

GLOSSARY

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)

Estimated median income, adjusted for family size, by metropolitan area (or county in non-metro areas). Updated annually by HUD and used as the basis of eligibility for most housing assistance programs.

Chapter 40B (Comprehensive Permit)

A state statute which enables local Zoning Board of Appeals to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions.

Department of Housing & Community Development (DHCD)

The state agency in MA overseeing all state housing programs, including Chapter 40B developments, the SHI and distribution of LIHTC.

Federal Fair Housing Act

Enacted in 1968, the FFHA prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, disability or presence of children. MA Anti-Discrimination Law also includes sexual orientation, marital status, ancestry, veteran status, age, public assistance reciprocity, genetics and gender identity.

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 or expedited permitting in exchange for the affordable housing.

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 to provide low-income family or elderly housing and in some cases rental assistance.

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 SHI. While LIP is not a financing program, DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. It also allow units created without the use of Chapter 40B to qualify for inclusion on the SHI.

Low-Income Housing Tax Credit (LIHTC, pronounced Lī-tech)

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.

Mixed Use Development

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project.

Request for Proposal (RFP)

A process for soliciting applications for technical or consulting services or for project developers when funds are awarded competitively.

Subsidized Housing Inventory (SHI)

List that DHCD maintains to document what % of total housing units are affordable in each community.