			47	0
Boston	DOUGLAS PARK		122			33	0	0	33	0
BOSTON	DUDLEY STREET SRO		67			67	0	0	67	0
Boston	DUDLEY TERRACE		56			54	0	0	54	0
Boston	DWIGHT STREET 43-45		9	9	11/17/2033	9	9	9	9	0
Boston	EAST BOSTON REHAB		96			96	0	0	96	0
Boston	EAST CANTON STREET APTS		80	80	4/24/2026	80			80	0
Boston	EAST SPRINGFIELD ST 38		7	5	11/17/2033	7	7	7	7	0
Boston	EBENEZER HOMES		32	32	11/17/2033	32			32	0
Boston	EDISON GREEN APARTMENTS		95	94	6/7/2018	94			94	0
Boston	EGLESTON CROSSING		63			63	0	0	63	0
BOSTON	ERIE-ELLINGTON		50			50	0	0	50	0
Boston	ESPERANZA TRUST		42	42	5/31/2020	42			42	0
Boston	FAIRFIELD PROPERTIES		30			30	0	0	30	0
Boston	FARNSWORTH HOUSE		76	75	11/15/2027	75			75	0
BOSTON	FATHER WALTER J. MARTIN COOP		36			36	0	0	36	0
Boston	FIELDSTONE APTS		84	84	6/1/2018	84	84	84	84	0
Boston	FLORENCE APTS		138	126	4/1/2028	138	138	125	125	0
BOSTON	FOLEY, THE		116			92	0	0	92	0
Boston	FORBES BLDG		147			147	0	0	147	147
Boston	FOREST HILLS		87	87	9/30/2035	87			87	0
Boston	FORESTVALE		108	90	10/31/2028	108	108	99	99	0
Boston	FORT HILL GARDENS		40	40	4/30/2020	40			40	0
Boston	FRANKLIN HIGHLANDS		270	270	12/12/2017	374	374	286	286	0
Boston	FRANKLIN HILL PHASE 1B		24			24	0	0	24	0
Boston	FRANKLIN HILL PHASE 2A		114			114	0	0	114	0
Boston	FRANKLIN PARK		220	156	4/13/2030	220			220	0
Boston	FRANKLIN SQUARE HOUSE		193	193	6/21/2032	193			193	0
Boston	GARDNER APTS		49			49	0	0	49	0
Boston	GENEVA AVENUE HOUSING		10	10	9/22/2016	10	0	0	10	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Boston	GENEVA APTS		47	47	9/29/2017	60	60	47	47	0
Boston	GENEVA ELDERLY HOUSING		45	45	6/30/2016	45	0	0	45	0
Boston	GEORGETOWNE I		601	429	4/30/2033	601	601	545	545	0
Boston	GEORGETOWNE II		366	252	4/30/2033	366	366	330	330	0
Boston	GLENVILLE AVENUE APTS		117	24	7/31/2031	117			117	0
Boston	GOVERNOR APTS		87	87	6/10/2021	87			87	0
Boston	GRANDFAMILIES		26			26	0	0	26	0
Boston	GRANITE LENA PARK APARTMENTS		143	143	7/31/2025	143			143	0
Boston	GRANITE/LACONCHA/NUUESTRA		97	97	7/31/2028	97			97	0
Boston	GRANITES FIELDS CORNER		67	67	9/30/2025	67			67	0
Boston	GRANT MANOR		179	175	3/31/2017	179	179	179	179	0
Boston	GREENWICH PARK 23		5	5	11/17/2033	5	5	5	5	0
Boston	GROVE HALL		104	104	6/30/2019	104	104	104	104	0
Boston	HALEY HOUSE		26			26	0	0	26	0
BOSTON	HARBOR POINT		1283	350	1/14/2035	400			400	0
Boston	HARTWELL TERRACE		17			17	17	6	6	6
BOSTON	HARVARD COMMONS		45			45	0	0	45	0
BOSTON	HAYNES HOUSE		131			131	0	0	131	0
Boston	HEMENWAY APARTMENTS		183	183	6/24/2030	183			183	0
Boston	HERITAGE (EAST BOSTON)		294			294	0	0	294	294
Boston	HERITAGE AT CLEVELAND CIRCLE		90			18	0	0	18	0
BOSTON	HIGH POINT VILLAGE	Lost	540			540	540	0	0	0
Boston	HIGHLAND HOUSE		14			14	0	0	14	0
Boston	Historic South End Apartments		146		11/17/2033	146	0	0	146	0
Boston	HOPE BAY APARTMENTS		45	45	7/26/2019	45			45	0
BOSTON	HOWARD DACIA		26			26	0	0	26	0
Boston	HUMBOLDT APARTMENTS		20			20	0	0	20	0
Boston	HUNTINGTON APARTMENTS		8			8	0	0	8	8
Boston	HYDE SQUARE COOP		41			33	0	0	33	0
Boston	INDEPENDENT LIVING PROJECT		6			6	0	0	6	0
Boston	INFILL I		3			3	0	0	3	3
Boston	Infill II		4			4			4	4
Boston	INTERFAITH HOUSING		74	69	12/31/2022	74			74	0
Boston	INTERVALE-MAGNOLIA		88	88	3/1/2033	88			88	0
Boston	JAMAICA PLAIN APARTMENTS		103	103	4/29/2020	103			103	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Boston	JAMAICA PLAINS COOP SERV		62	61	9/19/2016	61			61	0
Boston	JOHN BOYLE O'REILLY SCHOOL APTS.		32	32	8/14/2028	32			32	0
Boston	JOY ST RESIDENCE/FANUEIL HIV		21	20	11/30/2016	20			20	0
BOSTON	JULIA MARTIN HOUSE		55	55	5/1/2017	55	0	0	55	0
Boston	KENMORE ABBEY		199	198	6/21/2032	198			198	0
Boston	KEYSTONE APTS		223	222	5/7/2031	222			222	0
Boston	KILMARNOCK STREET		55			22	0	0	22	22
BOSTON	LANDFALL APTS		15			15			15	0
Boston	LANDFALL WEST APARTMENTS		59	59	12/31/2031	59			59	0
Boston	LANGHAM COURT		84			34	0	0	34	0
Boston	LARCHMONT RESIDENCE		8	8	12/20/2016	8	0	0	8	0
Boston	LATIN ACADEMY		58			15	0	0	15	0
Boston	LAWRENCEVILLE		149			149	0	0	149	149
Boston	LEVENTHAL HOUSE		256	254	9/30/2026	256			256	0
BOSTON	LEWIS MALL APARTMENTS		47	47	2/13/2017	47			47	0
Boston	LITHGOW APARTMENTS		31			16	0	0	16	0
Boston	LOGO APARTMENTS		73	73	8/31/2022	73			73	0
Boston	LONGFELLOW HOUSE		45	44	5/31/2017	45			45	0
Boston	LORNE STREET		60			53	0	0	53	0
Boston	LOWER MILLS		177			133	0	0	133	0
BOSTON	Lucerne Gardens		45			45			45	0
Boston	LYMAN SCHOOL APARTMENTS		45	45	4/30/2036	45			45	0
Boston	Madison Park III		120	120		120			120	0
Boston	MADISON PARK IV		143	143	6/30/2028	143			143	0
Boston	MANDELA HOMES		276	276	11/30/2034	276			276	0
Boston	Mandela Homes II		74			74			74	0
Boston	MARCUS GARVEY GARDENS		162	161	12/16/2020	161			161	0
Boston	MARKSDALE GARDENS COOP.		178	178	9/30/2017	178			178	178
Boston	MARY COLBERT APARTMENTS		30	30	7/31/2032	30			30	0
Boston	MASON PLACE		127	126	10/4/2024	127			127	0
Boston	MASS AVE 549-551		10	10	11/17/2033	10			10	0
Boston	MASS PIKE TOWERS		200	40	11/30/2034	200			200	0
Boston	MATTAPAN APTS		183	183	8/31/2035	183			183	0
Boston	MATTAPAN CENTER FOR LIFE		45	45	5/31/2017	45			45	0
Boston	MATTAPAN HEIGHTS II		83			83	0	0	83	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Boston	MATTAPAN HEIGHTS III		73			73	0	0	73	0
Boston	MAVERICK LANDING I		150			116	0	0	116	0
Boston	MAVERICK LANDING II		80			61	0	0	61	0
Boston	MAY WEST ROXBURY RESIDENCES, INC.		8	8	6/30/2016	8	0	0	8	0
BOSTON	MCBRIDE HOUSE		16	16	2/28/2019	16			16	0
Boston	MEI WAH VILLAGE		41	40	5/31/2017	40			40	0
Boston	MERCANTILE WHARF		122			85	0	0	85	85
Boston	METHUNION MANOR		149	149	12/31/2017	149			149	149
BOSTON	METROPOLITAN, THE		133			81	0	0	81	0
Boston	MHPI COMMUNITY APTS		6	6	6/21/2018	6			6	0
Boston	MHPI II		12	11	9/19/2018	11			11	0
Boston	MHPI III		12	12	4/14/2018	12			12	0
Boston	MHPI IV		32	32	3/16/2022	32			32	0
Boston	MHPI IX		12	12	1/31/2018	12			12	0
Boston	MHPI V		16	16	8/31/2016	16			16	0
Boston	MHPI VI		15	15	12/31/2016	15			15	0
Boston	MHPI VII		18	18	12/31/2016	18			18	0
Boston	MHPI VIII		15	15	11/30/2017	15			15	0
Boston	MISHAWUM PARK APTS		337	64	12/31/2034	337	0	0	337	0
Boston	MISSION PARK		775	775	3/31/2025	775			775	0
Boston	MORTON APTS.		24	24	8/31/2035	24			24	0
Boston	MORVILLE HOUSE		147	145	12/31/2023	146			146	0
Boston	MT PLEASANTS APTS		98	98	1/9/2034	98			98	0
Boston	NATE SMITH HOUSE		45	45	7/31/2018	45			45	0
BOSTON	NAZING COURT		151			144	0	0	144	0
BOSTON	NEPONSET FIELD		30	30	4/27/2017	30	0	0	30	0
Boston	NEW GIRLS LATIN ACAD II		35			35	0	0	35	0
Boston	NEW PORT ANTONIO APTS		227	227	8/31/2033	227			227	0
Boston	NEWCASTLE/SARANAC		97			97	0	0	97	97
Boston	NOBLE HOUSE		19	18	6/30/2017	18			18	0
Boston	NORAL HOUSING		57	57	3/1/2033	57			57	0
Boston	NORTHAMPTON ST 210-212		9	9	11/17/2033	9	9	9	9	0
Boston	NORTHAMPTON ST 216		5	5	11/17/2033	5	5	5	5	0
Boston	NORTHAMPTON ST 220-224		12	12	11/17/2033	12	12	12	12	0
Boston	NORWAY APARTMENTS		136	120	12/22/2035	120			120	0

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City	Property Name	Units At		S8_PBA		Orig	New		Current	
		Risk Status	Total Units	Units	S8_Exp Date	Subsidy Units	Subsidy Units Lost	Affordable Units	Units Assisted	Units At Risk 2019
Boston	OAK TERRACE		88			60	0	0	60	0
Boston	OLIVER LOFTS (PICKLE)		62			43	0	43	86	0
Boston	ON LUCK HOUSING		75	28	8/24/2022	28			28	0
BOSTON	ORCHARD PARK (OFF-SITE PHASE I)		76			64	0	0	64	0
BOSTON	ORCHARD PARK (ON-SITE PHASE IIIA)		93			80	0	0	80	0
BOSTON	ORCHARD PARK (ON-SITE PHASE IIIB)		22			20	0	0	20	0
Boston	ORCHARD PARK (PHASE I)		90			68	0	0	68	0
Boston	ORCHARD PARK (PHASE II)		126			95	0	0	95	0
Boston	ORCHARDFIELD STREET RESIDENCE		4	4	9/22/2016	4	0	0	4	0
Boston	Oxford Place		39	39	10/2/2019	39			39	0
Boston	PARK GARDENS		38	38	8/31/2033	38			38	0
BOSTON	PARKER HILL APTS		90			37	0	0	37	37
Boston	PARKVIEW SRO		61			61	0	0	61	0
Boston	PARMELEE COURT		74			49	0	0	49	49
Boston	PAUL REVERE COURT		31			31	0	0	31	31
Boston	PETERBOROUGH HOUSING		220	220	6/30/2019	220			220	220
Boston	PHILLIPS BROOKS SCHOOL		56			47	0	0	47	0
BOSTON	Piano Craft Guild		174			130	130	22	22	22
Boston	POND VIEW APARTMENTS		60	56	11/30/2032	60			60	0
Boston	PRANG ESTATES		33			33	0	0	33	0
Boston	PROJECT HOME		3			3	0	0	3	0
Boston	PROVIDENCE HOUSE		102			69	0	0	69	0
Boston	QUINCY GENEVA, GRANITE #11B		94	94	12/31/2025	94			94	0
Boston	QUINCY HEIGHTS		129	129		129			129	0
Boston	QUINCY TOWER		162	98	6/1/2017	162			162	0
Boston	RAP UP I		33	33	3/1/2018	33			33	33
Boston	RENWOOD CCCBW		14			14	0	0	14	14
Boston	RENWOOD HOUSING FOR PWA		23			23	0	0	23	0
BOSTON	RENWOOD-CUNARD	Lost	17			17	17	0	0	0
Boston	RESERVOIR TOWERS		242	145	6/30/2020	145			145	0
Boston	RESTORATION HOUSING/RHC		81	81	12/10/2035	81			81	0
Boston	RILEY HOUSE		41	40	10/31/2016	40	0	0	40	0
Boston	ROBERT L FORTES HOUSE		44	44	10/9/2024	44			44	0
Boston	Rockingham Glen		143			143	143	45	45	45
Boston	ROCKLAND STREET ELDERLY		40	40	6/9/2017	40	0	0	40	0

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Boston	ROGERSON COMMUNITY INC		40	40	5/14/2020	40	0	0	40	0
Boston	ROLLINS SQUARE APARTMENTS		37			37	0	0	37	0
Boston	ROSLINDALE SCHOOL		84	83	4/24/2027	83			83	0
Boston	ROSLINDALE SENIOR NP HSG INC.		80	79	3/31/2017	79			79	0
BOSTON	ROXBURY CORNERS		54			37	0	0	37	0
Boston	ROXBURY HIGHLAND		51	50	4/30/2019	51			51	51
Boston	ROXSE RESIDENCES		346	346	3/2/2019	364	364	346	346	0
Boston	RUGGLES SHAWMUT HSG		43			40	0		40	0
BOSTON	RUTLAND HOUSING	Lost	45			44	44		0	0
Boston	SARAH BAKER MANOR		41	41	8/17/2017	41			41	41
Boston	SARGENT PRINCE HOUSE		30			29	0	0	29	0
Boston	SAVIN HILL APARTMENTS		132	131	10/2/2030	132			132	0
Boston	SAVIN-CRESTON PROJECT		26			26	0	0	26	0
BOSTON	SCHOOL HOUSE KENILWORTH WILLIAMS		38	38	6/30/2028	38			38	0
Boston	School House Brookledge Cummins		90	90	6/30/2028	90	0	0	90	0
Boston	SETON MANOR		19			19	0	0	19	0
Boston	SHORE PLAZA EAST		380	378	4/5/2026	380	380	380	380	0
BOSTON	SIOCHAIN RENTAL REHABILITATION PROJECT		12			11	0	0	11	0
BOSTON	SISTER CLARA MUHAMMED CO-OP		25			25	0	0	25	0
Boston	SMITH HOUSE		132	0		132			132	0
BOSTON	SONOMA MAPLE SCHUYLER		100	100	9/14/2019	115	115	100	100	0
Boston	SOUTH BOSTON ELDERLY HSG		50	50	8/31/2016	50			50	0
Boston	SOUTH BOSTON NON PROFIT HSG		65	65	11/30/2017	65			65	0
Boston	SOUTH COVE APARTMENTS		231	229	1/10/2023	229			229	0
Boston	SOUTH END APARTMENTS		27	27	12/31/2020	27			27	0
Boston	SOUTH END APARTMENTS RENOVATION PROJECT		83			83	0	0	83	0
Boston	SOUTH END COOPERATIVE HSG		73	73	9/21/2030	73			73	0
Boston	SOUTH END TENANTS HOUSES I		100	100	5/31/2025	100			100	0
Boston	SOUTH END TENANTS HOUSES II		185	172	5/5/2023	185			185	0
Boston	ST BOTOLPH STREET APTS		135	92	9/30/2036	130	38		92	0
Boston	ST BOTOLPH TERRACE		52	52	12/16/2034	52			52	0
Boston	ST CECILIA'S HOUSE		123	123	6/30/2016	123			123	0
Boston	ST GERMAIN ASSOCIATES	Lost	8			8	8		0	0
Boston	ST HELENA HOUSE		74	73	6/23/2031	73			73	0
Boston	ST JOSEPH'S HOUSING		137	90	9/30/2025	137			137	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
BOSTON	STAFFORD HEIGHTS		45			45	0	0	45	0
Boston	STEARNS THE		140	139	7/31/2020	139			139	0
Boston	STONY BROOK		98			98	0	0	98	0
BOSTON	STONY BROOK GARDENS		50			50	0	0	50	0
Boston	SUSAN S BAILIS ASST LIVNG		82			54	0	0	54	0
Boston	SYMPHONY PLAZA EAST		188	188	5/31/2020	188			188	0
Boston	SYMPHONY PLAZA WEST		216	216	5/31/2020	216			216	0
Boston	TAB II		104	103	8/31/2035	64			64	0
Boston	TAB I		71	71	3/31/2034	71			71	0
Boston	TAI TUNG VILLAGE		214	209	9/30/2017	214			214	0
Boston	TALBOT BERNARD SNR HSG		31	30	11/30/2016	30	0	0	30	0
Boston	TALBOT HOUSE		14	13	8/31/2018	14			14	0
Boston	TAURUS APARTMENTS	Lost	38	0		38	38		0	0
Boston	TAURUS AT FOUNTAIN HILL		73	73	7/29/2022	73			73	0
Boston	TDC III		61			15	0	0	15	0
Boston	TENT CITY		269			202	0	0	202	0
Boston	THANE ST APARTMENTS		6	6	2/21/2018	6			6	0
Boston	THE CHESTER		17			10	0	0	10	10
Boston	THEROCH		191	191	8/31/2019	222	222	191	191	0
Boston	TREMONT HOUSES 109		23	23	11/17/2033	23	23	23	23	0
Boston	TRINITY HOUSE		14			14	0	0	14	0
Boston	TRINITY TERRACE		63			59	0	0	59	0
Boston	ULIN HOUSE		242	239	6/30/2035	242			242	0
Boston	UPHAMS CORNER		36	36	2/28/2034	36			36	0
Boston	UPHAMS CORNER MARKET		45			44	0	0	44	0
Boston	VAN NESS TERRACE		50			26	0	0	26	0
Boston	VETERANS BENEFITS CLEARINGHOUSE		30	30	6/30/2031	30			30	0
Boston	VICTORY GARDENS		87	87	9/16/2019	87			87	0
Boston	VILLA MICHELANGELO		71	71	10/31/2016	71			71	0
Boston	Village Manor	Lost	65			65	65	0	0	0
Boston	VIVIENDAS ASSOCIATES		181	181	12/31/2020	181	181	180	180	0
Boston	VIVIENDAS LAVICTORIA II		190	190	4/30/2022	190			190	0
Boston	WAIT STREET		100	100	8/12/2021	100			100	0
Boston	WALLINGFORD HOUSING		211	211	6/14/2018	211			211	211
Boston	WALNUT/WASHINGTON APTS		65	65	10/31/2033	65			65	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Boston	WARDMAN TRUST		88	88	8/31/2035	88			88	0
Boston	WARREN AVE APTS		30	30	8/31/2019	30	0	0	30	0
Boston	WARREN GARDENS COOP		228	227	8/23/2019	227			227	227
Boston	WARREN HALL TRUST	Lost	33			33	33		0	0
Boston	WASHINGTON COLUMBIA APTS		151	151	9/30/2025	151			151	0
Boston	WASHINGTON COLUMBIA II		175	175	2/28/2029	175	175	175	175	0
Boston	WASHINGTON HEIGHTS		175	175	9/29/2019	216	216	175	175	0
BOSTON	WASHINGTON MEWS		20			20	0	0	20	20
Boston	WATERFORD PLACE		40			26	0	0	26	0
Boston	WATERVIEW APARTMENTS		49	49	11/19/2035	49			49	0
Boston	Waverly Apts	Lost	102			102	102	0	0	0
Boston	Wayne at Blue Hills		48	48	12/13/2032	48	0	0	48	0
Boston	WAYNE AT COLUMBIA		83	83	10/29/2034	83	0	0	83	0
Boston	WAYNE AT FRANKLIN HILL		72	72	6/9/2033	72	0	0	72	0
BOSTON	WELD PARK APTS.		14	14	1/24/2017	14			14	14
Boston	WEST END PLACE/LOWELL SQUARE		82	58	2/29/2020	82			82	0
Boston	WEST FENWAY APARTMENTS		48	48	1/4/2030	48			48	0
Boston	WEST ROXBURY RESIDENCES		4	4	3/31/2017	4			4	0
Boston	WESTLAND AVENUE APTS		97	30	9/23/2024	30			30	0
BOSTON	Westminster Court		70			70			70	0
Boston	WILDER GARDENS		61	61	1/15/2035	61			61	0
Boston	WILSHIRE APTS		29	29	12/31/2018	29			29	0
Boston	WOODBOURNE APARTMENTS		75	74	1/27/2030	74			74	0
Boston	WOODBURY/CUNARD APARTMENTS		17	17	9/24/2018	17			17	17
Boston	WOODWARD PARK HOUSE		13	12	12/31/2017	12			12	0
Boston	WORCESTER SQUARE		31	31	11/17/2033	31			31	0
Boston	YEE REALTY	Lost	12			12	12		0	0
BOSTON	YWCA BOSTON		184			79	0	0	79	0
Boston	ZELMA LACEY HOUSE		66			33	0	0	33	0
Boston	SPENCER HOUSE		46	46	8/27/2016	46	0	0	46	0
Bourne	BOURNE OAKS		106	105	10/23/2018	105			105	105
Bourne	CANALSIDE APARTMENTS		112	0		112			112	112
Bourne	RESIDENCES AT CANAL BLUFF		28			28	0	0	28	0
BOYLSTON	SUN BANK VILLAGE		24			24	0	0	24	24
Braintree	BRAINTREE VILLAGE		324			208	0	0	208	208

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Braintree	INDEPENDENCE MANOR I		95			95	0	0	95	95
Braintree	INDEPENDENCE MANOR II		50	50	8/16/2026	50			50	0
Braintree	Independence Manor III		16	16	7/8/2016	16	0	0	16	0
Braintree	LOGAN PARK		100	100	2/27/2034	100			100	0
Braintree	Ridge at Blue Hills		250			62	0	0	62	62
Braintree	SKYLINE DRIVE I		84			42	42	42	42	0
Braintree	SKYLINE DRIVE II		108			108	108	108	108	0
Braintree	SKYLINE DRIVE III		48			36	36	36	36	0
BREWSTER	EAGLE POINT		4	3	7/31/2020	3			3	0
Brewster	KING'S LANDING		108			108			108	0
Brewster	WELLS COURT		24	24	5/31/2017	24	0	0	24	0
Brockton	BATTLES FARM VILLAGE		320	202	2/1/2020	320	118		202	0
Brockton	BIXBY BROCKTON		106	44	5/31/2036	45	0	0	45	0
Brockton	BIXBY II		61	60	8/26/2024	60			60	0
Brockton	BROCKTON COMMONS		139	139	9/14/2030	139			139	0
BROCKTON	CHATHAM WEST I		300			275	275	272	272	0
BROCKTON	CHATHAM WEST II		270	68	12/2/2035	270			270	202
Brockton	Davis Commons		200	99	9/30/2016	200			200	0
Brockton	DOUGLAS HOUSE		158	157	4/16/2035	157			157	0
Brockton	HAMILTON WADE HOUSE		84	83	4/16/2035	83			83	0
Brockton	PINE COMMONS		168			168	168	148	148	0
BROCKTON	PINE ESTATES II		113	23	7/31/2033	113			113	0
Brockton	Pine Gardens		120	26	12/9/2042	120	0	0	120	0
BROCKTON	PINE HOMES		114			90	0	0	90	0
BROCKTON	TRINITY VILLAGE		164	164	7/12/2019	164			164	164
BROCKTON	WALK OVER COMMONS		80			80	0	0	80	80
Brockton	WESTFIELD ESTATES		40			40	0	0	40	0
Brookline	100 Centre Plaza		211			211	83	0	128	128
Brookline	1550 BEACON PLAZA		179			120	120	45	45	45
Brookline	BEACON PARK		80	0		30			30	30
Brookline	Brookline Coop		116			115	83		32	0
Brookline	CENTRE COURT 120		125	105	2/28/2017	105			105	105
Brookline	VILLAGE AT BROOKLINE THE		307			307	307	100	100	0
BUCKLAND	FRANKLIN STREET	Lost	3			2	0	0	2	0
BURLINGTON	KIMBALL WOODS		250			62	0	0	62	62

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Burlington	STONE BROOK FARMS		203			51	0	0	51	51
Cambridge	929 House		127			56	56	26	26	26
Cambridge	AUBURN COURT		77			46	0	0	46	0
CAMBRIDG	AUBURN COURT PHASE II		60			30	0	0	30	0
Cambridge	BRISTON ARMS		154	73	7/5/2035	105			105	0
Cambridge	CAMBRIDGE COURT		123	0		92			92	0
CAMBRIDG	CAMBRIDGE YMCA		136			136	0	0	136	0
Cambridge	CAST I APARTMENTS		42	17		42	42	42	42	0
Cambridge	CAST II APARTMENTS		9	9	3/29/2031	9			9	0
Cambridge	CHAPMAN ARMS		50			25	0	0	25	0
Cambridge	CHURCH CORNER		85			23	0	0	23	0
Cambridge	CHURCHILL COURT		12			12	0	0	12	0
Cambridge	CLOSE BUILDING		61	61	9/15/2017	61			61	61
Cambridge	FRESH POND APTS		504	338	12/31/2019	506	506	506	506	0
Cambridge	HARVARD PLACE		22	21	7/31/2016	21			21	0
Cambridge	HARWELL HOMES		56	17	7/24/2034	56			56	0
Cambridge	Huron Towers	Lost	248			248	248	0	0	0
Cambridge	INMAN SQUARE/ CAST II		125	9	3/29/2031	116			116	0
Cambridge	JOHN F KENNEDY APTS		69			69	0	0	69	0
CAMBRIDG	KENNEDY BISCUIT LOFTS		142			28	0	0	28	28
CAMBRIDG	LANCASTER ST		55			55	0	0	55	0
Cambridge	LINWOOD COURT		45			45	0	0	45	45
Cambridge	MAGAZINE HOUSE		11	10	4/30/2032	10			10	0
Cambridge	MARKET STREET		16			16	0	0	16	0
Cambridge	MEMORIAL DRIVE 808		301	0		212			212	0
CAMBRIDG	NEVILLE ASSISTED LIVING		71			39	0	0	39	0
Cambridge	NORSTIN		32			32	0	0	32	0
Cambridge	PORTLAND MARCELLA		9	9	10/31/2016	9			9	9
Cambridge	PUTNAM PLACE		11			11	0	0	11	0
Cambridge	PUTNAM SCHOOL / CAMBRIDGE H.A.		33	33	3/2/2033	33			33	0
Cambridge	Putnam Square		94			94			94	0
Cambridge	RINDGE APTS. (402)		273	55	12/14/2035	274			274	0
CAMBRIDG	ROOSEVELT TOWERS / CAMBRIDGE H.A.		77	77	6/30/2022	77			77	0
CAMBRIDG	SQUIRREL BRAND APARTMENTS		21			21	0	0	21	0
Cambridge	ST. PATRICK'S PLACE		32			30	0	0	30	0

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City	Property Name	Units At				S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units	Subsidy Units		Subsidy Units Lost	Affordable Units		Units Assisted	Units At Risk 2019
Cambridge	SWARTZ PROPERTIES (MAGAZINE/WI		41				41	0	0	41	0
CAMBRIDG	TROLLEY SQUARE		32				32	0	0	32	0
Cambridge	WALDEN SQUARE APTS		240	48	5/26/2022		240			240	0
Canton	BLUE HILLS VILLAGE		98				25	0	0	25	25
Canton	CANTON VILLAGE		56	56	1/14/2030		56			56	0
Canton	LAMPLIGHTER VILLAGE		81	80	10/7/2032		80			80	0
Carlisle	CARLISLE VILLAGE COURT		18	8	11/29/2016		18			18	18
Carver	CARVER ELDERLY HOUSING		40	40	10/21/2030		40			40	0
CHARLTON	CADY BROOK		40				40	0	0	40	0
Chatham	LAKE STREET		44				44	0	0	44	0
Chelmsford	MEADOWS AT BRICK KILN		180				36	0	0	36	0
Chelmsford	PRINCETON COMMONS		108				51	0	0	51	0
Chelsea	113 SPENCER		48				48	0	0	48	0
CHELSEA	210 BROADWAY		6				6	0	0	6	0
Chelsea	ANCHOR'S WEIGH		87				22	0	0	22	0
Chelsea	BELLINGHAM SQUARE APTS.		27	27	7/21/2034		27			27	0
Chelsea	BROADWAY GLEN		120	119	12/15/2033		120			120	0
Chelsea	BURROUGHS BUILDING		8	8	8/1/2034		8			8	0
CHELSEA	CARTER HEIGHTS		108	27	3/1/2019		108			108	0
Chelsea	CHELSEA SQUARE		71	71	5/11/2021		71			71	0
Chelsea	CHELSEA VILLAGE		160	160	8/3/2032		160			160	0
Chelsea	CHESNUT - MARLBORO - GROVE		43				43	0	0	43	0
Chelsea	CHESTNUT STREET 238		3	3	8/16/2018		3			3	3
Chelsea	CHESTNUT STREET 240-242		6	6	8/16/2018		6			6	6
Chelsea	COHEN FLORENCE LEVINE ESTATES		69				34	0	0	34	0
Chelsea	COLLINS NON-PROFIT APTS		100	99	8/7/2026		99			99	0
Chelsea	EXCHANGE BUILDING THE		9	8	9/14/2033		8			8	0
CHELSEA	FLORENCE CHAFETZ HOME (ADMIRAL'S HILL II)		36				27	0	0	27	0
Chelsea	GREENHOUSE THE, (CHELSEA)		80	79	12/27/2016		79			79	79
CHELSEA	HARBOR LIGHT		8	8	10/31/2016		8			8	0
Chelsea	NORTH SUFFOLK GROUP HOME		28	28	11/5/2019		28			28	0
Chelsea	NORTH SUFFOLK GROUP HOMES, III		17	14	6/30/2016		17			17	0
Chelsea	SENIOR LIVING ON BELLINGHAM HILL		60	60	4/30/2020		60			60	0
CHELSEA	TILL BUILDING		23				23	0	0	23	23
Chelsea	WINNISIMMET STREET 102-104		6	6	5/20/2032		6			6	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
CHESTER	CHESTER COMMONS		15			15	0	0	15	15
Chicopee	ALDEN HOUSE		6	6	5/31/2017	6			6	0
Chicopee	ALGONQUIN/CASINO		8	8	7/14/2023	8			8	0
Chicopee	AMES PRIVILEGE		94			19	0	0	19	0
CHICOPEE	CHICOPEE VILLAGE		290			290	0	0	290	0
Chicopee	DOM POLSKI		50	50	1/12/2031	50			50	0
Chicopee	FALLS VIEW APARTMENTS		130	130	1/31/2034	130			130	0
Chicopee	GRANBY ROAD		4	4	1/23/2017	3			3	0
Chicopee	HONEYMAN RESIDENCE		6	6	3/9/2017	6	0	0	6	0
Chicopee	KENDALL HOTEL		44			44	0	0	44	0
Chicopee	KIRBY SCHOOL CONDOMINIUMS		3	3	4/23/2018	3			3	0
Chicopee	MACARTHUR TERRACE		222	55	4/30/2029	222			222	0
Chicopee	MCKINLEY ASSOC.		105	105	8/5/2030	105			105	0
Chicopee	MCKINSTRY RESIDENCE		6	6	4/26/2017	6			6	0
Chicopee	SHERIDAN STREET RESIDENCE		5	4	12/26/2022	4			4	0
Clarksburg	CLARKSBURG RESIDENCE		5	5	7/19/2016	5	0	0	5	0
Clinton	CORCORAN HOUSE		42			42	0	0	42	0
Clinton	OXFORD HOUSE @ QUEENEY SQ		108			27	0	0	27	0
Clinton	PRESCOTT MILLS APTS.		101	101	11/21/2033	101			101	0
Concord	COMMUNITY HOUSING OPTIONS		20	20	11/30/2016	20			20	0
Concord	Fairhaven Gardens		42			11	0	0	11	0
Concord	Warner Woods		80			20	0	0	20	0
Dalton	RIVER RUN APARTMENTS		77	77	3/11/2034	77			77	0
Danvers	BRIDGEWELL - DANVERS		5	5	1/23/2017	5	0	0	5	0
Danvers	CONANT VILLAGE		60			18	0	0	18	18
DANVERS	HERITAGE AT DANVERS		80			16	0	0	16	0
Danvers	Residences at 180 Newbury		258			65	0	0	65	65
Danvers	SUPPORTED COMMUNITY LIVING		7	7	12/31/2017	7			7	0
DANVERS	THOMPSON HOUSE		24	24	1/28/2017	24			24	0
Dartmouth	CEDARS, THE		78			16	0	0	16	0
Dartmouth	CROSSROADS THE		200	200	6/30/2033	200			200	0
Dartmouth	RICHARD MONROE APTS/DARTMOUTH HA		80	80	11/4/2020	80			80	0
Dartmouth	Solemar Apts I		200			200	200	100	100	100
Dartmouth	SOLEMAR II		124	123	6/30/2032	123			123	0
Dedham	JEFFERSON AT DEDHAM STATION		300			75	0	0	75	0

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DEDHAM	TRADITIONS OF DEDHAM		95			19	0	0	19	0
DEERFIELD	ELM CIRCLE		24			24	0	0	24	24
DENNIS	GORDON SENIOR CITIZEN APTS		64			64	0	0	64	0
DENNIS	NORTHSIDE SENIOR CITIZENS APTS		46			46	0	0	46	0
DENNISPO	DENNIS COMMONS		32			32	0	0	32	0
Douglas	HAYWARD LANDING		96			24	0	0	24	0
Douglas	RIDDLEBROOK APARTMENTS		41	41	3/24/2034	41			41	0
Dracut	DRACUT		80	80	11/9/2020	80			80	0
Dracut	Robbins Nest		96			24	0	0	24	0
Duxbury	ISLAND CREEK I		58	58	11/23/2032	58			58	0
Duxbury	Island Creek West II		48			48	0	0	48	48
East Longm	BROWNSTONE GARDENS I		100			100	0	0	100	100
East Longm	BROWNSTONE GARDENS II		32	32	7/9/2031	32			32	0
East Longm	BROWNSTONE GARDENS III		40	40	1/31/2017	40			40	0
East Longm	GLENDALE RESIDENCE		5	4	7/31/2016	4			4	0
East Taunt	CARPENTER'S GLEN		32			32	0	0	32	0
Easthampt	COLLEGE HIGHWAY APTS		40	40	8/1/2031	40			40	0
Easthampt	ORCHARD VIEW		40	40	10/19/2035	40			40	0
Easthampt	TREEHOUSE EASTHAMPTON		60			54	0	0	54	0
Edgartown	MORGAN WOODS		60			60	0	0	60	0
EDGARTOV	PENNYWISE PATH		60			44	0	0	44	0
Everett	EVERETT HOUSING		77	77	8/31/2020	77			77	0
Everett	EVERETT SQ PLAZA		131			131	0	0	131	131
Everett	GLENDALE COURT		29			29	0	0	29	29
Everett	WHITNEY-LORENTI HOUSE		50	50	6/30/2022	50			50	0
Fairhaven	FAIRHAVEN VILLAGE		169	169	9/28/2035	169			169	0
Fall River	144 CHOATE STREET		8			3	0	0	3	3
Fall River	198-208 CANAL STREET		17			6	0	0	6	6
Fall River	40-46 DOVER		8			8	0	0	8	8
Fall River	ACADEMY THE		85	85	9/30/2020	85			85	0
Fall River	BAY VILLAGE APARTMENTS		206	182	7/31/2023	205			205	0
Fall River	BORDEN STREET HOUSING		261	260	6/29/2035	261			261	0
Fall River	CURTAIN LOFTS		97			63	0	0	63	0
Fall River	EAST MAIN ST. REVITALIZATION PROJECT		12			12	0	0	12	0
Fall River	FALL RIVER RESIDENCE		4	4	8/30/2016	4			4	0

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City	Property Name	Units At				Orig		New	Current	Units At Risk 2019
		Risk Status	Total Units	S8_PBA Units	S8_Exp Date	Subsidy Units	Subsidy Units Lost	Affordable Units	Units Assisted	
Fall River	FULTON STREET APARTMENTS	Lost	28			28	28		0	0
Fall River	HIGHLAND APTS		117			30	0	0	30	0
Fall River	HUDNER BUILDING		39	39	2/28/2031	39			39	0
Fall River	LAFAYETTE PLACE		125	125	3/7/2034	125			125	0
FALL RIVER	LANDMARK AT FALL RIVER		88			44	0	0	44	0
FALL RIVER	NIAGRA COURT		40			40	0	0	40	0
FALL RIVER	PECKHAM ST. REVITALIZATION		9			9	0	0	9	0
FALL RIVER	PLYMOUTH & FIFTH ST. PROJECT		12			12	0	0	12	0
Fall River	President Village	Lost	119			119	119	0	0	0
Fall River	Riverview Towers		200			200			200	200
Fall River	Rolling Green-Fall River		404			404	404	81	81	81
Fall River	SHIPS' COVE APARTMENTS		201	162	10/31/2034	201			201	0
Fall River	SHIPS WATCH/RIVER'S EDGE		99			25	0	0	25	0
Fall River	ST DOMINIC'S APARTMENTS		18	18	4/18/2016	18	0	0	18	0
Fall River	ST MATHIEUS SCHOOL		30	30	5/31/2033	30			30	0
Fall River	TECUMSEH MILL		124	124	1/31/2034	124			124	0
Fall River	THIRD ST. REVITALIZATION PROJECT		12			12	0	0	12	0
FALL RIVER	WADE, JOHN & TECUMSEH STS.		12			12	0	0	12	0
FALMOUTH	704 MAIN ST		44			44	0	0	44	0
Falmouth	CAPE COD APARTMENTS		83	12	8/31/2019	12			12	0
Falmouth	CEDAR MEADOWS		59			18	0	0	18	0
Falmouth	GOSNOLD GROVE		33	33	8/14/2018	33			33	0
Feeding Hill	PHEASANT HILL VILLAGE		200	200	6/25/2035	200			200	0
Fiskedale	HERITAGE GREEN		130	129	8/10/2031	130			130	0
Fitchburg	BLOSSOM COURT		22			22			22	0
Fitchburg	FITCHBURG GREEN		159	159	1/11/2031	159			159	0
Fitchburg	HOTEL RAYMOND		74	73	11/11/2023	73			73	0
Fitchburg	Johnsonia, The	Lost	52			50	50	0	0	0
Fitchburg	JOSEPH'S HOUSE		140	139	12/14/2032	139			139	0
Fitchburg	MEADOWBROOK VILLAGE		228	35	9/19/2032	228	193		35	0
Fitchburg	MOUNT VERNON HOUSING		3	3	7/8/2016	3			3	0
Fitchburg	SUNDIAL THE		168			168	0	0	168	0
Foxborough	N CARL ANNON COURT 2		64	64	5/14/2020	64			64	0
Framingham	Beaver Park I		286			150	150	106	106	106
Framingham	Beaver Park II (Gdns)		136			136	136	107	107	107

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Framingha	BEAVER TERRACE APTS		254	218	6/30/2032	254	36		218	0
Framingha	CLAFLIN HOUSE		40	40	9/30/2019	40			40	0
FRAMINGH	COCHITUATE HOMES COOP		160	160	9/30/2016	160			160	160
Framingha	EDMANDS HOUSE		190	112	8/20/2033	143			143	0
Framingha	FRAMINGHAM GREEN		110	110	2/28/2034	110			110	0
Framingha	HIGHLAND STREET 21-23		5	5		5			5	5
Framingha	IRVING SQUARE APTS		46	46	10/20/2023	46			46	0
Framingha	IRVING STREET APTS		11	11	3/9/2033	11			11	0
Framingha	MUSTERFIELD @ CONCORD		110			110	0	0	110	0
Framingha	PELHAM I APARTMENTS		286			155	0	0	155	0
Framingha	PINE ST 22-40		11	11	9/30/2026	11			11	0
Framingha	SAXONVILLE VILLAGE		64	63	1/31/2031	64			64	0
Framingha	SHERWOOD PARK APTS		81	60	2/28/2018	81	21		60	60
Framingha	SHILLMAN HOUSE		150	50	5/31/2031	50	0	0	50	0
Framingha	TRIBUNE APARTMENTS		53	53	2/28/2023	53			53	0
Framingha	VERNON STREET RESIDENCE		9	8	12/16/2016	8	0	0	8	0
FRANKLIN	FRANKLIN COMMONS		96			62	0	0	62	62
Franklin	Glen Meadow	Lost	288			288	288	0	0	0
Franklin	EATON PLACE		50	50	12/8/2016	50	0	0	50	0
Gardner	BINNALL HOUSE		134	133	1/14/2023	133			133	0
Gardner	CATHERINE STREET 35		8	8	9/30/2021	8			8	0
Gardner	COLONIAL APTS		31			31	0	0	31	0
Gardner	HEYWOOD WAKEFIELD VILLAGE		171			123	0	0	123	0
Gardner	OLDE ENGLISH VILLAGE		200	196	12/17/2035	200			200	0
Gardner	WAKEFIELD PLACE		175			45	0	0	45	0
Georgetow	Georgetown Village		186			38	0	0	38	38
Gloucester	CAPE ANN YMCA		22			22	0	0	22	0
Gloucester	Central Grammar		80			80			80	0
Gloucester	Gloucester Housing Inc.		4	4	4/7/2017	4	0	0	4	0
Gloucester	POND VIEW VILLAGE		43			43	0	0	43	43
GRAFTON	GREEN ACRE ESTATES		48	48	7/31/2016	48			48	48
Great Barri	BOSTWICK GARDENS		29	28	4/28/2032	28			28	0
Great Barri	CHRISTIAN HILL		40			40	0	0	40	0
GREENFIEL	CENTRAL HOUSE		26			26	0	0	26	26
Greenfield	CHAPMAN COURT		21			8	0	0	8	8

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		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Greenfield	Greenfield Acres		94			94	94	19	19	19
Greenfield	GREENFIELD GARDENS		202	120	5/31/2034	201			201	0
Greenfield	HASTINGS STREET		4	4	3/25/2018	4			4	0
Greenfield	LEYDEN WOODS APARTMENTS		200	181	2/28/2017	200			200	0
Greenfield	MILL HOUSE		103			36	0	0	36	0
Greenfield	WELDON, THE		105	105	3/31/2024	105			105	0
Groton	GROTON COMMONS		34	34	5/27/2036	34			34	0
GROTON	WINTHROP PLACE		24			24	0	0	24	0
Groveland	HOMES OF CARE III		5	5	9/22/2016	5	0	0	5	0
HADLEY	MOUNTAIN VIEW		25			25	0	0	25	0
HADLEY	WINDFIELDS FAMILY		80			33	0	0	33	33
HADLEY	WINDFIELDS SENIOR ESTATES		80			80	0	0	80	0
Hampden	SPRINGMEADOW APTS. / HAMPDEN H.A.		56	56	3/30/2018	56			56	56
Hanover	CUSHING RESIDENCE INC		150	149	6/30/2021	149			149	0
Hanover	HANOVER LEGION ELD APTS		60	60	12/27/2021	60			60	0
Hanover	HANOVER WOODS		60			21	0	0	21	0
Hanson	HANSON GROUP HOME		8	8	5/31/2017	8			8	0
HARVARD	FOXGLOVE APARTMENTS		24			24	0	0	24	0
Harwich	333 Rt 28		11			3	0	0	3	3
Harwich	PINE OAKS VILLAGE - Phase I		60	60	12/31/2029	60			60	0
Harwich	PINE OAKS VILLAGE II		38			38	0	0	38	38
Harwich	PINE OAKS VILLAGE III		65	65	11/7/2016	65			65	0
Haverhill	AHEPA 39 APARTMENTS		54	54	1/30/2017	54			54	0
HAVERHILL	AUBURN APARTMENTS		30			30	0	0	30	0
Haverhill	Career Resources - Haverhill		5	5	2/10/2019	5	0	0	5	0
Haverhill	CORDOVAN @ HAVERHILL STA		146			61	0	0	61	0
HAVERHILL	CORDOVAN AT HAVERHILL		146			61	0	0	61	61
Haverhill	HADLEY WEST APTS		182	182	4/16/2035	182			182	0
Haverhill	JUDSON HOUSE		117	116	6/30/2035	116			116	0
Haverhill	MERRIVISTA		150	126	9/30/2030	126			126	0
Haverhill	MISSION TOWERS		117			108			108	0
Haverhill	One Water St		164			164	164	33	33	33
Haverhill	PHOENIX ROW APARTMENTS		97	96	8/27/2029	96			96	0
HAVERHILL	PRESIDENTIAL GARDENS APTS.		200	185	9/30/2030	200			200	0
HAVERHILL	RIVER ROCK		6			6	0	0	6	6

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		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Haverhill	Westland Terrace Residence		8	8	1/31/2017	8	0	0	8	0
HAVERHILL	WINTER STREET		52			52	0	0	52	0
Hingham	BREWER MEADOWS		21			5	0	0	5	0
Hingham	LINCOLN SCHOOL		60	60	10/8/2030	60			60	0
Hingham	LINDEN POND		246			61	0	0	61	0
Holbrook	HOLBROOK APARTMENTS		170	169	10/1/2021	169			169	0
Holden	COLONY RET HOMES OF HOLDEN		80	80	12/15/2020	80			80	0
Holliston	MISSION SPRINGS		75	75	7/31/2017	75			75	0
Holyoke	131-133 SARGEANT STREET		26			9	0	0	9	9
HOLYOKE	CABOTVILLE COMMON		33			33	0	0	33	0
Holyoke	CHERRY HILL/MENTAL HEALTH ASS		7	7	6/30/2016	7			7	0
HOLYOKE	CHURCHILL HOMES II		50			50	0	0	50	0
HOLYOKE	CHURCHILL HOMES PHASE I		50			50	0	0	50	0
Holyoke	ELMWOOD TOWERS		152			152	0	0	152	152
Holyoke	Hampshire Pines		50			50			50	0
Holyoke	HIGHLAND RESIDENCE		6	6	4/30/2016	6			6	0
Holyoke	HOLYOKE FARMS		225			171	0	0	171	171
Holyoke	HOLYOKE HILL		165			165			165	0
Holyoke	HOLYOKE NUEVA VIDA		24			24	0	0	24	0
Holyoke	Holyoke Towers	Lost	122			122	122		0	0
Holyoke	JARVIS HEIGHTS		200			200	0	0	200	200
Holyoke	LACASSE APARTMENTS		127	50	10/26/2016	127			127	127
Holyoke	MONT MARIE SENIOR RESIDENCE		49	49	9/15/2016	49	0	0	49	0
Holyoke	NORTHEAST APARTMENTS		69			69			69	0
Holyoke	NUEVA VIDA APARTMENTS		24			24	0	0	24	0
Holyoke	PHOENIX APARTMENTS		66			66	0	0	66	0
Holyoke	PROSPECT HEIGHTS		96	95	5/8/2031	95			95	0
HOLYOKE	PUERTA DE LA ESPERANZA		33			33	0	0	33	0
Holyoke	PULASKI HEIGHTS		101	57	4/30/2024	101			101	0
Holyoke	RIVERPLACE APARTMENTS		100			100	0	0	100	100
Holyoke	RIVERPLACE APARTMENTS II		15			15	0	0	15	15
Holyoke	Sargeant Arms		43			43			43	43
Holyoke	SARGEANT WEST APTS		154	154	2/28/2028	154			154	0
Holyoke	SOUTH HOLYOKE HOUSING		48			17	0	0	17	0
Holyoke	St Joseph Residence at Mont Marie, Inc.		30	30	9/20/2016	30	0	0	30	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Holyoke	SYCAMORE HOUSE		94	94	6/30/2032	94			94	0
Holyoke	VETERANS PARK APARTMENTS		47	47	10/19/2035	47			47	0
Holyoke	VOCES DE ESPERANZA		36			36	0	0	36	0
Holyoke	WALNUT ROW		18			18	0	0	18	0
Holyoke	Whiting Farms I	Lost	119			119	119	0	0	0
Holyoke	Whiting Farms II		225			225	225	187	187	0
HUBBARDS	HUBBARDSTON HOUSE APTS		36	36	8/14/2026	36			36	0
Hudson	LITTLEBROOK		96			24	0	0	24	0
Hudson	PETERS GROVE		95	95	6/21/2032	95			95	0
Hudson	Simrah Gardens		158			40	0	0	40	40
Hyannis	CAPE COD GROUP HOMES		5	5	10/13/2020	5			5	0
Hyannis	CROMWELL COURT		124	82	2/29/2036	124			124	0
Hyannis	FAWCETTS POND VILLAGE		100	99	5/27/2033	99			99	0
Hyannis	WHITEHALL ESTATE		80			16	0	0	16	16
Ipswich	AGAWAM VILLAGE		94	94	7/5/2019	94			94	94
Ipswich	CABLE GARDENS		70			28	0	0	28	28
IPSWICH	OAK HILL		33			33	0	0	33	0
Ipswich	ROSEWOOD		48			12	0	0	12	0
Kingston	KINGSTON GROUP HOME		8	8	5/31/2017	8			8	0
KINGSTON	KINGSTON PINES		20			20	0	0	20	20
Kingston	SILVER LAKE HOMES		50	50	9/30/2027	50			50	0
Lakeville	FAIRWAYS, THE		56			14	0	0	14	0
Lakeville	KENSINGTON CT @ LAKEVILLE		108			100	0	0	100	0
LANESBORO	Hollow Road		4	4	6/16/2016	4	0	0	4	0
LANESBORO	KOWCHUK RESIDENCE		4	4	3/1/2017	4	0	0	4	0
Lawrence	AMESBURY GARDENS		160	64	8/31/2029	160			160	0
Lawrence	ARLINGTON PARK		130	130	3/15/2019	130			130	130
Lawrence	BERKELEY PLACE		38			19	0	0	19	0
LAWRENCE	BLAKELY BUILDING		46			46	0	0	46	0
Lawrence	BRADFORD APARTMENTS		168			168	168	163	163	0
Lawrence	Diamond Spring Gardens		97	96	2/26/2020	96			96	0
Lawrence	ESSEX TOWERS		198	198	1/14/2020	198			198	0
LAWRENCE	FIDELITY HOUSE		14	12	11/12/2017	12			12	0
Lawrence	GARDEN STREET APARTMENTS		10	10	7/9/2017	10			10	0
Lawrence	Grant Road		4	4	5/31/2017	4	0	0	4	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
LAWRENCE	HAVERHILL ST		24			24	0	0	24	0
Lawrence	HERITAGE COMMON		140			56	0	0	56	0
Lawrence	HOPE IN ACTION		49			49			49	0
Lawrence	LAWRENCE YMCA		75			75	0	0	75	0
Lawrence	MI RESIDENTIAL COMMUNITY I		111	106	4/16/2030	110			110	0
Lawrence	MI RESIDENTIAL COMMUNITY II		106	106	2/12/2031	106			106	0
Lawrence	MI RESIDENTIAL COMMUNITY III		88	87	4/29/2032	88			88	0
LAWRENCE	MUSEUM SQUARE		176			46	0	0	46	0
Lawrence	ORANGE WHEELER 2		13			13	0	0	13	0
Lawrence	ORANGE WHEELER 3		10			10	0	0	10	0
Lawrence	PARKSIDE APTS WEST		146	98	4/30/2030	146	48		98	0
LAWRENCE	PROJECT HOPE		20			20	0	0	20	0
LAWRENCE	REVIVIENDO		13			13	0	0	13	0
Lawrence	RITA HALL APARTMENTS		90	90	7/8/2016	90			90	0
LAWRENCE	RIVERVIEW COMMONS		220			55	0	0	55	55
Lawrence	ST ALFIO'S VILLA		155	154	12/31/2024	154			154	0
Lawrence	SUMMER STREET		12			12	0	0	12	0
Lawrence	VALEBROOK APARTMENTS		151	150	6/30/2030	150			150	0
Lee	CROSSWAY TOWER		13	13	4/3/2017	13	0	0	13	0
LEE	Crossway Village Elderly Housing		37	37	1/16/2017	37	0	0	37	0
Lee	HYDE PLACE		41	41	1/2/2030	41			41	0
LEE	PROSPECT STREET		4			4	0	0	4	0
Lenox	CAMERON HOUSE		44			44	0	0	44	0
Leominster	RIVERSIDE VILLAGE		312	193	2/28/2034	306	0		306	0
Leominster	SILVER LEAF TERRACE		216	209	9/30/2029	216			216	0
Leominster	WATERWAY APARTMENTS		89	89	5/31/2031	89			89	0
Leominster	WHITNEY CARRIAGE PARK		181			45	0	0	45	45
Lexington	AVALON AT LEXINGTON		198			56	0	0	56	0
Lexington	Douglas House		9	9	8/11/2016	9	0	0	9	0
Lexington	FRANKLIN SCHOOL		38			30	0	0	30	0
Lexington	INTERFAITH HSG		6			6	0	0	6	6
LEXINGTON	KATAHDIN WOODS		102			26	0	0	26	26
Lexington	PINE GROVE VILLAGE		16			16	0	0	16	0
Lincoln	LINCOLN WOODS		125			72	0	0	72	0
LITTLETON	LITTLETON GREEN		24			24	0	0	24	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Littleton	MILL POND APARTMENTS		50	50	1/28/2025	50			50	0
Littleton	MINUTEMAN HSG		8	8	6/9/2034	8			8	0
Littleton	POND SIDE APARTMENTS/POND SIDE	Lost	90			18	0	0	18	0
Longmeadow	EMERSON MANOR		68	68	5/27/2018	68			68	0
Longmeadow	EMERSON MANOR II		21	21	11/8/2016	21	0	0	21	0
Longmeadow	FIRST ASSOC PROPERTY HOMES		8	8	2/26/2017	8			8	0
Longmeadow	GENESIS HOUSE		48	48	4/23/2019	48			48	0
Longmeadow	GENESIS HOUSE II		32	32	5/13/2022	32			32	0
Longmeadow	GENESIS HOUSE III		29	29	8/31/2016	29	0	0	29	0
Longmeadow	GREENWOOD PARK I		8	8	12/4/2024	8			8	0
Longmeadow	GREENWOOD PARK II		8	8	10/15/2016	8			8	0
Lowell	APPLETON MILLS - PHASE 1A		90			90	0	0	90	0
Lowell	APPLETON MILLS - PHASE 1B		40			40	0	0	40	0
LOWELL	BOOTT MILL APTS.		154			32	0	0	32	0
Lowell	CENTENNIAL ISLAND APTS		118	117	7/31/2016	117			117	117
Lowell	CHESTNUT SQUARE		41			41	0	0	41	0
Lowell	COLBURN SCHOOL APTS		11	10	11/30/2019	10			10	0
Lowell	D'YOUVILLE ELDERLY		41	41	4/29/2017	41	0	0	41	0
Lowell	D'Youville Senior Living, Inc.		22	22	10/2/2016	22	0	0	22	0
Lowell	FIRST LOWELL REHAB		47	9	9/30/2035	46			46	37
Lowell	JACKSON STREET, 27		173			35	0	0	35	0
Lowell	Jaycee Hsg for the Elderly		138			138	138	130	130	0
LOWELL	LIBERTY SQUARE		33			33	0	0	33	0
Lowell	LORD MANOR		94	38	7/31/2016	94			94	94
Lowell	LOWELL		42	42	2/10/2020	42			42	0
Lowell	LOWELL BELVIDERE HOUSING		71	70	12/27/2035	70			70	0
Lowell	LOWELL RESIDENCE		12	6	1/27/2017	6			6	0
Lowell	LOWELL SUN		84	84	1/4/2022	84			84	0
Lowell	MAJESTIC APTS		34	3	2/26/2024	34			34	0
Lowell	MARKET MILL		230	230	6/7/2021	230			230	0
Lowell	MASS MILLS I		160			40	0	0	40	0
Lowell	MASS MILLS II		121			30	0	0	30	0
Lowell	MAYFLOWER APARTMENTS		99			99	0	0	99	0
Lowell	MAZUR PARK APARTMENTS		50	50	9/30/2022	50			50	0
Lowell	MERRIMACK STREET HOUSING		12			12	0	0	12	0

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LOWELL	MIDDLESEX ST APARTMENTS		24			24	0	0	24	0
Lowell	NORTH CANAL APARTMENTS		267	200	3/31/2026	200			200	0
Lowell	PERRY STREET APARTMENTS		18			18	0	0	18	0
Lowell	Princeton Village		151			151	151	106	106	0
Lowell	RIVER PLACE TOWERS		449			449	0	0	449	0
Lowell	ROGERS HALL		61	60	7/23/2024	60			60	0
LOWELL	SIRK BUILDING		46			46	0	0	46	0
Lowell	SOUTHWICK BLOCK APTS		28	28	12/31/2028	28			28	0
Lowell	THREE GEMS		8	7	6/30/2017	8	0	0	8	0
Lowell	TOWNHOUSE OF LOWELL		96	96	8/18/2035	96			96	0
Lowell	TRIANGLE RENTAL		26			26	0	0	26	0
Lowell	WENTWORTH, THE		40	40	7/30/2020	40			40	0
Lowell	WESTMINSTER VILLAGE ARMS		431	400	5/31/2031	432			432	0
Ludlow	EDVIEW RESIDENCE		6	6	2/27/2017	6	0	0	6	0
Ludlow	STEVENS MEMORIAL SENIOR HSG		28	28	11/24/2017	28	0	0	28	0
Lunenburg	TRI-TOWN LANDING		66			60	0	0	60	0
Lynn	556-562 CHESTNUT STREET		9			8	0	0	8	8
Lynn	BRIDGEWELL INC - LYNN		10	9	11/13/2016	9	0	0	9	9
Lynn	CHESTNUT GARDENS APTS		65	65	3/7/2027	65			65	0
Lynn	COBBET HILL		117			117	0	0	117	117
Lynn	ESSEX GARDENS		60	60	6/30/2033	60			60	0
Lynn	FABENS BUILDING		37	37	4/22/2031	37			37	0
Lynn	HARBOR LOFT		358	210	9/30/2032	358	148		210	0
Lynn	KINGS BEACH TOWERS		183	183	1/31/2036	183			183	0
Lynn	KING'S LYNNE		441			441	0	0	441	0
Lynn	Leisure Tower		181	180	8/28/2018	181			181	0
Lynn	MARIAN GARDENS		94	93	9/30/2018	94			94	94
Lynn	NEPTUNE TOWERS		334	332	2/28/2022	334			334	0
Lynn	OCEAN SHORES APARTMENTS		202	202	4/22/2031	202			202	0
Lynn	OLYMPIA SQUARE		44	44	11/15/2032	44			44	0
Lynn	QUAKER MEADOWS		105	103	7/31/2033	103			103	0
Lynn	ROCKMERE GARDENS		71		7/31/2035	71			71	71
Lynn	ROLFE HOUSE		70	70	12/29/2030	70			70	0
LYNN	SAINT JEAN BAPTISTE		24			24	0	0	24	0
LYNN	SILSBEE TOWER		145	145	2/12/2034	145			145	0

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		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Lynn	ST MARY'S PLAZA		99	98	2/6/2028	98			98	0
Lynn	ST STEPHEN'S TOWER		130			130			130	0
LYNN	ST THERESA'S HOUSE		32	32	1/20/2017	32	0	0	32	0
LYNN	WARREN SHEPARD STREET		28			28	0	0	28	0
LYNN	WASHINGTON ST HOUSING		145			145	145	145	145	0
Lynn	WILLOW APARTMENTS		44	43	11/30/2025	44			44	0
Lynn	WILSON GARDENS		26	26	5/18/2021	26			26	0
MALDEN	BOWDOIN APARTMENTS		226	108	3/31/2026	226			226	0
Malden	Bryant Terrace Apts	Lost	108			108	108		0	0
MALDEN	CROSS ST		19			19	0	0	19	0
Malden	HERITAGE THE		209	20	5/31/2023	209			209	0
Malden	MALDEN GARDENS		140			35	0	0	35	35
MALDEN	MAPLEWOOD PLACE		98			20	0	0	20	0
Malden	MSGR. NEAGLE APARTMENTS		76	75	8/8/2016	75			75	0
Malden	PLEASANT PLAZA		126			33	0	0	33	0
Malden	ROBINSON CUTICURA MILL APTS		94	93	12/23/2030	94			94	0
Malden	SALEM TOWERS		81			81	0	0	81	0
Malden	TRIANGLE HOUSE		10	9	12/3/2016	9			9	0
Mancheste	SUMMER STREET		26			7	0	0	7	0
Mansfield	MANSFIELD MEADOWS		170			46	0	0	46	0
Mansfield	VILLAGE @ MANSFIELD DEPOT I		150			38	0	0	38	0
Mansfield	VILLAGE AT MANSFIELD II		95			25	0	0	25	0
Marblehea	SEWELL BUILDING		4			4	0	0	4	0
Marion	MARCONI VILLAGE		27			27	0	0	27	0
MARLBORO	MAIN STREET APARTMENTS		22	17	2/8/2017	22	0	0	22	0
MARLBORO	MECHANIC STREET APTS		10	6	9/23/2016	10	0	0	10	0
Marlborou	ACADEMY KNOLL APARTMENTS		109	81	7/6/2016	109			109	109
Marlborou	AVALON ORCHARDS		156			39	0	0	39	39
Marlborou	Bell Wheeler Hill		274			68	0	0	68	0
Marlborou	COUNTRYSIDE VILLAGE		118	117	5/31/2034	118			118	0
Marlborou	GREATER MARLBORO PROG A		12	12	8/6/2033	12			12	0
Marlborou	GREATER MARLBORO PROG B		8	8	8/6/2033	8			8	0
Marlborou	PROSPECT STREET APTS		7	5	10/31/2016	5			5	0
Marlborou	STEVENS ST SUPPORTIVE HSG		8	8	6/30/2016	8			8	0
Marshfield	MARINER'S HILL		90			23	0	0	23	0

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City	Property Name	Units At				S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units	Subsidy Units		Subsidy Units Lost	Affordable Units		Units Assisted	Units At Risk 2019
Marshfield	MARSHFIELD GROUP HOME		8	8	6/30/2017	8			8	0	
Marshfield	OCEAN SHORES - MARSHFIELD		97			97	0	0	97	0	
Marshfield	PRENCE GRANT APARTMENTS		30	30	12/9/2026	30			30	0	
Marshfield	WINSLOW VILLAGE		65	31	9/30/2022	65			65	0	
Marshfield	WINSLOW VILLAGE II		48	47	9/3/2031	47			47	0	
Mashpee	ASHER'S PATH		56			56	0	0	56	0	
MASHPEE	MASHPEE VILLAGE		145			145	0	0	145	0	
Maynard	CONCORD ST CIRCLE APTS		56	56	6/6/2032	56			56	0	
Maynard	GREAT ROAD APARTMENTS		6	6	8/31/2018	6			6	0	
MAYNARD	OLD MILL GLEN		50	50	10/18/2033	50			50	0	
Maynard	SUMMER HILL GLEN		120			120	0	0	120	0	
Medfield	WILKINS GLEN		103			103	0	0	103	0	
Medford	Mystic Valley Towers		465			465	465	140	140	140	
Medford	RIVERSIDE TOWERS		200	199	2/29/2036	199			199	0	
Medford	WATER STREET APARTMENTS		35	35	12/27/2023	35			35	0	
Medford	WOLCOTT STREET 81		4	4	9/27/2016	4			4	0	
Melrose	CEFALO MEMORIAL COMPLEX		107	107	10/13/2033	107			107	0	
Melrose	CONG RETIREMENT HOMES I		104	72	9/30/2029	77			77	0	
Melrose	CONG RETIREMENT HOMES III		100	100	1/4/2030	100			100	0	
Melrose	FULLER HOUSE		114	65	4/30/2029	114			114	0	
Merrimac	BRIDGEWELL MERRIMAC RESIDENCE		5	5	8/12/2016	5	0	0	5	0	
Merrimac	CARRIAGE SQUARE		24			24	0	0	24	24	
Merrimac	Greenleaf Park Apartments II		55			14	0	0	14	0	
Merrimac	MERRIMAC RESIDENCE		5	5	5/2/2017	5			5	0	
Methuen	CEDARS HOME II		31	31	5/31/2017	31	0	0	31	0	
Methuen	DAVIS ROAD		4	4	6/30/2017	4	0	0	4	0	
Methuen	LEBANESE COMM HSG FOR ELDERLY		40	40	9/20/2029	40			40	0	
Methuen	MERRIMACK VALLEY APTS		60	60	8/7/2033	60			60	0	
METHUEN	MILLFALLS APARTMENTS		97			40	0	0	40	0	
METHUEN	NEVINS MANOR		44	44	6/29/2017	44			44	0	
Methuen	PARK GARDENS		160	160	4/30/2017	160			160	0	
METHUEN	PHILLIPS & TENNEY		12			12	0	0	12	0	
METHUEN	SUMMIT PLACE		280			70	0	0	70	0	
MIDDLEBORO	EAST GROVE ST		8			8	0	0	8	8	
Middleboro	OAK STREET		8			8	0	0	8	8	

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
MIDDLEBO	Middlebury Arms		64	16	3/1/2018	64			64	0
MIDDLEBO	RIVERVIEW		64	64	5/24/2019	64			64	64
Middleton	MIDDLETON HOUSE		10	10	1/3/2025	10			10	0
Middleton	OAK KNOLL		48			48	0	0	48	48
Milford	Brook Village South	Lost	260			260	260	0	0	0
Milford	Rolling Green-Milford	Lost	304			304	304	0	0	0
Milton	UNQUITY HOUSE		139			139			139	139
Milton	WINTER VALLEY PHASE II		32	32	11/30/2019	32			32	0
Milton	WINTER VALLEY RESIDENCES		128	100	11/30/2019	100			100	0
Milton	WORK INC.- MILTON		5	5	6/10/2016	5	0	0	5	0
MONSON	KELLEY APARTMENTS		8			8	0	0	8	8
MONTAGU	PARK VILLA		56			56	0	0	56	0
Nantucket	ACADEMY HILL SCHOOL		27			6	0	0	6	6
Nantucket	LANDMARK HOUSE		25	8	7/31/2016	25			25	0
NANTUCKE	MIACOMET VILLAGE II		19			19	0	0	19	0
NATICK	CLOVERLEAF APARTMENTS		183			46	0	0	46	0
NATICK	NATICK VILLAGE		6	6	11/26/2016	6			6	0
Natick	SHERWOOD VILLAGE		235	235	2/28/2034	235			235	0
Needham	GREENDALE RESIDENCE		5	5	4/29/2016	5	0	0	5	0
Needham	HIGH ROCK HOMES		20			20	0	0	20	0
Needham	HIGHLAND AVE/CHARLES RVR ARC		6	6	5/31/2018	6			6	0
NEEDHAM	MARKED TREE ROAD		4	4	2/28/2018	4			4	0
Needham	NEHOIDEN GLEN		62	60	8/31/2034	61			61	0
Needham	WEBSTER STREET II		10	10	11/30/2017	10			10	0
Needham	WEBSTER STREET RESIDENCES		4	4	9/14/2016	4	0	0	4	0
Needham	WEST STREET APTS		8	6	6/11/2016	6			6	0
NEW BEDF	ACUSHNET COMMONS		12			12	0	0	12	0
New Bedfo	AUSTIN COURT		12			12	0	0	12	0
New Bedfo	BAYBERRY HOUSING		184	184	4/2/2033	184			184	0
New Bedfo	BEDFORD TOWERS		157	156	5/19/2033	156			156	0
New Bedfo	BEDFORD VILLAGE		13			13	0	0	13	0
New Bedfo	Buttonwood Acres	Lost	132			132	132	0	0	0
New Bedfo	CAR BARN THE		114	114	9/30/2030	114			114	0
New Bedfo	Carriage House At Acushnet		34	34	2/22/2017	34	0	0	34	0
New Bedfo	CASEY-MILLER APARTMENTS		48	48	11/16/2016	48	0	0	48	0

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City	Property Name	Units At				Orig		New	Current	Units At Risk 2019
		Risk Status	Total Units	S8_PBA Units	S8_Exp Date	Subsidy Units	Subsidy Units Lost	Affordable Units	Units Assisted	
New Bedford	Clarkwood Apts	Lost	30			30	30	0	0	0
New Bedford	DAWSON BUILDING		32	32	3/31/2025	32			32	0
NEW BEDFORD	GRINNELL APTS		17			17	0	0	17	0
New Bedford	HARBORVIEW TOWERS		144	88	5/31/2031	144			144	0
New Bedford	HAZARD COURT		36			36	0	0	36	0
New Bedford	INTERCHURCH ELDERLY HSG		44	44	11/5/2026	44			44	0
New Bedford	King Village		69	68	1/7/2019	68			68	68
New Bedford	MECHANICS SQ PARTNERSHIP		25	25	6/13/2020	25			25	0
New Bedford	MELVILLE TOWERS		320	319	8/31/2026	320			320	0
New Bedford	OLYMPIA TOWERS		90	89	10/3/2034	89			89	0
New Bedford	REGENCY TOWER		123			31	0	0	31	31
New Bedford	Rockdale West	Lost	225			168	168	0	0	0
New Bedford	ROOSEVELT ST. REVITALIZATION I		11			11	0	0	11	0
New Bedford	SOUTH FIRST ST. REVITALIZATION		10			10	0	0	10	0
NEW BEDFORD	STATE STREET (WAMSUTTA IV)		18			18	0	0	18	0
New Bedford	TABER MILL APTS		150	150	4/21/2032	150			150	0
New Bedford	TEMPLE LANDING		173	80	3/1/2018	173			173	0
New Bedford	VERDEAN GARDENS		110			28	0	0	28	28
New Bedford	WAMSUTTA APARTMENTS		78	25	3/1/2017	78			78	0
Newbury	NEWBURY VILLAGE		48			48	0	0	48	0
NEWBURY	OAK RIDGE		46			46	0	0	46	0
Newburyport	HERITAGE HOUSE		101	100	4/17/2031	101			101	0
Newburyport	JAMES STEAM MILL		98	98	10/25/2033	98			98	0
Newton	ALTERNATIVE HOME		8	8	8/10/2031	8			8	0
Newton	ARBORPOINT @ WOODLAND STA		180			36	0	0	36	0
Newton	AVALON AT CHESTNUT HILL		204			43	0	0	43	0
Newton	AVALON AT NEWTON HIGHLAND		294			74	0	0	74	0
Newton	BONTEMPO ROAD		4	4	12/31/2019	4			4	0
NEWTON	CABOT PARK VILLAGE		100			20	0	0	20	20
Newton	CALIFORNIA STREET		8	8	8/31/2021	8			8	0
NEWTON	CAMPUS HOUSE I		100	99	10/29/2019	99			99	0
Newton	CAMPUS HOUSE II		46	45	10/31/2018	45			45	0
NEWTON	COYNE ROAD GROUP HOME		6	6	6/15/2017	6	0	0	6	0
Newton	EVANS PARK		115			23	0	0	23	0
NEWTON	GOLDA MEIR HOUSE I		124	100	12/31/2016	100			100	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
NEWTON	GOLDA MEIR HOUSE II		75	75	4/30/2017	75			75	0
Newton	HAMILTON GROVE APTS. / NEWTON H.A.		42	42	12/17/2031	42			42	0
Newton	HAMLET STREET		50			30	0	0	30	0
Newton	JOHN W. WEEKS HOUSE		75	42	12/18/2034	75			75	0
Newton	JUNIPER HOUSE		7	6	4/30/2020	6			6	0
Newton	NEW FALLS APTS		60	41	1/7/2030	41			41	0
NEWTON	NONANTUM VILLAGE PLACE		35	34	2/24/2017	34	0	0	34	0
Newton	PEIRCE HOUSE		34	29	4/5/2031	29			29	0
Newton	SUMNER ST HSG FOR THE ELDERLY		43	42	11/24/2031	43			43	0
Newton	WARREN HOUSE		59			21	0	0	21	0
NORTH AD.	31 VEAZIE ST		8			8	0	0	8	8
NORTH AD.	BERKSHIRE LANDINGS		25			25	0	0	25	0
North Adar	BRAYTON HILL		100			100			100	0
NORTH AD.	HOLY FAMILY TERRACE		39	38	2/29/2036	38			38	0
North Adar	MOHAWK FOREST		190	128	5/31/2034	190			190	0
North Adar	ST JOSEPH'S COURT		78	78	4/11/2032	78			78	0
North Adar	TUNNEL BROOK		35			35	0	0	35	0
NORTH AD.	VILLAGE EAST		48	48	3/31/2021	48			48	0
North Ando	HOMES OF CARE II		4	4	3/3/2017	4	0	0	4	0
North Ando	WOODRIDGE HOMES		230	230	12/28/2035	230			230	0
North Attle	NORTH ATTLEBORO		12	12	6/30/2022	12			12	0
North Broo	HILLSIDE MEADOWS		24	24	2/5/2021	24			24	0
North Chel	VILLAGE @CRYSTAL LAKE		51	50	2/14/2017	50	0	0	50	0
North Dart	Ledgewood Commons		72			18	0	0	18	0
North Reac	MCLAUGHLIN HOUSE		8	8	4/30/2017	8			8	0
Northhampt	HAMPTON COURT		77			20	0	0	20	0
Northhampt	Hampton Gardens		207			207	207	42	42	42
Northhampt	HAWLEY STREET		7			7		0	7	0
Northhampt	LEEDS VILLAGE APTS		22			22	0	0	22	22
Northhampt	MEADOWBROOK APTS.		252	63	3/1/2017	252	252	222	222	0
Northhampt	NEW SOUTH APARTMENTS (SOUTH ST		18			18	0	0	18	0
Northhampt	ST MICHAEL'S HOUSE		85	85	5/4/2032	85			85	0
Northhampt	VILLAGE @ HOSPITAL HILL II		40			32	0	0	32	0
Northboro	BRIDGE HOUSE		9	8	8/31/2024	8			8	0
NORTHBRI	ROCKDALE COMMON ASSOC		40	40	7/31/2023	40			40	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Northbridge	ROCKDALE HOUSE		40	40	6/4/2027	40			40	0
NORTON	ELIM HOUSING		24			24	0	0	24	0
Norton	NORTON GLEN		150	150	5/18/2033	150			150	0
Norwood	Nassau Gardens	Lost	204			54	54		0	0
Norwood	NORWOOD		72	72	2/16/2021	72			72	0
NORWOOD	NORWOOD INDEPENDENT LVG.		13	12	1/27/2032	12			12	0
Norwood	OLDE DERBY VILLAGE		139			35	0	0	35	35
Norwood	SOUTH NORFOLK HSG		10	9	4/30/2032	9			9	0
OAK BLUFF	AIDYLBERG I		5	5	10/26/2016	5	0	0	5	0
OAK BLUFF	Aidylberg II		5	5	10/26/2016	5	0	0	5	0
Oak Bluffs	WOODSIDE VILLAGE IV		9	9	10/12/2016	9	0	0	9	0
Orange	KING JAMES COURT		120	120	8/18/2030	120			120	0
ORANGE	ORANGE SQUARE		7			7	0	0	7	7
Orange	Pine Crest I		114			114	114	114	114	0
Orange	PUTNAM HOUSE		8			8			8	8
ORANGE	REDBROOK VILLAGE		64			64	0	0	64	0
Orleans	ROCK HARBOR		100	100	6/21/2032	100			100	0
OXFORD	ORCHARD HILL ESTATES		215	88	11/1/2016	215			215	0
PALMER	KIRKWOOD PLACE		27			27	0	0	27	0
Palmer	PALMER GREEN ESTATES		156	156	9/28/2021	156			156	0
Peabody	AHEPA DAUGHTERS OF PENELOPE		48	48	1/15/2017	48			48	0
Peabody	AVALON AT CRANE BROOK		387			77	0	0	77	0
Peabody	BROWN SCHOOL RESIDENCES		61			61	0	0	61	0
Peabody	FAMILY QUARTERS		3	3	1/31/2021	3			3	0
Peabody	PEABODY		78	78	3/9/2020	78			78	0
Peabody	PEABODY HOUSE		140	139	1/8/2024	139			139	0
Peabody	TANNERY II		172	172	8/31/2035	172			172	0
PEABODY	TANNERY, THE		284			239	0	0	239	239
PEMBROKE	ALEXAN AT PEMBROKE		240			60	0	0	60	0
Pepperell	PEPPERELL MEADOWS		40			40	0	0	40	0
Pittsfield	BERKSHIRETOWN ASSOCIATES		184	184	4/27/2031	183			183	0
Pittsfield	BRADFORD ST 161/PITTSFIELD NSA		12	12	11/3/2017	12			12	12
PITTSFIELD	CAPITOL SQUARE APTS		69	64	8/31/2030	68	68	64	64	0
Pittsfield	CENTRAL ANNEX		101	101	12/19/2033	101			101	0
Pittsfield	Dalton Apartments		100	20	9/30/2034	100	100	100	100	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Pittsfield	EPWORTH ARMS		39	38	10/3/2033	38			38	0
Pittsfield	FIRST ST 28-32		13	13	7/18/2018	13			13	13
Pittsfield	Gamwell Residence		6	6	5/3/2017	6	0	0	6	0
PITTSFIELD	KENT AVENUE 21-23		4	4	11/2/2017	4			4	4
Pittsfield	LINDEN STREET 35-37		4	4	6/14/2018	4			4	4
Pittsfield	LINDEN STREET 39		3	3	8/17/2018	3			3	3
Pittsfield	LINDEN STREET 85		4	4	11/30/2017	4			4	4
Pittsfield	MCLAUGHLIN PLACE		4	4	11/3/2017	4			4	4
Pittsfield	OAK HILL		61			61	0	0	61	61
PITTSFIELD	PITTSFIELD YMCA		44			44	0	0	44	0
Pittsfield	PLEASANT PITTSFIELD		6	6	4/30/2017	6			6	0
Pittsfield	RIVERVIEW HOMES		120	75	8/18/2035	120			120	0
Pittsfield	ROSTONE PLACE 3		3	3	12/15/2017	3			3	3
Pittsfield	SECOND STREET 135-137		4	4	2/22/2018	4			4	4
PITTSFIELD	SUMMER ST 156		6	6		6			6	6
Pittsfield	THOMAS FLYNN, JR. COMMUNITY APTS		11	11	7/18/2016	11	0	0	11	0
PLAINVILLE	WILLOW TRACE APTS.		88			61	0	0	61	0
PLYMOUTH	ALGONQUIN HEIGHTS		201	181	3/1/2019	201			201	201
Plymouth	Mayflower Village	Lost	100			100	100		0	0
Plymouth	PONTUS MEADOW	Lost	58			58	58		0	0
Plympton	PLYMPTON ELDERLY HOUSING		40	40	7/16/2016	40			40	0
POCASSET	POCASSET ASSISTED LIVING		84			84	0	0	84	0
PRINCETON	WACHUSETT HOUSE		16			16	0	0	16	0
PROVINCETON	OLD ANN PAGE WAY		18			18	0	0	18	0
Quincy	BAUER HOUSE		75	75	7/31/2016	75			75	0
Quincy	FENNO HOUSE		152	31	9/30/2016	154			154	0
Quincy	GRANITE PLACE		270	269	3/31/2021	269			269	0
Quincy	HANCOCK COURT		80	80	5/30/2017	80			80	80
Quincy	KENDRIGAN PLACE		78			64	0	0	64	0
Quincy	MARTENSEN VILLAGE		12			12	0	0	12	12
Quincy	MOORINGS AT SQUANTUM I		144			144	0	0	144	0
Quincy	MOORINGS AT SQUANTUM II		79			18	0	0	18	0
Quincy	QUINCY HOUSE		8	8	1/6/2019	8			8	0
Quincy	Quincy Point Homes I		215	94	8/31/2016	94			94	0
Quincy	QUINCY POINT HOMES II		225	106	2/28/2035	106			106	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Quincy	QUINCY POINT HOMES III		201	109	8/31/2016	201			201	0
Quincy	SUPPORTIVE LIVING PROGRAM		2	2	1/31/2017	2			2	0
Quincy	TOWN BROOK HOUSE		151	150	11/17/2035	150			150	0
Quincy	WOLLASTON MANOR		164	41	7/31/2031	164			164	0
Randolph	AVALON BLUE HILLS		276			69	0	0	69	69
Randolph	BITTERSWEET APARTMENTS		35			9	0	0	9	9
Randolph	BRIDLE PATH APARTMENTS		104	103	6/3/2034	103			103	0
Randolph	LIBERTY PLACE		107			107	0	0	107	107
Randolph	Simon Fireman Community		160	159	12/26/2024	159			159	0
RAYNHAM	CHESTNUT FARM		240			144	0	0	144	144
Raynham	RAYNHAM		62	62	2/10/2020	62			62	0
Raynham	RIVERVIEW MEADOWS		91			23	0	0	23	0
RAYNHAM	WEONIT WOODS		26			24	0	0	24	0
Reading	CEDAR GLEN		114	113	6/26/2035	113			113	0
Reading	EMARC READING		12	12	12/2/2016	12			12	0
Reading	HOPKINS STREET RESIDENCE		4	4	12/31/2016	4			4	0
Reading	LONGWOOD PLACE AT READING		86			18	0	0	18	0
Reading	PETER SANBORN PLACE		74	73	1/30/2023	73			73	0
Reading	READING COMM RESIDENCE		4	3	4/14/2017	3			3	0
READING	READING COMMONS		204			51	0	0	51	0
Revere	BEACHMONT ASSOCIATES		40	40	12/10/2031	40			40	0
Revere	BRADSTREET COMMUNITY RESIDENCE		4	4	8/31/2016	4	0	0	4	0
Revere	BROADWAY 104		4	4	3/18/2017	4			4	0
REVERE	BROADWAY TOWER		92			59	0	0	59	0
Revere	FRIENDLY GARDEN COOP APTS		107	106	11/28/2025	106			106	0
Revere	HRCA HSG FOR ELDERLY		266	266	6/14/2034	265			265	0
Revere	NORTH SUFFOLK MENTAL HEALTH		16	16	6/30/2017	16			16	0
Revere	PROCTOR AVENUE RESIDENCE		6	6	2/26/2017	6	0	0	6	0
Revere	REVERE PHA		106	106	1/10/2018	106			106	0
Rockland	COPLEY GARDENS		82			62	0	0	62	0
Rockland	PLAIN STREET		4	4	10/27/2016	4	0	0	4	0
Rockland	SPRING GATE APTS		204			204			204	0
Rockport	Pigeon Cove Ledges		30			30	0	0	30	0
ROCKPORT	ROCKPORT SCHOOL APARTMENTS		31			31	0	0	31	0
Rowley	MILL RIVER		24			24	0	0	24	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
RUTLAND	HATHORNE HILLS II ELDERLY HOUSING		16			16	0	0	16	0
Rutland	HAWTHORNE HILL ELD HSG		44	44	3/11/2032	44			44	0
Rutland	WESTVIEW HILLS		9			9	0	0	9	0
Salem	117 LAFAYETTE		63			63	0	0	63	0
Salem	Buena Vista Residence		4	4	8/31/2016	4	0	0	4	0
Salem	FAIRWEATHER APARTMENTS		321	220	3/31/2025	321			321	0
Salem	H.E.S. HOUSE		9	9	12/7/2017	9			9	0
Salem	LORING TOWERS		250	0		250			250	0
Salem	PEQUOT HIGHLANDS		250			250			250	144
Salem	POINT COOP		77			60	0	0	60	0
Salem	PRINCETON CROSSING APTS.		358			72	0	0	72	72
Salem	Salem Heights		285			285	285	257	257	0
SALEM	SALEM POINT RENTAL		61			61	0	0	61	0
SALISBURY	BAY BERRY POINT		30			30	0	0	30	0
Salisbury	DENRAEL RESIDENCE		4	4	12/13/2016	4	0	0	4	0
SANDWICH	OSPREY LANE		36			36	0	0	36	0
Sandwich	SHAWME HEIGHTS APTS.		44	44	3/30/2017	44			44	0
Sandwich	SHAWME HEIGHTS II		50	50	3/31/2017	50			50	0
Saugus	SACHEM MANOR		20	20	3/29/2017	20	0	0	20	0
Saugus	Saugus Commons Apartments		266	265	6/30/2030	266			266	0
Scituate	GENE BURNS HOUSE		4	4	11/30/2016	4			4	0
Scituate	KENT VILLAGE		64	64	10/28/2033	64			64	0
Sharon	STONY BROOK COURT		99	98	10/14/2019	98			98	0
Shirley	SHAKER MEADOWS		48			48	0	0	48	0
Shrewsbury	TOWN ARBOR		302			79	0	0	79	79
Somerset	NORTH FARM SENIOR ESTATES		90			90	0	0	90	0
Somerville	12-16 Broadway	Lost	8			8	8		0	0
SOMERVILLE	34 LINDEN STREET		42			42	0	0	42	0
Somerville	B F FAULKNER TOWER		130	130	6/22/2018	130			130	0
Somerville	BROADWAY RESIDENCE		8	8	5/5/2017	8			8	0
Somerville	CENTER HOUSE		9	9	4/15/2035	9			9	0
Somerville	CLARENDON HILL TOWERS		501	347	5/31/2030	500			500	0
Somerville	COBBLE HILL APTS		224	223	1/29/2034	223			223	0
Somerville	Kent Street		40			40	0	0	40	0
Somerville	MT PLEASANT APTS		65	65	9/22/2016	65			65	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Somerville	MT. VERNON I		8	8	7/31/2035	8			8	0
Somerville	MT. VERNON II		8	8	12/31/2020	8			8	0
Somerville	MT. VERNON III		7	7	4/30/2021	7			7	7
Somerville	PEARL STREET 219-221		6	6	3/4/2019	6			6	6
Somerville	PEARL STREET HOUSE		10	10	2/28/2017	10			10	0
Somerville	PEARL STREET PARK		86	85	9/15/2018	85			85	85
Somerville	SOMERVILLE		24	24	5/31/2022	24			24	0
Somerville	SOMERVILLE		134	134	4/14/2020	134			134	0
SOMERVILLE	SOMERVILLE PLACE		8	8	8/31/2016	8			8	0
Somerville	VISITING NURSE ASSISTED LIVING		99	31	1/7/2017	72	0	0	72	0
Somerville	VISITING NURSE ASSISTING LIVING		97			73	0	0	73	0
Somerville	WALNUT STREET 110		12	12	11/30/2023	12			12	0
Somerville	WALNUT STREET 111	Lost	14	14		14	14		0	0
Somerville	WALNUT STREET CENTER		30	30	7/18/2032	30			30	0
Somerville	WALNUT STREET CENTER		5	5	4/20/2017	5	0	0	5	0
South Hadl	RIVERBOAT VILLAGE		170			43	0	0	43	0
South Hadl	South Hadley Supportive Hsg		44	44	5/31/2017	44	0	0	44	0
Southampt	SOUTHAMPTON HSG FOR ELDERLY		40	40	12/18/2032	40			40	0
Southbridg	BROOKSIDE TERRACE		168			168	168	158	158	0
Southbridg	FORTY WEST STREET		7	7	7/5/2016	7	0	0	7	0
Southbridg	LEBANON HILL HOUSING		116	0		116			116	116
Southwick	AHREND CIRCLE APARTMENTS		40	40	4/10/2025	40			40	0
Spencer	ASTOR WOOD PLACE		24			24	0	0	24	0
Spencer	MHPI XII- SPENCER		36	35	2/24/2017	35	0	0	35	0
SPRINGFIE	10 Cortland Street		21			21	0	0	21	21
Springfield	ALLEN PARK APTS I		170	132	3/31/2030	170	38		132	0
Springfield	ALLEN PARK APTS II		94	76	3/31/2032	93			93	0
Springfield	Allen St Apts	Lost	157			157	157		0	0
Springfield	AVON PLACE		8	8	11/13/2019	8			8	0
Springfield	BAY STATE APTS		347	134	8/31/2024	347	347	225	225	0
Springfield	BEL-AIR HOMES		40	40	10/31/2033	40			40	0
SPRINGFIE	BELLE FRANKLIN APARTMENTS		68			65	0	0	65	0
Springfield	BELLE STREET		47			47	0	0	47	47
Springfield	BELMONT- KENWYN PARK APARTMENTS		27			23	0	0	23	0
Springfield	BERGEN CIRCLE		201	170	10/31/2016	201			201	201

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Springfield	CATHEDRAL HILL APARTMENTS		48	48	3/31/2036	48			48	0
Springfield	CHAMPLAIN HOUSE		4	4	11/29/2016	4			4	0
Springfield	CHATEAU APARTMENTS		65	65	5/31/2023	65			65	0
Springfield	CHESTNUT PARK		489	114	7/31/2016	489			489	0
Springfield	City View Commons I		152	104	2/28/2033	152			152	0
Springfield	City View Commons II		120	90	2/28/2033	120			120	0
Springfield	CITYWIDE APTS.		127	127	12/31/2032	127			127	0
Springfield	COLONIAL ESTATES		500	349	10/28/2033	500			500	0
Springfield	CONCORD HEIGHTS		104	104	2/28/2033	104			104	0
Springfield	EASTBROOK APARTMENTS		160			160	160	80	80	0
Springfield	EASTERN COOPERATIVE HOMES		24	24	4/30/2028	24			24	0
Springfield	EASTGATE APARTMENTS		148	148	7/31/2027	148			148	0
Springfield	EDGEWATER APTS		366	293	4/30/2025	366			366	0
Springfield	ELM COURT CONDOMINIUMS		5	10	10/31/2017	5			5	0
Springfield	FLORIDA STREET 208		6	4	3/31/2021	4			4	0
Springfield	FOREST PARK		5	4	3/31/2017	4			4	0
Springfield	FRANKLIN STREET		36			36	0	0	36	0
Springfield	GARAND COURT		115	114	6/30/2023	114			114	0
SPRINGFIELD	HIGH ST COMMONS		71			71	0	0	71	0
Springfield	HIGHLAND HOUSE		42	42	8/27/2031	42			42	0
Springfield	HILL HOMES COOP		90	28	9/30/2016	90	62		28	28
Springfield	HOTEL WORTHY		91	91	12/28/2031	91			91	0
Springfield	Hunter Place		80			80	0	0	80	0
Springfield	INDEPENDENCE HOUSE		150	150	12/22/2017	150			150	0
Springfield	INDEPENDENCE HOUSE SOUTH		62	62	7/31/2020	62			62	0
Springfield	INDIAN MOTOCYCLE		139			34	0	0	34	34
SPRINGFIELD	JEFFERSON AVE SCHOOL APTS		44	43	11/1/2032	43			43	0
SPRINGFIELD	JEFFERSON PARK		31			31	0	0	31	0
Springfield	KENYON COLLEGE ESTATES		34	34	1/31/2034	34			34	0
Springfield	Liberty Hill		88	57	2/28/2023	88			88	0
Springfield	LINDEN TOWERS		249	249	2/2/2030	249			249	0
Springfield	LLOYDE AVENUE GROUP HOME		8	4	11/30/2016	4			4	0
Springfield	MAPLE COMMONS		173	173	11/22/2021	173			173	0
Springfield	MAPLE HIGH APTS.		32			29	0	0	29	0
Springfield	MEMORIAL PARISH HOUSE		23			23	0	0	23	0

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City	Property Name	Units At				S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units	Subsidy Units		Subsidy Units Lost	Affordable Units		Units Assisted	Units At Risk 2019
Springfield	Memorial Square Apartments		40			40	0	0	40	40	
Springfield	MENTAL HEALTH ASSOC. 1		11	11	6/24/2017	11			11	0	
Springfield	MILL STREET		6	6	3/31/2021	6			6	0	
Springfield	MORGAN SQUARE		266			240	0	0	240	0	
Springfield	MULBERRY & KIRBY SCHOOL CONDOS		11	5	9/30/2016	11	0	0	11	11	
SPRINGFIELD	MUSEUM PARK		94			94	0	0	94	0	
Springfield	NEIGHBORHOOD HOMES		102			102	0	0	102	0	
SPRINGFIELD	NEW COURT TERRACE		45			45	0	0	45	0	
Springfield	NORTHERN HEIGHTS		148			148	0	0	148	0	
SPRINGFIELD	ORANGE APARTMENTS		12	0		12			12	12	
Springfield	Outing Park I Apartments		94			94			94	94	
Springfield	Outing Park II Apartments		118			118			118	118	
SPRINGFIELD	PARKVIEW APTS.		25			21	0	0	21	0	
Springfield	PATTON APTS		12	12	6/30/2019	12			12	12	
Springfield	PATTON STREET		24			24	0	0	24	24	
Springfield	PINE STREET RESIDENCE		15	15	4/30/2017	15			15	0	
Springfield	PYNCHON TERRACE I		250	200	4/30/2025	250			250	0	
SPRINGFIELD	QUADRANGLE COURT		33			33	0	0	33	0	
Springfield	SAN MIGUEL		3	3	2/29/2020	3			3	0	
Springfield	SECOND ASSOC PROPERTIES		4	4	12/22/2016	4			4	0	
Springfield	SENIORITY HOUSE		167	100	10/31/2016	100			100	0	
Springfield	SPRING HILL APARTMENTS		71			71			71	0	
Springfield	SPRING MEADOW APTS		270	170	8/31/2034	270			270	0	
Springfield	SPRINGFIELD/GENTILE APTS		102	102	11/6/2018	102			102	0	
Springfield	SPRINGFIELD/SAAB Court		20	20	3/2/2022	20			20	0	
Springfield	SPRINGFIELD? REED VILLAGE		50	50	3/31/2022	50			50	0	
Springfield	ST JAMES COMMONS		42	42	12/31/2023	42			42	0	
SPRINGFIELD	ST JAMES MANOR		48	4	4/30/2019	48			48	0	
Springfield	SYMPHONY APARTMENTS		63			24	0	0	24	24	
Springfield	TAPLEY COURT		30			30	0	0	30	0	
Springfield	THE FEDERAL APARTMENTS		50			50	0	0	50	0	
Springfield	VAN DER HEYDAN		45	45	8/16/2021	45			45	0	
Springfield	VILLA NUEVA VISTA		110	109	4/30/2024	109			109	0	
Springfield	WALNUT STREET APTS		16	16	7/31/2021	16			16	0	
Springfield	WORTHINGTON HOUSE		57			57	0	0	57	57	

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City	Property Name	Units At				Orig		New	Current	Units At Risk 2019
		Risk Status	Total Units	S8_PBA Units	S8_Exp Date	Subsidy Units	Subsidy Units Lost	Affordable Units	Units Assisted	
Stockbridge	PINE WOODS		30			25	0	0	25	0
STONEHAM	MOUNTAIN VIEW TERRACE		194	194	3/29/2031	194			194	0
Stoughton	NO STOUGHTON VILLAGE		100			25	0	0	25	25
Stoughton	PRESIDENTIAL COURTS		105	21	9/30/2019	105			105	105
STOUGHTON	QUAIL RUN		108			63	0	0	63	0
STOUGHTON	QUAIL RUN PHASE II		24			24	0	0	24	0
Stoughton	Wentworth Manor	Lost	102			102	102		0	0
Stoughton	WEST STOUGHTON VILLAGE		112			101	0	0	101	0
Stow	PILOT GROVE		60			22	0	0	22	0
Stow	PILOT GROVE HILL		60			22	0	0	22	22
Stow	PLANTATION APTS		50	50	6/13/2028	50			50	0
Sturbridge	AUTUMN RIDGE		30			30	0	0	30	0
Sudbury	LONGFELLOW GLEN		120	120	1/9/2034	120			120	0
Sudbury	ORCHARD HILL AT SUDBURY		45			9	0	0	9	0
SWANSEA	OAKWOOD SENIOR ESTATES-SWANSEA		120			96	0	0	96	0
Taunton	CEDAR STREET 23	Lost	3	3		3	3		0	0
Taunton	Highland Hills	Lost	116			116	116		0	0
Taunton	MAIN ST 57-59	Lost	2			2	2		0	0
Taunton	MILL POND APARTMENTS		49	49	9/1/2033	49			49	0
Taunton	PINE GROVE APTS.		72			72	72	72	72	0
TAUNTON	Riverside Apartments		22	22	3/24/2021	22			22	0
TAUNTON	ROBERTSON ON THE RIVER		64			64	0	0	64	0
Taunton	TAUNTON GARDENS		128	32	9/30/2016	128	96		32	32
Taunton	TAUNTON GREEN		75	75	2/12/2017	75			75	0
TAUNTON	TAUNTON GROUP HOME		6	6	11/30/2021	6			6	0
Taunton	TAUNTON WOODS		120			30	0	0	30	0
Taunton	WASHINGTON HOUSE		14	14	10/18/2034	14			14	0
Tewksbury	VILLA AT MEADOWVIEW		32	32	5/22/2017	32	0	0	32	0
Tisbury	WOODSIDE VILLAGE		45	45	4/30/2017	45			45	0
Topsfield	TOP House		4	4	4/7/2017	4	0	0	4	0
Topsfield	WASHINGTON MEADOWS		24			24	0	0	24	24
Townsend	TOWNSEND ELD RESIDENCES		50	50	9/5/2029	50			50	0
Townsend	TOWNSEND WOODS		50	50	9/29/2016	50	0	0	50	0
Turners Falls	CROCKER-CUTLERY APARTMENTS		48		9/5/2029	48	0	0	48	0
Turners Falls	MOLTENBREY, THE		26			26	0	0	26	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Turners Falls	POWER TOWN		81	81	10/31/2033	81			81	0
Tyngsboro	MAPLE RIDGE		72			72	0	0	72	0
Upton	MILLHAUS AT UPTON		89	89	2/25/2032	89			89	0
Upton	UPTON INN		34			34	0	0	34	34
Uxbridge	UXBRIDGE MILLVILLE REG HSG		80	79	11/17/2028	80			80	0
Vineyard Hill	HILLSIDE VILLAGE		40			40	0	0	40	0
Vineyard Hill	HILLSIDE VILLAGE II		10	10	12/31/2021	10			10	0
Vineyard Hill	HILLSIDE VILLAGE III		5	5	10/31/2016	5	0	0	5	0
Vineyard Hill	MARGARET C LOVE HOUSE		5	5	12/29/2016	5			5	0
VINEYARD	THE GREENOUGH HOUSING PROJECT		6			6	0	0	6	0
Vineyard Hill	WOODSIDE VILLAGE II		18	18	4/30/2017	18			18	0
Vineyard Hill	WOODSIDE VILLAGE III		9	9	1/31/2017	9			9	0
Vineyard Hill	Woodside Village V		5	5	11/2/2016	5	0	0	5	0
Vineyard Hill	Woodside Village VI		9	9	11/16/2016	9	0	0	9	0
Wakefield	COLONIAL POINT		176	44	6/30/2018	44			44	44
Wakefield	ROCKLEDGE APARTMENTS		60	0		60			60	60
Wakefield	WAKEFIELD		25	25	1/18/2032	25			25	0
Wakefield	Wakefield Senior Housing		23	22	1/8/2017	22	0	0	22	0
WALES	SILVER MEADOW		20	20	2/28/2021	20			20	0
WALPOLE	PRESERVE, THE		300			150	0	0	150	0
Waltham	FRANCIS CABOT LOWELL MILL I		150	149	9/9/2023	149			149	0
Waltham	FRANCIS CABOT LOWELL MILL II		108	108	9/9/2023	108			108	0
Waltham	RIDGE, THE		264			66	0	0	66	0
Waltham	ST MARY'S APARTMENTS		70	69	3/31/2021	69			69	0
Waltham	WALTHAM RESIDENCE		4	4	6/8/2017	4	0	0	4	0
Ware	CHURCH STREET SCHOOL SENIOR HOUSING		29			29	0	0	29	0
Ware	HIGHLAND VILLAGE		111			110	110	99	99	0
Ware	HILLSIDE VILLAGE		80			76	0	0	76	0
WAREHAM	BRANDY HILL		132	97	2/29/2036	132			132	0
Wareham	CRANBERRY MANOR		24			24	0	0	24	0
Wareham	CROMESETT WOODS		46			43	0	0	43	0
Wareham	CROMESETT WOODS II		18			18	0	0	18	0
Wareham	WOODS AT WAREHAM		100	78	3/1/2033	100			100	0
WAREHAM	DEPOT CROSSING		32			31	0	0	31	0
Warren	WARREN		6	6	7/30/2020	6			6	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Watertown	ARSENAL APARTMENTS		156	156	1/17/2033	156			156	0
Watertown	BEAVERBROOK STEP		14	14	8/24/2025	14			14	0
WATERTOWN	BRIGHAM HOUSE ASSISTED LIVING		64			46	0	0	46	46
Watertown	COOLIDGE, THE		38			15	0	0	15	0
Watertown	ST JOSEPH'S HALL		25			25	0	0	25	25
WEBSTER	CHRISTOPHER HOUSE WEBSTER		83			43	0	0	43	43
WEBSTER	NORTH VILLAGE AT WEBSTER		134			134	134	134	134	0
Webster	10 1/2 Prospect St.		25			25				0
Webster	RICHARD'S APARTMENTS		54	41	8/31/2016	54			54	0
Webster	WEBSTER MEADOWS/SLATER ESTATES		70	70	4/16/2030	70			70	0
Wellesley	GLEN GROVE		125	125	8/1/2034	125			125	0
Wellesley	HASTINGS VILLAGE		52			13	0	0	13	13
Wellesley	JUBILEE HOUSE		5	4	6/14/2017	4	0	0	4	0
Wellesley	MARSHALL ROAD		4	4	9/3/2016	4	0	0	4	0
Wellfleet	WELLFLEET FAMILY HOUSING		12			12	0	0	12	0
West Sprin	ELM COURT CONDOMINIUMS		3	3	6/29/2017	3			3	0
West Sprin	GREATER SPRINGFIELD RESIDENCES		8	8	2/28/2017	8			8	0
West Sprin	PARK AVENUE		5	5	2/8/2017	5	0	0	5	0
Westborou	AVALON AT FLANDERS HILL		280			70	0	0	70	70
Westborou	RESIDENCES @ WESTBORO STA		120			24	0	0	24	24
Westborou	WESTBOROUGH COUNTRY VILLAGE		87	87	2/17/2017	87			87	87
Westfield	Aviator - Assoc. Community Living -		5	5	2/10/2019	5	0	0	5	0
Westfield	EAST MOUNTAIN VIEW APARTMENTS		46	46	11/5/2016	46			46	0
Westfield	EIGHTEENTH ASSOC PROPERTIES		3	3	8/31/2019	3			3	0
Westfield	FRANKLIN STREET RESIDENCES		4	4	3/28/2017	4	0	0	4	0
Westfield	GENERAL SHEPARD		106	106	9/29/2033	106			106	0
Westfield	Powdermill Village		250			250			250	0
Westfield	SWISS VILLAGE CONDO		4	3	10/31/2016	3			3	0
Westford	WESTFORD VILLAGE @ MYSTERY SPRING		36	36	4/8/2017	36	0	0	36	0
Westminst	WELLINGTON ELDERLY HOUSING		30			30	0	0	30	0
WESTON	BROOK SCHOOL APTS		51	42	3/31/2025	42			42	0
WESTPORT	EDGEWATER		72			27	0	0	27	0
WESTPORT	WESTPORT VILLAGE APTS		48			48	0	0	48	0
Westwood	HIGHLAND GLEN		180	179	10/27/2020	179			179	0
Westwood	Westwood Glen	Lost	156			78	78	0	0	0

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City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Weymouth	ALLERTON HOUSE AT CENTRAL PARK		70			14	0	0	14	0
Weymouth	AVALON LEDGES		304			61	0	0	61	61
Weymouth	COL LOVELL'S GATE		176			176	0	0	176	176
Weymouth	COLONIAL VILLAGE		89			89	0	0	89	89
Weymouth	FOREST STREET		4	4	10/13/2016	4	0	0	4	0
Weymouth	QUEEN ANNE'S GATE I	Lost	150			75	75		0	0
Weymouth	Queen Annes Gate II	Lost	108			54	54	0	0	0
Weymouth	TAMMY BROOK APARTMENTS		90	24	5/31/2028	90	90	65	65	0
Weymouth	UNION TOWERS I		199	154	9/29/2035	199			199	0
Weymouth	UNION TOWERS II		75	74	7/8/2016	74			74	0
Weymouth	Weymouth Commons	Lost	198			108	108		0	0
Wheelwrig	QUABBIN ESTATES		48			48	0	0	48	0
Whitinsville	COTTON MILL APARTMENTS		55	55	6/15/2017	55			55	55
Whitinsville	WHITINSVILLE ELDERLY		24	8	7/24/2020	24			24	0
Whitman	WHITMAN		80	80	7/12/2018	80			80	80
Wilbraham	FALCON HOUSING		45	44	3/31/2017	44	0	0	44	0
Wilbraham	TINKHAM ROAD		5	4	11/30/2016	4			4	0
Wilbraham	WILBRAHAM COMMONS		136	136	2/28/2033	136			136	0
Williamsbu	NASH HILL PLACE HOUSING		28			28	0	0	28	0
Williamsto	SPRING MEADOW		22			22	0	0	22	0
Williamsto	WILLIAMSTOWN ELDERLY		60	60	10/21/2029	60			60	0
Wilmington	AVALON OAKS		204			41	0	0	41	41
Wilmington	AVALON OAKS WEST		120			24	0	0	24	24
Wilmington	WILMINGTON COMM RESIDENCE		5	4	8/31/2016	4			4	0
Winchendu	GOODRICH STREET APARTMENTS		36			36	0	0	36	0
Winchester	NOONAN GLEN		18	18	5/3/2032	18			18	0
Winthrop	Dalrymple School		27	27	9/30/2017	27	0	0	27	0
Winthrop	FORT HEATH APARTMENTS	Lost	150	56		56	56	0	0	0
Woburn	CMARC West Street		5	5	9/12/2016	5	0	0	5	0
Woburn	KIMBALL COURT APTS II		174			39	0	0	39	39
WOBURN	KIMBALL COURT I		184			46	0	0	46	46
Woburn	KIMBALL COURT III		167			34	0	0	34	34
Woburn	WARREN HOUSE		11	11	5/28/2017	11			11	0
Worcester	30 PLUS 93 BEACON		6			6	0	0	6	6
Worcester	5 MAY STREET		13			13	0	0	13	13

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	Units At
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost			
Worcester	800 MAIN STREET		5			5	0	0	5	0
Worcester	AURORA HOTEL		85			45	15	0	30	0
WORCESTER	BEACON & OREAD NEIGHBORHOOD REDEVELOPM		34			34	0	0	34	0
Worcester	BEAVER APARTMENTS		26			12	0	0	12	0
Worcester	BET SHALOM		71	70	11/2/2028	70			70	0
Worcester	BET SHALOM II		24	24	2/28/2017	24			24	0
Worcester	CANTERBURY TOWER		156	156	9/30/2016	156			156	0
Worcester	CHANNING STREET APTS		45	11	7/31/2016	45			45	0
Worcester	CHRISTOPHER HEIGHTS		80			40	0	0	40	0
Worcester	COES POND VILLAGE		250	0		250			250	0
Worcester	COLONY RET HOMES III		100	100	8/31/2033	100			100	0
Worcester	COLONY RET HOMES IV		70	70	9/22/2019	70			70	0
Worcester	COLONY RETIREMENT HOMES I		61	60	9/30/2019	60			60	0
Worcester	COLONY RETIREMENT HOMES II		78	18	9/30/2019	78			78	0
Worcester	CONWAY GARDENS		40	40	11/16/2028	40			40	0
WORCESTER	DALE ST. DEVELOPMENT PHASE II		15			15	0	0	15	0
Worcester	DALE STREET		18			18	0	0	18	0
Worcester	EMANUEL SENIOR HOUSING		75	75	8/27/2031	75			75	0
WORCESTER	ERIE STREET INFILL		18			18	0	0	18	18
Worcester	FREELAND APTS.		21			21	0	0	21	0
Worcester	FRUIT SEVER MERRICK APTS	Lost	132			132	132		0	0
Worcester	GREEN HILL TOWERS		185	184	6/1/2033	184			184	0
Worcester	HADLEY APARTMENTS		44			40	0	0	40	0
Worcester	ILLYRIAN GARDENS		72	72	1/22/2031	72			72	0
Worcester	LAGRANGE STREET		3			3	0	0	3	0
Worcester	LINCOLN VILLAGE		1213			1213	501	712	712	0
Worcester	MARBLE STREET APARTMENTS		162	162	3/12/2021	162			162	0
Worcester	MATHESON APARTMENTS		70	65	5/31/2017	70			70	70
Worcester	MENTAL HEALTH HOUSING		20	19	4/20/2032	19			19	0
Worcester	MOUNTAIN VILLAGE		200	60	12/31/2016	200	140		60	60
Worcester	MT CARMEL APARTMENTS		75	74	5/31/2021	74			74	0
Worcester	NEW HORIZONS		34	34	11/17/2025	34			34	0
Worcester	OBERLIN HOUSE/HARRINGTON WAY		22	20	3/21/2019	20			20	0
Worcester	PIEDMONT BRIGHTSIDE APTS		32	32	9/30/2025	32			32	0
Worcester	PLANTATION TOWER		107			27	0	0	27	0

CEDAC Expiring Use Inventory Dec 2016

City	Property Name	Units At			S8_Exp Date	Orig		New	Current	
		Risk Status	Total Units	S8_PBA Units		Subsidy Units	Subsidy Units Lost		Affordable Units	Units Assisted
Worcester	PLUMLEY VILLAGE EAST		430	342	1/26/2031	430			430	0
Worcester	ROYAL WORCESTER, The		155			39	0	0	39	0
Worcester	SEABURY HEIGHTS		302	300	1/9/2023	300			300	0
WORCESTER	STANDISH APTS		28			28	0	0	28	0
Worcester	STRATTON HILL		156			156	0	0	156	156
Worcester	TEAMSTER RETIREE HSG		24	24	6/30/2032	24			24	0
Worcester	UNION HILL		58			40	0	0	40	0
Worcester	UPLAND GARDENS		274	252	11/15/2021	274	274	274	274	0
Worcester	UPSALA STREET ELDER APTS		50	49	3/31/2017	49			49	0
Worcester	VILLAGE AT ASCENSION HEIGHTS		36	35	2/27/2017	35	0	0	35	0
Worcester	VOKE LOFTS		84			42	0	0	42	0
Worcester	WAARC COMMUNITY RESIDENCE		11	11	7/31/2032	10			10	0
WORCESTER	WASHINGTON HEIGHTS APTS.		404	366	3/31/2017	404			404	0
Worcester	WELLINGTON HOUSE		6	6	6/11/2026	6			6	0
Worcester	WELLINGTON HOUSE		180	180	12/27/2021	180			180	0
Worcester	WHITTIER TERRACE		163	163	1/31/2036	163			163	0
Worcester	WORCESTER IND LIVING COMPLEX		15	14	6/10/2035	14			14	0
Worthington	MAPLES I		12	12	7/31/2017	12			12	0
Worthington	MAPLES II		10	10	7/31/2017	10			10	0
Wrentham	LIBERTY PINES		58	58	9/14/2033	58			58	0
YARMOUTH	BRUSH HILL		6	6	7/26/2016	6	0	0	6	0
YARMOUTH	RESIDENTIAL REHAB CENTERS, INC.		14	14	8/31/2016	14			14	0
YARMOUTH	SWAN POND VILLAGE		150	150	5/28/2033	150			150	0
YARMOUTH	WEIR LANDING		4	4	3/31/2017	4	0	0	4	0
			134,014	62,960		113,788	18,091	9,454	104,414	14,231



11th Annual MASSACHUSETTS HOUSING INSTITUTE

June 7-8, 2017

Presenter Biographies

(listed in alphabetical order by last name)

Judi Barrett

Director of Economic Development, Plymouth Regional Economic Development Foundation

Judi Barrett is a veteran planner and community development professional with 30 years of experience in state and local government and the private sector. She has prepared numerous municipal comprehensive plans, neighborhood revitalization plans, zoning ordinances and bylaws, and housing plans, and is highly respected for her work in socioeconomic and fiscal impact analysis. In addition, she assists local boards with developer negotiations, often in her capacity as a Massachusetts Housing Partnership (MHP) Chapter 40B Technical Assistance Consultant.

Judi previously served as Director of Municipal Services for RKG Associates, Inc., of Boston, Alexandria, VA, and Atlanta, GA; Planning Director at Community Opportunities Group, Inc., in Boston; CDBG Program Director at the Massachusetts Department of Housing and Community Development (DHCD); and Community Development Director for the Town of Plymouth, MA. She holds an A.B. from Harvard and has completed graduate courses in planning, community development, and immigration studies at Tufts, Harvard, and the University of Massachusetts-Boston.

A frequent panelist at professional conferences, Judi also serves as a guest lecturer for graduate and undergraduate planning courses, a trainer for the Massachusetts Citizen Planner Training Collaborative (CPTC), and an AICP exam prep course instructor. She is on the Board of Directors of the Massachusetts Chapter, American Planning Association, where she also chairs the Housing and Community Development Committee, and she serves on the Housing and Economic Development Product Council of the Urban Land Institute, New England.

Susan Connelly

Director, Community Assistance Team, MHP

Susan Connelly joined the Massachusetts Housing Partnership in 2004 after 17 years in real estate development and management. As the Director of MHP's Community Assistance Team, she is responsible for overseeing MHP's support of municipalities, community-based non-profits, and public housing authorities in their efforts to build and maintain affordable housing.

Before coming to MHP, Connelly was development project manager for Keen Development Corporation, Cambridge, MA. Prior to that, she worked for 14 years at Corcoran Jennison Companies, a national real estate development and management company. At both companies, her development work focused on affordable housing. Connelly is a graduate of the University of Vermont. She serves on the Cambridge Housing Authority Board of Commissioners.

Senator Jamie Eldridge

State Senator, Middlesex and Worcester District

State Senator Jamie Eldridge has served as State Senator for the Middlesex and Worcester district since January 2009. He currently serves as the Senate Chair of the Joint Committee on Financial Services and previously served as the Senate Chair of the Joint Committee on Housing for two sessions from 2011-2012 to 2013-2014.

Previously, Jamie served as State Representative for the 37th Middlesex district, after being elected the only Clean Elections candidate to public office in Massachusetts history in November 2002. Jamie is known for his leadership and independence on behalf of his constituents.

Jamie has focused his energies in the House and in the Senate on enhancing public education, stimulating the economy, promoting campaign and ethics reform, protecting the environment, improving public safety, expanding access to health care, and improving public transportation.

Jamie is a graduate of Johns Hopkins University and Boston College Law School, where he served as President of the Public Interest Law Foundation (PILF) for two years. Prior to his election as State Representative, Jamie worked as a public interest attorney with Merrimack Valley Legal Services in Lowell, a non-profit organization that provides free legal services to the poor and the elderly. As a public interest lawyer, he also worked to help low-income residents with issues of housing, Social Security, disability, and unemployment.

Shelly Goehring

Municipal Affordable Housing Trust Program Manager, MHP

Shelly Goehring joined MHP's Community Assistance team to provide support to Municipal Affordable Housing Trusts (MAHT) and communities interested in establishing a Trust. Shelly comes to MHP from the Massachusetts Affordable Housing Alliance where she provided technical assistance and organizing support to CPA communities interested in using local funds for affordable housing, but struggling to get started. Prior to joining MAHA's staff, she served as a volunteer for the organization for 12 years, six on the Board of Directors. Shelly also served as the founding executive director of Four Corners Main Street, a non-profit organization in Dorchester focused on commercial revitalization and small business development. Shelly has an MBA from Babson College, Master's degree in Economic Development from Eastern University and a Bachelor's degree in Political Science and Sociology from UC Davis.

Jennifer Goldson, AICP

Planning Consultant, JM Goldson Community Preservation + Planning

Ms. Goldson's helps communities identify needs and priorities for community preservation and affordable housing through interactive public engagement. She specializes in creating Housing Production Plans, Housing Needs Assessments, Community Preservation Plans, and Affordable Housing Trust Action Plans. She is the owner of JM Goldson community preservation + planning, which she established in 2006. Ms. Goldson's approach focuses on protecting community assets and expanding housing choice to reinforce broader community goals. She believes that a good public process will maximize flow of knowledge and learning, contribute to social justice, build trust and mutual understanding, and stimulate creativity and innovation.

Michael Goodman

Professor of Public Policy, Executive Director of the Public Policy Center, and Acting Chair of the Department of Public Policy at the University of Massachusetts Dartmouth

Professor Goodman joined the faculty at UMass Dartmouth in 2009 after serving for eight years as the Director of Economic and Public Policy Research at the UMass Donahue Institute. Between 2009 and 2014 he served as the Chair of the Department of Public Policy and the Graduate Program Director of the Master of Public Policy (MPP) program.

A leading analyst of the Massachusetts economy, he has authored or co-authored over fifty professional publications on a wide range of public policy issues including regional economic development and housing policy as well as demographic and other applied social science research topics. He has supported this research by generating over \$5 million in external grant and contract funding from a diverse array of public and private sources.

An economic sociologist, Professor Goodman is a three time past president of the New England Economic Partnership, a nonprofit organization made up of leading regional analysts that produces semi-annual economic forecasts of the economic outlook for each of the six New England states. He currently serves as Co-Editor of MassBenchmarks, the journal of the Massachusetts economy published by the UMass Donahue Institute in cooperation with the Federal Reserve Bank of Boston.

Dr. Goodman earned his MA and Ph.D. at Boston University.

Andrew Goff

Community Development Director and Town Planner, Town of Williamstown

Andrew Goff has served as Community Development Director for Williamstown since 2014, having served previously as Assistant Planner and later Town Planner. Williamstown's Community Development Department combines the Board of Health, Building Commissioner and all Land Use Boards into one town department, ensuring streamlining of the Town's permitting and planning processes. Andrew has worked closely with the town's major institutions and many community members during numerous Williams College expansion projects and the decade plus long master planned build out of the Clark Art Institute's campus and was also an author and key team member for a FEMA Hazard Mitigation Grant which funded the closure and relocation of residents of the Spruces Mobile Home Park following 2011's Hurricane Irene. Current projects being undertaken by the Community Development Department include a new housing policy plan and zoning update and open space planning for the town Conservation Commission. Andrew is a 2006 graduate of the University of Vermont and holds a Masters of Public Administration from Vermont's Norwich University.

Amy Jeschawitz

Chair, Williamstown Planning Board, Town of Williamstown

Amy Jeschawitz was first elected to the Planning Board in 2014 and has served as chair since 2015. Amy originally hails from Michigan and has had a diverse career in both agriculture and the hospitality industry. Her tenure as Planning Board chair has been highlighted by numerous initiatives including creating a resort hotel zoning overlay district, expanding the downtown business district, zoning for recreational and medical marijuana land uses, expanding opportunities for farmers, and encouraging an expansion of housing opportunities.

Chris Kluchman***Director of Land Use Management, Town of Westford***

Ms. Kluchman manages a busy permitting department with approximately 8 FTE (including three department heads) and an operating budget of over \$800,000 in Westford, MA, a growing suburban town with 24,000 residents located on Interstate 495. She is responsible for departmental management and budgeting, overseeing land use litigation, policy direction in areas related to land use, open space acquisition, land management, conservation, inter-municipal coordination for community transportation, member of the economic development committee, and affordable housing projects and financial management.

Nate Kelly, AICP, NCI***Principal Planner, Horsley Witten Group***

Nate is a Senior Planner and directs the firm's Providence, Rhode Island Office. Nate has more than 10 years of experience, and has provided professional planning, zoning and facilitation services to more than 30 New England municipalities. His work ranges from comprehensive zoning revision projects to the development of affordable housing, open space, rural land preservation and economic development studies. Many of his projects include extensive public outreach in the form of charrettes, public forums, community work sessions, and public hearings. Nate is a member of the Rhode Island and Massachusetts Chapters of the American Planning Association and serves on Grow Smart Rhode Island's Advisory Council. He is one of the primary authors of the Massachusetts Smart Growth/Smart Energy Toolkit, a lead facilitator for the Rhode Island KeepSpace program, and his work in Rhode Island has received three awards from the state APA Chapter. Nate received his Masters Degree in Urban and Environmental Policy from Tufts University and currently resides in Providence, RI.

Margaux LeClair, Esq.***Counsel and Fair Housing Specialist, Massachusetts Department of Housing and Community***

Margaux LeClair is a Counsel and Fair Housing Specialist for the Department of Housing and Community Development (DHCD). She provides legal counsel to DHCD staff and guidance to recipients of DHCD assistance relative to compliance with applicable Fair Housing laws, regulations, and policies. She also performs Fair Housing policy analysis and conducts Fair Housing trainings. Additionally, Ms. LeClair works on other legal matters pertaining to affordable housing. Ms. LeClair previously practiced as an attorney in Florida for a legal aid Fair Housing Initiatives Program where she advocated for residents of subsidized and private housing.

Kevin Maguire***Principal, Oxbow Partners LLC***

Kevin Maguire has more than 18 years of professional experience in the building, design and development fields. He holds academic degrees in civil/environmental engineering and urban planning/development. Kevin has been involved in the revitalization of distressed urban public housing, financing and permitting for an inter-generational community dedicated to facilitating the adoption of children from the public foster care system, creating work force ownership housing in the most expensive housing market in the US, financing and managing the privatization of student housing at a California state university and overseeing the remediation of leaking underground storage tanks in an environmentally sensitive area. Kevin founded Building Initiatives in 2007, and co-founded Oxbow Partners in 2008 with the ambition of working with municipalities and community stakeholders to realize the creation of high quality, environmentally responsible, community scaled development.

Edward H. Marchant***Principal, EHM/Real Estate Advisor, Adjunct Lecturer, Kennedy School of Government, Harvard University***

Edward Marchant has taught courses in real estate development and finance as well as the development, financing, and management of affordable housing as an Adjunct Lecturer at Harvard Kennedy School since 1980. He serves as a faculty member in Harvard's executive education programs sponsored by the Harvard Graduate School of Design and Harvard Business School. An independent real estate advisor since 1990, Mr. Marchant's clients include developers and investors, higher education institutions, foundations, governmental housing agencies and local municipal boards. He has provided advisory services to both Zoning Boards of Appeal and developers on over 150 Chapter 40B Comprehensive Permit developments in Massachusetts. Mr. Marchant is a graduate of Cornell University and Harvard Business School.

Rebecca Plaut Mautner***Affordable Housing & Development Consultant***

Rebecca Plaut Mautner has worked in the affordable housing field for 20 years and brings experience as an investment banker and real estate attorney to her current roles as development consultant for a wide variety of projects. She has served as Project Manager for a wide variety of projects across Massachusetts including large renovation projects, complex refinancings, domestic violence and homeless programs and a variety of housing with some form of resident ownership. She brings expertise in a variety of structuring and financing approaches to affordable housing. Ms. Mautner received the national Enterprise Award for Innovation and is also active in her town's government. Her background in operations at a

large housing authority and as Director of Real Estate Development for the Allston Brighton CDC and the Women's Institute for Housing & Economic Development also informs her approach to development. In addition to developing affordable housing in Massachusetts and Connecticut, she has provided trainings in several states.

Jesse R. Mermell

President, The Alliance for Business Leadership

Jesse Mermell joined the Alliance for Business Leadership as President in January of 2015, having previously served as a member of Governor Deval L. Patrick's senior staff. As Governor Patrick's Communications Director, Mermell was responsible for communications strategy and for overseeing the press operations of the Governor's office.

Mermell is the former State Director of the Massachusetts Association for the Blind and Visually Impaired. She has also held positions as the Vice President for External Affairs at Planned Parenthood League of Massachusetts, and as the Executive Director of FairTest and of the Massachusetts Women's Political Caucus.

Mermell is an active community member, having been elected to the Brookline Board of Selectmen in 2007 and serving until 2013. Upon her election she became the youngest Selectman in the history of Brookline, and created a female majority on the Board for the first time since the Town's founding in 1705. Mermell is also a former Brookline Library Trustee and Town Meeting Member.

Jennifer Raitt

Director of Planning and Community Development, Town of Arlington

Ms. Raitt is an award winning housing, community development, and planning professional with more than 20 years of experience working for municipal, nonprofit and regional organizations. As Director of Planning and Community Development for the Town of Arlington, she oversees and implements comprehensive planning, economic development, housing, arts & culture, conservation, urban renewal, zoning, and transportation. Her past experience includes serving the Metropolitan Area Planning Council, North Shore Housing Trust, Town of Amesbury, and the Holyoke Community Land Trust. She specializes in comprehensive, neighborhood, and housing plan development, community revitalization, and organizational planning and management.

Timothy Reardon

Director of Data Services, Metropolitan Area Planning Council

Timothy Reardon is the Director of Data Services at the Metropolitan Area Planning Council, a regional public agency serving Metro Boston. He has over fifteen years of experience in regional planning, with a focus on using data and technology to support informed decision-making. In addition to overseeing the work of Data Services analysts and web developers, Mr. Reardon directly manages the agency's applied research program which included integrated transportation and land use planning, socioeconomic projections, policy-oriented technical analysis, development of new datasets, and scenario modeling. Mr. Reardon had a leading role in the development of MetroFuture, MAPC's long range regional growth plan adopted in 2008. He earned a master's degree in city planning at the Massachusetts Institute of Technology

Elizabeth Rust

Director, Regional Housing Services Office

Has over ten years' experience with Massachusetts affordable housing programs and regulations from many aspects and a current focus on the municipal perspective.

Elizabeth directs innovative Regional Housing Services Office, an inter-municipal collaborative between Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston. The RHSO provides administrative housing services to these towns, assisting them with proactive monitoring, project technical support and affordable housing expertise. Resources for current and prospective residents can be found on their website at rhsousing.org.

Elizabeth is also an approved lottery and monitoring agent, and administers lotteries for both ownership and rental projects, qualifies applicants for income eligibility, and performs resale agent services for the Sudbury Housing Trust. The Sudbury Housing Trust has assisted hundreds of households move into affordable housing. Additionally, Elizabeth assists other municipalities in affordable housing planning and monitoring efforts as an independent contractor.

Laura Shufelt

Assistant Director of Community Assistance, Massachusetts Housing Partnership

A native Cape Codder, Laura Shufelt came to MHP in 2011 after working in affordable housing finance, development and technical assistance on Cape Cod since 1991. She provides technical assistance to municipalities, housing authorities, and non-profit developers regarding affordable housing development and policy.

Prior to 1991, Laura was a commercial loan officer primarily financing residential construction projects. She began her career as a middle school science teacher. Laura is active in town government and non-profit boards. She is a member of the

Barnstable Municipal Affordable Housing Trust, Vice-Chair of the Community Preservation Committee and town representative to the Barnstable County HOME Consortium. She serves on the Board of CHAPA, is the Co-Chair of CHAPA's Public Housing Committee, and is President of the Board of Founders Court Corporation.

Eric Shupin

Director of Public Policy, Citizens' Housing and Planning Association

Eric Shupin joined CHAPA in 2013, and became the Director of Public Policy in 2016. He is responsible for directing CHAPA's state policy advocacy agenda. Prior to coming to CHAPA, Eric was a student-attorney at legal clinics in Washington, DC, where he represented clients in Housing Court. Eric has worked with many housing and community development nonprofit organizations while serving for two years as an AmeriCorps National Civilian Community Corps member and team leader. Eric has a B.A. and J.D. from The George Washington University and is a member of the Massachusetts Bar.

Gregory P. Watson, AICP

Manager, Comprehensive Permit Program, MassHousing

Greg joined MassHousing in June 2008 as part of a new Department that is responsible for coordinating all Comprehensive Permit issues for the agency. He has over 14 years of municipal planning, community development and housing experience, most recently having served as the Director of Community Development & Planning in Watertown, MA. Greg graduated from Clemson University with a BS in History & Political Science & obtained a MPA degree from Clemson University & the University of South Carolina jointly.

Mr. Watson is a Certified by the American Institute of Certified Planners (AICP) and a member of the American Planning Association (APA) and the Massachusetts Chapter of the APA.

Clark Ziegler

Executive Director, Massachusetts Housing Partnership

Clark Ziegler is Executive Director of the Massachusetts Housing Partnership, a quasi-public state agency that finances affordable rental housing, provides mortgage financing for first-time home buyers, provides technical assistance for housing and neighborhood development, and is a major contributor to state housing policy. He has been with MHP since its inception in 1985 and has been chief executive since 1990. During his tenure MHP has delivered financing or technical assistance in 325 cities and towns, including financing for more than 22,000 units of affordable rental housing and more than 19,000 affordable homes for low-income first-time buyers. In total MHP has delivered \$4.5 billion in below-market financing either directly or through participating banks.

Between 1976 and 1981, Mr. Ziegler was in Washington, DC as an LBJ Intern, legislative assistant and then administrative assistant (chief of staff) to Massachusetts Congressman Robert Drinan, where he specialized in energy, environmental, budget and tax policy and staffed the House Subcommittee on Environment, Energy and Natural Resources. From 1983 to 1985 he was Deputy Director of Development and Public Affairs at the Massachusetts Bay Transportation Authority.

Mr. Ziegler serves as a governor's appointee on the board of the Community Economic Development Assistance Corporation, which provides financing and technical assistance to community-based nonprofits across Massachusetts. He chairs the loan committee for the Housing Partnership Network, which brings together the nation's leading housing and community development nonprofits, and serves on the board of HPN's investment and lending affiliates. He also serves as a director and officer of the National Association of Affordable Housing Lenders, which represents leading banks and nonprofit loan funds across the U.S. engaged in community development lending.

As an Ipswich resident Mr. Ziegler served as chairman and as a 15-year member of the town's Finance Committee, overseeing local spending on municipal government and public education and making recommendations on zoning and all other matters before town meeting. In 2006 he received the Community Service Award from Citizens Housing and Planning Association and in 2011 the Boston Globe named him one of the top ten innovators in Massachusetts.

He has a bachelor's degree from Hampshire College and a master's degree in public policy from the Kennedy School at Harvard University.

11th Annual Housing Institute
Devens, MA

First Name	Last Name	E-mail	Title	Organization
Kathryn	Adams	kadams@cssdioc.org	Finance	CABH/ CSS
Elizabeth	Albert	balbert@barnstablecounty.org	Director	Barnstable County Human Services
Andrea	Aldana	andrea@capedp.org	Business and Homeownership Programs Manager	Community Development Partnership
Ryan	Ambrose	ryan.ambrose@state.ma.us	Policy Development Manager and Legislative Liaison	DHCD
Mary	Antes	mantes2@verizon.net	Wayland Housing Authority/ Wayland Housing Partners	Town of Wayland
Jacinda	Barbehenn	jacinda.barbehenn@icould.net	Planning Board Member	Town of Bedford
Elizabeth Demille	Barnett, AICP	ebarnett@carlisle.mec.edu	Housing Coordinator	Town of Carlisle
Jeffrey	Baxter	jbaxter@chelmsfordha.com	RCAT NE Project Manager	RCAT NE Chelmsford Housing Authority
Pam	Bender	pamelab@macdc.org	Senior Organizer	MACDC
Todd	Benjamin	tbenjamin@gmail.com	Board Member	Codman Square Neighborhood Development Corporation
Keith	Bergman	kbergman@littletonma.org	Town Administrator	Town of Littleton
Don	Bianchi	donb@macdc.org	Senior Policy Advocate	MACDC
Karen	Bissonnette	kb@falmouthhousingtrust.org	Executive Director	Falmouth Housing Trust, Inc.
Courtney	Bjordaard	cbjorgaard@southshorechamber.org	Membership Development Manager	South Shore Chamber of Commerce
Mary Kay	Browne	marykay@mcoonline.com	Director of Special Projects	Massachusetts Association of Councils on Aging
Ken	Buckland	kbuckland@wareham.ma.us	Director of Planning and Community Development	Town of Wareham
Laurie	Burzlaff	Lburzlaff@northandover.gov	Executive Assistant to Town Manager	Town of North Andover
Kamar	Calixte	kcalixte@masshousing.com	Financial Specialist	MassHousing
Maureen	Cayer	ma.cayer@agawamhousing.org	Executive Director	Agawam Housing Authority

11th Annual Housing Institute
Devens, MA

First Name	Last Name	E-mail	Title	Organization
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Where to Start: Housing Planning, Development, and Funding Resource Quick Guide

Funding Resources			
What	Who	Website	More Info
Chapter 40B Assistance Funding	Massachusetts Housing Partnership (MHP)	www.mhp.net/community_initiatives/resources	The MHP Chapter 40B Technical Assistance Program assists the Zoning Board of Appeals, and other relevant municipal boards, in the review of specific Chapter 40B development proposals. MHP provides awards of up to \$15,000 to municipalities to engage qualified third-party consultants to work with the ZBA to increase local capacity and assist in the review and permitting process for development projects.
MassWorks	Massachusetts Executive Office of Housing and Economic Development (EOHED)	www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks	Used by municipalities to pay for public infrastructure (roads, water, sewer, etc.) that supports economic development projects, including mixed use developments involving housing. New round now open, applications due in August 2015.
Brownfields Redevelopment Fund	Mass Development	www.massdevelopment.com	Brownfields Redevelopment Fund - Created to encourage the reuse of Brownfield sites — vacant or underutilized properties complicated by environmental contamination and liability. Brownfields Site Assessment program provides unsecured interest free financing up to \$100,000 for environmental testing.
Site pre-development due diligence	Massachusetts Housing Partnership (MHP)	www.mhp.net/community_initiatives	MHP provides small grants to municipalities and housing authorities that have land and are trying to support affordable family housing production. Grants can be used for third party technical assistance to help determine project feasibility.
Direct Technical Assistance			
What	Who	Website	More Info
Project feasibility and assistance with procurement for consultants and developers	Massachusetts Housing Partnership (MHP)	www.mhp.net/community_initiatives	MHP's Community Assistance team works with communities, nonprofits and housing authorities to support the production of new affordable housing. Staff can help provide financial feasibility as well as procurement assistance, including developing RFPs for consultants and/or developers.
TA Connect	Mass Development	www.massdevelopment.com	A new web-based approach to coordinating municipal technical assistance efforts to enhance assistance, leverage resources and foster cooperation amongst multiple public entities. This site will be accessed through MassDevelopment and is scheduled to go live in the summer of 2015.
Planning support	Regional planning agencies	www.apa-ma.org/resources/massachusetts-regional-planning-agencies	The state's regional planning authorities often have staff that can provide assistance to communities regarding land use and planning.
Assistance using CPA funds	Community Preservation Coalition	http://communitypreservation.org	The Coalition helps municipalities understand, adopt and implement CPA, and advocates for CPA at the state level, thereby advancing smart growth and sustainable development in communities across Massachusetts.

Money

People

Where to Start: Housing Planning, Development, and Funding Resource Quick Guide

<i>Online Resources</i>			
<i>What</i>	<i>Who</i>	<i>Website</i>	<i>More Info</i>
Fair Housing Toolkit	Metropolitan Area Planning Council (MAPC)	www.mapc.org/fair-housing-toolkit	The Fair Housing Toolkit brings together available resources to help appointed and elected leaders, municipal planning, housing and development officials, developers, citizen board members, and other volunteers understand how to affirmatively further fair housing.
MetroBoston DataCommon	Metropolitan Area Planning Council (MAPC)	http://metro.boston.datacommon.org	The MetroBoston DataCommon provides a wealth of information about the region's people and communities through a variety of topics -- from arts and education to the environment and transportation. A resource for all those seeking to understand how the region is changing, it helps residents, stakeholders, planners, city and town officials, educators and journalists explore data and make informed decisions. We invite you to explore its data, community snapshots and create your own visualizations and reports.
Housing MA Data Portal	Metropolitan Area Planning Council (MAPC)	http://www.housing.ma/	Housing MA provides housing data on every municipality in the state, and generates housing needs assessment content for municipal housing planners. Housing MA is intended to support the larger Housing Production Planning process. The Basic Needs Assessment and Housing Data Profiles are intended to ease the burden and significantly reduce the cost of the data collection, processing, and analysis needed for Housing Production Plans.
Housing and community development Trainings, Workshops	Mel King Institute for Community Building	www.melkinginstitute.org	Mel King Institute brings professionals and volunteers working on community development the skills, information, and innovation they need to be effective in their positions. We focus both on individual skill and organizational capacity building in order to strengthen the field of community development

Information

Department of Housing and Community Development
Chapter 40B Subsidized Housing Inventory (SHI)
as of December 5, 2014

Community	2010 Census Year Round Housing Units	Total Development Units	SHI Units	%
Abington	6,364	511	478	7.5%
Acton	8,475	1,107	551	6.5%
Acushnet	4,097	133	103	2.5%
Adams	4,337	321	321	7.4%
Agawam	12,090	499	467	3.9%
Alford	231	0	0	0.0%
Amesbury	7,041	869	505	7.2%
Amherst	9,621	1,081	1,034	10.7%
Andover	12,324	1,428	1,145	9.3%
Aquinnah	158	41	41	25.9%
Arlington	19,881	1,429	1,121	5.6%
Ashburnham	2,272	147	32	1.4%
Ashby	1,150	0	0	0.0%
Ashfield	793	2	2	0.3%
Ashland	6,581	346	241	3.7%
Athol	5,148	247	247	4.8%
Attleboro	17,978	1,177	1,177	6.5%
Auburn	6,808	242	242	3.6%
Avon	1,763	74	74	4.2%
Ayer	3,440	456	290	8.4%
Barnstable	20,550	1,832	1,373	6.7%
Barre	2,164	83	83	3.8%
Becket	838	0	0	0.0%
Bedford	5,322	1,087	902	16.9%
Belchertown	5,771	398	372	6.4%
Bellingham	6,341	702	537	8.5%
Belmont	10,117	392	380	3.8%
Berkley	2,169	139	24	1.1%
Berlin	1,183	222	65	5.5%
Bernardston	930	24	24	2.6%
Beverly	16,522	2,142	1,946	11.8%
Billerica	14,442	1,487	857	5.9%
Blackstone	3,606	165	123	3.4%
Blandford	516	1	1	0.2%
Bolton	1,729	192	64	3.7%
Boston	269,482	52,453	49,324	18.3%
Bourne	8,584	1,227	596	6.9%
Boxborough	2,062	327	24	1.2%
Boxford	2,730	64	23	0.8%

Boylston	1,765	26	24	1.4%
Braintree	14,260	1,636	1,098	7.7%
Brewster	4,803	293	246	5.1%
Bridgewater	8,288	579	524	6.3%
Brimfield	1,491	80	80	5.4%
Brockton	35,514	4,485	4,485	12.6%
Brookfield	1,452	47	41	2.8%
Brookline	26,201	2,634	2,111	8.1%
Buckland	866	3	3	0.3%
Burlington	9,627	1,395	993	10.3%
Cambridge	46,690	7,174	7,084	15.2%
Canton	8,710	1,180	1,075	12.3%
Carlisle	1,740	52	46	2.6%
Carver	4,514	146	146	3.2%
Charlemont	615	3	3	0.5%
Charlton	4,774	83	83	1.7%
Chatham	3,460	176	170	4.9%
Chelmsford	13,741	1,545	1,169	8.5%
Chelsea	12,592	2,130	2,125	16.9%
Cheshire	1,481	0	0	0.0%
Chester	585	22	22	3.8%
Chesterfield	524	17	17	3.2%
Chicopee	25,074	2,588	2,551	10.2%
Chilmark	418	3	3	0.7%
Clarksburg	706	8	8	1.1%
Clinton	6,375	549	549	8.6%
Cohasset	2,898	325	311	10.7%
Colrain	731	0	0	0.0%
Concord	6,852	766	710	10.4%
Conway	803	0	0	0.0%
Cummington	426	16	16	3.8%
Dalton	2,860	158	158	5.5%
Danvers	11,071	1,472	1,109	10.0%
Dartmouth	11,775	959	929	7.9%
Dedham	10,115	1,152	1,107	10.9%
Deerfield	2,154	33	33	1.5%
Dennis	7,653	349	335	4.4%
Dighton	2,568	417	115	4.5%
Douglas	3,147	183	140	4.4%
Dover	1,950	69	17	0.9%
Dracut	11,318	1,004	719	6.4%
Dudley	4,360	104	104	2.4%
Dunstable	1,085	0	0	0.0%
Duxbury	5,532	441	196	3.5%
East Bridgewater	4,897	230	173	3.5%
East Brookfield	888	0	0	0.0%
East Longmeadow	6,072	504	436	7.2%

Eastham	2,632	59	50	1.9%
Easthampton	7,567	505	449	5.9%
Easton	8,105	629	531	6.6%
Edgartown	1,962	94	89	4.5%
Egremont	596	0	0	0.0%
Erving	778	0	0	0.0%
Essex	1,477	40	40	2.7%
Everett	16,691	1,314	1,314	7.9%
Fairhaven	7,003	473	473	6.8%
Fall River	42,650	4,927	4,831	11.3%
Falmouth	14,870	1,231	963	6.5%
Fitchburg	17,058	1,656	1,655	9.7%
Florida	335	0	0	0.0%
Foxborough	6,853	621	611	8.9%
Framingham	27,443	2,870	2,870	10.5%
Franklin	11,350	1,543	1,078	9.5%
Freetown	3,263	98	80	2.5%
Gardner	9,064	1,297	1,297	14.3%
Georgetown	3,031	354	354	11.7%
Gill	591	24	24	4.1%
Gloucester	13,270	986	951	7.2%
Goshen	440	6	6	1.4%
Gosnold	41	0	0	0.0%
Grafton	7,160	642	325	4.5%
Granby	2,451	66	66	2.7%
Granville	630	3	3	0.5%
Great Barrington	3,072	316	244	7.9%
Greenfield	8,325	1,160	1,143	13.7%
Groton	3,930	378	212	5.4%
Groveland	2,423	137	80	3.3%
Hadley	2,200	285	285	13.0%
Halifax	2,971	28	28	0.9%
Hamilton	2,783	124	84	3.0%
Hampden	1,941	60	60	3.1%
Hancock	326	0	0	0.0%
Hanover	4,832	455	455	9.4%
Hanson	3,572	270	148	4.1%
Hardwick	1,185	22	22	1.9%
Harvard	1,982	279	110	5.5%
Harwich	6,121	333	333	5.4%
Hatfield	1,549	47	47	3.0%
Haverhill	25,557	2,694	2,465	9.6%
Hawley	137	0	0	0.0%
Heath	334	0	0	0.0%
Hingham	8,841	2,161	561	6.3%
Hinsdale	918	0	0	0.0%
Holbrook	4,262	439	439	10.3%

Holden	6,624	507	393	5.9%
Holland	1,051	19	19	1.8%
Holliston	5,077	332	225	4.4%
Holyoke	16,320	3,411	3,368	20.6%
Hopedale	2,278	108	108	4.7%
Hopkinton	5,087	558	439	8.6%
Hubbardston	1,627	49	49	3.0%
Hudson	7,962	1,089	918	11.5%
Hull	4,964	93	93	1.9%
Huntington	919	47	47	5.1%
Ipswich	5,735	520	494	8.6%
Kingston	4,881	356	179	3.7%
Lakeville	3,852	572	256	6.6%
Lancaster	2,544	207	124	4.9%
Lanesborough	1,365	28	28	2.1%
Lawrence	27,092	3,926	3,907	14.4%
Lee	2,702	173	176	6.5%
Leicester	4,231	163	163	3.9%
Lenox	2,473	178	178	7.2%
Leominster	17,805	1,479	1,442	8.1%
Leverett	792	2	2	0.3%
Lexington	11,946	1,510	1,329	11.1%
Leyden	300	0	0	0.0%
Lincoln	2,153	310	238	11.2%
Littleton	3,443	643	431	12.5%
Longmeadow	5,874	267	267	4.5%
Lowell	41,308	5,250	5,215	12.6%
Ludlow	8,337	187	187	2.2%
Lunenburg	4,037	164	164	4.1%
Lynn	35,701	4,452	4,451	12.5%
Lynnfield	4,319	704	491	11.4%
Malden	25,122	2,628	2,562	10.2%
Manchester	2,275	122	110	4.8%
Mansfield	8,725	1,042	946	10.8%
Marblehead	8,528	399	333	3.9%
Marion	2,014	204	155	7.7%
Marlborough	16,347	1,728	1,660	10.2%
Marshfield	9,852	753	550	5.6%
Mashpee	6,473	314	298	4.6%
Mattapoissett	2,626	71	71	2.7%
Maynard	4,430	387	369	8.3%
Medfield	4,220	209	191	4.5%
Medford	23,968	1,685	1,647	6.9%
Medway	4,603	285	233	5.1%
Melrose	11,714	1,209	892	7.6%
Mendon	2,072	77	40	1.9%
Merrimac	2,527	397	141	5.6%

Methuen	18,268	1,938	1,649	9.0%
Middleborough	8,921	928	509	5.7%
Middlefield	230	4	4	1.7%
Middleton	3,011	173	151	5.0%
Milford	11,379	980	718	6.3%
Millbury	5,592	244	221	4.0%
Millis	3,148	184	121	3.8%
Millville	1,157	26	26	2.2%
Milton	9,641	733	477	4.9%
Monroe	64	0	0	0.0%
Monson	3,406	152	152	4.5%
Montague	3,926	423	391	10.0%
Monterey	465	0	0	0.0%
Montgomery	337	0	0	0.0%
Mount Washington	80	0	0	0.0%
Nahant	1,612	48	48	3.0%
Nantucket	4,896	179	121	2.5%
Natick	14,052	1,672	1,442	10.3%
Needham	11,047	969	838	7.6%
New Ashford	104	0	0	0.0%
New Bedford	42,816	5,155	5,124	12.0%
New Braintree	386	0	0	0.0%
New Marlborough	692	0	0	0.0%
New Salem	433	0	0	0.0%
Newbury	2,699	94	94	3.5%
Newburyport	8,015	720	606	7.6%
Newton	32,346	2,515	2,438	7.5%
Norfolk	3,112	144	111	3.6%
North Adams	6,681	886	880	13.2%
North Andover	10,902	1,393	932	8.5%
North Attleborough	11,553	308	296	2.6%
North Brookfield	2,014	142	142	7.1%
North Reading	5,597	645	533	9.5%
Northampton	12,604	1,586	1,521	12.1%
Northborough	5,297	718	605	11.4%
Northbridge	6,144	470	455	7.4%
Northfield	1,290	27	27	2.1%
Norton	6,707	898	588	8.8%
Norwell	3,652	426	271	7.4%
Norwood	12,441	992	980	7.9%
Oak Bluffs	2,138	158	146	6.8%
Oakham	702	0	0	0.0%
Orange	3,461	431	431	12.5%
Orleans	3,290	337	307	9.3%
Otis	763	0	0	0.0%
Oxford	5,520	404	404	7.3%
Palmer	5,495	329	284	5.2%

Paxton	1,590	62	62	3.9%
Peabody	22,135	2,146	2,031	9.2%
Pelham	564	4	4	0.7%
Pembroke	6,477	807	625	9.6%
Pepperell	4,335	197	129	3.0%
Peru	354	0	0	0.0%
Petersham	525	0	0	0.0%
Phillipston	658	11	11	1.7%
Pittsfield	21,031	2,078	1,957	9.3%
Plainfield	283	0	0	0.0%
Plainville	3,459	209	175	5.1%
Plymouth	22,285	840	692	3.1%
Plympton	1,039	63	51	4.9%
Princeton	1,324	21	21	1.6%
Provincetown	2,122	210	169	8.0%
Quincy	42,547	4,077	4,077	9.6%
Randolph	11,980	1,279	1,279	10.7%
Raynham	5,052	604	489	9.7%
Reading	9,584	1,137	742	7.7%
Rehoboth	4,252	95	23	0.5%
Revere	21,956	1,769	1,759	8.0%
Richmond	706	3	3	0.4%
Rochester	1,865	8	8	0.4%
Rockland	7,030	453	407	5.8%
Rockport	3,460	135	135	3.9%
Rowe	177	0	0	0.0%
Rowley	2,226	179	94	4.2%
Royalston	523	3	3	0.6%
Russell	687	13	13	1.9%
Rutland	2,913	81	81	2.8%
Salem	18,998	2,350	2,348	12.4%
Salisbury	3,842	555	342	8.9%
Sandisfield	401	0	0	0.0%
Sandwich	8,183	566	287	3.5%
Saugus	10,754	825	749	7.0%
Savoy	318	0	0	0.0%
Scituate	7,163	355	310	4.3%
Seekonk	5,272	88	84	1.6%
Sharon	6,413	472	472	7.4%
Sheffield	1,507	30	30	2.0%
Shelburne	893	51	51	5.7%
Sherborn	1,479	41	34	2.3%
Shirley	2,417	60	60	2.5%
Shrewsbury	13,919	957	860	6.2%
Shutesbury	758	2	2	0.3%
Somerset	7,335	271	271	3.7%
Somerville	33,632	3,270	3,258	9.7%

South Hadley	7,091	396	396	5.6%
Southampton	2,310	44	44	1.9%
Southborough	3,433	610	286	8.3%
Southbridge	7,517	490	490	6.5%
Southwick	3,852	177	173	4.5%
Spencer	5,137	268	267	5.2%
Springfield	61,556	10,247	9,970	16.2%
Sterling	2,918	269	68	2.3%
Stockbridge	1,051	111	111	10.6%
Stoneham	9,399	501	495	5.3%
Stoughton	10,742	1,535	1,207	11.2%
Stow	2,500	331	179	7.2%
Sturbridge	3,759	260	209	5.6%
Sudbury	5,921	575	354	6.0%
Sunderland	1,718	8	8	0.5%
Sutton	3,324	176	42	1.3%
Swampscott	5,795	218	212	3.7%
Swansea	6,290	247	236	3.8%
Taunton	23,844	1,844	1,650	6.9%
Templeton	3,014	476	198	6.6%
Tewksbury	10,803	1,306	1,037	9.6%
Tisbury	1,965	123	109	5.5%
Tolland	222	0	0	0.0%
Topsfield	2,157	164	146	6.8%
Townsend	3,356	214	150	4.5%
Truro	1,090	27	27	2.5%
Tyngsborough	4,166	638	340	8.2%
Tyringham	149	0	0	0.0%
Upton	2,820	223	178	6.3%
Uxbridge	5,284	427	257	4.9%
Wakefield	10,459	1,059	694	6.6%
Wales	772	55	55	7.1%
Walpole	8,984	470	470	5.2%
Waltham	24,805	2,253	1,785	7.2%
Ware	4,539	425	425	9.4%
Wareham	9,880	889	759	7.7%
Warren	2,202	108	108	4.9%
Warwick	363	0	0	0.0%
Washington	235	0	0	0.0%
Watertown	15,521	1,219	1,000	6.4%
Wayland	4,957	362	200	4.0%
Webster	7,788	666	666	8.6%
Wellesley	9,090	597	561	6.2%
Wellfleet	1,550	34	34	2.2%
Wendell	419	5	5	1.2%
Wenham	1,404	190	122	8.7%
West Boylston	2,729	429	136	5.0%

West Bridgewater	2,658	173	119	4.5%
West Brookfield	1,578	57	57	3.6%
West Newbury	1,558	86	34	2.2%
West Springfield	12,629	440	440	3.5%
West Stockbridge	645	0	0	0.0%
West Tisbury	1,253	38	23	1.8%
Westborough	7,304	718	668	9.1%
Westfield	16,001	1,138	1,138	7.1%
Westford	7,671	987	575	7.5%
Westhampton	635	10	10	1.6%
Westminster	2,826	274	87	3.1%
Weston	3,952	252	142	3.6%
Westport	6,417	449	222	3.5%
Westwood	5,389	611	493	9.1%
Weymouth	23,337	1,919	1,895	8.1%
Whately	654	2	2	0.3%
Whitman	5,513	218	218	4.0%
Wilbraham	5,442	254	253	4.6%
Williamsburg	1,165	51	51	4.4%
Williamstown	2,805	148	148	5.3%
Wilmington	7,788	1,048	820	10.5%
Winchendon	4,088	345	345	8.4%
Winchester	7,920	199	152	1.9%
Windsor	387	0	0	0.0%
Winthrop	8,253	637	637	7.7%
Woburn	16,237	1,318	1,150	7.1%
Worcester	74,383	9,983	9,971	13.4%
Worthington	553	22	22	4.0%
Wrentham	3,821	269	165	4.3%
Yarmouth	12,037	625	518	4.3%
Totals	2,692,186	282,268	250,863	9.3%

*This data is derived from Information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.