

**June 6-7, 2018**

**Devens Common Center**

**Devens, MA**

# **12th annual Massachusetts Housing Institute**

## **Training for local officials**



Massachusetts Housing Partnership

[www.mhp.net](http://www.mhp.net)



Massachusetts Department of Housing and Community Development

[www.mass.gov/dhcd](http://www.mass.gov/dhcd)



The Mel King Institute for Community Building

[www.melkinginstitute.org](http://www.melkinginstitute.org)



Citizens' Housing and Planning Association

[www.chapa.org](http://www.chapa.org)



Metropolitan Area Planning Council

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American Planning

Association—

Massachusetts Chapter

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# 2018 Housing Institute Agenda

## DAY ONE | Wednesday, June 6<sup>th</sup>

8:00 AM	<b>Registration and Continental Breakfast</b>	
8:30 AM	<b>Welcome and Introduction to the Housing Institute</b> <b>Solarium Ballroom</b> Susan Connelly, Director of Community Assistance, Massachusetts Housing Partnership (MHP)	
8:40 AM	<b>Unlock the Commonwealth: The State of Housing</b> <b>Solarium Ballroom CM I 0.75</b> Clark Ziegler, Executive Director, Massachusetts Housing Partnership (MHP)	
9:30 AM	<b>State Policy and Legislative Update</b> <b>Solarium Ballroom CM I 0.60</b> Eric Shupin, Director of Public Policy, Citizens' Housing and Planning Association	
10:10 AM	<b>Break and Transition Time</b>	
10:25 AM	<b>Housing Nuts and Bolts : Affordable Housing 101</b> <b>(Track 1) Salon A CM I 1.25</b> Susan Connelly Anne Lewis, Senior Lending Analyst, MHP <i>What is affordable housing and how does it get built? This session looks to give attendees a basic understanding of how affordable housing is financed.</i>	<b>Tactics for Tomorrow: How to Talk About Housing</b> <b>(Track 2) Salon B CM I 1.25</b> 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 in suburban and rural communities.</i>
11:40 AM	<b>Networking Lunch</b> <b>Solarium Ballroom</b>	
12:30 PM	<b>Striving for Fairness: National Origin and Fair Housing</b> <b>Solarium Ballroom CM I 1.00</b> Shelly Goehring, Program Manager, MHP Jon Burke, Assistant Attorney General, Office of the Attorney General <i>This session aims to connect historic immigration patterns to present-day Fair Housing issues. Many things that have gotten us to where we are today and many ways we can work toward a more inclusive housing market. Fair Housing is a tool to use in implementing our housing goals.</i>	
1:30 PM	<b>Break and Transition</b>	
1:45 PM	<b>Pre-development Case Study</b> <b>(Track 1) Salon A CM I 1.25</b> Laura Shufelt, Assistant Director of Community Assistance, MHP Katy Lacy, AICP, Senior Project Manager, MHP <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>	<b>Getting it Done: How to use CPA to Support Affordable Housing</b> <b>(Track 2) Salon B CM I 1.25</b> Andrew Groff, Community Development Director, Town of Williamstown Kevin Maguire, Partner, Oxbow Urban <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>
3:00 PM	<b>Break and Transition</b>	
3:15 PM	<b>Data 101- Getting Your Facts Straight</b> <b>(Track 1) Salon A CM I 1.00</b> Tom Hopper, Co-Director Center for Housing Data, MHP Callie Clark, Co- Director Center for Housing Data, MHP <i>Join MHP's Center for Housing Data as they walk through the basics of data storytelling. The session will cover how to tell a good story with data and highlight examples of communities using data to enhance local conversations.</i>	<b>Size Matters: Small Scale Housing Development</b> <b>(Track 2) Salon B CM I 1.00</b> Kevin Maguire <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>
4:15 PM	<b>Wrap-up Day One, Homework and Adjourn</b>	

# 2018 Housing Institute Agenda

## DAY TWO | Thursday, June 7th

8:00 AM	<b>Registration and Networking Breakfast</b>	
9:00 AM	<b>Welcome to Day Two of the Housing Institute and Recap from Day One</b> <b>Proactive Approaches to Multifamily Development</b> <b>Solarium Ballroom CM I 1.25</b> Susan Connelly Evan Belansky, Community Development Director, Town of Chelmsford Brad Washburn, Director of Planning and Development, Town of Scituate <i>We'll begin day two by taking a look at creative and proactive approaches to multifamily development at the local level.</i>	
10:15 AM	<b>Break and Transition Time</b>	
10:30 AM	<b>Getting it Built: Housing Development 101</b> <b>(Track 1) Salon A CM I 1.00</b> Maura Camosse Tsongas, Director of Real Estate Development, NOAH <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>	<b>Inclusionary Zoning: A thru Z</b> <b>(Track 2) Salon B CM I 1.00</b> Katy Lacy, AICP Ashley Eaton, Planner, Pioneer Valley Planning Commission Andrea Adams, Senior Planner, Town of Watertown <i>In Massachusetts there are an estimated 120 municipalities with some form of Inclusionary Zoning By-Law, which have resulted, to date, in the creation of over 1500 units of deed-restricted affordable housing. But for municipalities hoping that the adoption of an inclusionary zoning by-law will have a major impact on the production of affordable housing, the results can be disappointing. This session will provide examples from smaller, rural communities of the Pioneer Valley and the rapidly growing, inner-core Town of Watertown, with the goal of identifying the various internal and external factors that can affect the success of a municipality's inclusionary zoning program.</i>
11:30 AM	<b>Break and Transition Time</b>	
12:00 PM	<b>LUNCH</b> <b>Housing Heroes Award Ceremony</b> <b>Solarium Ballroom</b> <b>Presenter:</b> Senator Jamie Eldridge <b>Housing Heroes:</b> City of Beverly & Elizabeth DeMille Barnett, AICP	
1:00 PM	<b>Break and Transition Time</b>	
1:15 PM	<b>Planning 101: Tools of the Trade</b> <b>(Track 1) Salon A CM I 1.00</b> Judi Barrett, Principal, Barrett Planning Group <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>	<b>Not Your Usual Suspects: Building Consensus for Affordable Housing</b> <b>(Track 2) Salon B CM I 1.00</b> Dana LeWinter, Municipal Engagement Director, CHAPA Danny LeBlanc, Executive Director, Somerville Community Corporation Kristen Guichard, AICP, Senior Planner, Town of Acton <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>
2:15 PM	<b>Break and Transition Time</b>	
2:30 PM	<b>The Final Exam: Housing Development Case Study</b> <b>Solarium Ballroom CM I 1.50</b> <i>The final session of the Institute builds on the previous exercises and workshops and has participants use case studies to better understand their role as a municipality in the development process.</i>	

## Housing supply and affordability in Massachusetts



Massachusetts Housing Institute - June 6, 2018



### SIX IMPORTANT QUESTIONS

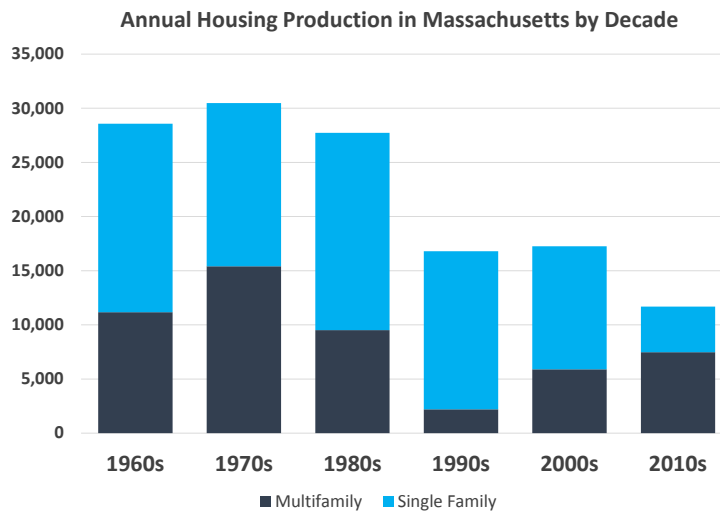
- How much housing are we producing?
- How much housing do we need?
- Why aren't we building enough?
- Which parts of the Commonwealth are most affected?
- What are the consequences if we stay on our current track?
- How could we turn things around?





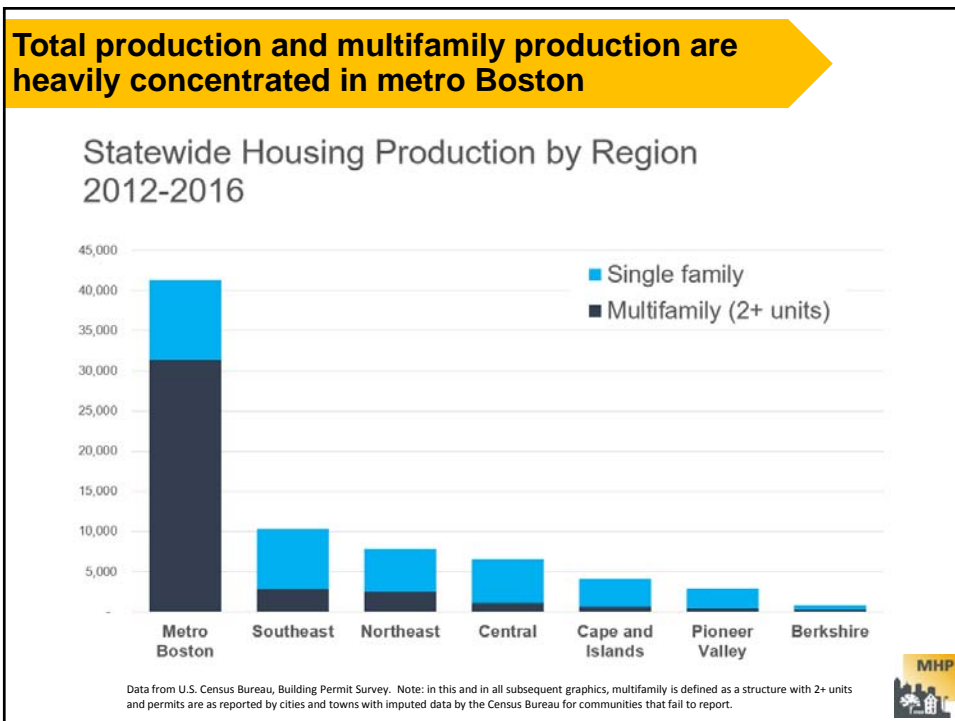
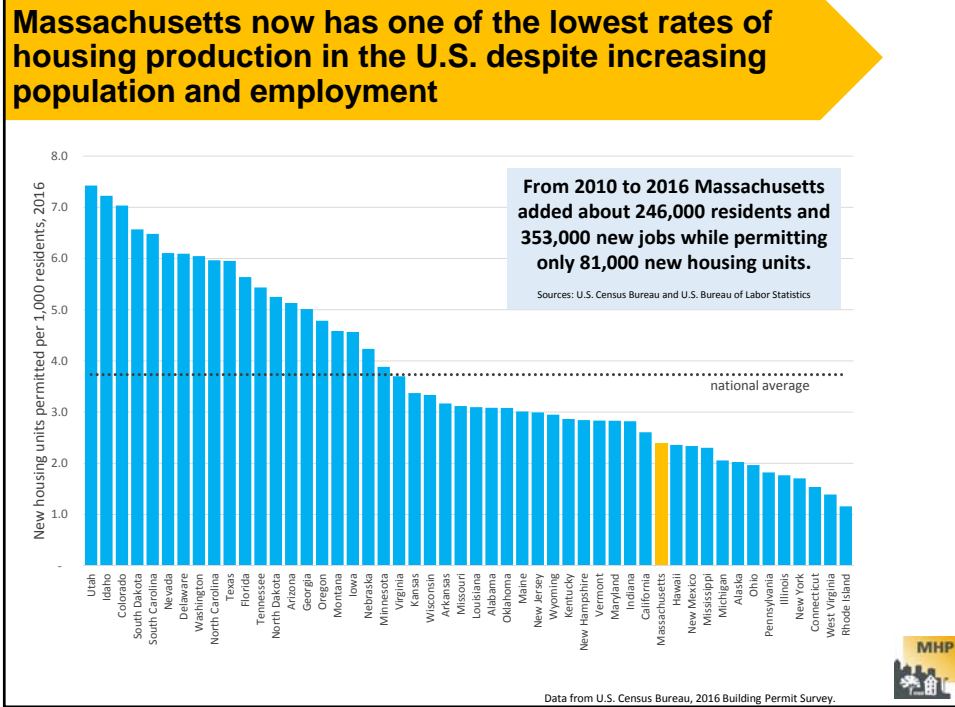
## How much housing are we producing?

**Housing production has sharply declined in Massachusetts despite increases in population and employment**



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.







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



**Meanwhile, 177 of 351 cities & towns (50%) did not permit any multifamily housing in the past decade**

Community	Permitted Units 2007-2016	Percentage of statewide permits
Boston	17,426	31.6%
Cambridge	2,909	5.3%
Chelsea	1,598	2.9%
Quincy	1,528	2.8%
Everett	1,510	2.7%
Watertown	1,361	2.5%
North Reading	1,218	2.2%
Randolph	1,176	2.1%
Canton	918	1.7%
Weymouth	770	1.4%
Somerville	769	1.4%
Concord	745	1.3%
Braintree	724	1.3%
Natick	720	1.3%
Arlington	685	1.2%
Saugus	595	1.1%
Middleborough	565	1.0%
Tewksbury	563	1.0%
Burlington	534	1.0%
Stoughton	511	0.9%
Billerica	505	0.9%
Boxborough	488	0.9%
Seekonk	480	0.9%
Hingham	469	0.8%
Wakefield	459	0.8%

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.



## How much housing do we need?

### Low vacancy rates, tight housing markets

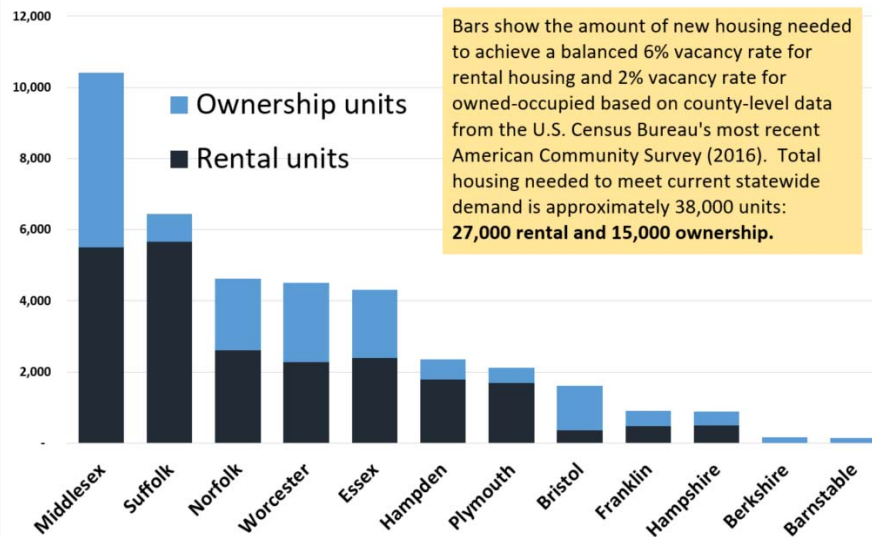
County	Rental Vacancy Rate	Homeownership Vacancy Rate
Suffolk	1.40%	0.45%
Middlesex	1.56%	0.31%
Essex	1.61%	0.33%
Hampshire	1.75%	0.47%
Norfolk	1.78%	0.27%
Hampden	1.82%	0.45%
Franklin	1.95%	0.81%
Bristol	2.21%	0.51%
Worcester	2.49%	0.54%
Plymouth	2.79%	0.41%
Berkshire	3.20%	0.86%
Barnstable	3.51%	0.78%

Healthy rates: 6.00% 2.00%

Data source: U.S. Census Bureau, American Community Survey 2012-2016  
 \*Calculations adjust out seasonal, occasional, and off-market units



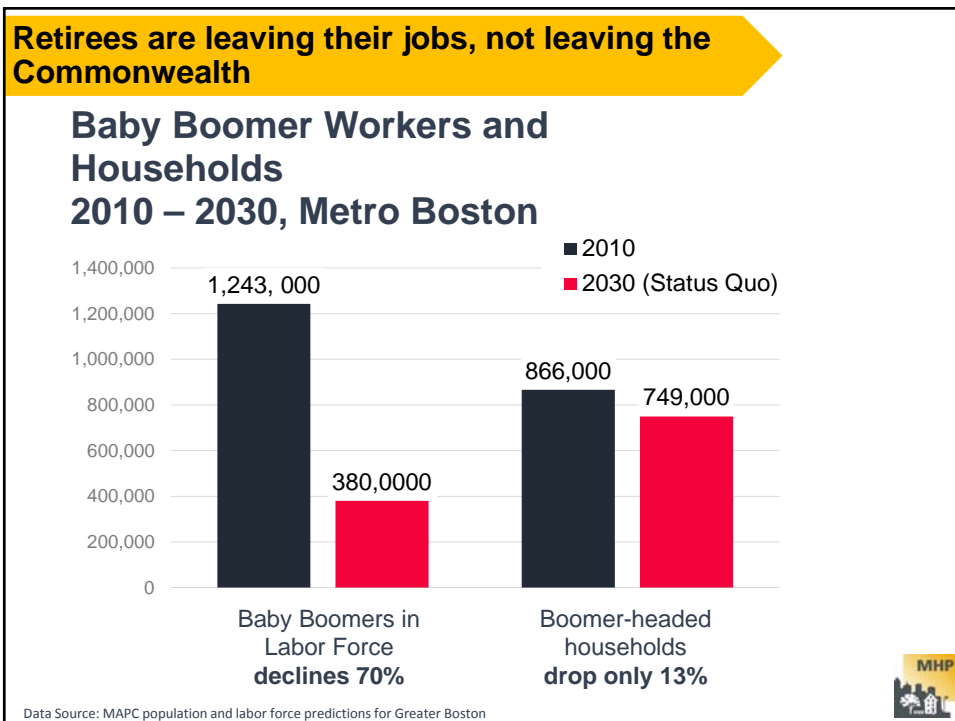
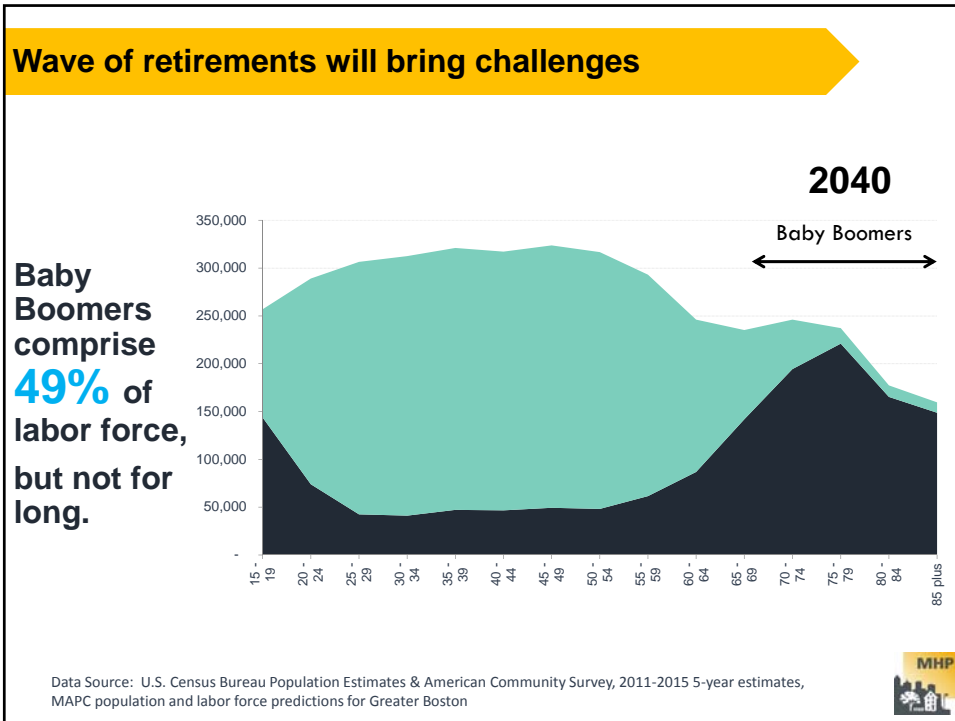
### State's housing supply is far short of demand; most of the shortfall in metro Boston



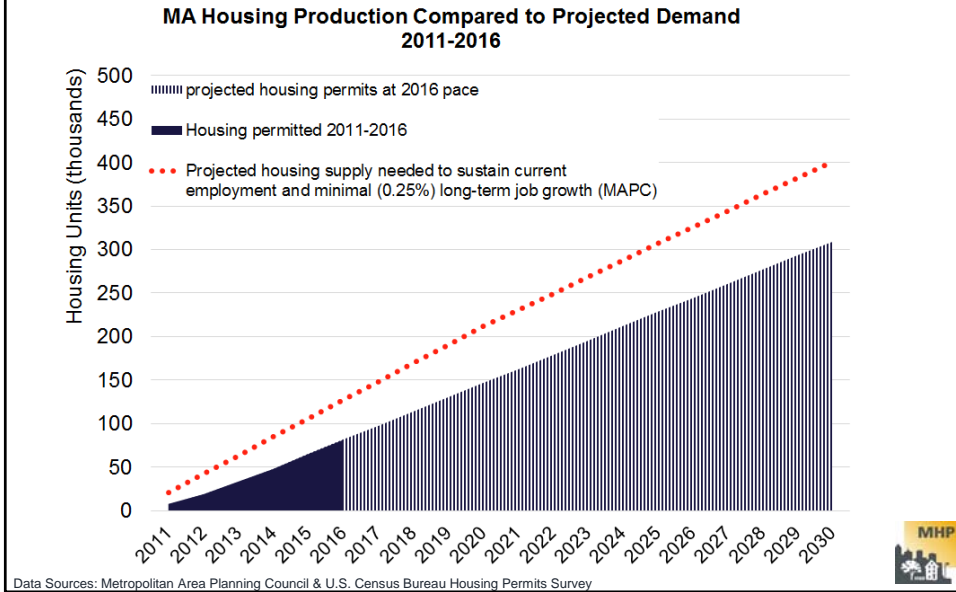
MHP analysis of county-level data from 2016 American Community Survey, U.S. Census Bureau







## We are not on track to meet the state's projected housing demand

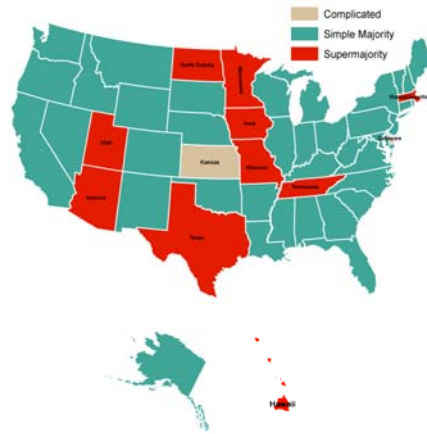


**Why aren't we building enough?**



**Massachusetts is a national outlier for requiring a supermajority vote to amend, modify, or adopt zoning ordinances or bylaws.**

- Massachusetts is one of only 10 states in the country that requires a supermajority to change local zoning. It is the only state in New England with a supermajority requirement.
- This causes problems when local governments want to change zoning.
- Especially in Towns, where Town Meeting must approve zoning amendments, the 2/3 voting threshold can be a barrier to new zoning that would allow for increased housing production.



**Local permits for multifamily housing used to be routine. Now 210 cities and towns have gone for a decade or longer without permitting any multifamily housing of 5+ units**



**Most cities and towns in metro Boston have “downzoned” so many of the most attractive single-family neighborhoods could not be built again today at the same density**

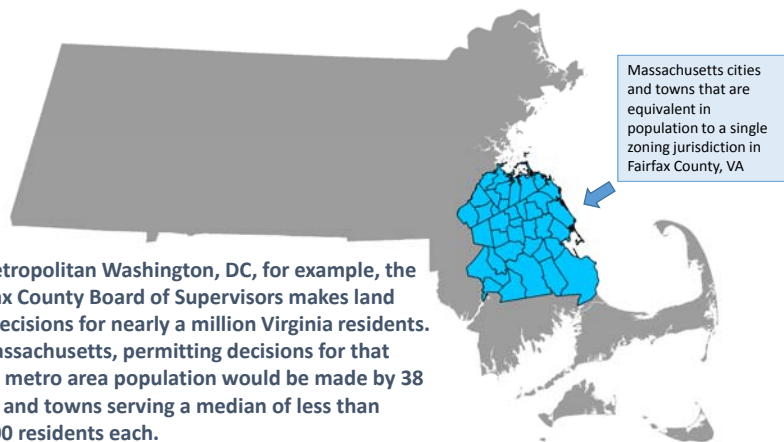


The homes above – located in a desirable, walkable neighborhood in Newton – have assessed values ranging from \$554,000 to \$731,000. None of these homes could be built again today under current zoning.

The average lot size for each new single family homes in metro Boston is now more than an acre, or the size of an NFL football field.



**Massachusetts has 351 independent zoning jurisdictions, with a median population of 10,000**

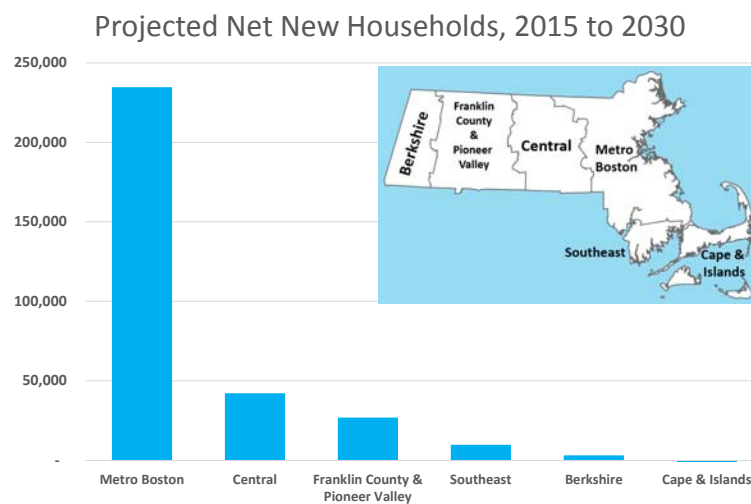


In metropolitan Washington, DC, for example, the Fairfax County Board of Supervisors makes land use decisions for nearly a million Virginia residents. In Massachusetts, permitting decisions for that same metro area population would be made by 38 cities and towns serving a median of less than 17,000 residents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



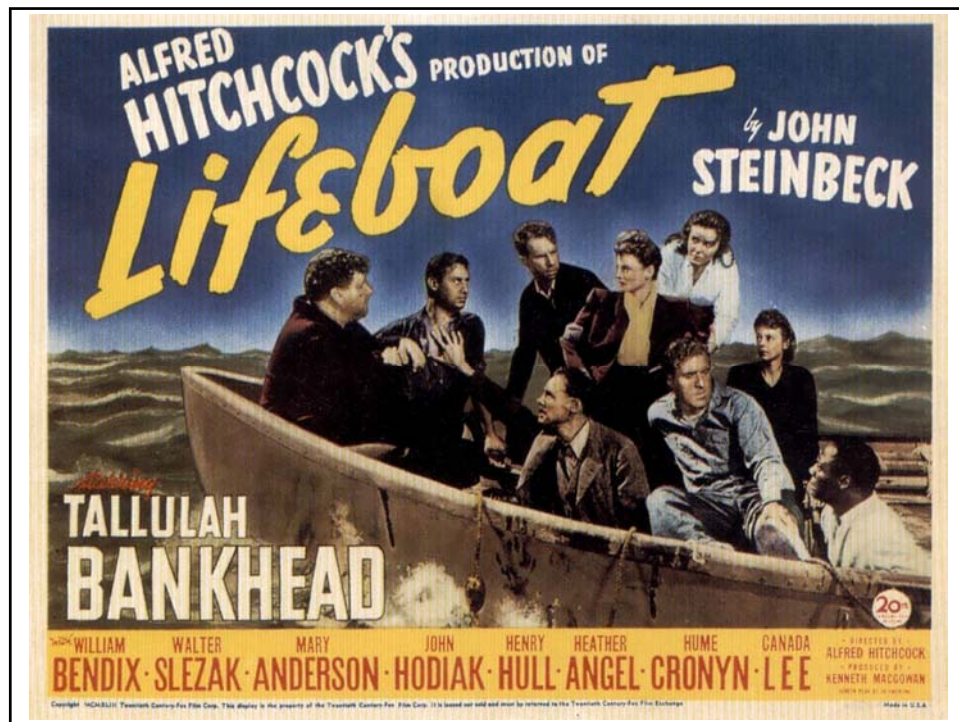
## Which parts of the Commonwealth are most affected?

**The projected future need for new housing by 2030 is heavily concentrated in metro Boston**



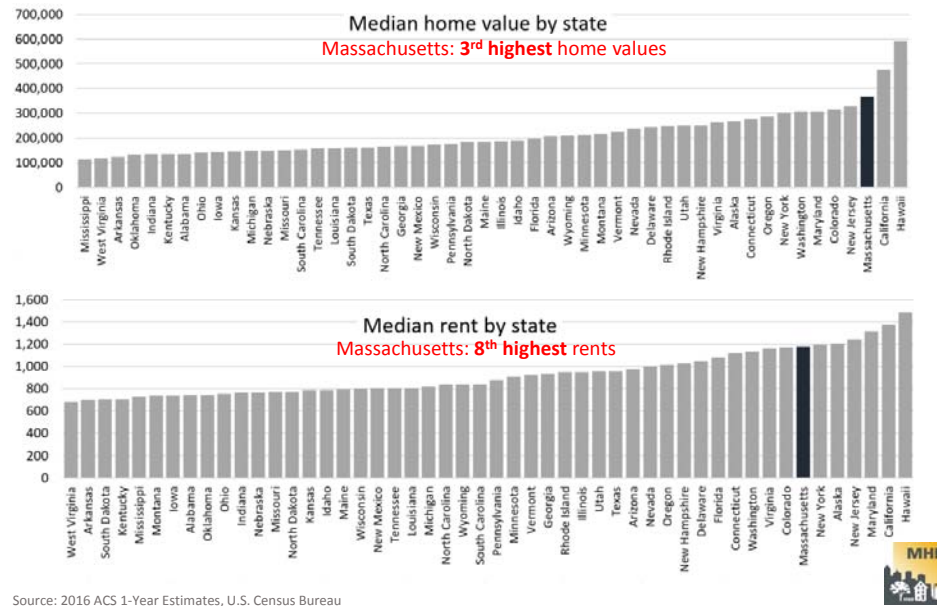
Data from forthcoming report for MHP, DHCD and the Urban Land Institute by the Metropolitan Area Planning Council





**What are the consequences  
if we stay on our current track?**

## Massachusetts' housing costs are among the highest in the nation



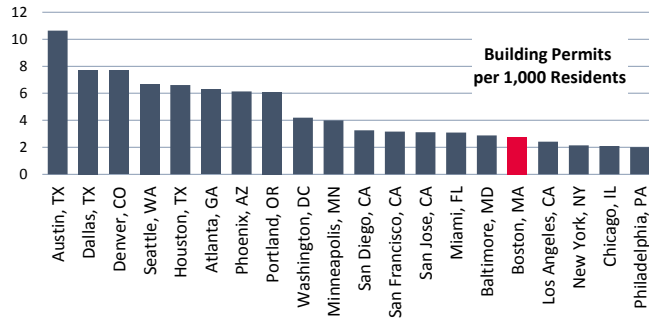
## Finding housing anywhere in eastern Massachusetts has become a “workaround”



## We're losing skilled workers to other U.S. regions that are building more housing and have lower housing costs.

**Building Permit Rates of the 20 Largest Innovation Economy Metros**

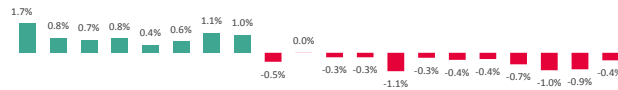
Source: U.S. Census Bureau, 2016 Building Permits Survey and 2016 Population Estimates



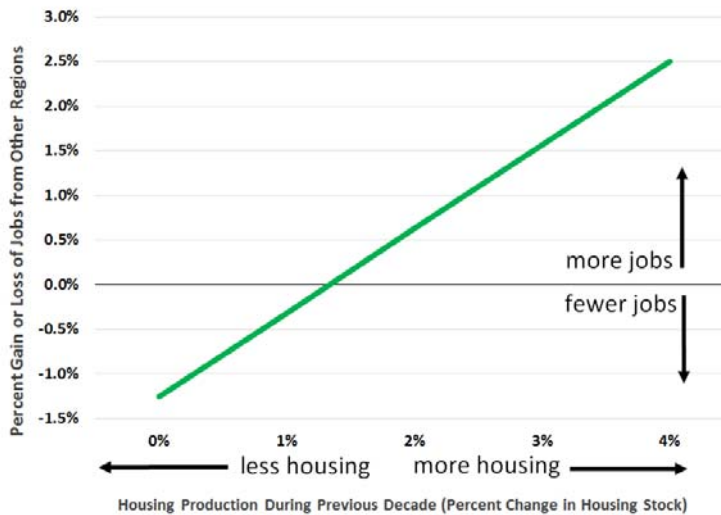
Most of the metros with the largest innovation economies are permitting a lot more housing per capita than we are.

Competitor metros that permitted more than 6 units per thousand residents saw net gains in population from domestic migration.

**Net metro-to-metro migration, 2015-2016**



## Economic research is crystal clear: adequate housing supply is a prerequisite for future job growth

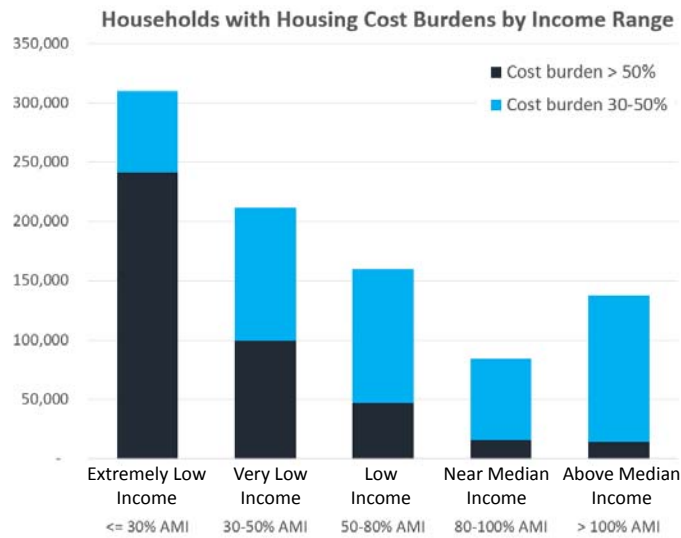


Recipe for Growth, MHP 2008

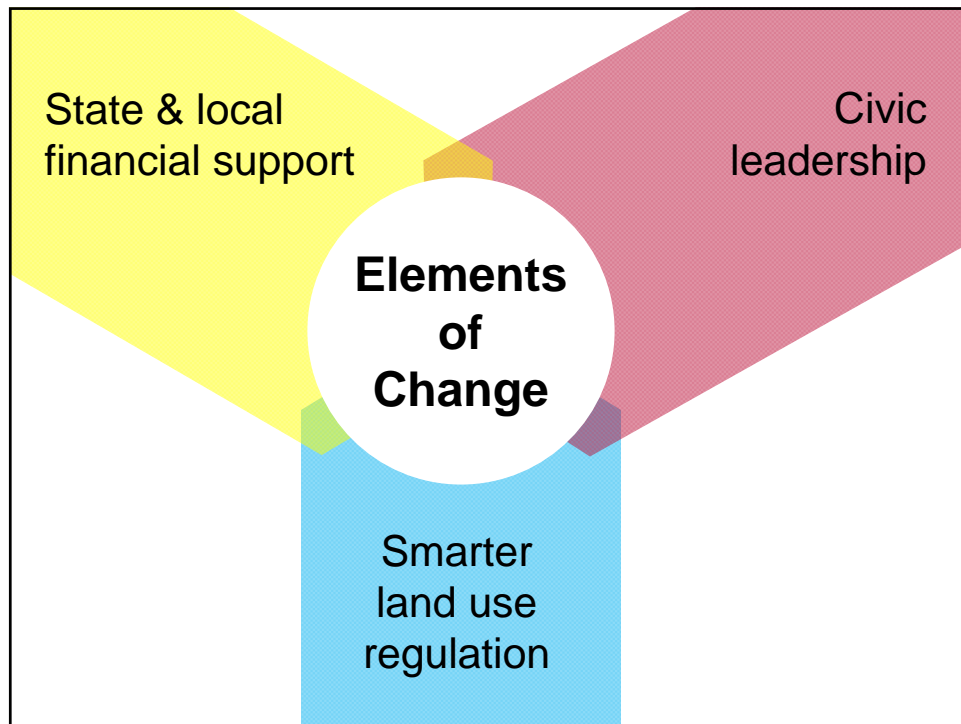




**Nearly twenty percent of households are severely cost-burdened and not receiving housing assistance.**

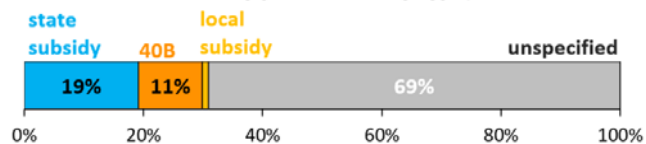


**How could we turn things around?**



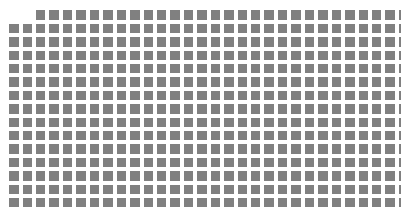
**Subsidized housing production is critically important but it also has a very limited impact on the housing supply gap**

Statewide multifamily production by type, 2012-2016



**7,066**

Restricted affordable units,  
Produced past 5 years



**223,845**

Low Income Renter Households  
with Severe Housing Cost Burden

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



**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



**Williamstown**

Hosted community open house to build a coalition of support and approved zoning overlay district to allow for multifamily housing



**Littleton**

Adopted cluster subdivision regulations, allow accessory dwelling units (ADU) by-right, adopted inclusionary zoning that provides density bonus, focused on providing a continuum of housing options with universal design



Created new town center with library, community center, playground and 16 affordable homes; looking at converting seasonal homes to year-round units; focused on using town and state-owned land for housing



**Beverly**

Created 40R district, established Municipal Affordable Housing Trust, amended inclusionary zoning to provide more flexibility and provide more affordability.



**Major reform proposals are now pending before the state House of Representatives**

- Reducing local vote needed to approve eight specific smart growth zoning practices from two-thirds to simple majority
- Multifamily housing, cluster development of new homes and accessory dwelling units in existing homes all allowed statewide
- State revenue sharing with cities and towns that allow smart housing growth
- Greater regional collaboration
- State-level planning coordination

See House bills 3845, 4290 and 4397 at [www.malegislature.gov](http://www.malegislature.gov)





## Questions?

Clark Ziegler, Executive Director  
Massachusetts Housing Partnership

[cziegler@mhp.net](mailto:cziegler@mhp.net)  
[www.mhp.net](http://www.mhp.net)





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# \$1.8 Billion Housing Bond Bill Signed into Law

On May 31, Governor Charlie Baker signed the \$1.8 billion Housing Bond Bill (H.4536) into law. The legislation, the largest housing bond bill in the state's history, will increase the production of affordable housing, diversify the state's housing portfolio, modernize public housing, preserve the affordability of existing housing, and invest in new, innovative solutions to address Massachusetts' rising demand for housing.

The bill authorizes \$1.8 billion in new capital spending over the next five years for the production and preservation of affordable housing for low- to moderate-income households, supportive housing, and housing serving vulnerable populations. It expands tax credit programs that support affordable housing, including the state Low Income Housing Tax Credit, the Community Investment Tax Credit, and the state Historic Tax Credit. It also extends the Brownfields Tax Credit and the Housing Development Incentive Program. Finally, it re-authorizes the Early Education and Out of School Time Fund, which supports quality early education centers for children.

The Governor signed the bill in Brighton at the Harry and Jeanette Weinberg House, a development by Jewish Community Housing for the Elderly. For a copy of his press release, [click here](#).

"The housing bond bill expands opportunities for children, seniors, people with disabilities, and families at risk of homelessness to find safe, healthy, and affordable homes," said Rachel Heller, chief executive officer of Citizens' Housing and Planning Association. "This legislation is the result of strong partnerships among advocates, the Legislature, and the Administration who worked together to pass the bill. As one of the first bond bills filed and passed this session, the Housing Bond Bill demonstrates that creating and preserving more affordable housing is a top priority in the Commonwealth."

CHAPA sincerely thanks the Governor and his administration, including Lieutenant Governor Karyn Polito, Secretary Jay Ash, and Undersecretary Janelle Chan, the Legislature, and all advocates who helped pass this legislation.

Particularly, thanks to the bill sponsors Rep. Kevin Honan and former Senator Linda Dorcea Forry; Senate President Harriette Chandler; Speaker of the House Robert DeLeo; Housing Committee Co-Chair Senator Joseph Boncore; House Ways and Means Chair Rep. Jeffrey Sánchez; Senate Ways and Means Chair Senator Karen Spilka; House Bonding Committee Chair Rep. Tony Cabral; and Senate Bonding Committee Chair Senator John Keenan.

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The Housing Bond Bill:

- **State Low-Income Housing Tax Credit:** Extends the state's ability to commit \$20 million per year in tax credits to affordable housing projects until 2025 and authorizes an additional \$5 million per year in tax credits specifically to support preservation of existing affordable housing. Current

- **Affordable Housing Trust Fund - \$400 million:** This program is a flexible tool to create and preserve affordable housing. It has been used to support a variety of projects, including permanent and transitional housing for the homeless and for the rehabilitation of public housing. It also supports first time homebuyers through the ONE Mortgage program.
- **Public Housing Capital Fund - \$600 million:** This program helps modernize and rehabilitate our state's public housing stock. It allows local housing authorities to plan for capital improvements, renovations, abatement of hazardous materials, or to remodel homes for persons with disabilities.
- **Early Education and Out-of-School Time - \$45 million:** Provides funding to non-profit child care programs licensed by the Department of Early Education and Care to renovate, acquire, or construct high-quality child care program facilities that serve low-income families and communities, fostering high quality child care environments that support positive outcomes for children.
- **Capital Improvement and Preservation Trust Fund - \$125 million:** Assists in the preservation and improvement of existing privately owned, state or federally assisted affordable rental developments that are at risk of losing their affordability restrictions.
- **Commercial Area Transit Node Housing Program - \$50 million:** This program encourages smart growth by producing homeownership and rental housing in mixed-use, commercial areas served by public transit.
- **Community Based Housing - \$55 million:** Extends the Commonwealth's goal of providing assistance to persons with disabilities in the least restrictive settings possible. The 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.
- **Facilities Consolidation Fund - \$65 million:** Produces community-based housing for clients of the Department of Developmental Services and the Department of Mental Health.
- **Home Modification Loan Program - \$60 million:** Helps persons with disabilities and the elderly make renovations to their homes through deferred payment or zero interest loans to ensure they can continue to live at home and avoid placement into more costly institutional settings, such as nursing homes.
- **Housing Innovations Fund - \$100 million:** HIF supports the production of innovative and alternative forms of rental housing, including single person occupancy units, transitional and permanent housing for the homeless, shelters for survivors of domestic violence, supportive housing for seniors and veterans, and housing for substance abuse recovery. HIF projects almost always feature affordable housing units combined with support services for residents.
- **Housing Stabilization Fund - \$150 million:** HSF provides funding for the acquisition, preservation, and rehabilitation of affordable housing, including foreclosed and distressed properties. HSF has helped finance family rental, elderly housing, single room occupancies, special needs housing, and a mix of homeownership and rental housing.
- **Public Housing Demonstration Program - \$50 million:** This

public housing finance tools to leverage new funds and partners to rehabilitate public housing and reduce ongoing capital costs.

- **Workforce Housing Fund - \$100 million:** Workforce Housing Initiative run by MassHousing that targets individuals and families with incomes of 61% to 120% of Area Median Income.
- **Community Investment Tax Credit:** The CITC enables local residents and stakeholders to work with and invest in community development corporations (CDCs) to improve economic opportunities for low and moderate income households in communities across the Commonwealth. The Housing Bond Bill extends the CITC through 2025 and gradually expands the credit to \$12 million.
- **Brownfields Tax Credit:** Extends the Brownfields Tax Credit for five years, which helps clean up environmentally distressed sites in Massachusetts.
- **State Historic Tax Credit:** Extends and expands the state Historic Tax Credit by \$5 million to preserve historic buildings and put them to new use, including creating affordable housing.
- **MassHousing Services:** Expands MassHousing's authorizing language to allow the quasi-public agency to provide contract administration, loan servicing, and other services to other states' housing finance agencies.
- **Housing Development Incentive Program:** Extends the state's ability to commit \$10 million per year in tax credits to market-rate housing projects in Gateway Cities until 2024. Current law would cut the size of this tax credit in half, to \$5 million, on January 1, 2019.
- **Commission on Housing for Persons with Disabilities:** Creates a special commission to study housing for persons with disabilities in Massachusetts.

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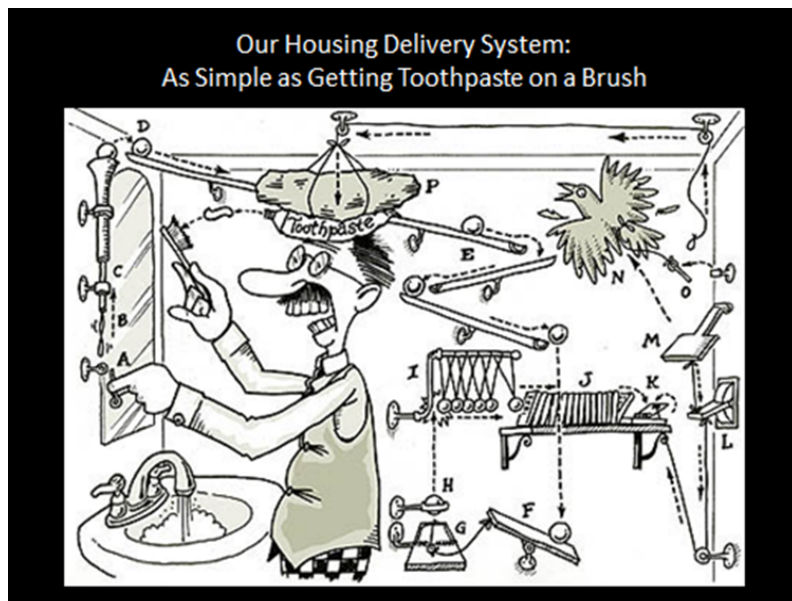
18 Tremont Street, Suite 401, Boston, MA 02108 T (617) 742-0820 F (617) 742-3953

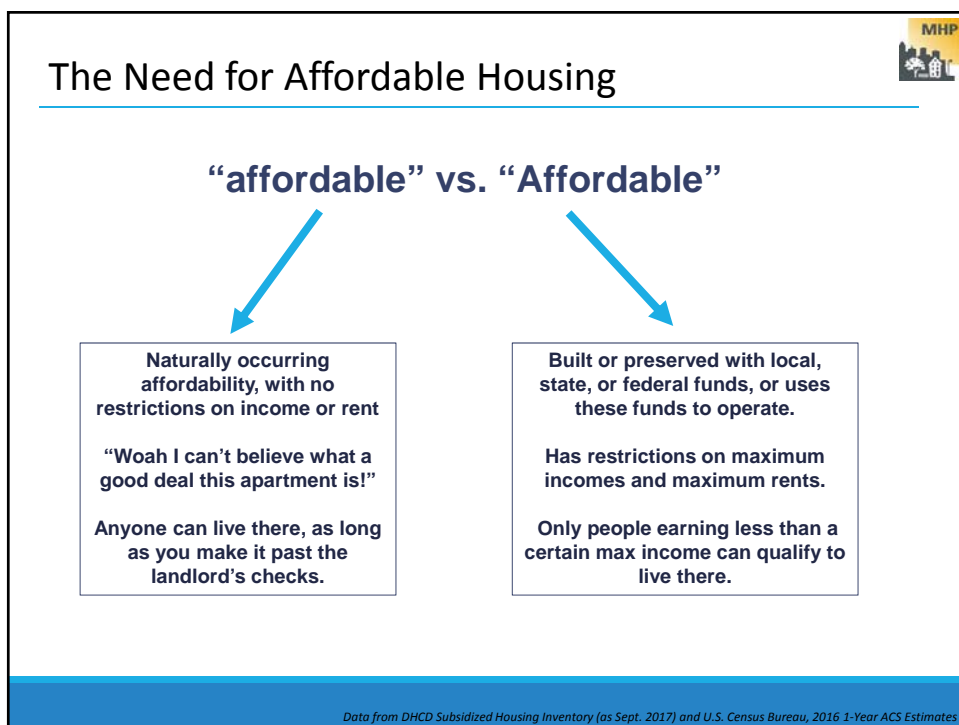
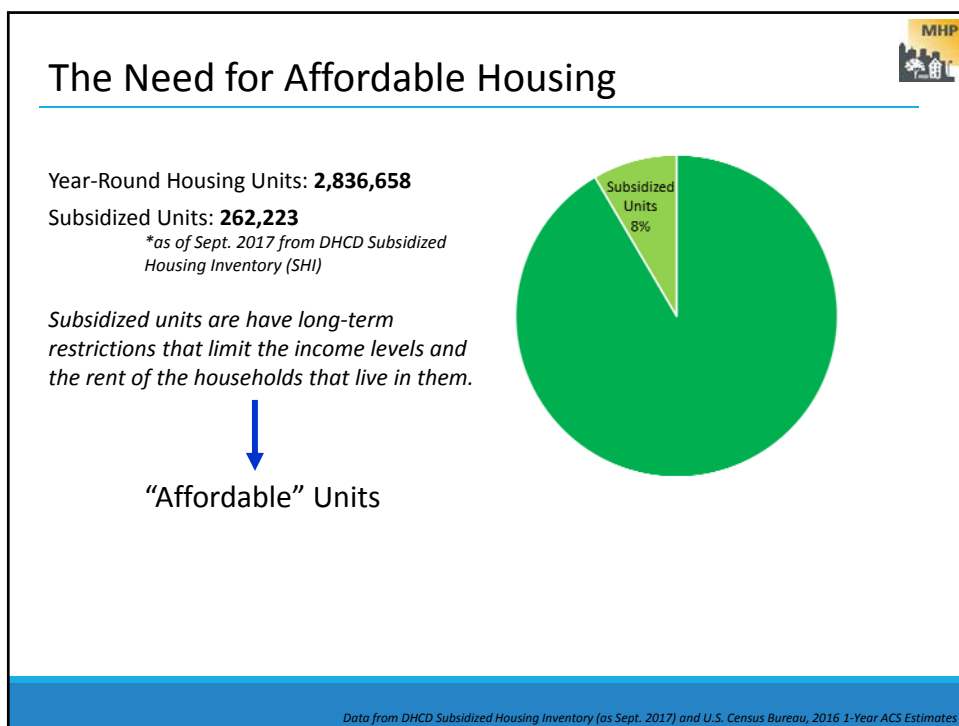
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# Housing Nuts and Bolts

SUSAN CONNELLY, DIRECTOR OF  
COMMUNITY ASSISTANCE

ANNE LEWIS, SENIOR LENDING ANALYST, MHP







## Doing the math behind affordable rents



HUD 2018 Income Limits for Boston-Cambridge-Quincy MSA, 1 person

### Affordable Housing Income Level Definitions, Area Median Income (AMI)

**Low Income (LI):** Households earning 80% AMI (\$56,800)

**Very Low Income (VLI):** Households earning 50% or less than the AMI (\$37,750)

**Extremely Low Income (ELI):** Households earning 30% or less than the AMI (\$22,650)

*\*specific to region and number of people in household*

### Defining the Need – Housing Cost Burden

**Housing Cost-Burden:** Households who pay more than 30% of their income for housing

**Severe Housing Cost-Burden:** Households who pay more than 50% of their income for housing

*\*does not include other factors that may affect housing affordability, such as its location with respect to jobs, childcare, education, etc.*

Data from DHCD Subsidized Housing Inventory (as Sept. 2017); U.S. Census Bureau, 2016 1-Year ACS Estimates; HUD CHAS, 2010-2014 ACS

## Doing the math behind affordable rents



In 2018, for a Very Low Income Household of 4 (earning 50% of AMI):

	Metro Boston	Barnstable County	
Area Median Income (AMI):	\$107,800	\$86,200	
50% of AMI:	\$53,900	\$43,100	(50%*AMI)
Monthly Affordable Rent:	\$1,348	\$1,078	(50%*AMI)*(30%)/12

Affordable rents are sized at 30% of a household's income, per month.

*If a household is paying more than that, they are housing cost-burdened.*

In both regions, fair market rents well exceed what would be affordable:

	Metro Boston	Barnstable County	
Fair Market Rent, 3 BR apt:	\$2,108	\$1,817	~ 40% of gross rents for typical units in local market
<i>vs. Affordable Rent:</i>	<i>\$760</i>	<i>\$739</i>	

MHP Analysis of Department of Housing and Urban Development (HUD) income limits for 2018; U.S. Census Bureau, 2016 1-Year ACS

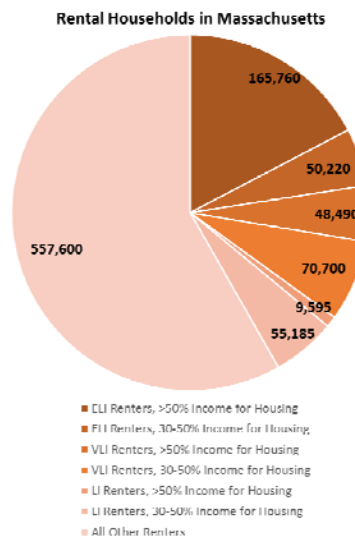
## Doing the math behind affordable rents



*Demand for affordable housing well exceeds our current supply of subsidized, affordable units – particularly among renters in Massachusetts.*

- **400,000 low-income rental households** are housing cost-burdened (paying more than 30% of their income towards housing);
- And, **over 220,000 of those households** are severely cost-burdened (paying more than 50% of their income towards housing).

*\* This does not include households receiving rental assistance or living in subsidized units*



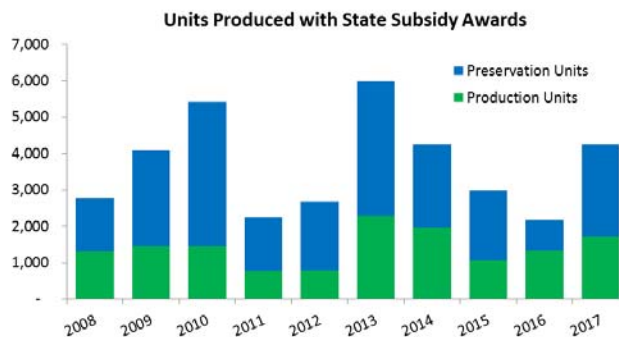
Data from DHCD Subsidized Housing Inventory (as Sept. 2017); U.S. Census Bureau, 2016 1-Year ACS Estimates; HUD CHAS, 2010-2014 ACS

## The Need for Affordable Housing



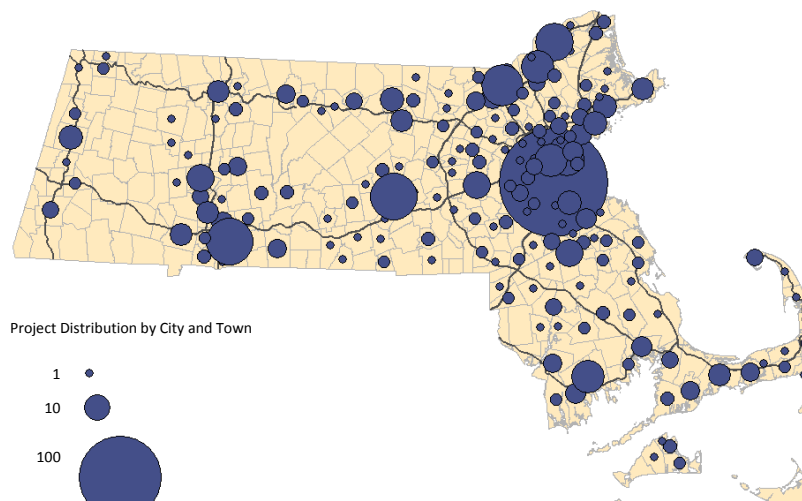
Our system for producing affordable housing can address only a small percentage of this demand:

Over the past 10 years, DHCD-awarded state subsidy has supported over 33,000 affordable units – or 3,300 annually – *but only 14,000 new production units.*



Data from DHCD Subsidized Housing Inventory (as Dec. 2014) and U.S. Census Bureau, 2005-2014 1-Year ACS Estimates

## Affordable Housing Development with State Awards



## Affordable Housing Subsidy Sources



### State and Federal Resources

Allocated in a competitive process approximately once a year through the Department of Housing and Community Development (DHCD). Currently the state is not providing subsidy for homeownership development.

**Federal Resources:** *Assigned to DHCD by formula, and awarded to eligible projects*

**Federal Low Income Housing Tax Credit (LIHTC)** – single largest subsidy for low-income rental housing; grants investors a dollar-to-dollar credit against their tax liability over 10 years

**HOME Program** – block grant designed to create affordable housing for low-income households

Want to learn more about how LIHTC works? Visit the Financing and Funding section of the Housing Toolbox ([www.housingtoolbox.org](http://www.housingtoolbox.org)) or a LIHTC primer published by the accounting firm Novogradac (<https://www.novoco.com/resource-centers/affordable-housing-tax-credits/lihtc-basics/about-lihtc>)

## Affordable Housing Subsidy Sources



### State and Federal Resources

Allocated in a competitive process approximately once a year through the Department of Housing and Community Development (DHCD). Currently the state is not providing subsidy for homeownership development.

**State Resources:** *Affordable housing programs funded by the state's Housing Bond (recently recapitalized with the signing of a \$1.8 billion Housing Bond Bill!)*

**State LIHTC** – structured similarly to the Federal LIHTC, except that investors can reduce their state income tax liability

**Affordable Housing Trust Fund (AHTF)** – flexible program supporting both new and existing affordable housing

**Housing Stabilization Fund (HSF)** – acquisition, preservation, and rehabilitation

**Housing Innovations Fund (HIF)** – affordable housing plus supportive services

**Community Based Housing/Facilities Consolidation Fund (CBH/FCF)** – development of integrated housing for people with disabilities

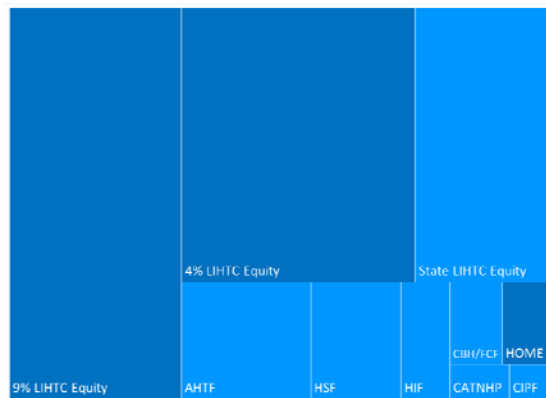
**Commercial Area Transit Node Housing Program (ATNHP)**

**Capital Improvement and Preservation Fund (CIPF)**

## Affordable Housing Subsidy Sources (2013-2017)



Subsidy Source	5-Year Annual Average (\$MMs)
9% LIHTC Equity	171.2
4% LIHTC Equity	163.3
State LIHTC Equity	38.6
AHTF	26.8
HSF	14.5
HIF	10.9
CBH/FCF	10.8
HOME	10.8
CATNHP	5.3
CIPF	3.9



Federal Sources

State Sources

## Affordable Housing Subsidy Sources



### Local Resources: Vary by community!

**Land** – donated or discounted land can significantly affect a project's financial feasibility

**Community Preservation Act (CPA) Funds** – must be adopted in a municipality by a ballot referendum, with funds raised through the imposition of a real estate tax surcharge of up to 3%

**Local HOME/CDBG** – independent of state-allocated HOME funds, certain municipalities or consortiums may be eligible for federal block grants to use for affordable housing

**Other**

*\*Use restrictions cannot conflict, or be more restrictive than permanent debt underwriting or other public subsidies being used*

## How do subsidy resources get awarded to projects?



1. **FUNDING ROUNDS:** The state's Department of Housing and Community Development holds funding rounds, usually once a year. These rounds are used to award federal and state Low Income Housing Tax Credits, state HOME funds, and most state housing bond funds to eligible affordable housing project proposals.
2. **APPLICATIONS:** DHCD uses a One-Stop common application form to receive and evaluate requests for funding for rental housing through funding rental housing rounds.
3. **SCORING:** Proposals are competitively scored based on the state's priorities outlined in the Qualified Allocation Plan (QAP) each year.

**What is a QAP?** As the state allocating agency for the Federal LIHTC program, DHCD is required publish a plan describing how it intends to award the credit, including selection criteria and project preferences.

*In Massachusetts, the priorities included in the QAP also apply to the state's other housing programs.*

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>



## 2018-2019 Qualified Allocation Plan (QAP): Many Objectives, Competing Priorities



Among the rental housing issues DHCD intends to address during 2018-2019, through its allocations of credit and subsidy funds, are the following:

- The need to better **manage project costs**;
- The need to strictly **prioritize preservation projects**, given limited resources;
- The need to produce more **units for extremely low-income (ELI)** and homeless families and individuals;
- The need to produce more **mixed-income housing**;
- The need to produce more housing **opportunities for persons with disabilities**;
- The need to continue promoting thoughtful and strategic efforts to **affirmatively further fair housing** in every community in the Commonwealth.

DHCD's QAP can be found online at:

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>

## 2018-2019 Qualified Allocation Plan (QAP): Many Objectives, Competing Priorities



### Funding Priority Categories:

1. **Housing for extremely low-income (ELI) households, including families and seniors**
2. **Investment in distressed and at-risk neighborhoods**
3. **Preservation of existing affordable housing**
4. **New production for families in high-opportunity neighborhoods**
5. ***New production (family or senior) in communities with affordable housing stock < 12%***

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>

## 2018-2019 Qualified Allocation Plan (QAP): Many Objectives, Competing Priorities



### Threshold Requirements:

1. Meet at least 1 of 4 Priority Funding Categories
2. Quality of site
3. Local support or processing
4. Creditworthiness of sponsor/owner
5. Evidence of site control
6. Identification of all financing sources
7. Compliance status of other tax credit projects
8. Good standing with other state housing programs
9. 30-year commitment to affordability
10. Tenant supportive service plan
11. ELI units (10-15%)
12. Consistency with principles of sustainable development
13. Fair housing narrative

### Scoring System:

#### Fundamental Project Characteristics (100 pts)

1. Financial feasibility
2. Design
3. Development team
4. Marketability
5. Readiness to proceed

#### Special Project Characteristics (82 pts), including:

- Part of neighborhood planning effort
- MBE/WBE development team members
- Non-profit sponsorship
- Special needs tenant population
- Market rate units
- High opportunity area
- Local support
- Environmentally friendly design
- Transit accessibility

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>

## 2018-2019 Qualified Allocation Plan (QAP): Many Objectives, Competing Priorities



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- MBE/WBE development team members
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- **Local support**
- Environmentally friendly design
- Transit accessibility

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>

## Project Feasibility: A Balancing Act



Land Costs  
Construction Costs  
Design Requirements  
Infrastructure  
Site Work  
Legal/Zoning  
Financing Costs  
Operating Expenses  
Debt Payments



TIME  
(Predictability)

Equity Investors  
Subsidy Sources –  
*Federal, State, and Local*  
Supportable Debt  
Rental Income



Local Housing  
Needs/  
Fiscal Feasibility

## Project Feasibility: A Balancing Act



Land Costs  
Construction Costs  
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TIME  
(Predictability)

Equity Investors  
Subsidy Sources –  
*Federal, State, and Local*  
Supportable Debt  
Rental Income



Local Housing  
Needs/  
Fiscal Feasibility

## Project Feasibility: A Balancing Act



### Budget Basics for New Construction

Development Budget:

**Total Sources** must equal **Total Uses**!

USES	SOURCES
Acquisition	Permanent First Mortgage Debt
Construction	Subordinate Soft Debt and Subsidies (Federal, State, and Local)
Soft Costs (Financing, Legal, Marketing, Consulting, etc)	
Developer Fees	
Reserves	Grants

## Project Feasibility: A Balancing Act



### Budget Basics for New Construction

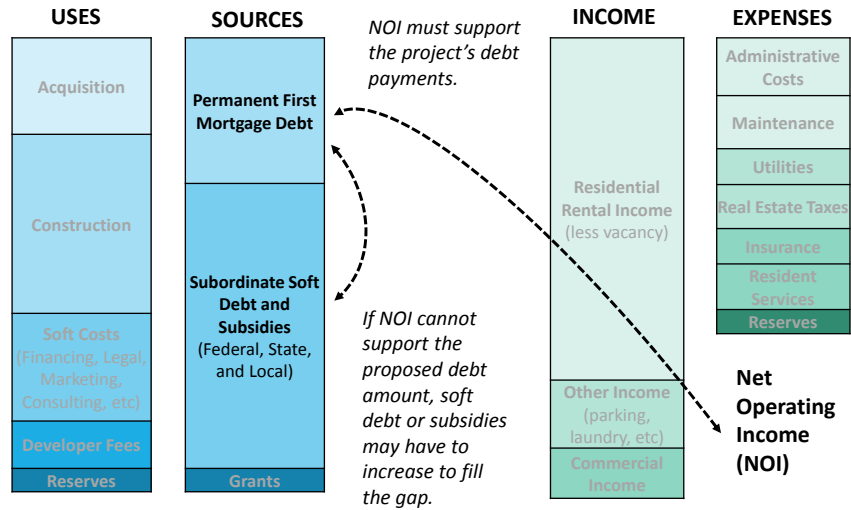
Operating Budget:

**Income** must be greater than **Expenses** in order to support debt payments!

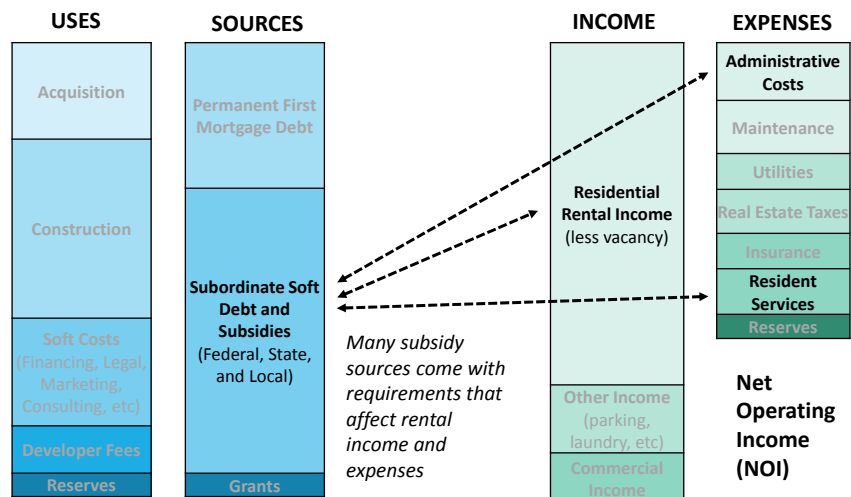
**Net Operating Income (NOI)** must be greater than the permanent mortgage debt payments!

INCOME	EXPENSES
Residential Rental Income (less vacancy)	Administrative Costs
Other Income (parking, laundry, etc)	Maintenance
Commercial Income	Utilities
	Real Estate Taxes
	Insurance
	Resident Services
	Reserves
	Net Operating Income (NOI) = Income - Expenses

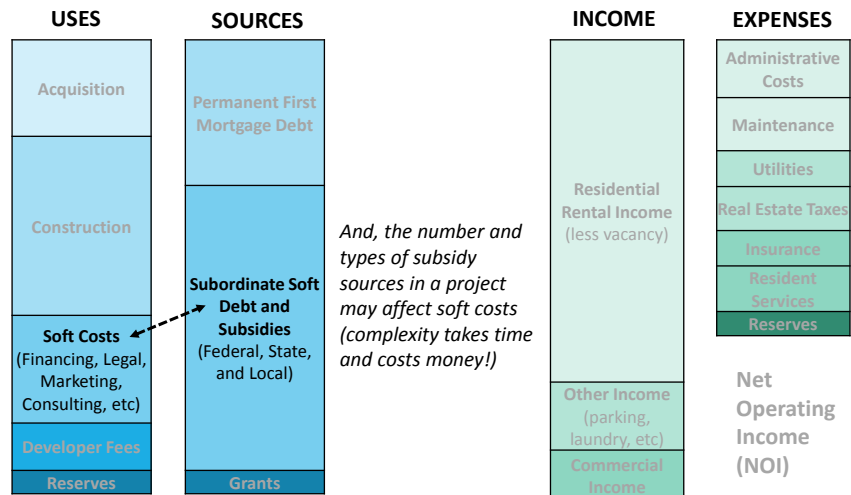
## Project Feasibility: A Balancing Act



## Project Feasibility: A Balancing Act



## Project Feasibility: A Balancing Act



## Project Feasibility: A Balancing Act



### How much debt can a project support?

**Loan-to-Value (LTV)** = the ratio of Debt to Property Value

$$LTV = (Debt) / (Property Value)$$

- Value must be supported by an appraisal
- Lenders typically allow an LTV of 80%, although the LTV requirement could be more or less depending on the lender, capital source, and property type

*Example: A lender requires 80% LTV.*

*The property has an appraised value of \$2,500,000.*

*The mortgage debt cannot exceed 80% of \$2,500,000 - or \$2,000,000*



## Project Feasibility: A Balancing Act



### How much debt can a project support?

**Debt Service Coverage Ratio (DSCR)** = the ratio of NOI to Debt Service

$$DSCR = (NOI) / (Debt Service)$$

- Debt service is the total payment due (principal + interest) on the mortgage loan
- Lenders typically require a DSCR of 1.20, although the DSCR requirement could be more or less depending on the lender, capital source, and property type

*Example: A lender requires 1.20 DSCR.*

*The property has an annual NOI of \$150,000.*

*Annual debt payments cannot exceed \$125,000, or 1.20/\$150,000.*

*Assuming an annual interest rate of 5.00% and a 30-year amortization, the maximum total debt is \$1,940,434.*

## Project Feasibility: A Balancing Act



### How much debt can a project support?

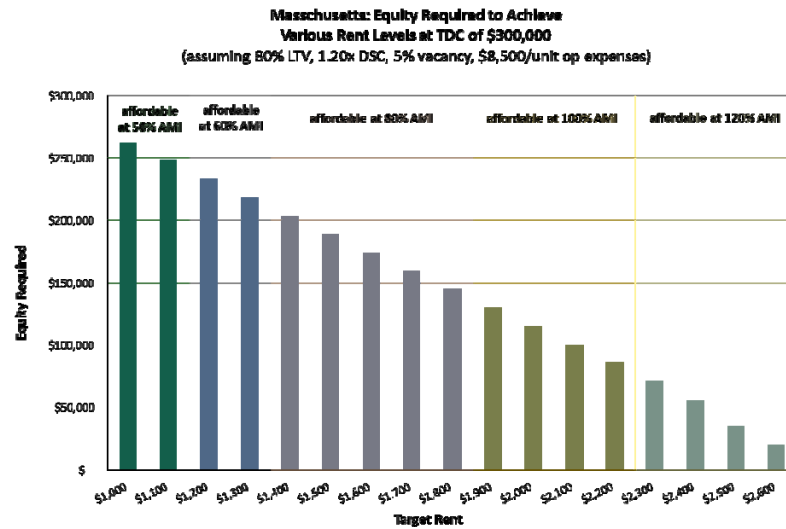
**Total debt must satisfy both the LTV and the DSCR requirements.**

*Example: LTV of 80% limits debt to \$2,000,000.*

*DSCR of 1.20 limits debt to \$1,940,434*

*Debt cannot exceed the **lower** of the two requirements:  
**\$1,940,434***

## Project Feasibility: A Balancing Act



## Project Example: Balancing the Budget



**Proposed Project: Cape Shores in Dennis, MA**

- 60-units of affordable, family housing
- Mix of 1-, 2-, and 3-bedroom units
- Town-owned land



## Project Example: Operating Budget



### UNIT MATRIX

	1-BR	2-BR	3-BR	Total	% Total
60% AMI Units	14	30	10	54	90%
30% AMI Units	2	3	1	6	10%
<b>Total</b>	<b>16</b>	<b>33</b>	<b>11</b>	<b>60</b>	
% Total	27%	55%	18%		

### HOUSEHOLD INCOME LIMITS

	1-BR	2-BR	3-BR
60% AMI Units	\$38,820	\$46,560	\$27,635
30% AMI Units	\$19,400	\$23,300	\$53,790

### MONTHLY RENTS

	1-BR	2-BR	3-BR
60% AMI Units	\$970	\$1,164	\$1,344
30% AMI Units	\$485	\$582	\$690

## Project Example: Operating Budget



### MONTHLY RENTS

	1-BR	2-BR	3-BR
60% AMI Units	\$970	\$1,164	\$1,344
30% AMI Units	\$485	\$582	\$690

### INCOME - DETAIL

	1-BR	2-BR	3-BR	Total	Per Unit
Restricted at 60% Rents	162,960	419,040	161,280	743,280	13,764
Less 5% Vacancy	(8,148)	(20,952)	(8,064)	(37,164)	(688)
Restricted at 30% Rents	11,640	20,952	8,280	40,872	6,812
Less 5% Vacancy	(582)	(1,048)	(414)	(2,044)	(341)
<b>Gross Residential Income</b>	<b>174,600</b>	<b>439,992</b>	<b>169,560</b>	<b>784,152</b>	13,069
Less Total Vacancy	(8,730)	(22,000)	(8,478)	(39,208)	(653)
<b>Net Residential Rental Income</b>	<b>165,870</b>	<b>417,992</b>	<b>161,082</b>	<b>744,944</b>	<b>12,416</b>

Laundry Income	3,600	60
<b>Total Effective Income</b>	<b>748,544</b>	<b>12,476</b>

## Project Example: Operating Budget



### OPERATING EXPENSES

	Total	Per Unit	% Per Unit
Management Fee	\$25,500	\$425	5%
Administrative	\$153,000	\$2,550	30%
Maintenance	\$127,500	\$2,125	25%
Utilities	\$76,500	\$1,275	15%
Real Estate Taxes	\$51,000	\$850	10%
Insurance	\$51,000	\$850	10%
Replacement Reserves	\$25,500	\$425	5%
<b>Total Expenses</b>	<b>\$510,000</b>	<b>\$8,500</b>	<b>100%</b>

## Project Example: Operating Budget



### OPERATING INCOME

	Total	Per Unit
Residential Income	\$784,152	\$13,069
Residential Vacancy	-\$39,208	-\$653
<b>Net Residential Income</b>	<b>\$744,944</b>	<b>\$12,416</b>
Laundry Income	\$3,600	\$60
<b>Total Operating Income</b>	<b>\$748,544</b>	<b>\$12,476</b>

Net Operating Income (NOI) = \$238,544  
(Income – Expenses)

### OPERATING EXPENSES

	Total	Per Unit
Management Fee	\$25,500	\$425
Administrative	\$153,000	\$2,550
Maintenance	\$127,500	\$2,125
Utilities	\$76,500	\$1,275
Real Estate Taxes	\$51,000	\$850
Insurance	\$51,000	\$850
Replacement Reserves	\$25,500	\$425
<b>Total Expenses</b>	<b>\$510,000</b>	<b>\$8,500</b>

## Project Example: Development Budget



### Proposed Uses:

#### DEVELOPMENT USES

	Total	Per Unit	
Acquisition	\$6,000	\$100	Assumes minimal acquisition cost
Construction Hard Costs	\$14,100,000	\$235,000	
<i>Direct Construction</i>	\$13,500,000	\$225,000	
<i>Site Costs</i>	\$600,000	\$10,000	
Soft Costs	\$2,244,000	\$37,400	Includes Legal, Financing, Marketing, etc.
Reserves	\$300,000	\$5,000	Required by investor and perm lender
Developer Fee/Overhead	\$1,350,000	\$22,500	Capped by the state
<b>Total Development Cost</b>	<b>\$18,000,000</b>	<b>\$300,000</b>	

## Project Example: Development Budget



### Proposed Sources:

Permanent Mortgage Debt  
 Federal LIHTC (9%)  
 Additional Subsidy Needs

## Project Example: Development Budget



### Proposed Sources:

[Permanent Mortgage Debt](#)

Federal LIHTC (9%)

Additional Subsidy Needs

### Sizing the Permanent Mortgage Debt:

	Total	
NOI	\$238,544	
Minimum DSCR	1.20	
Maximum Debt Service	\$198,787	$(NOI)/(Min. DSCR)$

## Project Example: Development Budget



### Proposed Sources:

[Permanent Mortgage Debt](#)

Federal LIHTC (9%)

Additional Subsidy Needs

### Sizing the Permanent Mortgage Debt:

	Total	
NOI	\$238,544	
Minimum DSCR	1.20	
Maximum Debt Service	\$198,787	$(NOI)/(Min. DSCR)$

### Debt Terms

Interest Rate	5.00%
Loan Amortization (yrs)	30
Maximum Debt	\$3,085,864



## Project Example: Development Budget



### Proposed Sources:

Permanent Mortgage Debt  
 Federal LIHTC (9%) equity  
 Additional Subsidy Needs

Sizing the Federal LIHTC equity:

#### Federal LIHTC Terms

Eligible Basis*	\$15,783,000	100% construction, 75% soft costs are eligible; land acquisition excluded
Applicable Fraction	100%	100% of the units are affordable at 60% AMI or less
Application Percentage	9.00%	
Annual Credit Amount	\$1,420,470	(Eligible Basis) * (100% of units) * (9%)
Syndication Yield	0.90	Investor agrees to pay \$0.90 for \$1.00 of tax credits
<b>Total LIHTC Equity</b>	<b>\$12,784,230</b>	(Annual Credit Amount) * (Yield)

## Project Example: Development Budget



### Proposed Sources:

Permanent Mortgage Debt  
 Federal LIHTC (9%) equity  
 Additional Subsidy Needs

Sizing additional subsidy needs: Is there a gap between the project's sources and uses?

#### DEVELOPMENT USES

	Total	Per Unit
Acquisition	\$6,000	\$100
Construction Hard Costs	\$14,100,000	\$235,000
Direct Construction	\$13,500,000	\$225,000
Site Costs	\$600,000	\$10,000
Soft Costs	\$2,244,000	\$37,400
Reserves	\$300,000	\$5,000
Developer Fee/Overhead	\$1,350,000	\$22,500
<b>Total Development Cost</b>	<b>\$18,000,000</b>	<b>\$300,000</b>

#### DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$3,085,864	\$51,431
Federal LIHTC (9%) equity	\$12,784,230	\$213,071
<b>Gap</b>	<b>\$2,129,906</b>	<b>\$35,498</b>
<b>Total Sources</b>	<b>\$18,000,000</b>	<b>\$300,000</b>

## Project Example: Development Budget



### Proposed Sources:

Permanent Mortgage Debt

Federal LIHTC (9%) equity

[Additional Subsidy Needs](#)

Sizing additional subsidy needs: [Is there a gap between the project's sources and uses?](#)

### DEVELOPMENT USES

	Total	Per Unit
Acquisition	\$6,000	\$100
Construction Hard Costs	\$14,100,000	\$235,000
Direct Construction	\$13,500,000	\$225,000
Site Costs	\$600,000	\$10,000
Soft Costs	\$2,244,000	\$37,400
Reserves	\$300,000	\$5,000
Developer Fee/Overhead	\$1,350,000	\$22,500
<b>Total Development Cost</b>	<b>\$18,000,000</b>	<b>\$300,000</b>

### DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$3,085,864	\$51,431
Federal LIHTC (9%) equity	\$12,784,230	\$213,071
Local CPA Funds	\$500,000	\$8,333
AHTF (State Subsidy)	\$1,629,906	\$27,165
<b>Total Sources</b>	<b>\$18,000,000</b>	<b>\$300,000</b>

## Project Feasibility: A Balancing Act



Land Costs  
Construction Costs  
Design Requirements  
Infrastructure  
Site Work  
Legal/Zoning  
Financing Costs  
Operating Expenses  
Debt Payments



\$  
**TIME**  
(Predictability)

Equity Investors  
Subsidy Sources –  
*Federal, State, and Local*  
Supportable Debt  
Rental Income



Local Housing  
Needs/  
Fiscal Feasibility



## Project Example: Keeping the Balance

A group of abutters requests that the project size be reduced from 60 units to 40 units. [What are the financial ramifications?](#)

### UNIT MATRIX

	1-BR	2-BR	3-BR	Total	% Total
60% AMI Units	14	30	10	54	90%
30% AMI Units	2	3	1	6	10%
<b>Total</b>	<b>16</b>	<b>33</b>	<b>11</b>	<b>60</b>	<b>100%</b>
% Total	27%	55%	18%	0%	

### UNIT MATRIX

	1-BR	2-BR	3-BR	Total	% Total
60% AMI Units	6	24	6	36	90%
30% AMI Units	1	2	1	4	10%
<b>Total</b>	<b>7</b>	<b>26</b>	<b>7</b>	<b>40</b>	<b>100%</b>
% Total	18%	65%	18%	100%	



## Project Example: Keeping the Balance

### OPERATING INCOME

	Total	Per Unit
Residential Income	\$784,152	\$13,069
Residential Vacancy	-\$39,208	-\$653
<b>Net Residential Income</b>	<b>\$744,944</b>	<b>\$12,416</b>
Laundry Income	\$3,600	\$60
<b>Total Operating Income</b>	<b>\$748,544</b>	<b>\$12,476</b>

### OPERATING INCOME

	Total	Per Unit
Residential Income	\$529,908	\$13,248
Residential Vacancy	-\$26,495	-\$662
<b>Net Residential Income</b>	<b>\$503,413</b>	<b>\$12,585</b>
Laundry Income	\$3,600	\$60
<b>Total Operating Income</b>	<b>\$507,013</b>	<b>\$12,645</b>

Total Operating Income reduced by \$241,531

## Project Example: Keeping the Balance



### OPERATING EXPENSES

	Total	Per Unit
Management Fee	\$25,500	\$425
Administrative	\$153,000	\$2,550
Maintenance	\$127,500	\$2,125
Utilities	\$76,500	\$1,275
Real Estate Taxes	\$51,000	\$850
Insurance	\$51,000	\$850
Replacement Reserves	\$25,500	\$425
<b>Total Expenses</b>	<b>\$510,000</b>	<b>\$8,500</b>

### OPERATING EXPENSES

	Total	Per Unit
Management Fee	\$17,000	\$425
Administrative	\$153,000	\$3,825
Maintenance	\$127,500	\$3,188
Utilities	\$51,000	\$1,275
Real Estate Taxes	\$34,000	\$850
Insurance	\$34,000	\$850
Replacement Reserves	\$17,000	\$425
<b>Total Expenses</b>	<b>\$433,500</b>	<b>\$10,838</b>

Not all operating expenses will scale down with a decrease in units!

Total Operating Expenses reduced by \$76,500

Net Operating Income (NOI) reduced by \$165,031

## Project Example: Keeping the Balance



Not all development costs will scale down with a decrease in units!

### DEVELOPMENT USES

	Total	Per Unit
Acquisition	\$600,000	\$15,000
Construction Hard Costs	\$9,600,000	\$240,000
Direct Construction	\$9,000,000	\$225,000
Site Costs	\$600,000	\$15,000
Soft Costs	\$2,244,000	\$56,100
Reserves	\$200,000	\$5,000
Developer Fee/Overhead	\$900,000	\$22,500
<b>Total Development Cost</b>	<b>\$13,544,000</b>	<b>\$338,600</b>

Although total costs are lower, the per unit cost is now higher.

## Project Example: Keeping the Balance



Federal LIHTC equity will scale down with lower construction costs, and, with lower NOI, the project can support less debt.

The funding gap has now grown by over \$1 million!

60-unit project:

### DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$3,085,864	\$51,431
Federal LIHTC (9%) equity	\$12,784,230	\$213,071
<b>Gap</b>	<b>\$2,129,906</b>	<b>\$35,498</b>
<b>Total Sources</b>	<b>\$18,000,000</b>	<b>\$300,000</b>

40-unit project:

### DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$950,975	\$23,774
Federal LIHTC (9%) equity	\$9,139,230	\$228,481
<b>Gap</b>	<b>\$3,453,795</b>	<b>\$86,345</b>
<b>Total Sources</b>	<b>\$13,544,000</b>	<b>\$338,600</b>

## Project Feasibility: A Balancing Act



Land Costs  
Construction Costs  
Design Requirements  
Infrastructure  
Site Work  
Legal/Zoning  
Financing Costs  
Operating Expenses  
Debt Payments

Equity Investors  
Subsidy Sources –  
*Federal, State, and Local*  
Supportable Debt  
Rental Income



## Questions?

---

Contact:

Susan Connelly, Director of Community Assistance

[Sconnelly@mhp.net](mailto:Sconnelly@mhp.net)

857-327-8580

Anne Lewis, Senior Lending Analyst

[alewis@mhp.net](mailto:alewis@mhp.net)

857-317-8554

# **Tactics for Tomorrow:**

How to Talk About Housing

Nathan Kelly, AICP  
2018 Housing Institute  
June 6, 2018

**Shout out...**



**Allen Penniman**  
**City of Detroit**



**Shout out...**



**Cynthia Silva Parker  
Interaction Institute  
for Social Change**

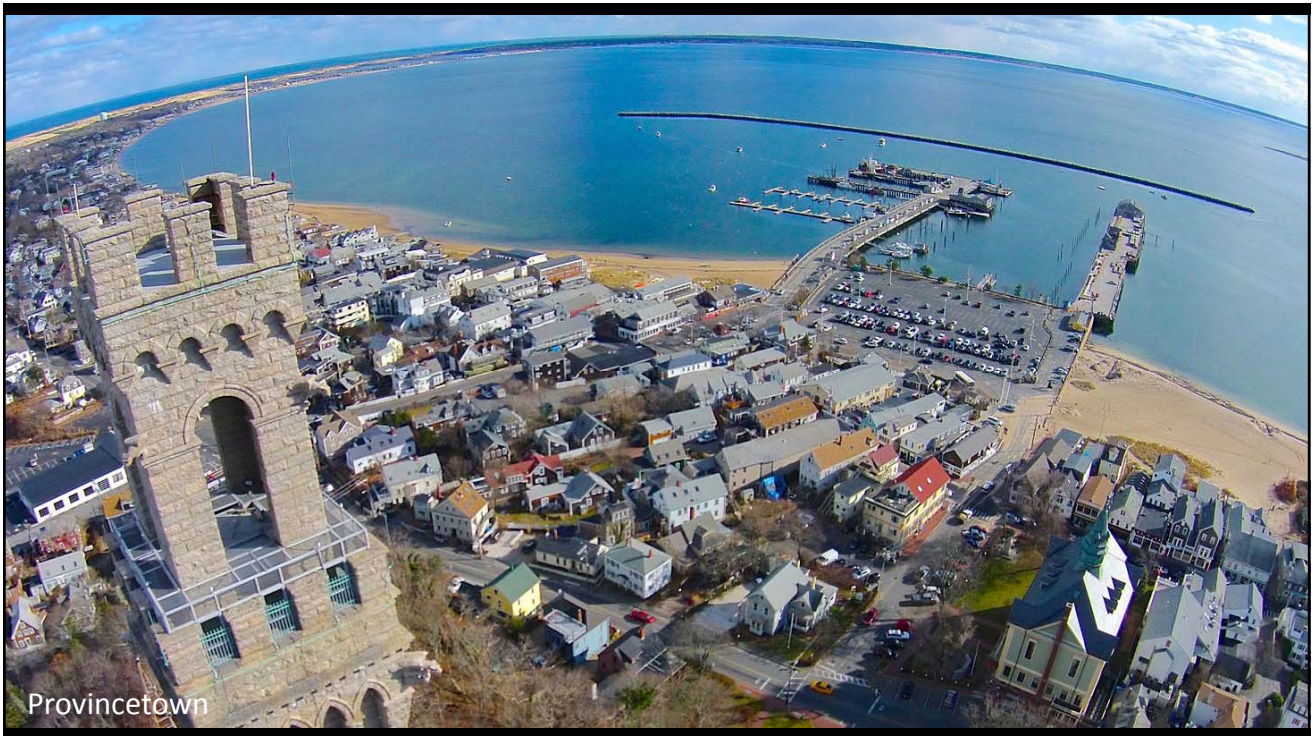
**Setting the stage...our focus:**

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

## Using history as a reference...











Rockport



Northampton

# New models...

## Concord Riverwalk Concord, Massachusetts

Source: Smart Growth Alliance

COMPLETED





# Red Brook Harborview

Cataumet, Massachusetts

Source: Smart Growth Alliance

PLANNED



## Mashpee Commons



## The Pinehills



## South County Commons (RI)





## **Major Categories of Resistance:**

**FISCAL**

**TRAFFIC**

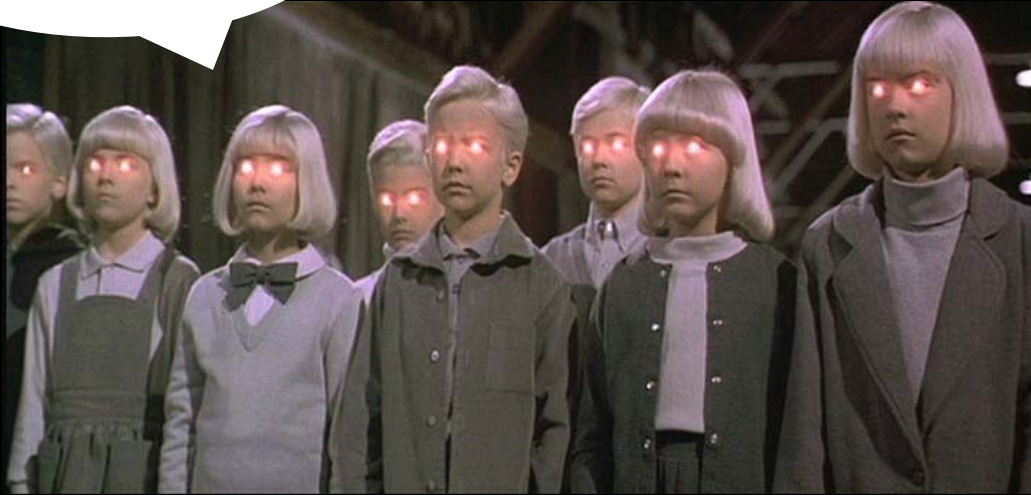
**DENSITY**

**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**

$$\text{\$150} \times 1.8 \times \text{\$10,000} = \text{\$2.7M}$$

## **Classic Presentation:**

**Potential Village Buildout: 150 Units**

**Students per House: 1.8 students**

**Cost per Student: \$10,000**

$$\text{\$150} \times 1.8 \times \text{\$10,000} = \text{\$2.7M}$$

**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**

# **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.
- Compare with data from other benchmark communities.

## Assignment:



National Association of City  
Transportation Officials ([nacto.org](http://nacto.org))

29

# DENSITY





# DENSITY

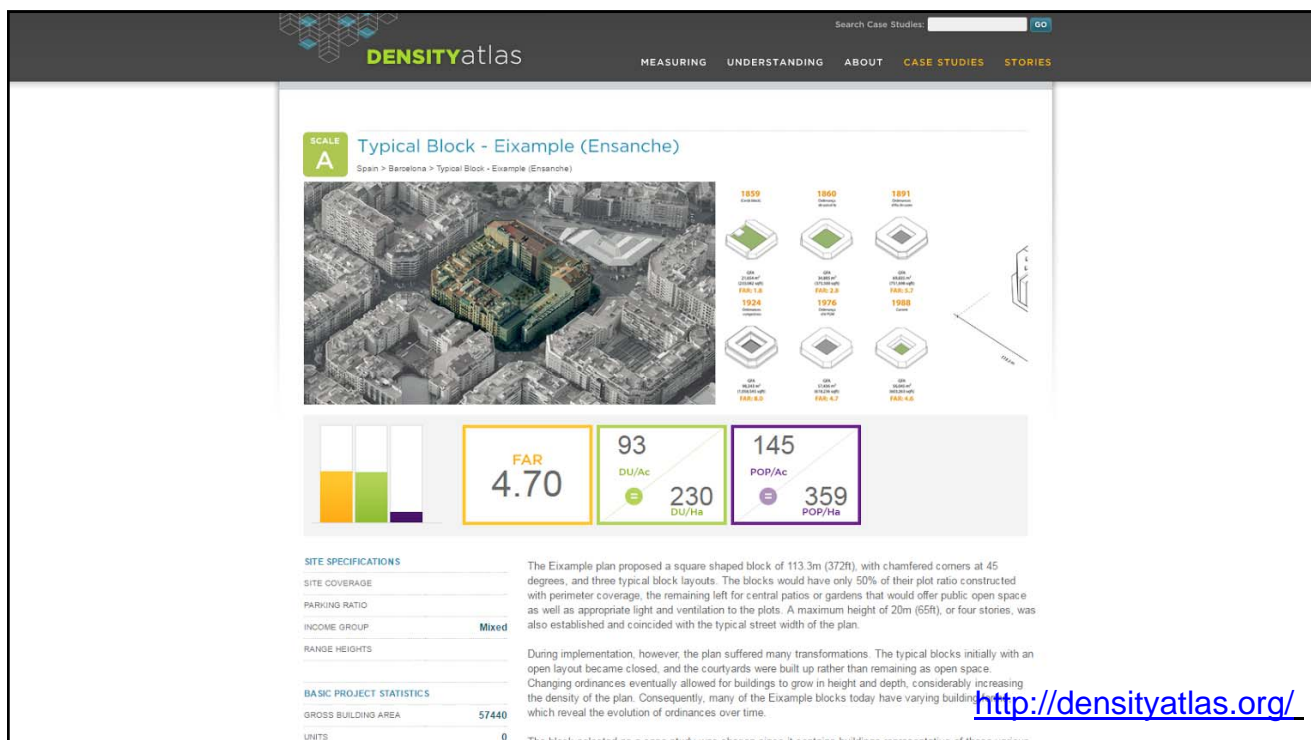
a.k.a.

**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**.

# Go back to places people 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**

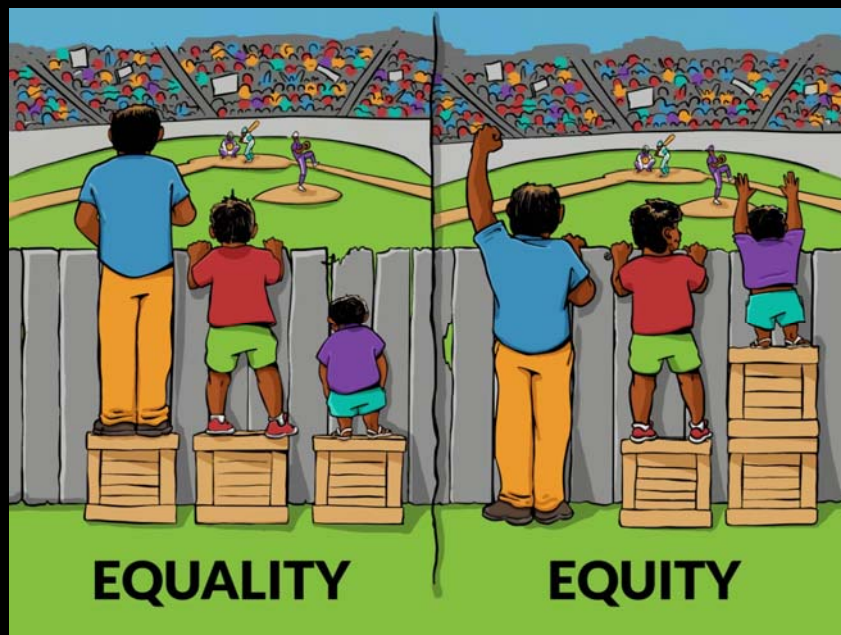




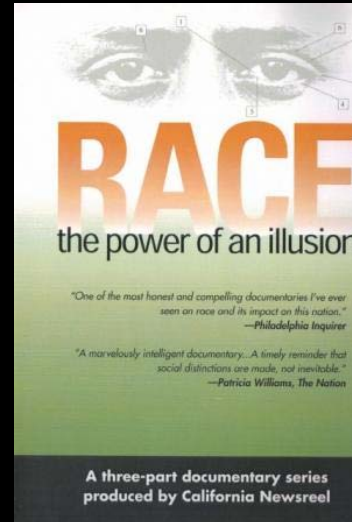
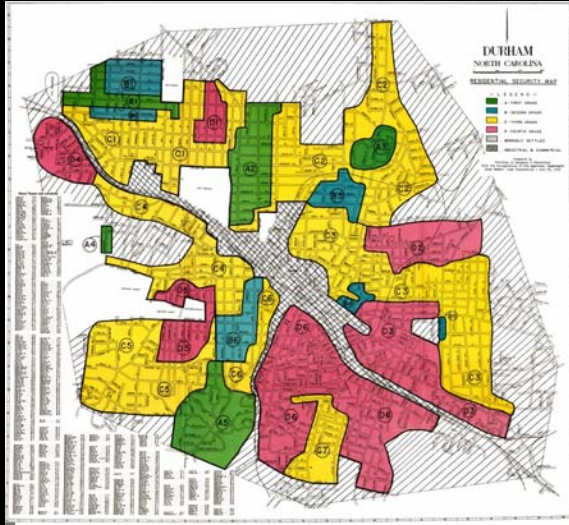
# “THOSE” PEOPLE



## UNDERSTAND EQUITY



## UNDERSTAND HISTORY OF INEQUITY IN PLANNING



## UNDERSTAND RACISM

**MICRO  
LEVEL**

**INTERNALIZED**



**INTERPERSONAL**



**MACRO  
LEVEL**

**INSTITUTIONAL**



**STRUCTURAL**



Source: Race Forward: Center for Racial Justice Innovation

## Assignment:

**PolicyLink**

**Csi** CENTER FOR SOCIAL INCLUSION

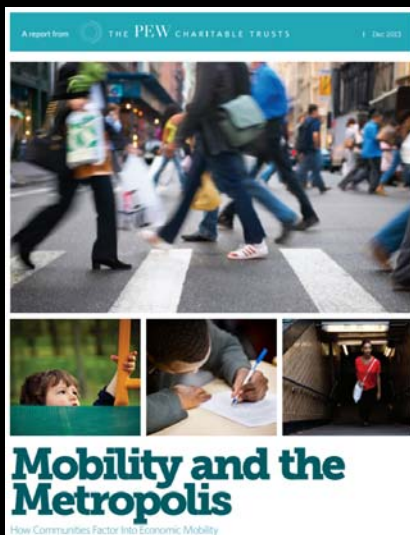


**GOVERNING FOR  
RACIAL EQUITY**

**race forward**  
THE CENTER FOR RACIAL JUSTICE INNOVATION

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

## Assignment:



**Study demonstrates the link  
between “place” and  
“economic mobility.”**

## **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](mailto:nkelly@horsleywitten.com)

# STRIVING FOR FAIRNESS

National origin and fair housing



1763



## Present day Ukraine



## Alexander II

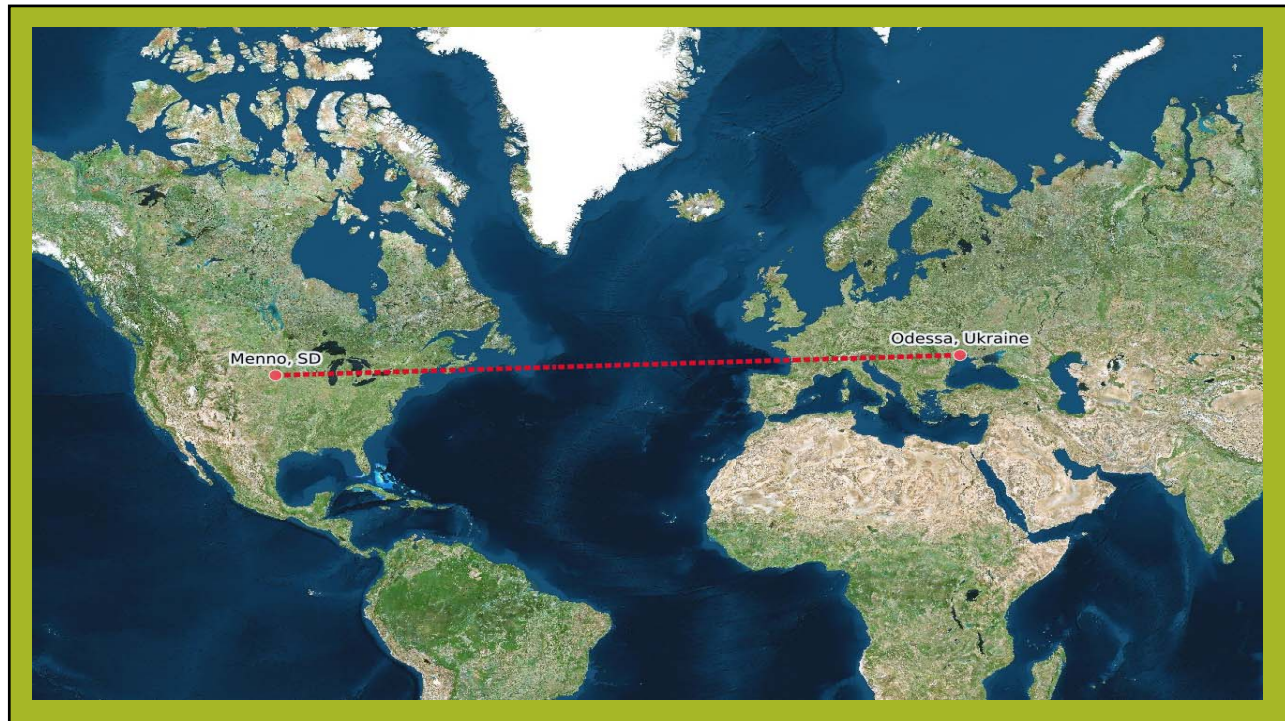
**1871** – Eliminated bulk of tax privileges

**1874** – Subjected to military service

**1881** – Required to study Russian in school, loss of remaining special privileges

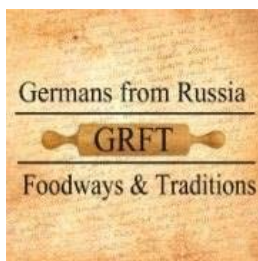






## Germans from Russia

It's really a "thing"





## Kuchen:

A 'Germans from Russia' staple

Oktoberfest  
Menno, SD  
2017

1984



## German for Life

Born 25+ years after their families first arrived in the United States, Erna and Gideon spoke German their entire lives.



Gideon Wilhelm Goehring & Erna Rosa Streyle, Aug. 12, 1934

# Immigration Triggers

Religious freedom



Famine and economic opportunity



War and violence



## Today

Syrian



Central American

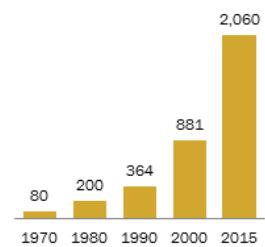


Iraqi



### Immigration from Africa surges since 1970

Total U.S. foreign-born population from Africa, in thousands



Note: Africa includes North African and sub-Saharan African countries as defined by IPUMS.

Source: Pew Research Center analysis of the 2015 American Community Survey (1% IPUMS). Trend data based on U.S. Censuses 1970-2000.

PEW RESEARCH CENTER



Unless we  
are Native  
American,  
we all have  
heritage  
from  
somewhere  
else.



So why is it often hard to empathize with  
new immigrants?



#TolmmigrantsWithLove: You will always be welcome in the city of Boston.

"We want people to embrace the immigrants of today in the same way they embrace their own ancestors," said Celina Barrios-Millner, a fellow in the Mayor's Office for Immigrant Advancement. "We just want to make that connection because it's such an immigrant city."



## Truth is, anti-immigrant sentiment has “always” existed



Italians



**Denis Kearney (1847-1907)**  
Born in Ireland  
Immigrated to US in 1868



## How is this relevant to Fair Housing?

### Federal (Fair Housing Act)

- Race
- Color
- **National Origin**
- Religion
- Sex
- Familial Status
- Disability

### State (M.G.L. c. 151B)

All federal bases plus:

- Ancestry
- Age
- Marital Status
- Source of Income/Public Assistance
- Sexual Orientation
- Gender Identity
- Veteran History/ Military Status
- Genetic Information

# National Origin Discrimination

Closely related to race, color and religious discrimination

## Definition

The Supreme Court ruled in *Espinosa v. Farah Mfg. Company, Inc (1973)*, that the term “national origin” refers to “the country where a person was born, or, more broadly, the country from which his or her ancestors came.”

### INCLUDES

1. Treating people differently because of customs, culture, dress, and food associated with their country of origin.
2. Refers to someone’s language, whether or not they speak English or have an accent.
3. Actions based on stereotypes associated with particular national origins.

Source: [www.housing.org](http://www.housing.org)

## What Does National Origin Discrimination Look Like?

- Questions about the types of food a tenant cooks
- Refusals to rent to people with non-US identification
- Managers who won’t speak to a tenant’s translator
- Inquiries about a tenant’s immigration status
- Threats to call Immigration Services when a tenant complains
- Comments related to stereotypes, such as telling a person of Asian descent that he “can’t leave his shoes outside the door” when he hasn’t asked to do so
- Blaming immigrants for pest problems
- Telling tenants that “This is how we do things in *this* country”

Source: Project Sentinel, a HUD-Approved Housing Counseling Agency

## Fair Housing Act

It shall be unlawful...

To refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin.

### **“otherwise make unavailable or deny”**

- Mortgage redlining
- Insurance redlining
- Racial steering
- Exclusionary zoning decisions
- “And other actions by individuals or governmental units which directly affect the availability of housing to minorities”

## Lozano v. City of Hazleton

2013

### **TWO ORDINANCES**

#### **Rental Registration Ordinance**

Required anyone seeking to rent housing in the city (18 years +) to apply for “occupancy permit,” showing “proof of legal citizenship or residency.” Cost: \$10

#### **Illegal Immigration Relief Act Ordinance**

Established civil and criminal penalties for renting housing to an undocumented person or hiring an undocumented person.

**CONSEQUENCES** Landlords and employers faced loss of licenses, fines and/or prison if they violated the ordinances. Processes were established to deny housing and employment to undocumented persons.

**“States and localities have no power to regulate residency based on immigration status.”**

Lozano v. Hazleton – Opinion for the United States Court of Appeals for the 3<sup>rd</sup> Circuit

## MA Office of the Attorney General

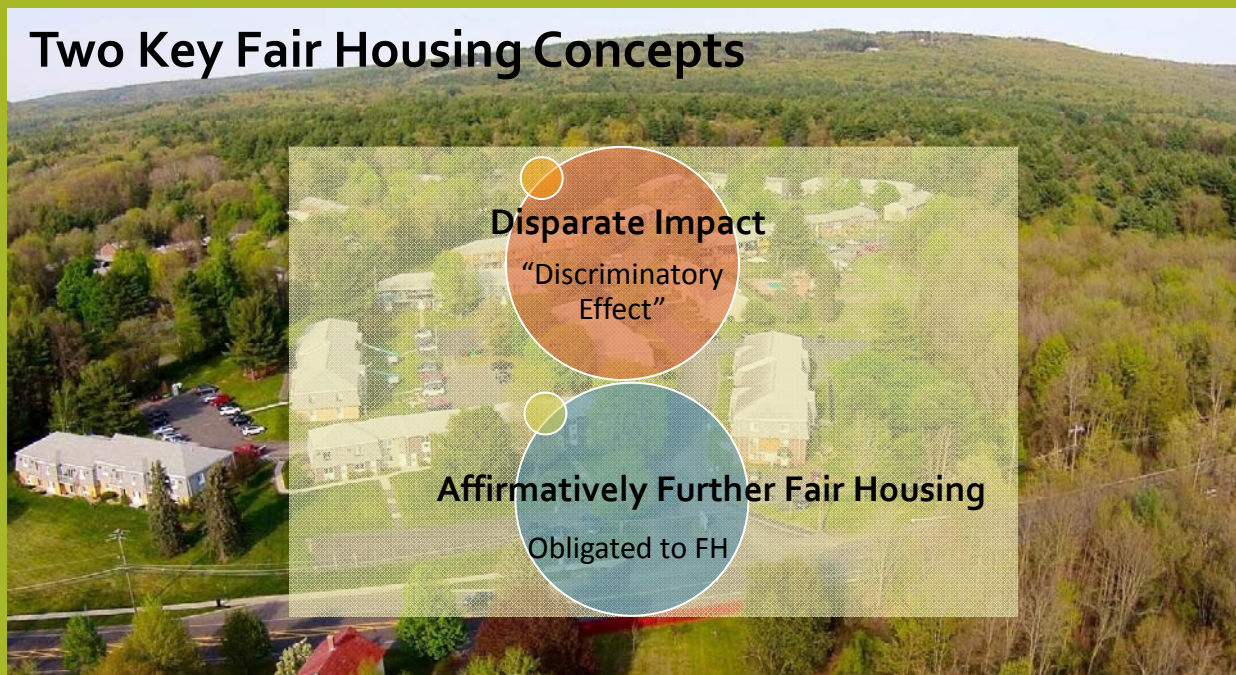
**“Discrimination and retaliation are illegal regardless of a tenant’s immigration status.”**

Different treatment based on ancestry, ethnicity, birthplace, culture or language may violate the prohibition on national origin discrimination

Tenant to tenant

“All Tenants Have a Right to Be Free from Harassment and Intimidation” Advisory, MA Office of the Attorney General

## Two Key Fair Housing Concepts



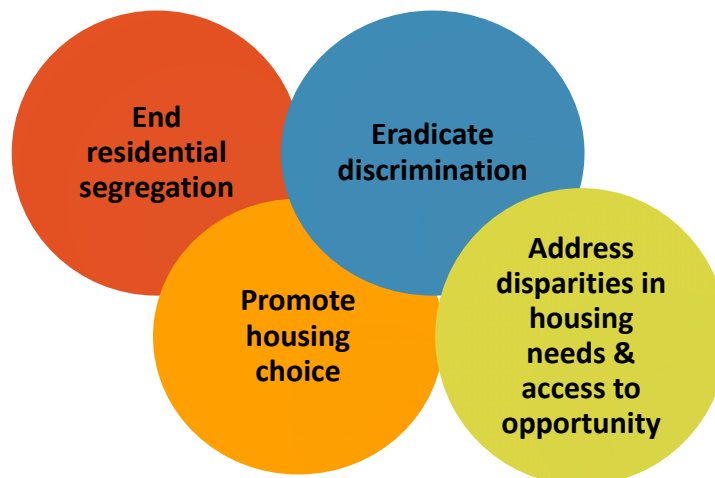
## Disparate Impact



“...[e]ffect, not motivation, is the touchstone because a thoughtless housing practice can be as unfair to minority rights as a willful scheme.”

Smith v. Anchor Bldg. Corp., 536 F.2d 231, 233 (8th Cir. 1976).

## Obligation to Affirmatively Further Fair Housing





## 50<sup>th</sup> Anniversary – Fair Housing Act



**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)

## By 2016 in MA

Town/City	White (%)	African-American/Black (%)	Asian (%)	Latino- any race (%)
<b>MASSACHUSETTS</b>	<b>79.6</b>	<b>7.1</b>	<b>6.0</b>	<b>10.6</b>
Acton	72.3	1.8	23.4	2.2
Arlington	82.9	2.0	10.7	3.7
Belmont	81.1	1.8	14.0	4.9
Boxborough	76.8	0.7	20.4	1.7
Brookline	75.2	3.4	16.3	5.5
Canton	83.7	5.9	6.9	4.0
Cohasset	98.2	0.1	0.8	0.6
Dedham	84.7	8.0	2.8	7.0
Hingham	96.3	0.2	0.7	1.1
Lincoln	82.5	2.8	9.1	7.0
Newton	77.8	3.5	13.9	5.6
Southborough	85.6	1.4	10.9	2.0
Wellesley	82.5	2.4	11.0	4.8

2016 American Community Survey

"...we must learn from our history and not allow our fears to overwhelm our values."

Japanese American Citizens League



**Contact Info:**

**Shelly Goehring**

Program Manager

MHP

857-317-8525

[sgoehring@mhp.net](mailto:sgoehring@mhp.net)







MAURA HEALEY  
ATTORNEY GENERAL

THE COMMONWEALTH OF MASSACHUSETTS  
OFFICE OF THE ATTORNEY GENERAL  
ONE ASHBURTON PLACE  
BOSTON, MASSACHUSETTS 02108

(617) 727-2200  
(617) 727-4765 TTY  
[www.mass.gov/ago](http://www.mass.gov/ago)

**Attorney General Advisory:**  
**All Tenants Have a Right to Be Free from Harassment and Intimidation**

The Office of the Attorney General of Massachusetts issues this advisory to remind landlords and other housing providers that all tenants have a right to be free from harassment and intimidation.

State and federal laws prohibit landlords and other housing providers from discriminating against current or prospective tenants based on race, color, gender, sexual orientation, gender identity, age, religion, disability, receipt of public assistance, familial or marital status, ancestry, national origin, genetic information, or veteran or active military status. *See* M.G.L. c. 151B, § 4 (Massachusetts Antidiscrimination Law); 42 U.S.C. 3601 *et seq.* (Fair Housing Act).

Harassment is a form of unlawful discrimination and includes both hostile environment harassment and quid pro quo harassment.

- **Hostile environment harassment.** Hostile environment harassment refers to unwelcome conduct that is sufficiently severe or pervasive to interfere with a person's ability to buy, rent, or use and enjoy housing (including related facilities and services).
- **Quid pro quo harassment.** Quid pro quo harassment refers to an unwelcome request or demand to engage in conduct where submission to the request or demand, either explicitly or implicitly, is made a condition of a person's ability to buy, rent, or use and enjoy housing (including related facilities and services).

Both state and federal law also prohibit retaliation against current or prospective tenants who report violations of the law or otherwise assert their rights. Discrimination and retaliation are illegal regardless of a tenant's immigration status.<sup>1</sup>

---

<sup>1</sup> Although state and federal housing laws do not specifically prohibit discrimination based on citizenship or immigration status, they do prohibit discrimination based on national origin. Such discrimination includes different treatment based on a person's ancestry, ethnicity, birthplace, culture, or language. Screening current or prospective tenants for citizenship and immigration status, or treating them differently on that basis, may violate the prohibition on national origin discrimination. In addition, 42 U.S.C. § 1981 ("Section 1981") has been interpreted by a number of courts to prohibit discrimination based on alienage with respect to the right to make and enforce contracts. *See e.g., Sagana v. Tenorio* 384

State law further prohibits any person from using threats, intimidation, or coercion to interfere with the secured rights of any other person. *See* M.G.L. c. 12, §§ 11H-J (Massachusetts Civil Rights Act); M.G.L. c. 151B, § 4(4A).<sup>2</sup> Secured rights include the right to quiet enjoyment of housing and the right to legal process.

Together, these state and federal laws make each of the following practices unlawful:

- Refusing to rent to a prospective tenant based on the tenant's (or his or her family member's) race, color, religion, ancestry, national origin, disability, or other protected characteristic.
- Steering prospective tenants away from particular properties or rental units based on their familial or marital status, receipt of public assistance, or other protected characteristic.
- Asking current or prospective tenants to provide different forms or amounts of identification, documentation, or personal information based on their race, color, religion, ancestry, national origin, or other protected characteristic.
- Demanding sexual favors in exchange for the provision of housing-related benefits or services, or threatening to evict a tenant if the tenant does not give in to sexual advances.
- Applying different terms or conditions—including different amounts of rent or different access to services—to tenants based on their protected characteristic(s).
- The use of offensive jokes, comments, or slurs when addressing current or prospective tenants.
- Threatening to report tenants to immigration authorities in order to coerce or pressure tenants (or their family members) to refrain from exercising any of their rights under the law, including coercing or pressuring tenants:
  - To move out or pay higher rent;
  - To submit to sexual harassment (or any other kind of harassment);
  - Not to report violations of sanitary or health codes, including the presence of lead paint hazards;
  - Not to report other discrimination or harassment; or
  - To give up any of their rights to challenge or otherwise defend themselves in eviction proceedings.

---

F.3d 731 (9th Cir. 2004); *Anderson v. Conboy*, 156 F.3d 167 (2d Cir. 1998); *Duane v. Geico*, 37 F.3d 1036 (4th Cir. 1994).

<sup>2</sup> State law also prohibits unfair and deceptive business practices. *See* M.G.L. c. 93A, § 2. In some cases, discrimination, harassment, and/or intimidation in the course of doing business will qualify as an unfair or deceptive business practice.

In addition, it is unlawful for landlords or other housing providers to allow harassment or intimidation by one tenant against another tenant.

**\*\* Importantly, landlords and other housing providers who are owed rent, or whose tenants violate valid property rules or lease terms, have adequate remedies available to them under the law, including eviction proceedings in housing court. Landlords may not circumvent these processes by threatening tenants with physical harm or by threatening to report tenants or their family members to immigration authorities. \*\***

A failure by housing providers—including property owners, managers, and real estate agents—to comply with these laws may result in significant legal liability.

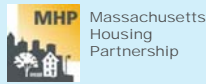
If you have questions or need further assistance, or to file a complaint of discrimination, contact the Civil Rights Division of the Attorney General's Office at (617) 963-2917 or <https://www.mass.gov/how-to/file-a-consumer-complaint>.

Dated: April 11, 2018

# *Bringing it all Together:*

## A Case Study on Pre-Development

---



LAURA SHUFELT  
KATY LACY

MHP'S HOUSING INSTITUTE  
JUNE 06, 2018

## 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 Waterville**  
 You are a member of the Waterville Affordable Housing Trust. The Trust has been offered three parcels of open-owned land, known as Kingswood, located within 0.5 miles of the Town Center. The Kingswood parcels are adjacent to two condominium developments, retail space, and a residential neighborhood.  
 The Waterville Affordable Housing Trust is evaluating the potential to build community housing on the combined parcels of land totaling 13.65 acres. Based on the analysis, the Community Preservation Committee (CPC) has voted to request and allocate resources to fund a feasibility study to further the understanding of the request. The Chair of the CPC has asked the Waterville Affordable Housing Trust to report back to the Committee within 90 days, after which the alignment regarding project feasibility and a dollar amount to be requested.  
 The Trust was established at the last August Town Meeting and has a very small financial reserve (\$25,000). 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 Kingswood acquisition analysis.  
 The following documents are available to you: "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 create the analysis?  
**Case Study Question 2:**  
 With a total CPC 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?



Activity cards

<b>Provider:</b> Civil Engineer
<b>Scope of Work:</b> Land Yield Analysis
<b>Cost:</b> \$2,500
<b>Description:</b> 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.

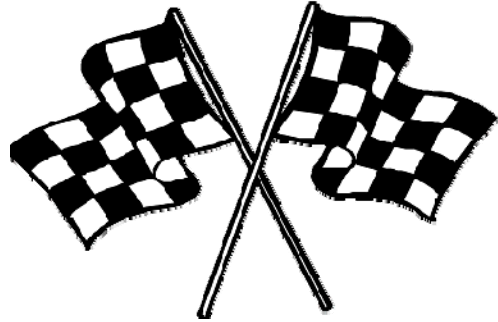
# Now to put it into action!

1. Everyone reads the Case Study (5 minutes)
2. Katy 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. Katy and Laura will give each group answer cards after each scenario



Ready, set... go!

---



## Case Study Scenario Question #1

---

You have **\$25,000** available from the CPC.

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

## Case Study Scenario Question #2

---

The CPC has an additional **\$25,000** to award.

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 CV Way?

**Yes**

**No**

**Maybe, but need more info**

## Contact Information

---

**Laura Shufelt**

Assistant Director Community Assistance

[lushufelt@mhp.net](mailto:lushufelt@mhp.net)

857-317-8582

**Katy Lacy**

Senior Program Manager

[klacy@mhp.net](mailto:klacy@mhp.net)

857-317-8514



## CV Way Case Study

The 7 parcels that make up the CV Way property include the following:

- Lot 86, 20,823 sq. ft.
- Lot 87, 20,703 sq. ft.
- Lot 88, 21,382 sq. ft.
- Lot 89, 22,989 sq. ft.
- Lot 90, 23,619 sq. ft.
- Lot 23, 11,326 sq. ft.
- Lot 38, 16,926 sq. ft.

The site is currently vacant land. It abuts Bellevue Fire Department land to the Southeast, the Post Office to the South, retail and offices to the Southwest, and an apartment complex to the North.

The property was taken by the Town of Bellevue in 2002 for non-payment of real estate taxes. It was subsequently given to the Bellevue Housing Authority (BHA) to develop, originally for senior housing. In 2015, the Town released the senior restriction, allowing for affordable family rental housing.

The Bellevue Community Preservation Committee recommended and Town Meeting approved \$25,000 to BHA for pre-development due diligence.

Question 1: Using the Scope of Work cards, decide how to spend the \$25,000 of CPA funds.

Question 2: Do you want to request an additional \$25,000 to continue due diligence?

Question 3: Is your project feasible and ready to release a Request for Proposals for a developer?





How to use CPA to support affordable housing

## Getting it Done

Shelly Goehring  
Program Manager, MHP  
Kevin Maguire  
Partner, Oxbow Urban  
Andrew Groff  
Community Development Director, Town of Williamstown



## CPA Statute



	Open Space	Historic	Recreation	Housing
Acquire	YES	YES	YES	YES
Create	YES	NO	YES	YES
Preserve	YES	YES	YES	YES
Support	NO	NO	NO	YES
Rehabilitate and/or Restore	YES (if acquired or created with CPA funds)	YES	YES (new 7/8/2012)	YES (if acquired or created with CPA funds)



## Terms



Acquire – obtain by gift, purchase, devise, grant, rental, rental purchase, lease or otherwise.

Create – often speaks to new development, re-use

Preserve - protect real property from injury, harm or destruction

Support - provide grants, loans, rental assistance...or other forms of assistance ("for the purpose of making housing affordable")

Rehabilitate and/or Restore – if acquired or created with CPA

## Affordability Restrictions



- Section 12 – real property interest acquired with CPA funds shall be bound by a permanent restriction
- Non-profit can enforce the restriction and manage the property



# Affordable Housing



Acquire

Create

Preserve

Support



## Acquire

Cromwell Court Apartments -- Barnstable



- 124 units of affordable family rental housing
- Built in 1973. Acquired and rehabilitated in 2011.
- \$500,000 CPA funds

## Create



## Preserve



## Support



**Pre-  
develop-  
ment**

**Housing plans  
and needs  
assessments**

**Rental  
Assistance**

## Questions?





## **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 6, 2018



## **Community Preservation Act**

Best Practices for the Creation of Affordable Housing

Kevin Maguire  
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### **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 6, 2018





## Community Preservation Act Best Practices for the Creation of Affordable Housing

Kevin Maguire  
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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

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## Community Preservation Act Best Practices for the Creation of Affordable Housing

Kevin Maguire  
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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

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**Community Preservation Act**  
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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

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**Community Preservation Act**  
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**Developers Perspective**

**Best Practice**

**Community Preservation Committee**  
More Than Just Local Board Recommending Funding

- \*\*Understand Zoning/Financing Catch 22
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- \*\*Direct Assistance with FinCom/Pre-Town Meeting Approvals

**Community Preservation Committee**  
**acting as**  
**Joint Venture Partner**

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# The CPA & Housing: A Williamstown Case Study

Andrew Groff, AICP - Community Development Director



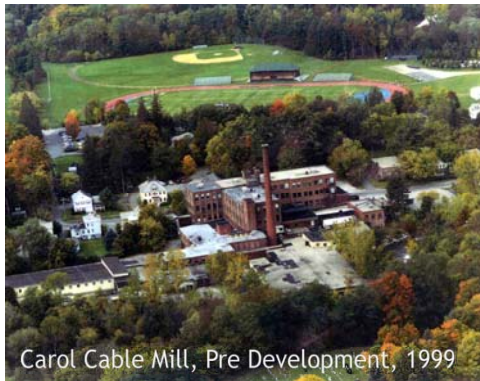
## Williamstown & The Community Preservation Act

- ▶ Adopted by Annual Town Meeting 2002
- ▶ \$3,612,500 in funding directed towards community housing needs over past 15 years.
- ▶ Three major construction projects, private partnerships possible through CPA funding.
- ▶ \$187,500 granted for planning, research, and engineering to support housing. This included critical Housing Needs Assessment completed in 2013.

## Funded Housing Construction

- ▶ Cable Mills : First funded 2004. Completed 2016. 61 Units of rental housing in historic wire mill, 13 moderate affordability units.
- ▶ Church Corner : Completed 2009. Community led effort. Converted closed Catholic Church. 8 moderate affordability units.
- ▶ Highland Woods : Completed 2016. Replacement housing for former Spruces Mobile Home Park residents. 40 units affordable to mix of income ranges.

## Cable Mills



- ▶ 61 Condominiums in historic "core" mill buildings.
- ▶ 21 New Construction Townhomes on riverbank.
- ▶ Reserved area for mixed use development.
- ▶ CPA funding secured 13 moderate income units, public river walk, historic facades and smokestack.
- ▶ Great example of one project capturing all three CPA funding types.
- ▶ CPA \$1.5 Million
- ▶ Total project \$26 Million

## Cable Mills - Timeline

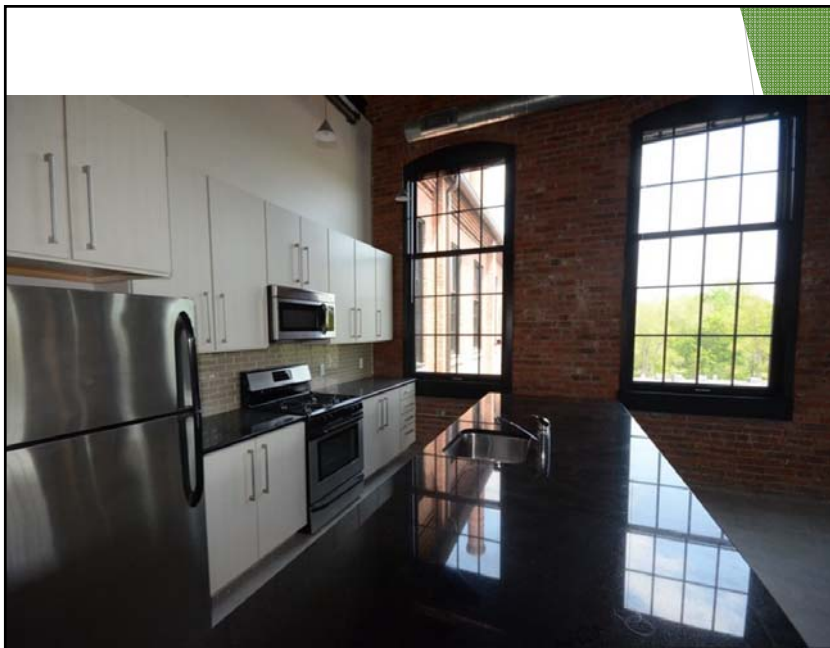
- ▶ 1873 - A. Loop & Company opens original building as twine mill, evolved into electrical cable plant. Peak employment of 500 (1950)
- ▶ 1996 - Manufacturing on Water Street ceases
- ▶ 2004 - Building Purchased by Keuhn Development, ZBA approves Comprehensive Permit for conversion.
- ▶ 2005 - Site remediation, historic building remediation, and building demolitions occur.
- ▶ 2006 - Robert Keuhn passes, Keuhn Development is liquidated, work stops.
- ▶ 2006 - Mitchell Properties purchases site, 40B financing model is no longer sustainable. Mitchell & Town work to secure a zoning overlay and CPA funding.
- ▶ 2007 - Annual Town Meeting approves \$1.5 Million in CPA funding and Zoning Overlay. CPA funding grants the town a river walk with public access, historical preservation easements on the buildings and smokestack, 13 moderate income units.

## Importance of CPA Funding Commitment

- ▶ 2008 - Financial Crisis halts progress.
- ▶ 2009 - CPA releases \$167,538.50 of historic preservation fund for building stabilization.
- ▶ 2010 - 2013 - Pre sales fail to generate construction funding, project is transitioned to a initial 5 year term as rentals.
- ▶ 2014 - Project transitioned to Traggorth Companies, Zoning & Wetland Permits renewed, CPA grants amended.
- ▶ Nov '14 - Aug '16 Phase 1 (Historic Mill) construction.
- ▶ May 2016 - First Units Occupied, Ribbon Cutting held.
- ▶ Representatives of Mitchell Properties & Traggorth Properties have both noted that the town commitment to the CPA funding was critical.
- ▶ 2009 CPA funding saved building from deterioration.
- ▶ Continued Town commitment to the funding gave other financing partners confidence in project.



## Post Development





## Church Corner Apartments



- ▶ 8 Apartments (6 in Church 2 in Rectory), Moderate Income Restricted.
- ▶ Permanent Affordability Restriction held by Town.
- ▶ Funded by \$1.2 million in CPA funding, remainder through private sources.
- ▶ Total cost, \$480,000 purchase price, \$1.8 million construction.
- ▶ Permitted under Ch. 40B Local Initiative Project Program.



## Highland Woods



- ▶ 40 Units, replacement housing for Spruces Mobile Home Park.
- ▶ \$100,000 in direct CPA funding, \$150,000 from Affordable Housing Trust
- ▶ \$80,000 In CDBG Grants
- ▶ \$2.6 Million in other town funding.
- ▶ Developed under a partnership between Berkshire Housing & Women's Institute.
- ▶ Total cost, \$12.6 Million, other sources include low income tax credits, CDBG

## Lessons Learned

- ▶ While CPA is rarely the entire project budget it can fill significant financing gaps.
- ▶ CPA is often the first funding source approved. Giving other financiers confidence in a project.
- ▶ Small scale efforts such as Church Corner, rarely qualify for other subsidized funding sources, making CPA a critical component of small projects.

## Creation of the Affordable Housing Trust



- ▶ Trust was formed as a part of disaster response effort.
- ▶ A town wide need to address loss of 225 units of very low income housing at Spruces Mobile Home Park in 2011 from TS Irene.
- ▶ Created through Town Meeting action by adoption of state statute.
- ▶ Mass Housing Partnership offered and provided assistance during initial setup.
- ▶ Community wide effort to recruit members instrumental in creating sustainable board.

## Funding the Trust

- ▶ Town Meeting voted to grant \$200,000 of CPA funding in 2012 and 2013.
- ▶ Town Meeting granted \$75,000 of CPA funding in 2016 & 2014.
- ▶ The Trust continues to look for additional public and private funding to increase its financial sustainability.

## Trust Operations

- ▶ The trust is comprised of 5 members and meets once per month.
- ▶ Over a year was spent studying operations of other trusts around the Commonwealth to determine best practices and mission.
- ▶ Major accomplishments so far have been creation of a mortgage assistance program and purchase of two parcels of land for development.
- ▶ The trust continues to study new ideas such as renter assistance and to support planning efforts and studies.
- ▶ 2018 Town Meeting recently awarded \$20,0000 as pilot funding for a critical repairs program to be launched in Fiscal Year 2019.

## DeMayo Mortgage Assistance

- ▶ The Richard L. DeMayo Mortgage Assistance Program provided grants of \$15,000 toward home purchases in Williamstown.
- ▶ The program is administered by local banks and designed to enable low income families to purchase homes in Williamstown.
- ▶ 9 grants of total \$132,500 have been awarded so far.

## Property Acquisition

- ▶ The trust has acquired two properties in previously developed neighborhoods.
- ▶ A request for proposals has been issued seeking interested parties for development of these lands.
- ▶ Habitat for Humanity was awarded the development rights for these parcels. Design is underway for 2 homes on the first parcel.

*Thank You!*

Questions ?

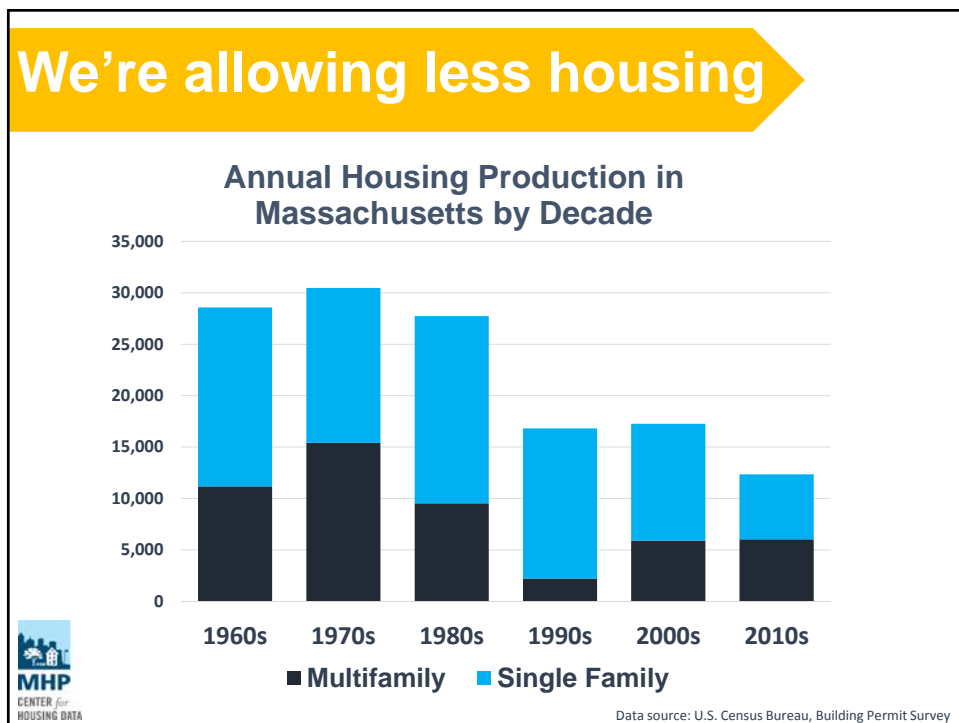




## CHD Mission

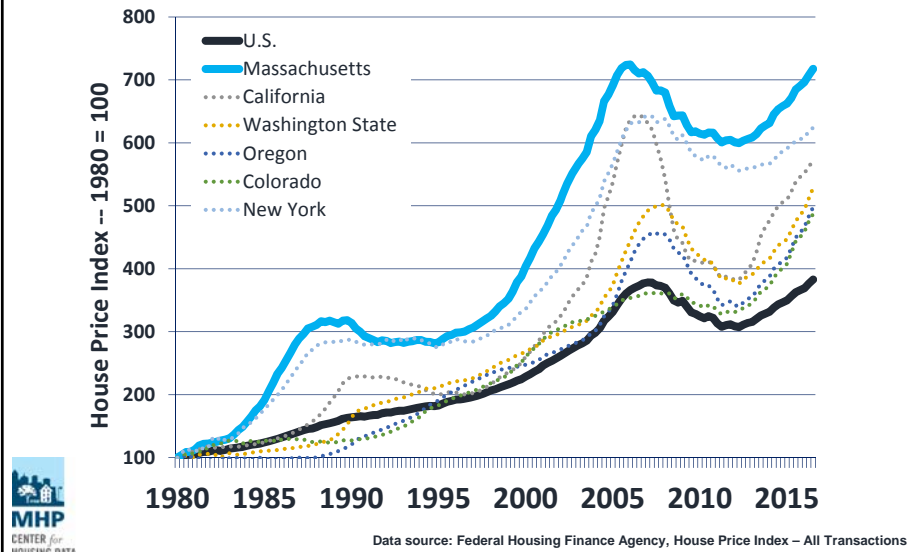
**Collect, analyze and share  
information to drive better  
conversations around  
housing policy**



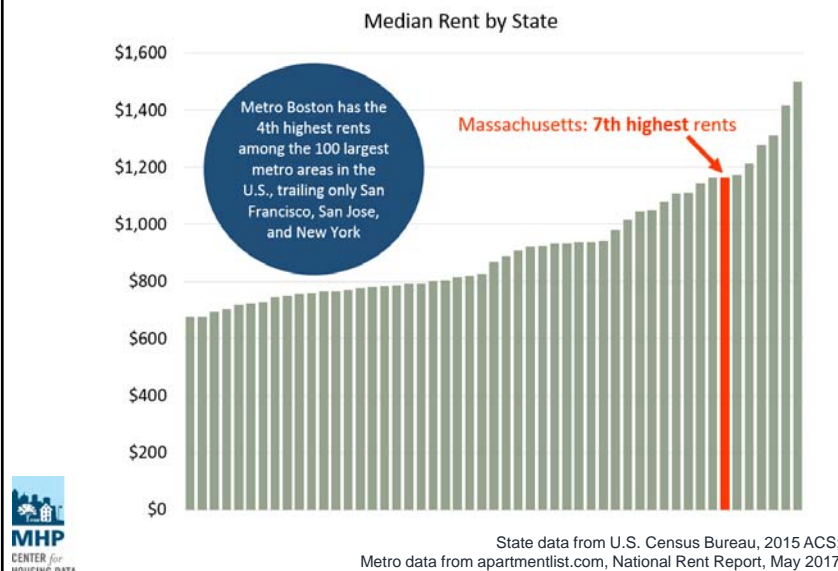




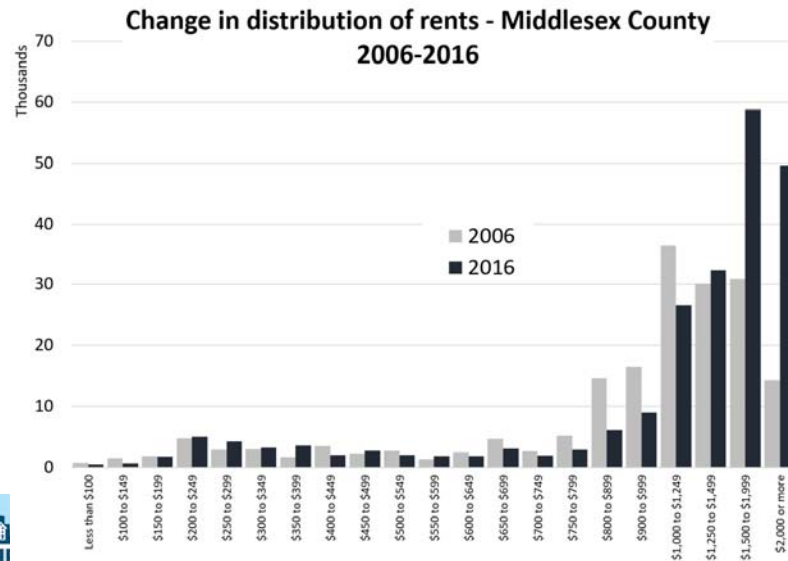
## Home prices have surged



## Rents are high



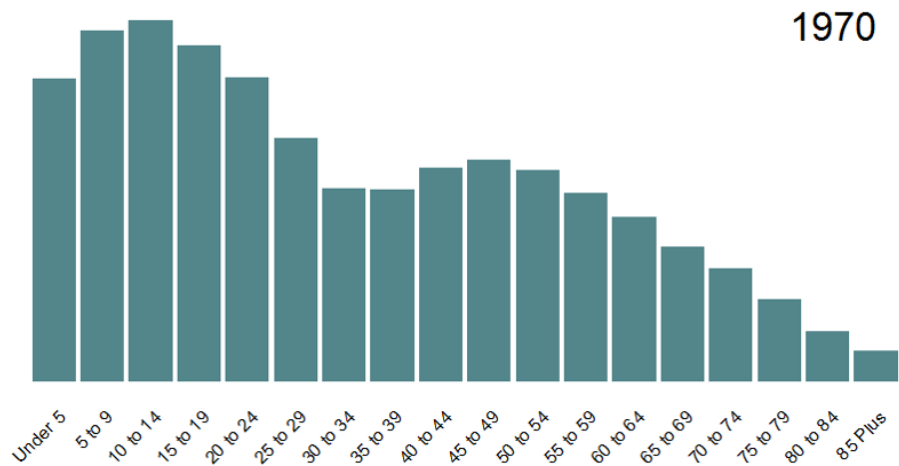
## County rents are changing



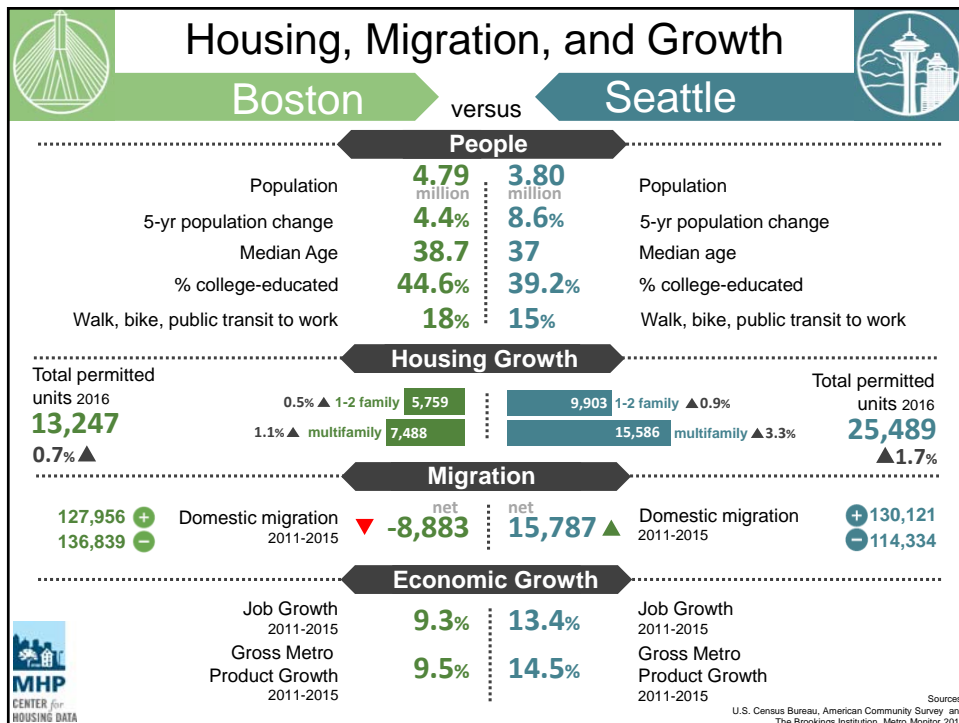
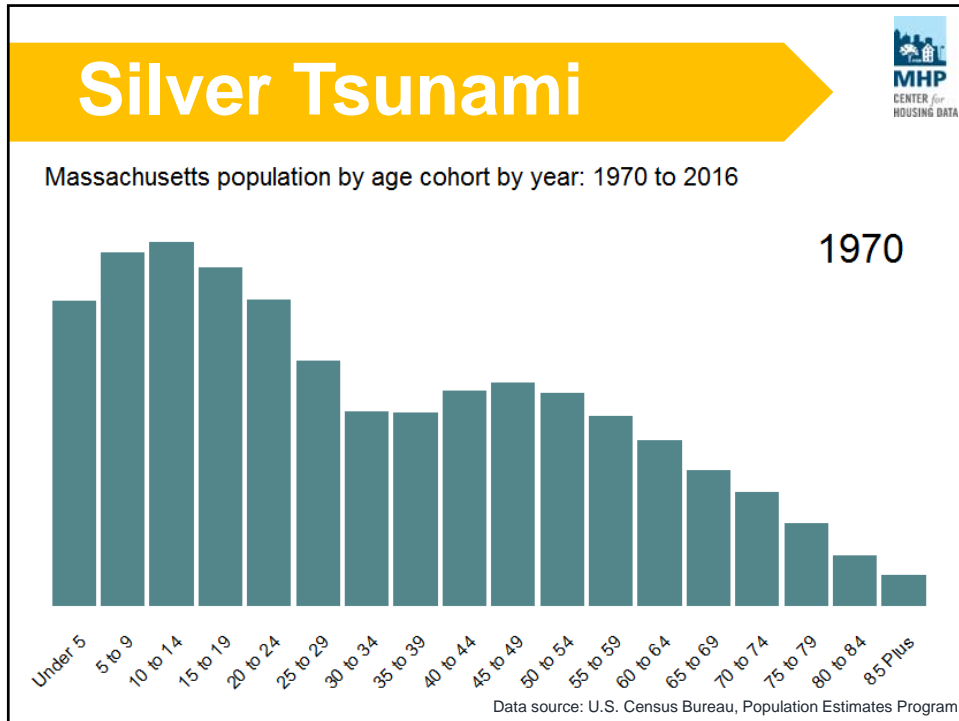
Data source: U.S. Census Bureau, American Community Survey, 1-year estimates: 2006 and 2016

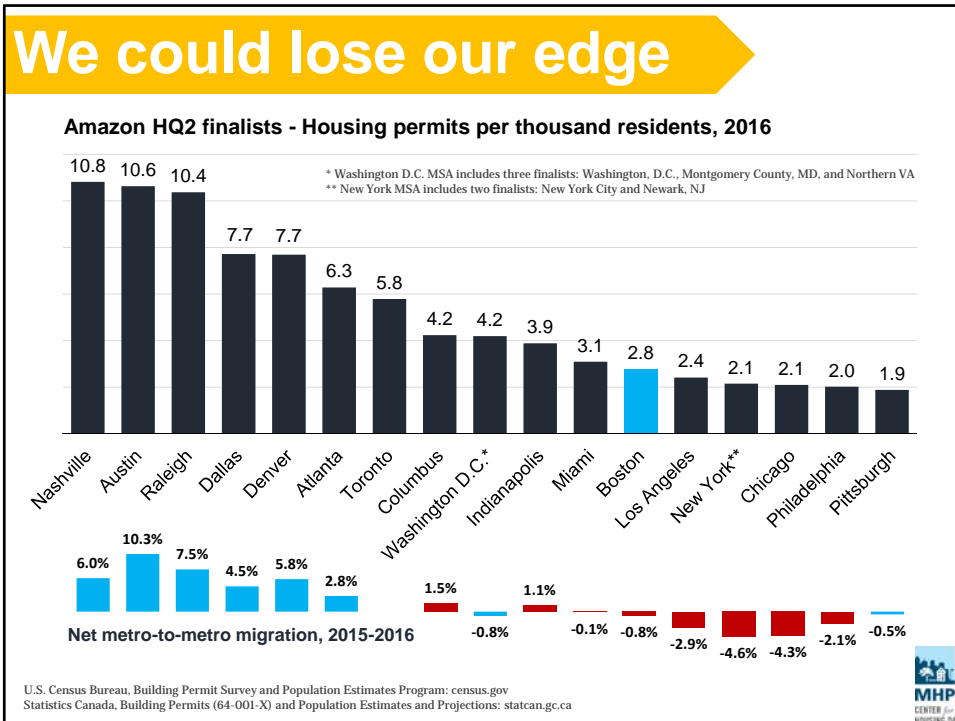
## Silver Tsunami

Massachusetts population by age cohort by year: 1970 to 2016



Data source: U.S. Census Bureau, Population Estimates Program





**1**

## Start with people



**2**

## Take inventory



## 3 Identify patterns

Understand how your town has changed, how it is likely to change in the future, and use that information proactively.

How will housing be a part of your plan?



## 4 Know the facts



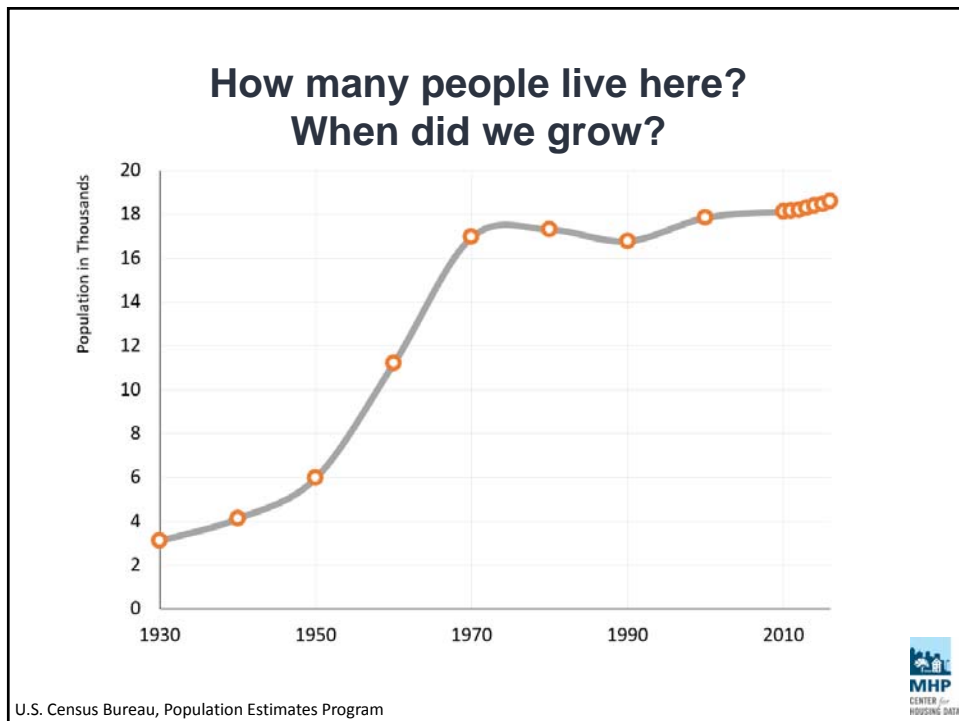
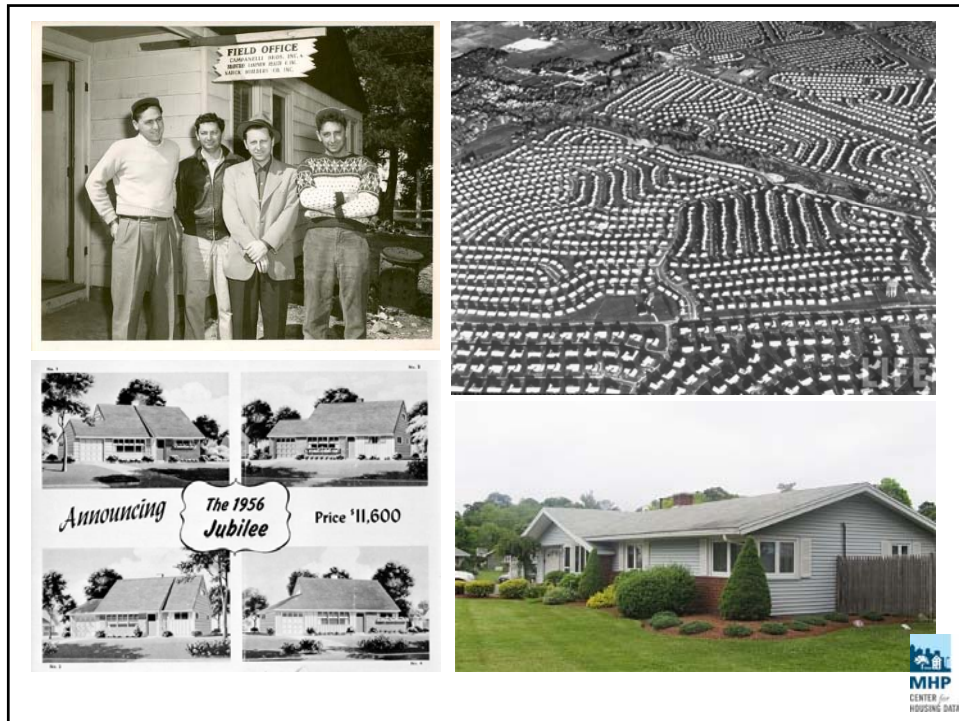


# 5

## Learn from others

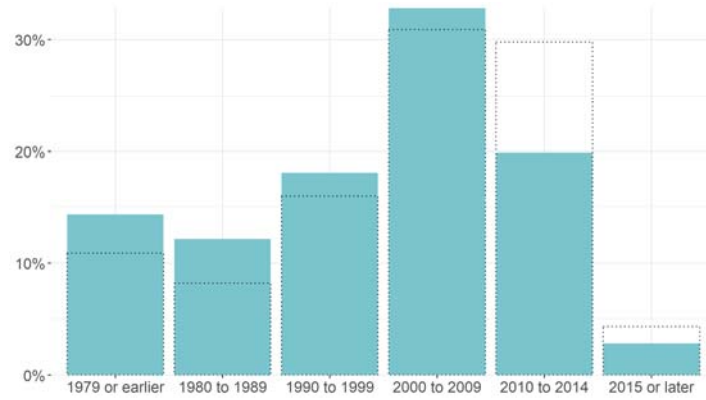


**Data in Action**  
What's your  
housing story?

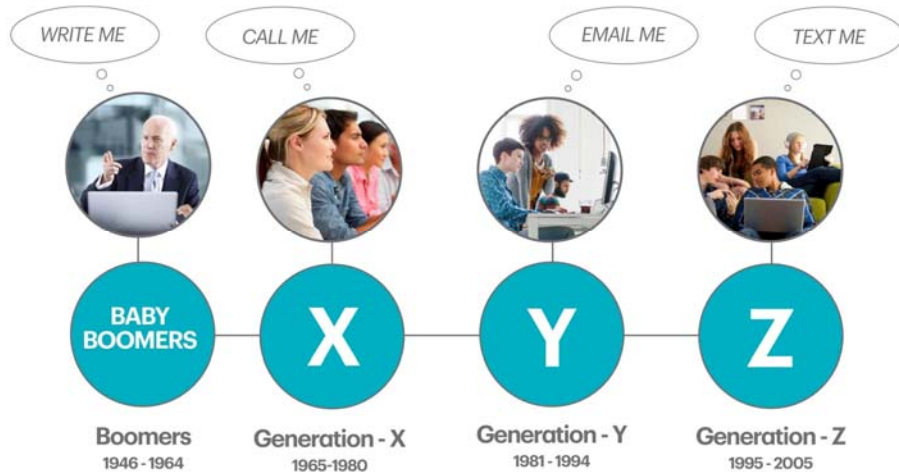


## Have people lived here a long time?

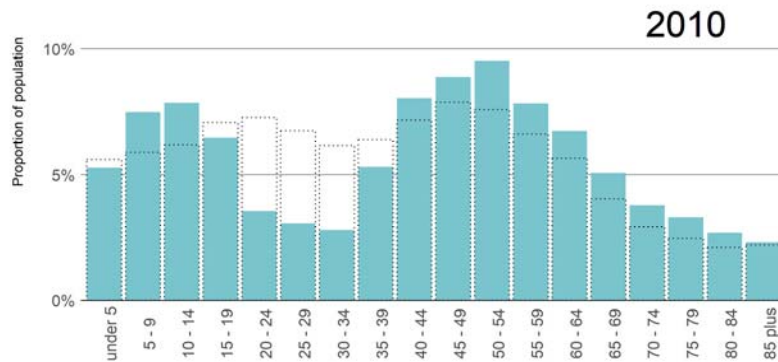
Year householder moved into unit



U.S. Census Bureau, American Community Survey 2012-2016, 5-year estimates



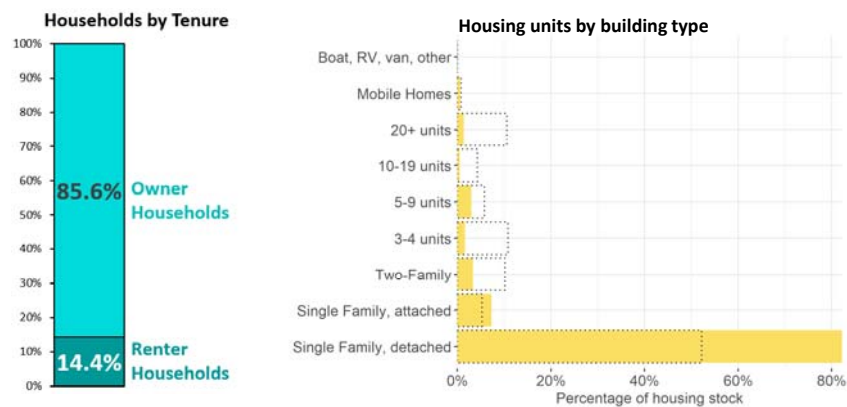
## Which age groups are dominant? Has this always been the case?



U.S. Census Bureau, Decennial Census and American Community Survey



## Do you have a diverse set of housing options?



U.S. Census Bureau, American Community Survey 2012-2016, 5-year estimates



dear city councilmember,  
**i support more housing, but...**

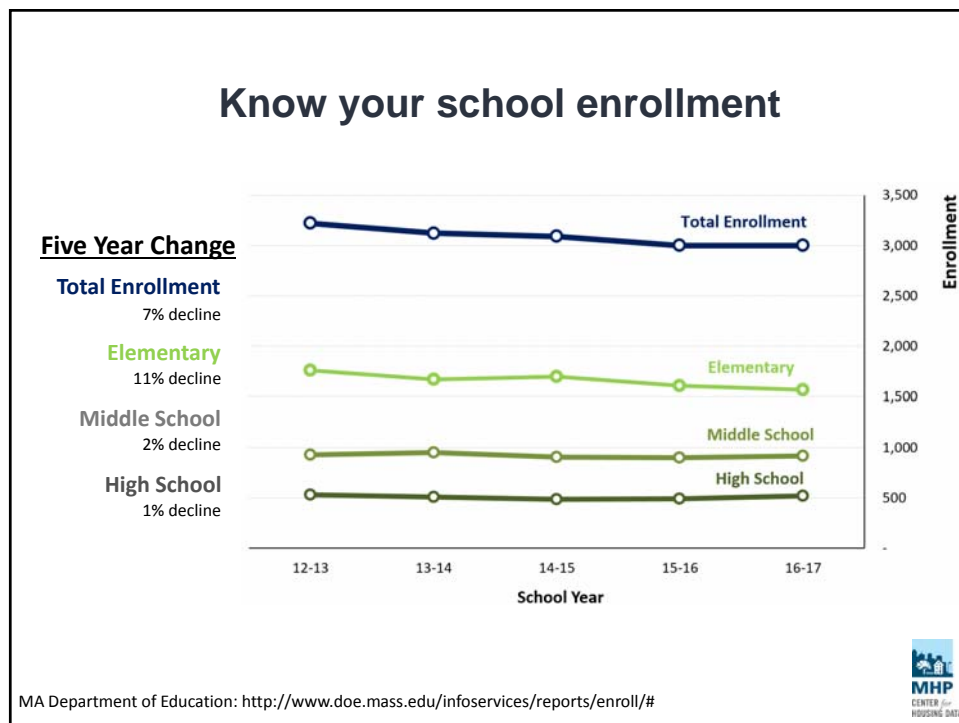
there's not enough parking, it will cause traffic jams, we it will block my views, this building is historic, it will what about businesses, what about my property values, it's not affordable enough green space, expensive, there's there's too much me about this long it should go in tearing down this is injurious, this environment, cookie need to stop building what about all the greedy developers are city is corrupt, there are worse there's not enough houses, these my property value, we have why can't they get a job, property

will cause crime, need a shadow study, part of town is historic, this alter neighborhood character, what about existing housing, what there will be too many enough, there's not it's too cheap, it's too not enough of it, of it, no one told enough in advance, THAT neighborhood, house is bad, it will pollute the cutter design, we luxury housing, toilets it will bring, doing it for money, the problems, this is gentrification, are prison cells, this will lower enough people already, too tall, rights, too loud, too much traffic,

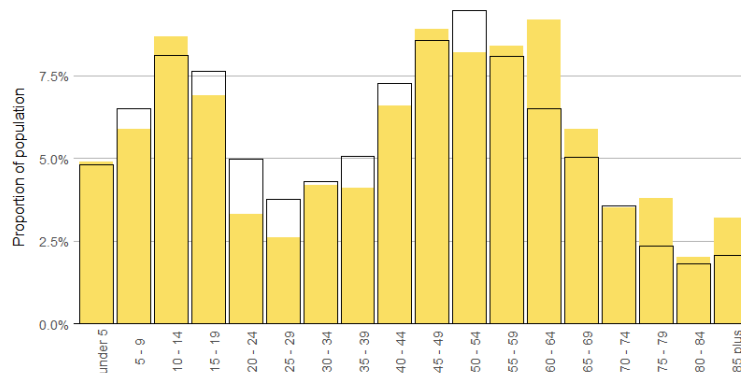
what about the environmental impact, these are cheap materials, it has ugly exteriors, it's boxy, this will decrease the quality of life, people for shills, we need to local culture, this neighborhood people raise a live there, stack i wouldn't want to displace people, this the city is trying to our throats, this is white people, what the city is ignoring city is ignoring this does not small area plan, i when i moved here 40 years ago, why aren't businesses paying their employees more, we already said yes to that other thing

be careful how you voice support  
**complaints add up.**

neighbors for more neighbors (.org)
talk to your friends about zoning



## Are other towns in the same situation? Of course.



MHP analysis of U.S. Census Bureau, American Community Survey 2012-2016, 5-year estimates



## Pull it all together to drive conversation

As this town's senior population grows, will their housing needs change? Can these long-time residents find those options within the community?

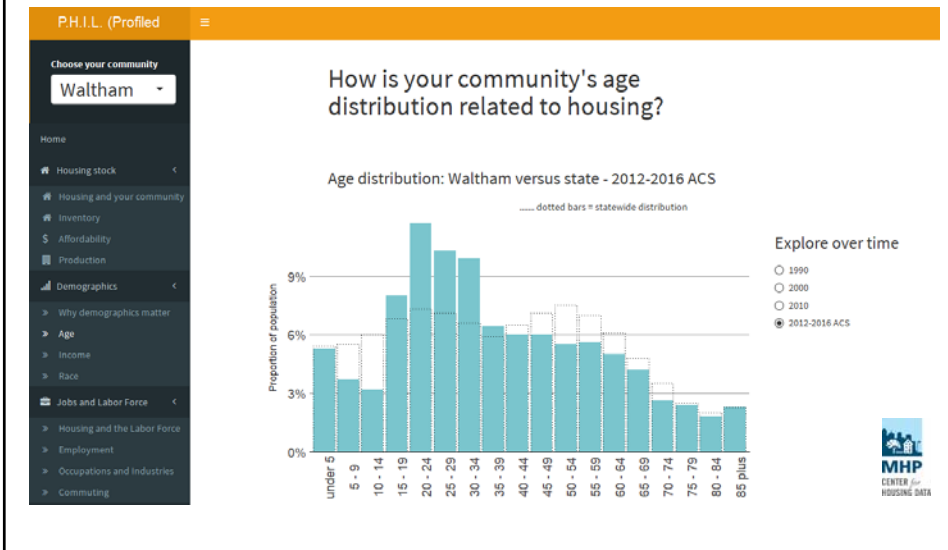
As the community ages, if young people can't or don't want to move in, do seniors become the primary tax base? Is that sustainable?

The town might want to pursue housing strategies that provide the kind of housing that both young people and down-sizing adults both want. Consider density in town centers, walkable locations, or near transit.





## Sneak peek: Profiled Housing Information for Localities



## Local resources



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

# Tell your story

A woman with dark hair tied up, wearing a black long-sleeved top, is smiling and holding the hands of a young girl. The girl is wearing a pink long-sleeved top, a light pink tutu, and pink leggings. They are in a living room with a wooden coffee table in the foreground, a bookshelf, and a fireplace in the background. The text "WE ARE #SIATLE NEIGHBORS!" is overlaid in the bottom left corner.



# I SAVE LIVES.

## CAN I BE YOUR NEIGHBOR?

**FACT:**  
A housing assistant's average annual pay is **\$25,486**. She can reasonably afford **\$625** a month in rent. Houston's median rent for two-bedroom units is **\$919**. Most two-bedroom rental units are out of reach for housing assistants. They cannot live where they help people.

### SAY YES TO QUALITY HOMES FOR ALL INCOMES, IN ALL AREAS!

Learn more at [www.houstontx.gov/housing/SayYes](http://www.houstontx.gov/housing/SayYes)





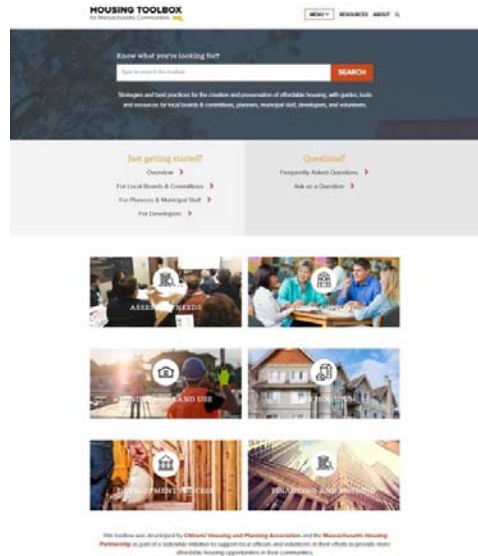

CITY OF HOUSTON  
HOUSING AND  
COMMUNITY  
DEVELOPMENT

SOURCE: [www.bls.gov/news.release/wage2002.htm#C9](http://www.bls.gov/news.release/wage2002.htm#C9) 2002  
© 2010 HOUSING AND COMMUNITY DEVELOPMENT






# HousingToolbox.org



- Assessing Needs
- Local Support
- Zoning & Land Use
- Fair Housing
- Development Process
- Financing & Funding



## Questions and discussion

**Callie Clark, Co-Director**  
Center for Housing Data  
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**Tom Hopper, Co-Director**  
Center for Housing Data  
[thopper@mhp.net](mailto:thopper@mhp.net)

<http://www.mhp.net/data>  
[@mhpdata](#)  
[@mhphousing](#)



## Small Scale Development

### Lets Look at the Elements of Real Estate Development

Acquisition

Design/Engineering:

Construction

Developer Overhead

Management



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## 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**



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## 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)



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## 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*



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## 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

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## Small Scale Development

### Lets Look at the Elements of Real Estate Development

#### Property Management:

Difficult to find **3<sup>rd</sup> 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**

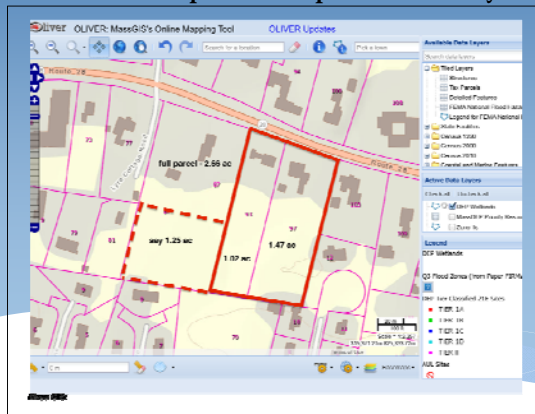
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## Small Scale Development

Lets Look at the Elements of Real Estate Development

Lets Look at an Example: Development Feasibility



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### 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



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### Small Scale Development

## Lets Look at the Elements of Real Estate Development

\*16 Unit Concept Plan

\*Adequate Land Set Aside for Septic

\*Parking Works

\*Retain Existing Historic Home at Front of Site

**THIS COULD BE GREAT**



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## 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
<b>Total Units</b>	<b>0</b>	<b>16</b>	<b>16</b>
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
<b>NET SECTION 8 Rent</b>	<b>\$794</b>	<b>\$1,066</b>	<b>\$1,419</b>
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		

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## Small Scale Development

### Lets Look at the Elements of Real Estate Development

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

**Then \$500k GAP**

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

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

<b>Total Development Costs</b>	<b>\$5,344,276</b>
	<b>\$334,017</b>

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

**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%		

<b>Total Development Costs</b>	<b>\$5,499,501</b>
	<b>\$343,719</b>

**TDC Higher for Ownership**

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## Small Scale Development

### Lets Look at the Elements of Real Estate Development

#### 16 Units of Affordable Ownership Housing

<b>Total Development Costs</b>	<b>\$5,499,501</b>
	<b>\$343,719</b>

**No State Funds Available**

**Town Likes Ownership**

**If \$100k/Unit in CPA**

**Then \$450k GAP**

Permanent Sources of Funds	
<b>Rental Component - 16 Units</b>	
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)



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## 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**

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## 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 2018





**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 2018

## Additional Information



## 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.

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## 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.

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## 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

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## 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.

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# Housing Institute Day 2



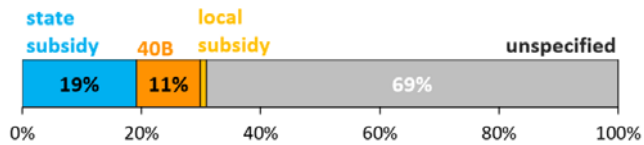
Devens, MA  
June 7, 2018

## Today's agenda

- ▶ Morning breakouts
- ▶ Housing Hero award luncheon
- ▶ Afternoon breakout
- ▶ Development Case Study

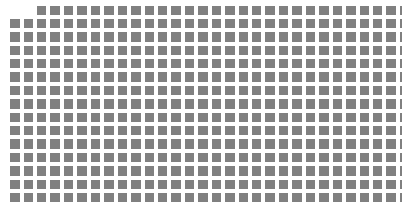
## Subsidized housing production is critically important but it also has a very limited impact on the housing supply gap

Statewide multifamily production by type, 2012-2016



**7,066**

Restricted affordable units,  
Produced past 5 years



**223,845**

Low Income Renter Households  
with Severe Housing Cost Burden

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



## Resources for municipalities

- ▶ CPA funds
- ▶ Trust initiatives
- ▶ MHP Technical Assistance
- ▶ Town-owned land
- ▶ Zoning for housing variety as of right

## Resources are available

- ▶ CPA funds
- ▶ Trust initiatives
- ▶ MHP Technical Assistance
- ▶ Town-owned land
- ▶ **Zoning for housing variety as of right**

## Open Space/ Cluster Development



*Open Space/Cluster Development*



*Conventional Subdivision/Sprawl*

## Cottage Development, Westford

**Westford: Cottage development,  
multifamily zoning efforts**



## Housing Development, Concord

**Riverwalk, town-level efforts**





## Inclusionary Zoning



**Adaptive reuse of a school in Beverly built under an inclusionary zoning bylaw.**

## Accessory Dwelling Units



North Shore home with attached ADU



Plan for detached ADU in Washington DC



Detached ADU in Northampton, MA

## Mixed-Use Development



Needham's Mixed Use Overlay District



Hingham Shipyard

## Using 40B to get what you want

Alpine Village, Billerica



Lombard Farm, Barnstable



Thankful Chase, Harwich

## Other tools for multifamily zoning

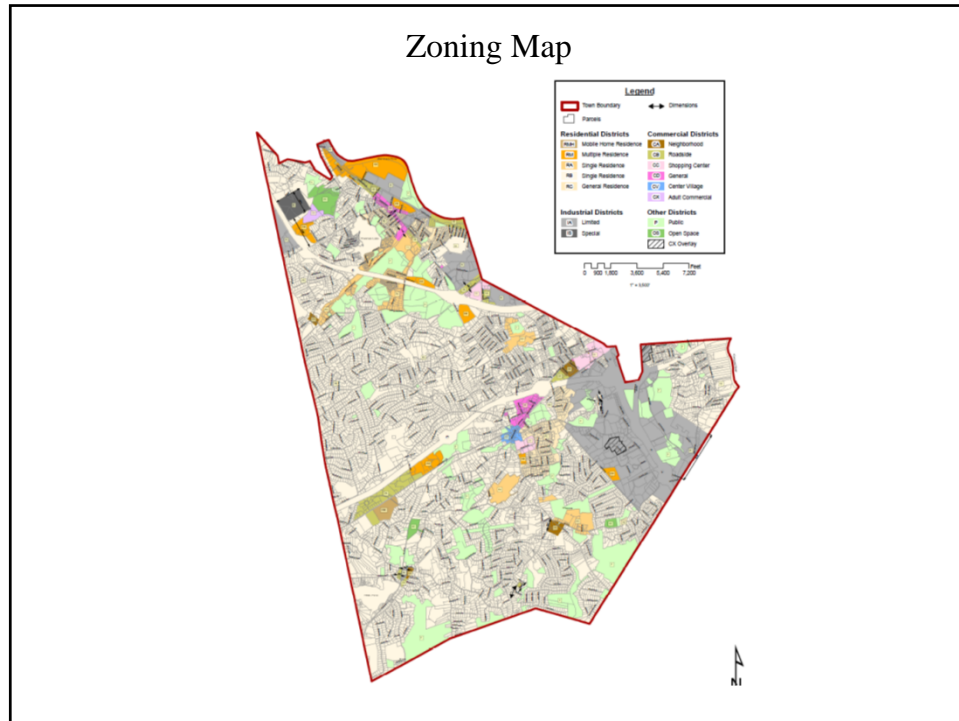
- ▶ Allowing alternative housing forms (duplex, triplex, or quadraplex) in all residential areas
- ▶ Establishing zones where multifamily housing is allowed by right
- ▶ Zoning by right for open space through open space residential design (OSRD), used fairly frequently for conservation subdivisions.

# TOWN OF CHELMSFORD

Proactive Approaches to Multifamily  
Development  
Evan Belansky, Director of Community  
Development

## CONTEXT / BACKGROUND

	2000	2010	2020
Population	32,700	33,000	
Year Round Housing Units		13,000	13,741
Housing Types (2010)			
1F	9,993		
2F	550		
MF	2,748		
Housing Production since 2010			
1F & 2F	182		
MF	794		
Housing Projections			14,717
Full Public Infrastructure			
Located at the Interchange of rt. 495 and rt. 3			
Mature (built out) suburb			



## LOCAL PLANNING

### 2005 – 1<sup>st</sup> Housing Production Plan

- Lots of recommendations – little action
- Scattered site approach

### 2010 – Master Plan

- Introduced mixed use zoning, flexible development & inclusionary zoning

### 2011 – Housing Production Plan – full re-write

- Appointment of the Housing Advisory Board
- Focus on Community based housing
- Alignment with Master Plan
- Focused on achieving annual production (certification)

### 2013 – Major re-zoning adopted – Community Enhancement & Investment Overlay District

### 2016 – Major re-zoning adopted – Rt. 129 Business Amenity Overlay District - Inclusionary Housing Bylaw

### 2017 – Housing Production Plan – update from 2011

- Focused on reaching and maintaining 10%

## LOCAL PLANNING - KEYS TO SUCCESS

### Commitment to Planning

- Continuous and ongoing
- Significant in-house effort
- Appointment of dedicated town Boards / committees
  - Housing Advisory Board
  - Zoning Bylaw Review Committee
  - Economic Development Committee

### Process

- Workshops between town Boards / committees
- Housing Authority
- Zoning consultants

### Dedicated Staff & “Friends of”

### Political Commitment

## LOCAL ZONING STRATEGY

### Community Enhancement & Investment Overlay District

- Town wide commercial and Industrial re-development / infill
- Flexible zoning
- Incentive based
- Provided for mixed use and multi-family
- Did not permit multi-family in Industrial districts

### Rt. 129 Business Amenity Overlay District

- Piggy back on the CEIOD
- Allow Multi-family via special permit within specific industrial area

### Inclusionary Zoning

- Create level playing field with Chapter 40B
- Provide legal leverage to ZBA for 40B denial
- Require “Fair share” from developer
- Treat affordable housing similar to other mitigation associated with development
- Provide “truly affordable” housing
- Provide density bonus
- Get units counted on the SHI



## ZONING STRATEGY – KEYS TO SUCCESS

### Zoning Overlays

- Voluntary
- Provides a 100% density bonus
- Does not regulate “units per acre”
- Viewed housing as economic development
- Embraced market demand & trends
- Flexible & Incentivized zoning
  - Up zoned underlying dimensional table
  - Special permit for any deviation
  - One master zoning permit
- Two step zoning process
- Zoning process creates “partnership”
- Expedited timeframes

1 acre of vacant land  
 Zoned Roadside Commercial  
 State Numbered Route  
 Consistent with HPP  
 Total of 18 rental units  
     10 one bedrooms  
     8 two bedrooms  
 Inclusionary - PILO



5 acres – previously developed  
Zoned Center Village

Consistent with HPP  
Total of 70 rental units  
All two bedrooms

Inclusionary - PILO



9 acres of vacant land  
Zoned Industrial  
Total of 168 rental units  
100 one bedrooms  
68 two bedrooms  
Inclusionary  
35 units affordable  
(based upon 140  
baseline units)  
28 market rate density  
bonus units (full  
20%)  
Housing units  
Rental  
Central corridor with  
elevators



## GETTING TO APPROVAL

### Process

- Pre-meetings with project team
- Project presentation to HAB and the EDC
  - Project support and advocacy
- Projects met the strategic goals
- Project Team had prior experience

### Lessons Learned

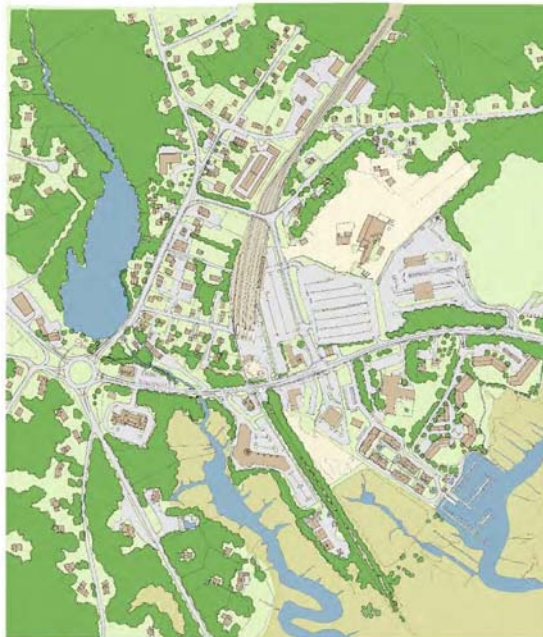
- Embrace / understand market
- Planning matters
- Be flexible
- Where there is a will there is a way!

# GREENBUSH-DRIFTWAY PLANNING & ZONING

June 7, 2018

## 2017 GREENBUSH-DRIFTWAY VISION PLAN

In June 2016 the Economic Development Commission (EDC) conducted a visioning session on the Greenbush-Driftway District to create an overall conceptual plan and strategic action plan to guide future growth, conservation, and infrastructure enhancements over the next 10 Years



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### PREVIOUS VISION PLANS

#### 2004 GREENBUSH PLANNING & STREETScape STUDY

- Streetscape improvements along Country Way and Old Country Way (completed after the plan).
- Renovation and upgrading of old buildings.
- Infill mixed use development (currently proposed).
- New pedestrian connections and nature trails offering passive recreation along Driftway, Herring Brook and North River (partially completed).
- Village overlay district and design guidelines.



Country Way Streetscape Concept – Before and After



Greenbush Village Concept Plan, 2003



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### PREVIOUS VISION PLANS

#### 2014 SCITUATE ECONOMIC DEVELOPMENT PLAN

**Goal:** Create an active, neighborhood village through the redevelopment of underutilized and vacant parcels, streetscape and connectivity improvements, and business outreach to attract more local retail and restaurant options that appeal to residents and commuters who use the Greenbush line.

- Define Subareas:
  - Central TOD Village Area
  - Create Neighborhood Village Area
  - Multi-family, Townhouse and Cottage Development
- Consider 40R Smart Growth Zoning
- Business Attraction and Marketing
- Connectivity and Public Realm Improvements
- More Programming and Open Space
- New Gateway Signage



Greenbush-Driftway Village Concept Plan, 2014



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### PREVIOUS VISION PLANS

#### Visual Preferences

Images of development types desired by Open House attendees depicted “mixed-use, higher density” development in Greenbush with “outdoor dining” and “activities” near transportation.



### SCITUATE ECONOMIC DEVELOPMENT PLAN



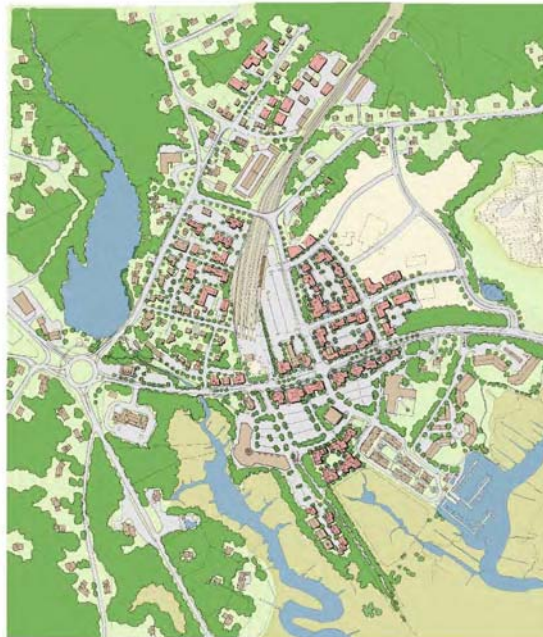
#### Future Vision for Greenbush-Driftway

Many participants indicated that “residential condos with retail on the ground floor” and “near transit” are well-suited for the Greenbush area. Development preferences were predominantly two to four-storied mixed-use developments and higher density row houses. Smaller cottage style residential developments were also selected, and may be appropriate along the periphery of the village. Photos also reveal that participants would like a visual landmark such as a clock tower to mark the village center, and would prefer that quality materials (e.g. brick) are used in construction. They also expressed a desire for more outdoor dining, and perhaps an inn and conference center.

## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICTS

- Scituate Gateway (Rte 3A and Roundabout Area)
- Historic Greenbush Village
- New Driftway Gateway (Roundabout to Dunkin Donuts)
- New Driftway Village Center (MBTA Station and Parking to Ladd’s Way)
- Driftway Waterfront Neighborhood
- Driftway Business Park (Buckeye Lane and Stockbridge Road Area)
- North River Recreation District (Driftway – Ladd’s Way to Scituate WWTP)





## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 1

Scituate Gateway (Route 3A and Roundabout Area)



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 1

Scituate Gateway (Rte 3A and Roundabout Area)

Enhance Old Oaken Bucket Pocket Park and Connections to Nearby Public Facilities

Expand Landscaping, Gateway Treatments, and Wayfinding Elements in and around the Roundabout

Extend Driftway Multipurpose Path to Rt. 123



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 2

#### Historic Greenbush Village



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 2

#### Historic Greenbush Village

Expand Small Business Development

Protect Historic Cemetery and Former School

Expand Pedestrian Connections

Continue to Enhance Streetscape, Parking and Public Gathering Areas

Context-Sensitive Infill Residential, Comm. and Mixed Use Development

Improve Access to Old Oaken Bucket Pond



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 3

#### New Driftway Gateway (Roundabout to Dunkin Donuts)



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 3

#### New Driftway Gateway (Roundabout to Dunkin Donuts)

Potential Raised Mixed Use Building  
with Parking Below, and Orientation  
to Brook

Streetscape, Sidewalk and Access  
Management along New Driftway

Trail along First Herring Brook

Small Comm. Infill Development

Reconfigure Parking and Extend  
McDonald Terrance to Connect  
New Driftway to Ford Pl.

Mixed Use Infill Development with  
Parking to Rear





## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 4

New Driftway Village Center (Driftway/New Driftway and MBTA Parking to Ladd's Way)



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 4

New Driftway Village Center (Driftway, MBTA Parking to Ladd's Way)

New Public Open Space along New Driftway

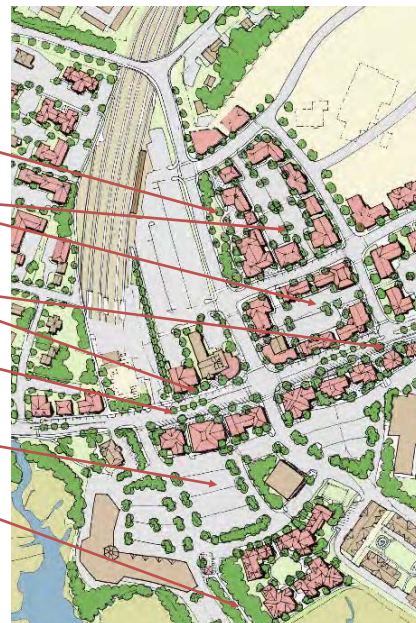
New Mixed Use TOD on MBTA Lots

Potential New Infill Mixed Use and Future Redevelopment along the Driftway

Streetscape, Access Management and Parking Improvements on New Driftway

Shared Access and Parking Behind Existing and New Buildings

Herring Brook Trail and Trailhead Access, Parking, Signage and Facility Improvements



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 5

#### Driftway Waterfront Neighborhood



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 5

#### Driftway Waterfront Neighborhood

Consolidate Driveway Access to Existing and Future Commercial and Residential Properties

Potential Redevelopment as Residential Living with Water Views

Waterfront Trail Connections Between Res. Developments and North River Park

Extend Herring Brook Trail with Bridge, Connection to Rivermoor Habitat Park and Damons Point

Provide access to brook for small non-motorized watercraft, and possibly take out food, boat/bike rentals, and picnic areas



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 6

Driftway Business Park (Transfer Station, Buckeye Ln and Stockbridge Rd Area)



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 6

Driftway Business Park (Transfer Station, Buckeye Ln, Stockbridge Rd)

Expand Small Business along West Segment of Stockbridge Road

Future Relocation of Transfer Station and Development of Driftway Business Park for Light Industrial, Fabrication, Contractor and Repair Services, R&D, Professional and Medical Offices.

Expand Street Network with Vehicle, Bike and Pedestrian Connections Between Stockbridge Rd., New Driftway and Driftway





## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 7

North River Recreation District (Driftway – Ladd’s Way to Scituate WWTP)



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 7

North River Recreation District (Driftway – Ladd’s Way to Scituate WWTP)



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### SUBDISTRICT 7

North River Recreation District  
(Driftway – Ladd's Way to Scituate  
WWTP)

Develop New Clubhouse and Small  
Hotel at Widows Walk

Improve Safety with New Access,  
Crosswalks and Traffic Calming  
Between Widows Walk and North  
River Park

Improve Visual and Physical  
Connection Between Widows Walk  
and North River Park

Improve Facilities at North River Park  
including Picnic Area, Landscaping,  
Signage, Restrooms, Open Lawn, and  
Trail System



Consider Reuse of Go Green property  
for other Public or Civic Purpose with  
Trail Connection to North River Park

## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### TRANSPORTATION NETWORK

Improved Streets, Sidewalks, Pathways, Trails, Bike Lanes, and Connectivity



Country Way in Historic Greenbush



New Driftway – MBTA Station



Stockbridge Road



Driftway – West Segment



Driftway – Central Segment



Driftway – East Segment

## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### TRANSPORTATION NETWORK

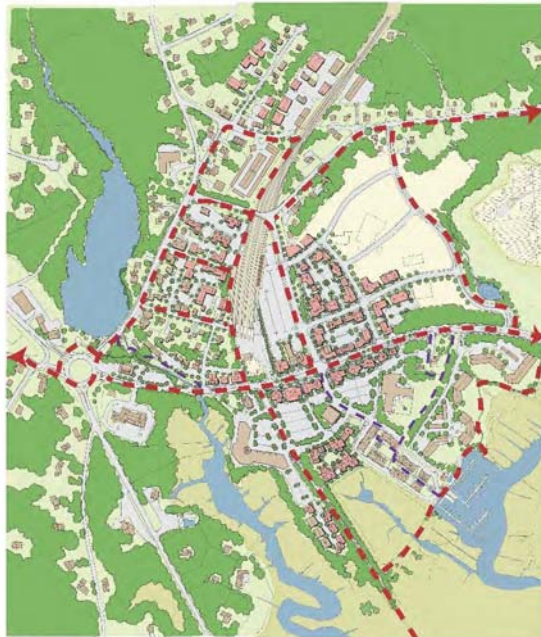
Improved Streets, Sidewalks, Pathways, Trails, Bike Lanes, and Connectivity



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### TRANSPORTATION NETWORK

Streets, Sidewalks, Pathways, Trails, Bike Lanes, and Connectivity

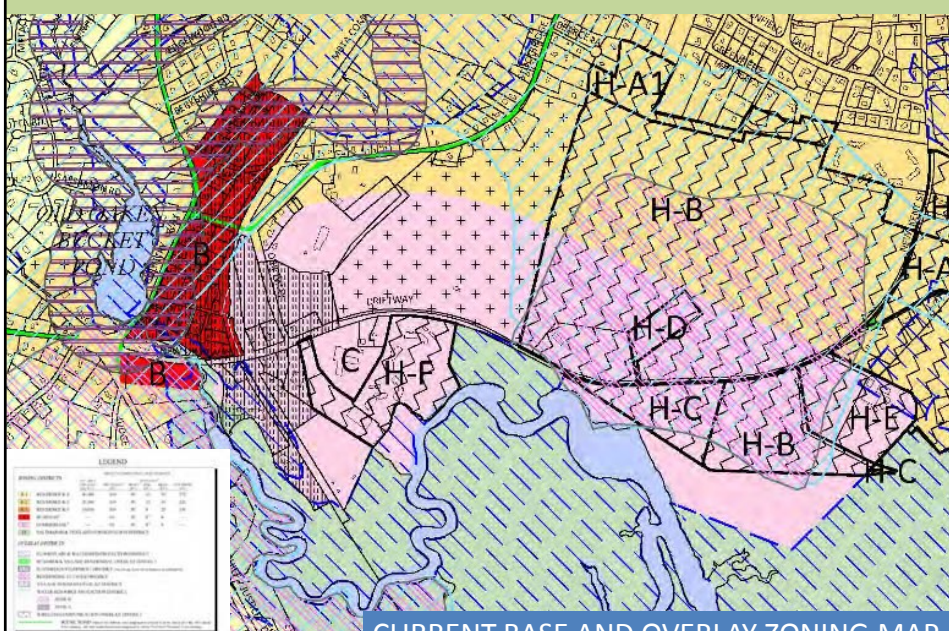




## CURRENT ZONING DISTRICTS (SECTION 300)

GREENBUSH-DRIFTWAY BASE & OVERLAY ZONING DISTRICTS				
Districts	# of Prop.	Acreage	Percent of G-DD	Notes
Base Districts				
General Business (GB)	12	3.0	0.4%	Comm. Condos
Commercial (C)	3	16.1	2.1%	
Residential 2 (R2)	23	46.1	6.1%	
Conservation (CON)	2	450	60%	N. River Cons Park
Base/Overlay Districts				
C/PDD/H-C	1	12.4	1.7%	
C/PDD/H-B	1	2.82	0.4%	
C/PDD/H-E	1	0.34	0.1%	
C/PDD/H-F	78	UND	UND%	Res. Condos
C/PDD/C	4	8.1	1.1%	
C/R2	9	89.4	11.9%	
C/R2/PDD	1	120.4	16.1%	Widows Walk GC
C/VBOD	16	17.3	2.3%	
GB/VBOD	49	31.2	4.2%	
R2/HA-1	1	UND	UND	Widows Walk GC

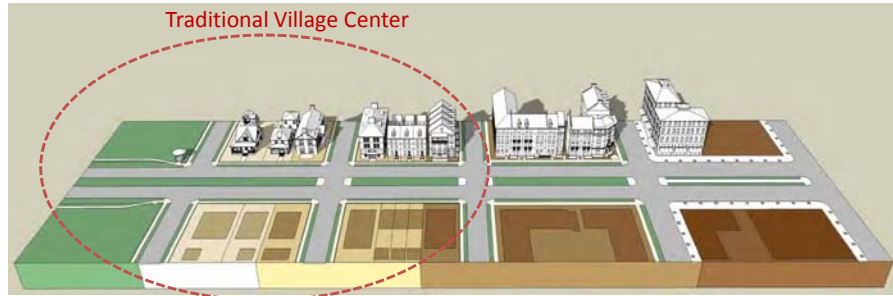
Most properties in the Greenbush-Driftway District have a combined zoning designation of one base district and at least one overlay



## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### STRATEGIC ACTION PLAN/ZONING RECOMMENDATIONS

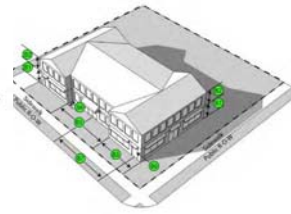
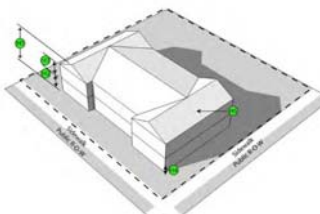
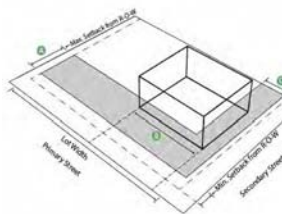
- ❑ Consider New Greenbush-Driftway Base Zoning That Reflects Traditional Development Patterns and Institutes Context-Based and Character Building Standards



**The Community Transect:** An illustrative model of how land use standards are organized around the existing or desired patterns of development from open spaces, to neighborhoods, to village centers, to special districts.

## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### STRATEGIC ACTION PLAN/ZONING RECOMMENDATIONS



- Building Placement & Orientation
- Broad Range of Uses with Performance Standards
- Parking Placement & Access
- Building/Floor Heights
- Roof Types
- Frontage Zones (Ground Level Use in Specific Areas)
- Building Length, Articulation & Fenestration
- Active Open Spaces and Street Frontages

**Example Village Center Form-Based Zoning** with specific standards for building placement, height, orientation, fenestration, articulation and other general design characteristics to ensure traditional development patterns and pedestrian engagement.

## 2017 GREENBUSH-DRIFTWAY VISION PLAN

### STRATEGIC ACTION PLAN/ZONING RECOMMENDATIONS

#### Consider a New Base Zoning District.

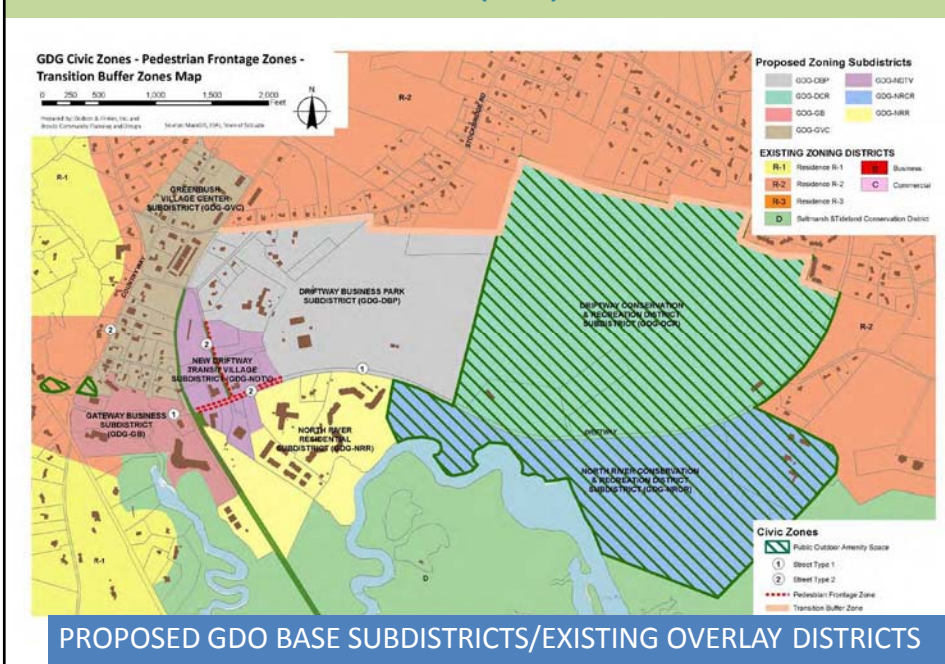
Consider revising General Business District resulting in the new context-based and character-building base district specific to Village Centers.

- ☐ Revise **Table of Use** to include broad range of uses and mixed use by right at certain size and performance standards.
- ☐ Pedestrian-oriented **building placement** and orientation standards.
- ☐ **Parking** standards (location, amount, etc.).
- ☐ **Frontage Use Zones** on key street segments to bolster retail and restaurant clusters.
- ☐ **Streetscape and open space standards** oriented to traditional village centers
- ☐ **Design guidelines** for signage, lighting and landscaping.

#### Other Related Zoning Adjustments for Consideration.

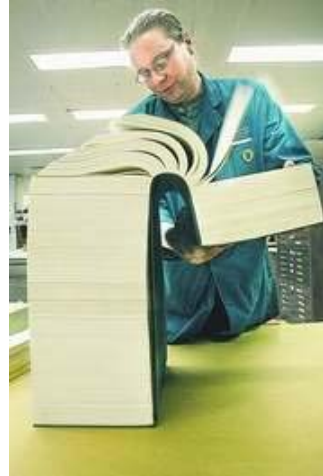
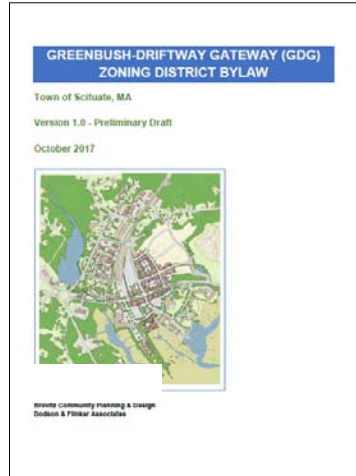
- ☐ Consider amending Section 440.5, accessory uses in the GB District to allow **outdoor dining areas on public sidewalks** in addition to on-premise at a restaurant, hotel or microbrewery. Specific performance standards and permitting procedures can be adopted to ensure pedestrian safety and clear travel paths along sidewalks while accommodating this important outdoor activity.
- ☐ Consider Revisions to the **Sign Regulations** (Section 710) providing detailed sign standards for specific sign types, size, placement, and illumination materials appropriate and a desirable in traditional pedestrian-oriented village center. Adopt graphic illustrations.

### GREENBUSH-DRIFTWAY GATEWAY (GDO) ZONING BYLAW – DRAFT 1.0





## GREENBUSH-DRIFTWAY GATEWAY (GDO) ZONING BYLAW – DRAFT 1.0



## GREENBUSH-DRIFTWAY GATEWAY ZONING....NEEDS MORE VETTING



### STAKEHOLDER WORKSHOPS & PUBLIC MEETINGS

## GREENBUSH-DRIFTWAY DEVELOPMENT PROJECTS



50 COUNTRY WAY (HISTORIC GREENBUSH VILLAGE)

## GREENBUSH-DRIFTWAY DEVELOPMENT PROJECTS



50 COUNTRY WAY (HISTORIC GREENBUSH VILLAGE)

## GREENBUSH-DRIFTWAY DEVELOPMENT PROJECTS



MBTA SUPRPLUS PROPERTY (NEW DRIFTWAY VILLAGE CENTER)

## GREENBUSH-DRIFTWAY DEVELOPMENT PROJECTS



MBTA SUPRPLUS PROPERTY – DREW COMPANY PROPOSAL



# Getting it Built: Housing Development 101

Maura Camosse Tsongas

June 7, 2018



Neighborhood of Affordable Housing, Inc.  
143 Border Street, East Boston, MA  
617.567.5852  
Monday to Friday, 9AM to 5PM

## What We Do – NOAH

- ▶ 30 Year Old Community Development Corp.
- ▶ Experienced Developer (rural and urban)
- ▶ Proven Ability to develop mixed use and mixed ownership developments



## Introductions and Activity

---

## Context

---

## “affordable” vs. “Affordable”

**Naturally occurring affordability;**  
i.e. “Woah I can’t believe what a good deal this apartment is!”  
Anyone can live there, as long as you make it past the landlord’s checks.

**Built with local, state or federal funds, or uses these funds to operate.**  
**Has restrictions on maximum incomes, and maximum rents.**  
**Only people earning less than a certain max income can qualify to live there.**

## Big ‘A’ affordability – Determining Income

\*2BR sales and rents are based on 3 person AMI limit



Falmouth, Fairway Meadows



South Harwich

### Homeownership

To qualify for an income restricted home:

- In a 55+ restricted development
  - You do NOT have to be a first time homebuyer
  - Total household assets cannot exceed \$275,000 including home sales proceeds, retirement, investments, cash value of life insurance
- In non-age restricted
  - First time homebuyer
  - Total household assets cannot exceed \$75,000

### Rental

- No asset limits, use imputed interest of .6% (0.006) to determine income from assets for most subsidized units (LIHTC, LIP)
- Cannot own property

Source: 40B Guidelines 2014



## “affordable” vs. “Affordable”

**Barnstable MSA 2017 Income Limits**

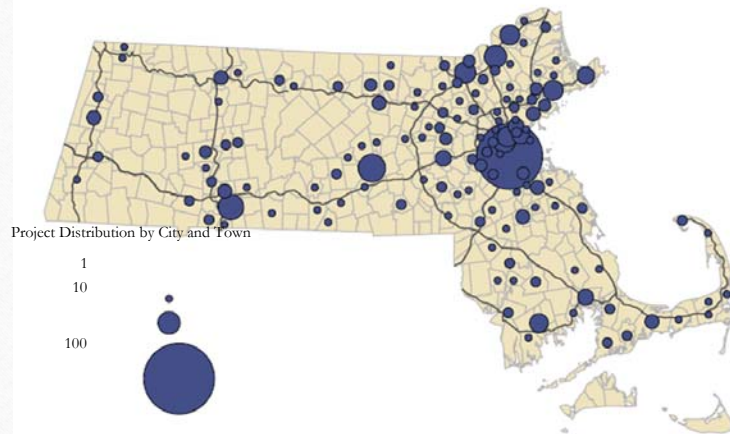
Household Number	1 person	2 person	3 person	4 person
<b>30% AMI</b>	\$18,950	\$21,650	\$24,350	\$27,050
<b>50% AMI</b>	\$31,600	\$36,100	\$40,600	\$45,100
<b>80% AMI</b>	\$47,600	\$54,400	\$61,200	\$68,000
<b>110% AMI</b>	\$69,520	\$79,420	\$89,320	\$99,220

## “affordable” vs. “Affordable”

**Boston MSA 2017 Income Limits**

Household Number	1 person	2 person	3 person	4 person
<b>30% AMI</b>	\$22,650	\$25,900	\$29,150	\$32,350
<b>50% AMI</b>	\$37,750	\$43,150	\$48,550	\$53,900
<b>80% AMI</b>	\$60,400	\$69,000	\$77,650	\$86,250
<b>110% AMI</b>	\$83,050	\$94,900	\$106,750	\$118,660

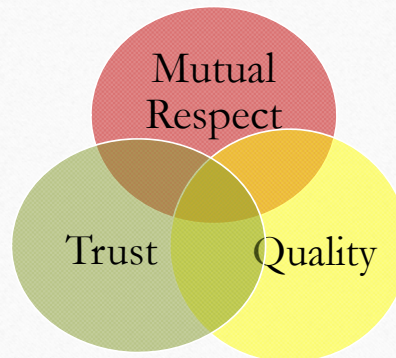
## Affordable Housing Development with State Awards 2007-2016



## Getting the Housing Built

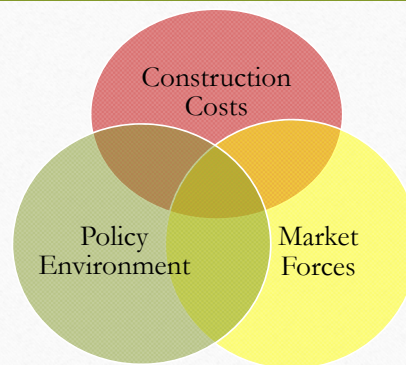
## Affordable Housing Development

---



## Affordable Housing Development - Indirect

---





## Project Feasibility: A Balancing Act

Land Costs  
Design Requirements  
Infrastructure  
Construction Costs  
Site Work  
Legal/Zoning



**Local support**  
CPA, Land, other sources  
Early is best!

TIME  
Predictability

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



Housing  
Needs/  
Fiscal Feasibility  
Capacity

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## Affordable Rental Project- Simple

### Uses of Funds

Acquisition
Construction
Soft Costs carrying costs (interest), design, engineering, legal...
Reserves + Developer fees

### Permanent Sources of Funds

Permanent First Mortgage Debt
Subordinate Debt (soft debt/subsidy); federal and state subsidies, local support
Grants

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## When and how, can communities interact with developers?

- Prior to specific development identification
- Solicitation of town funding and/or land
- 30B caution
- Planning and zoning
- After public selection



Easthampton

## Local Support

Local CPA and other sources, including public land, can be used to help support affordable housing development by paying for site assessments, early pre-development work and project costs.

Strategic and early investment of local money can make projects more financially feasible for developers and helps in the project scoring at the state level for state resources.

Local restrictions cannot exceed or conflict with other project resources.

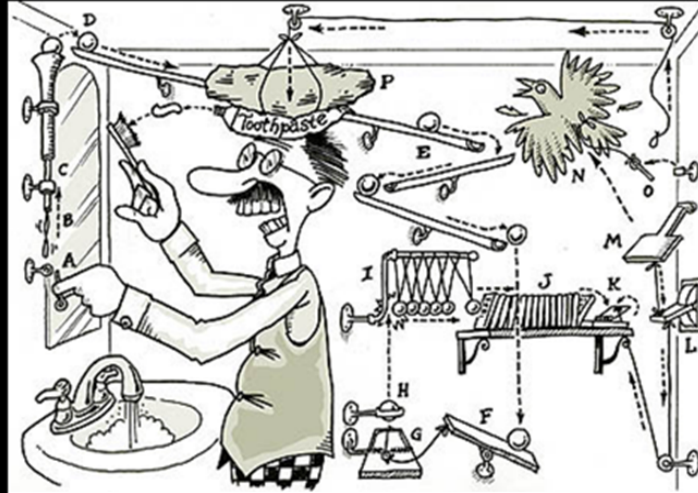


Lombard Farm, Barnstable



Kimber Woods, West Barnstable

**Our Housing Delivery System:  
As Simple as Getting Toothpaste on a Brush**



**Rental - Permanent Debt** (mortgage) –  
debt supported by operating income  
i.e. rent proceeds

**Homeownership** – cost of development covered  
by home sale proceeds



Butternut Farms, Amherst

Provincetown



**Rental and Homeownership  
Soft Debt a.k.a. Subsidies**

Public money that pays the difference  
between the cost to develop and the  
amount of debt (rental) or sales  
proceeds (homeownership) the project  
can generate.



## Financing Sources

### Putting the financing pieces together...

rules, regs and investors (oh my)

All sources of financing – mortgage and subsidy - 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!



Benfield Farms, Carlisle

All within a timely manner so you are not incurring additional carrying (interest, legal, etc) costs

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## Risk

### Rental

- Permanent debt
- Investor
- State



Province Landing, Provincetown

Lake Street, Chatham



### Homeownership

- Construction lender
- Fannie Mae / other end user mortgage providers

## Subsidy

- **State and Federal Resources**
- Allocated in a competitive process once a year through the One Stop Application. Currently the state is not providing subsidy for homeownership development.
- **Local Resources**
- Land, Community Preservation Act funds, HOME/CDBG, other
- **\*Use restrictions cannot conflict, or be more restrictive than permanent debt underwriting or other public subsidies being used**

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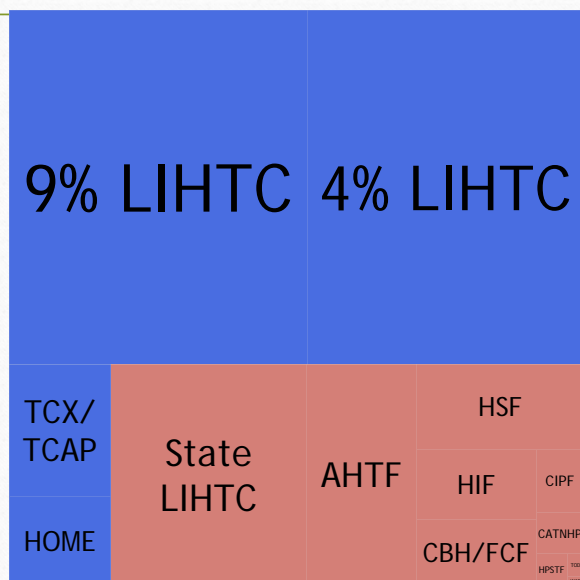
### Affordable Housing Development – An Alphabet Soup of Sources

Subsidy Sources, 2007-2016

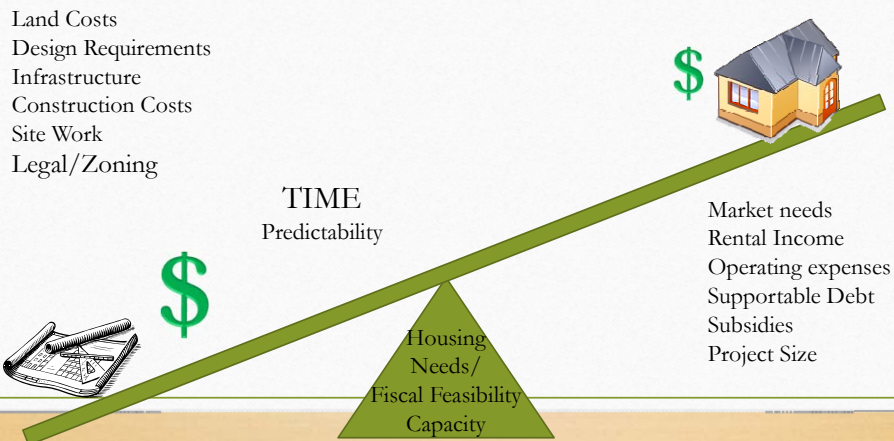
Subsidy Source	Average Annual Amount (MMs)
9% Tax Credits	\$133.5
4% Tax Credits	\$123.7
State LIHTC	\$17.0
AHTF	\$11.3
HSF	\$54.6
TCX	\$30.8
HOME	\$18.0
HIF	\$10.7
FCF	\$9.8
TCAP	\$3.8
CBH	\$2.5
CIPF	\$1.2
CATNHP/TOD	\$0.5
WAP	\$0.2
<b>Total</b>	<b>\$417.5</b>

Federal  
Sources

State  
Sources

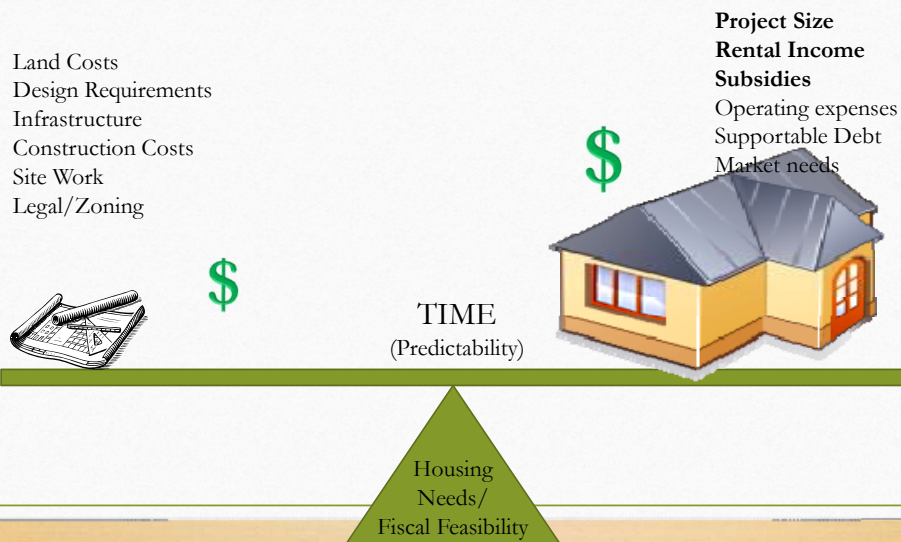


## Project Feasibility: A Balancing Act



23

## Project Feasibility: A Balancing Act



24



## What can you do at the local level to help keep costs reasonable, increasing feasibility?

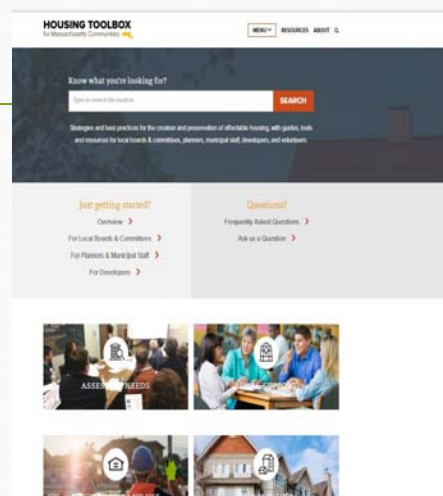
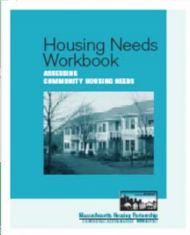
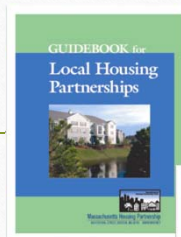


- Understand and address issues of scale from both the development and operating sides
- Provide predictable and transparent multi-family/cluster i.e. denser zoning as of right
- Timely and coordinated responses to design review by all municipal parties
- **Provide local support, funding, land...** helps projects in their scoring with the state for other funding

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## RESOURCES

[www.housingtoolbox.org](http://www.housingtoolbox.org)



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# Q&A

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**Maura Camosse Tsongas**

Director of Real Estate

617-567-5802

Mtsongas@noahcdc.org



Massachusetts  
Housing  
Partnership



Neighborhood of Affordable Housing, Inc.  
143 Border Street, East Boston, MA  
617.567.5882  
Monday to Friday, 9AM to 5PM





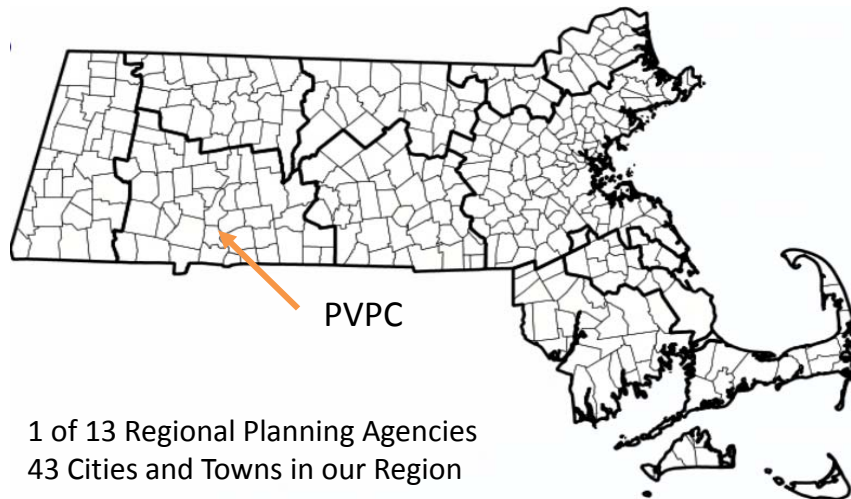
## Inclusionary Zoning in the Pioneer Valley



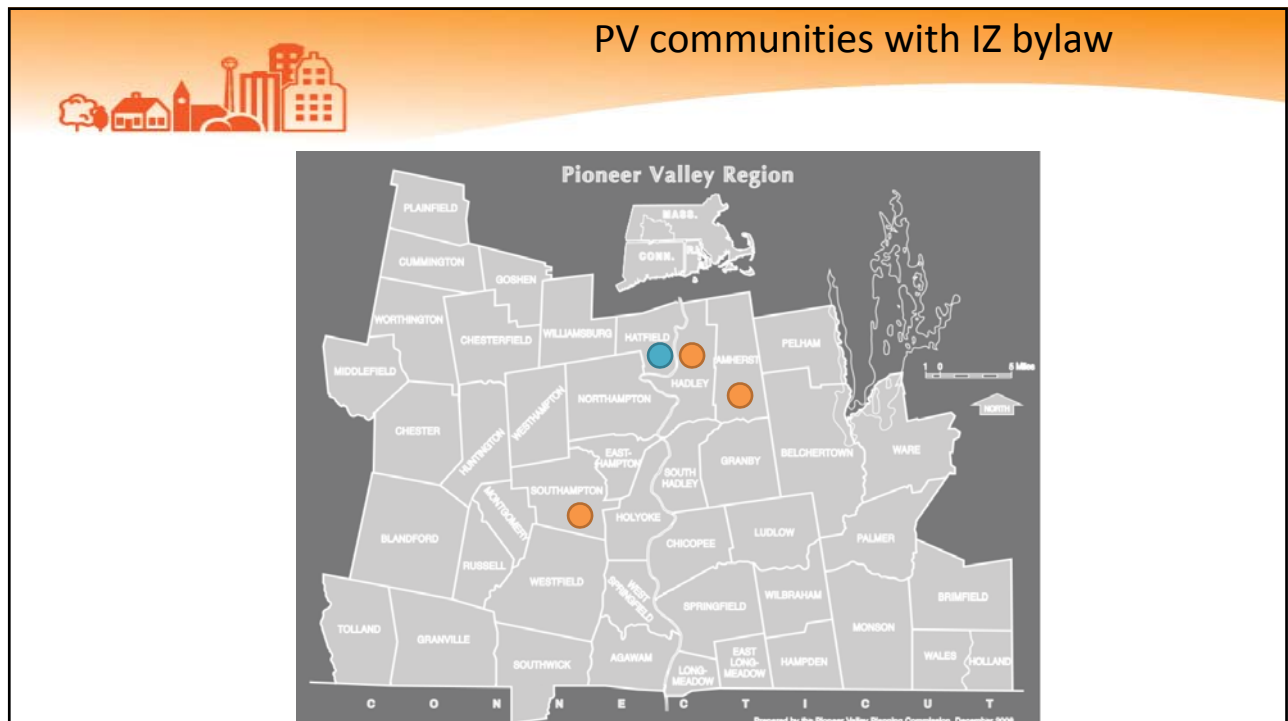
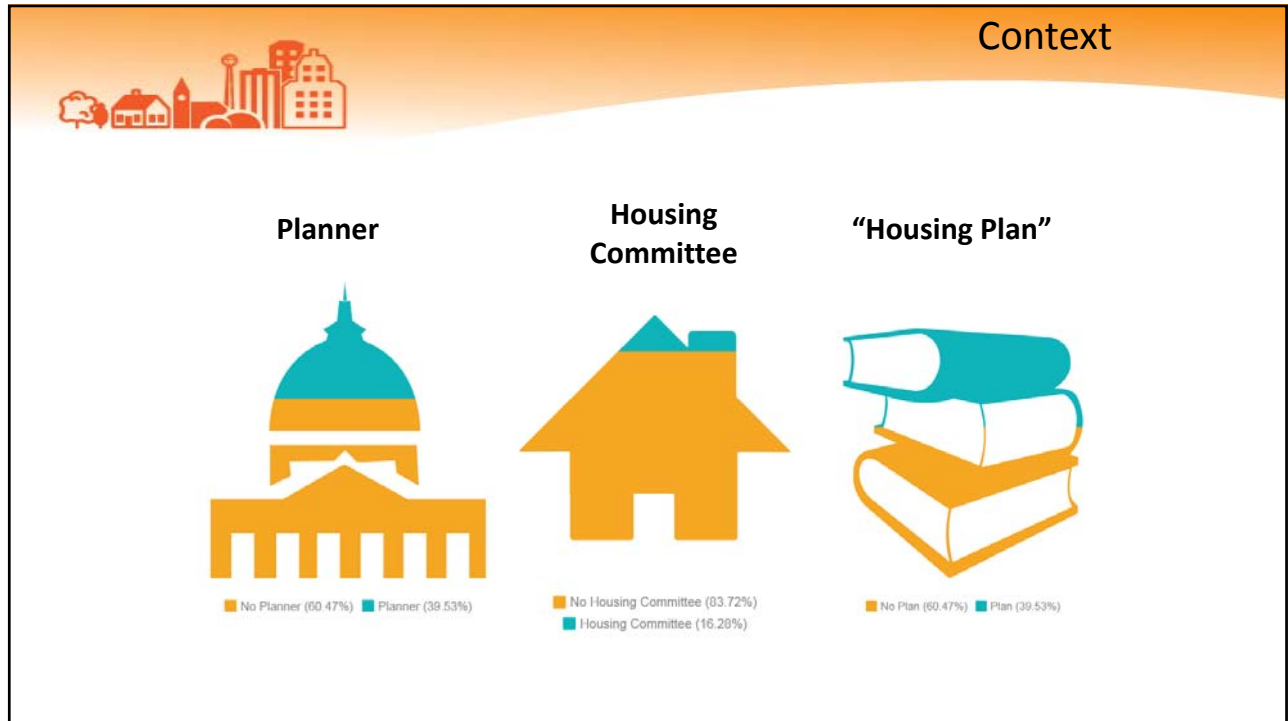
Ashley Eaton, Land Use and Environment Planner



## Context



1 of 13 Regional Planning Agencies  
43 Cities and Towns in our Region



	Hadley	Southampton	Amherst
<b>Year Adopted</b>	2006	2014	2005
<b>Units Built to Date</b>	1	0	6
<b>Application</b>	result in a net increase of 6+ units	result in a net increase of 10+ units	requiring a special permit that will result in a net increase of 10+ units
<b>Affordability Requirement</b>	15% of the units must be affordable	10% of the units must be affordable	1-9 units: none 10-14 units: 1 affordable 15-20 units: 2 affordable 21+ units: 12% of total unit count
<b>Unit Provision</b>	Allows for construction on site, off site, fee-in-lieu of payment or land donation	Allows for construction on site, off site, fee-in-lieu of payment or land donation	Units must be built in the development
<b>Cost Offsets Provided</b>	No cost off-sets provided	-Lot area per DU reduced by 20% -Waiver from 1+ dimensional requirement or subdivision regulation -Waiver from filing fees by 50% -Density Bonus- 2 additional market rate units for every affordable unit -May take form of a duplex	No cost off-sets provided



## Challenges

- Often small developers with no affordable housing development knowledge
- IZ bylaws often dictate that the units be eligible for the SHI which equals a detailed process
  - Affirmative Fair Housing Marketing Plan and Lottery Process
- Long term monitoring= Town's responsibility

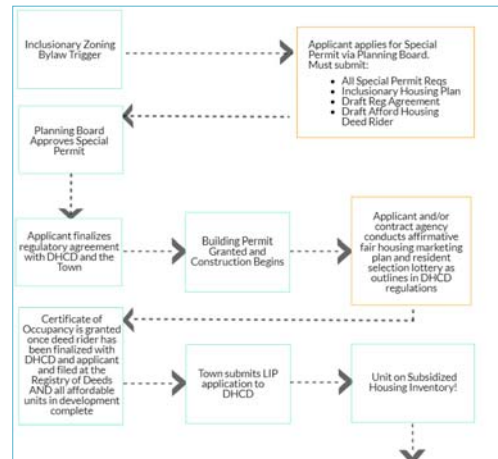


Source: Dietz and Co. Architects



## Solutions

- Make sure your bylaw is written so that the developer knows up front what is required.
  - Ask for drafts of EVERYTHING you will need for LAU process upfront
- Planning Board Education!
  - Especially as turn over occurs
- Explore Regional Shared Housing Office or Planning Board Assistance with RPA



Thank You!



Source: Todd Zukowski

Ashley Eaton, Land Use and Environment Planner  
[aeaton@pvpc.org](mailto:aeaton@pvpc.org) 413-781-6045



# Lessons on Affordable Housing from Watertown

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MASS HOUSING PARTNERSHIP'S HOUSING INSTITUTE  
JUNE 2018

## Outline of Topics

1. Affordable Housing in Watertown
2. Inclusionary Zoning Ordinance
3. Subsidized Housing Inventory
4. Lessons Learned: Transferable Elsewhere



# Where is Watertown?

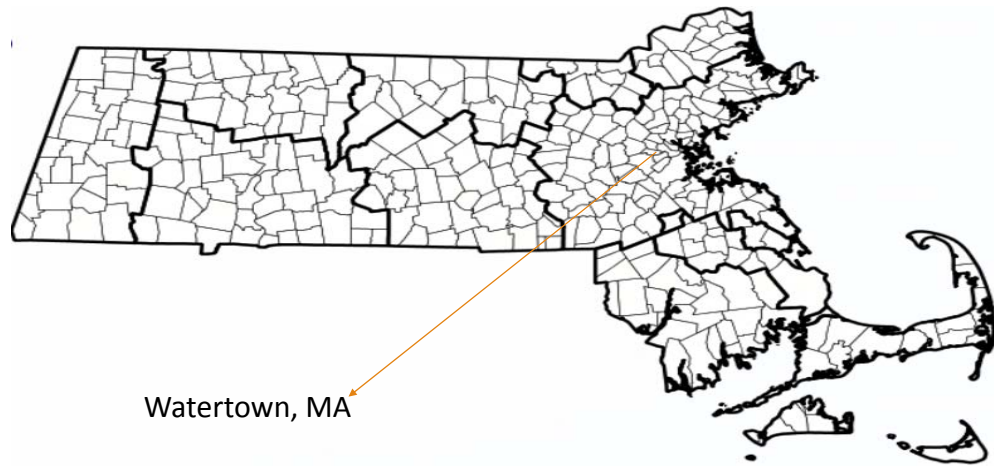
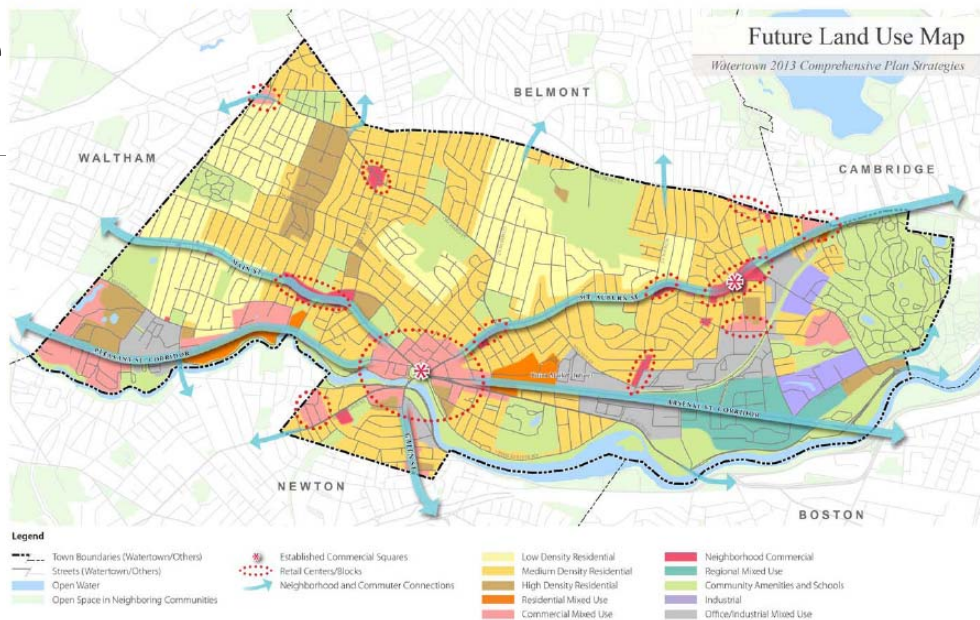


Figure 2-10 Future Land Use Map for Watertown

## Future Land Use



## Affordable Housing in Watertown

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- 1989 – Watertown adds affordable housing to the Zoning Ordinance at 10% set-aside
- 2014 - Watertown adopts a Housing Production Plan (HPP)
  - Goal 2.5 of the HPP is to raise the set-aside from 10% to 12.5%
- April – October, 2014 – Watertown completes the process to increase the set-aside to 12.5%
- 2015 – Rezoning of an existing commercial corridor creates a new Regional Mixed Use District, and impetus for a 15% set-aside in that District

## Affordable Housing in Watertown

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- Late 2015, Town Council requests Housing Partnership study raising the set-aside to 15% Town-wide
- June 2016 – Housing Partnership makes three recommendations
  - Two tiered set aside based on project size
  - Two income tiers for rentals
  - New method for cash in lieu payments

## Arsenal Corridor Context Map



## Inclusionary Zoning Ordinance

- Two tiered set aside based on project size
- No contribution if less than 5 units/lots
- 12.5% for a project of 6 to 19 units
- 15% for a project of 20 or more units
- If a project with over 20 units, then two income tiers for rentals
- 5% of units = 65% AMI and 10% of units at 80% AMI
- Homeownership projects remain at 80% AMI
- Cash contribution based on Department of Housing & Community Development's Total Cost figure: \$329,000 to \$349,000 (2016)

## Subsidized Housing Inventory

---

- Housing Authority units, Housing Authority Voucher sites, Group Homes, Homes subject to restrictions via First-time Homebuyer Program, Inclusionary Zoning units and HOME-funded units
- Total SHI units as of 9/14/17 = 1,072
- Units not yet on SHI but eligible = 208
- Total eligible SHI Units = 1,280
- 2010 Census = 15,521
- SHI Percentage = 8.2%

## Lessons Learned

---

- Supportive Executive: Selectboard, Town Council, Town or City Manager
- Planning and Zoning Boards who understand the issues
- Know your goals: Needs and Wants?
- Find other advocates: Housing Authority, Community Groups, Community Development Organizations, Non-profits, etc.

## Lessons Learned

---

- Don't reinvent the wheel
- Reach out to others for ideas
- Think like a for-profit developer
- Think through the intended and unintended consequences of bylaws, ordinances and regulations
- Monitoring
- HOME Program, Housing Authority or other affordable housing related programs

## Contact Information

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Andrea Adams, Senior Planner  
Department of Community Development & Planning  
Town Administration Building  
149 Main Street, Watertown, MA 02472  
Phone: 617-972-6417 (press 1, then 4)  
Email: [aadams@watertown-ma.gov](mailto:aadams@watertown-ma.gov)



## Planning 101: Introduction to Planning for Communities

Judi Barrett, Principal  
Barrett Planning Group LLC

Prepared for 2018 MHP  
Housing Institute  
June 7, 2018



- Planning Overview
- Process
- Hands-on Time
- Fini!

## Contents



## Three Questions!

- What specifically do you want to take away from this session?
- How will you achieve this?
- How will you know when you have achieved this?



3

## Simple wisdom

Every time you think before you speak, you're planning!



4

## Community Planning Overview

Process for deciding what to do, and how, when, and where to do it

Several types of plans, mainly:

- Comprehensive
- Area/District/Neighborhood
- Conservation, Preservation
- Social
- Economic
- Fiscal/Capital
- Strategic

Long-range (in most cases)

5



## Why have a plan of any kind?

- Solve disputes
- Provide predictability
- Avoid costly mistakes
- Balance competing priorities
- Establish policy framework for current and future decisionmakers
- Inform the public
- *Include* the public - public participation
- Formalize process for plan evaluation, amendment

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## A well thought-out plan helps to:

- Manage change
- Provide for orderly and predictable development
- Protect environmental resources
- Set priorities
- Create a framework for future policy decisions
- Promote open, democratic planning
- Provide guidance to land owners, developers, and permitting authorities
- Solve conflicts!



## Comprehensive (master) planning

- Community vision
- Data analysis
- Existing conditions analysis (inventory)
- Trends, estimates, and future projections
- Regulatory review
- Goals, policies, and actions
- Implementation program (typically 10 years)
- Review and amendment procedures
- Maps



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## Neighborhood planning

- Boundary
- Context
- Citizen participation plan
- Area/neighborhood vision
- Existing conditions
- Problem statement
- Goals, policies, and actions
- Implementation program (5-10 years)
- Review process (e.g., annual)
- Maps



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## Social/economic planning

- Issue-centered
- Citizen participation plan
- Scope
- Needs analysis
- Opportunities & barriers analysis
- Goals, policies, and actions
- Implementation program (typically 5 years)
- Review process (e.g., annual; tracking indicators)
- Maps (usually)



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## Conservation/preservation planning

- Citizen participation plan
- Survey/inventory
- Problem statement
- Capacity and resources assessment
- Risk assessment
- Goals & policies
- Implementation program (5+ years)



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- Usually a capital plan
- Usually a 5-year horizon
- Needs assessment
- Cost estimates
- Revenue projections
- Investment priorities
- Financing plan

## Fiscal planning

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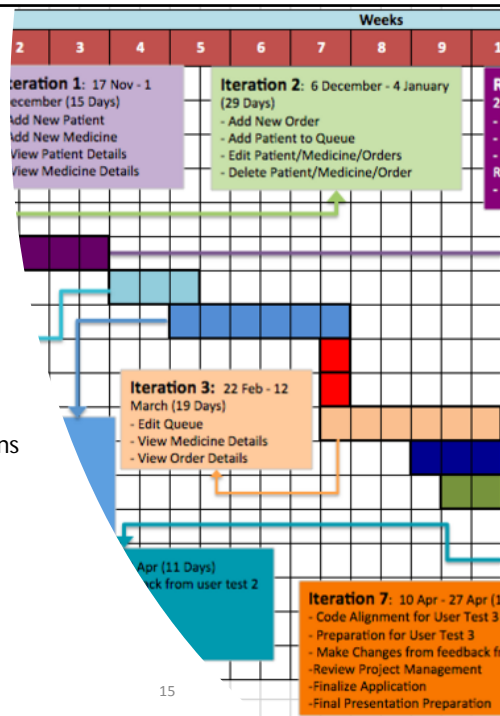
1

### About Affordable Housing Plans ...

- They're hard!
- They're fun!
- They're an eye-opener!
- They're vitally important!

## How long does it take?

- Six months to two years, depending on...
  - Plan type
  - Local capacity
  - Community characteristics
  - Age and relevance of existing plans & studies
  - Degree of agreement or disagreement about major community issues
  - Planning track record
  - Perceptions of local government
  - Form of government



## BASIC STEPS

Planning 101

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## Kickoff

- *Where do we want to go?*
  - Visioning and goal-setting
  - Interviews with stakeholders and "topic experts"
  - Focus groups
  - Surveys
  - Internet tools



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## Where are we today?

Review and synthesis of  
past plans, studies,  
reports

Data Collection

- Bureau of the Census
- State agencies
- Watershed associations
- Assessor's office
- Local sources: assessor, library needs analysis, Council on Aging annual reports, school department statistics
- Town clerk
- Community groups

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## Where are we going?

Data analysis	What do we need to change?	How do we get there?
Trends, estimates, predictions	Opportunities and challenges Analysis of options Strategy consensus	Implementation plan

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## Outcomes

- An adopted plan that is consistent and achievable
- Implementation committee
  - Guides implementation process
- Sponsors implementation activities
- Keeps citizens actively engaged

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## Hiring a Consultant?

- Not essential, but usually recommended
- A consultant:
  - Brings experience in planning, training, and advanced mapping capabilities
  - Brings fresh ideas and awareness - best practices
  - Provides access to data sources and maps
  - Offers objectivity and political neutrality
  - Provides capacity, efficiency, specialized skills



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## What does it cost?

- *Varies considerably*
- Depends on:
  - Duration of planning process
  - Citizen participation process
  - Survey
  - Geographic area and complexity
  - Form and content of plan
  - Scope of services, e.g., whether planning contract includes zoning implementation



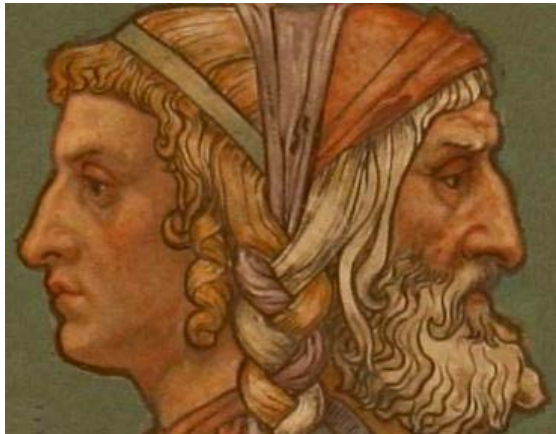
22

## Getting Started

- Obtain commitment from key policy leaders: Planning Board and, in many towns, the Board of Selectmen and Finance Committee, or Mayor & Council
- Identify available resources:
  - Funding
  - Staff
  - Volunteers
  - Set priorities
  - Establish work plan
  - Establish timeline



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## Lessons Learned

- Implementation planning starts at the beginning, not at the end, of a planning process
- Planning committees need people with different opinions, backgrounds, and interests - and a commitment to work together as a team.
- Planning Board should be "present" throughout the process while giving the committee enough space to work things out.

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## Lessons Learned

- Recommendations need to be realistic, but long-term. Visionary ideas should not be dismissed simply because they are difficult to achieve.
- An implementation plan needs some small but important steps that have broad support and can be accomplished right away. If there's low-hanging fruit, grab it!

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## BUILDING COMMUNITY SUPPORT

Planning 101



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## Does participation matter?

- Yes!
- Successful plans hinge on public participation
- Plans fail due to lack of consensus
- “Expert-driven” approaches do not work
- Local officials and the public must be involved from the beginning

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## Principles

- Citizens know a lot about their community
- Partnership between planners and the public produce a better plan
- Seek people affected by or interested in a decision
- Active, representative participation through the planning process

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## Principles

- Give participants information to analyze the impacts of alternative courses of action;
- Let participants know how their input affected decisions
- Build political efficacy and capacity
- Reject token participation methods



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## Visioning

- **Why?**
  - Provides focus and direction
  - Generates enthusiasm
  - Encourages creativity
  - Helps opponents see areas of agreement
- **Key elements**
  - Facilitated discussion
  - Breakout sessions
  - Everyone speaks
  - Look for agreement
  - Consolidate and group ideas
  - Prioritize
  - Text, maps, images

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## SWOT

- **Why?**
  - Understand strengths and weaknesses
  - Understand how trends outside local control affect choices
- **Elements**
  - Facilitated discussion
  - One topic at a time
  - Everyone speaks; all ideas recorded
  - Ideas prioritized



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## Group Mapping

- **Why?**
  - Encourages expression with maps instead of words
- **Key elements:**
  - Memory maps
  - Resource maps
  - Wish-list maps
  - Facilitated process
  - Findings, conclusions, recommendations – not an action plan



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## Visual Preference Survey



- **Why?**
  - Encourages participation (fun activity)
  - Educates public about design and land use decisions
  - Great for housing plans!
- **Key elements:**
  - Image slides: housing, commercial areas, streets
  - Participants rank images
  - High/low scores indicate broad agreement
  - Discussion process

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- **Why?**
- Citizen-planned process
- Promotes ways of thinking about "successful communities"
- Encourages grassroots planning

## Community Profile

- **Key elements:**
- Facilitated discussion (like SWOT)
- Social activity
- Issues identification and consensus
- Action plans
- Report of proceedings

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## Field Trips



- **Why?**
  - Sense-of-place activity
  - Serves community-building purposes
  - Public education
- **Key elements:**
  - Physical, educational, and service components
  - Requires coordination, advance planning
  - Can include citizens in data-gathering procedures

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## Area/Neighborhood Forum

- **Why?**
  - Brings public participation to the participants
  - Includes people marginalized by traditional planning methods
- **Key elements:**
  - Neighborhood-based location
  - Meeting format, agenda, outreach determined by organizers
  - Focuses on issues, needs

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## Community Conversations

- **Why?**
- Promotes “organic” interaction
- Keeps conversation alive between major events
- Builds relationships in the community

- **Key elements:**
- Informal
- Takes place in traditional public gathering spots
- Allows for extended 1:1 or small-group discussions about planning topics



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## Focus Group

- **Why?**
- Reveals how people respond to one issue or topic
- Good for seeking expert/informed opinions, ideas, responses to specific proposals

- **Key elements:**
- Facilitated discussion
- Brief (one or two hours)
- Accommodates 8-12 participants
- Groups can run simultaneously, thereby including more people



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## World Café



- **Why?**
  - Accommodates large groups efficiently
  - Supports intimate conversations
  - Helps to frame and focus on key issues
- **Key Elements**
  - Large room, café tables for small groups
  - Rounds (20m +/-)
  - Discussion questions
  - Sharing (graphic recording)
  - Requires lots of advance organization

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## Participation on the Web

- **Why?**
  - Alternative method of public participation
  - Supports ongoing planning discussions outside of traditional meeting formats
  - Public information
- **Key elements:**
  - Online discussions (threaded)
  - Blogs
  - Facebook
  - SlideShare

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## Community Survey

- **Why?**
  - Efficient way to collect local data
  - Can yield substantial amount of information
  - Useful test of public opinion
- **Key elements:**
  - Questionnaire – paper, personal interviews, internet
  - Requires capacity to tabulate, analyze, report data

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## Public Hearings

- **Why?**
  - Plan adoption
  - Brings planning process to closure
  - Obtain and consider citizen comments
- **Key elements:**
  - Formal
  - Requires substantial completion of plan under review
  - Not conducive to building public support; is conducive to ratifying existing support

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## Implementation Committees

- **Why?**
  - Maintain support for master plan implementation
  - Keep plan from "sitting on a shelf"
- **Key elements:**
  - Periodic evaluation of plan and implementation
  - Coordinating body
  - Advocacy

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Planning 101

## DESIGNING FOR PARTICIPATION

## Guidelines

- Integrate vision, planning, and implementation from the beginning
- Be clear about the purposes, goals, and scope of the project
- **Make the process interesting, fun, and diverse**
- Include the public and implementers



45

## Guidelines

Make	Make it convenient for people to participate
Identify	Identify issues early, and take early action
Remember	Remember the positives
Make	Make information sharing a two-way street
Keep	Keep process open, transparent
Respect	Respect the process
Avoid	Avoid tokenism

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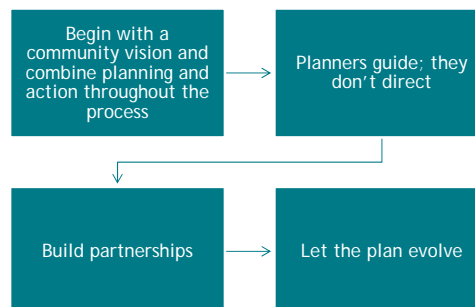
## Guidelines

Food!

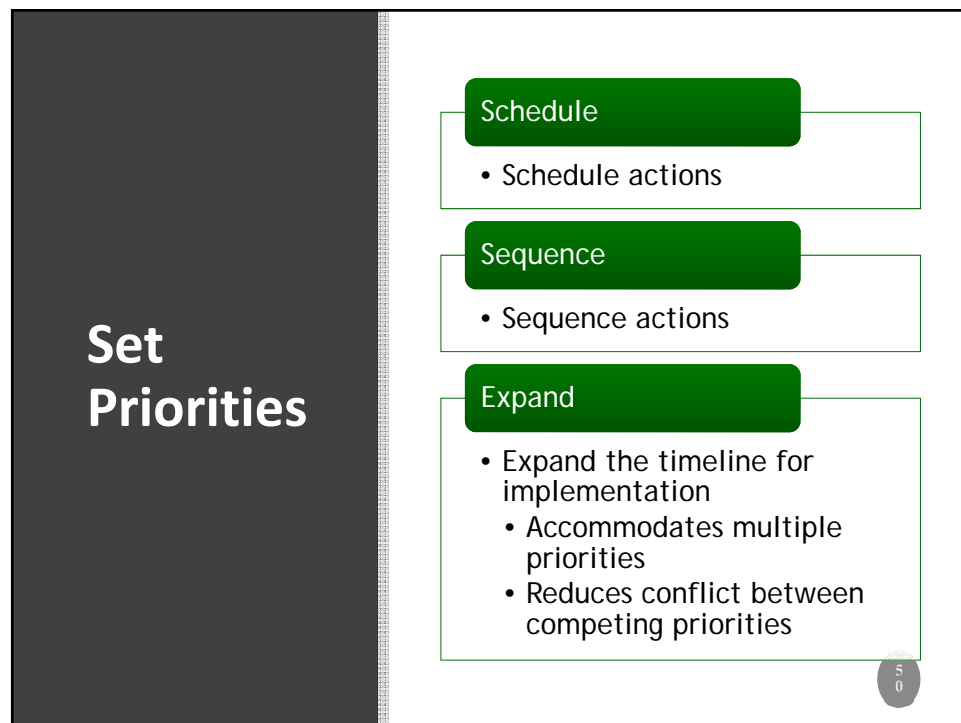
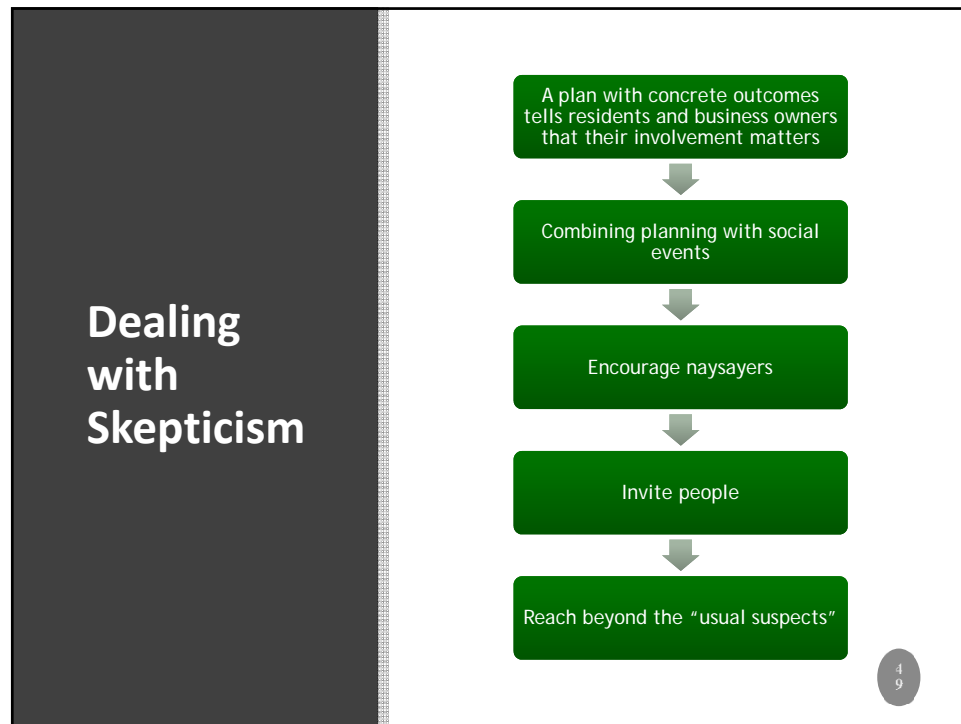


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## Community Ownership



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**Public Trust**

- Open meetings
- Central clearinghouse for information about your plan
- Timely information
- Good recordkeeping



**Resolving Conflicts**

- Use the visioning process to:
  - Look for areas of agreement early
  - Look for early action opportunities
- A process designed to build rapport among different interests reduces risk of an impasse

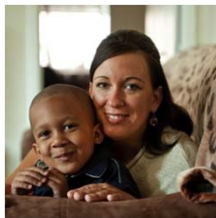
52

## Questions? Call me!

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(781) 834-7324  
[judi@barrettplanningllc.com](mailto:judi@barrettplanningllc.com)



## Not Your Usual Suspects: Building Consensus for Affordable Housing



Danny LeBlanc, Consultant  
Dana LeWinter, CHAPA  
Kristen Guichard, Town of Acton



Community support can  
make or break housing  
development at local level,  
BUT many communities have  
no strategy or coalition to  
build local support.



# Municipal Engagement Initiative



**Building support for affordable housing production  
in communities across the Commonwealth**

## Coalition Building Model

- Municipal Staff
- Elected Officials
- Housing Advocates and Developers
- Local Businesses
- Civic Groups
- Houses of Worship
- Environmental Groups
- Service Providers





# Flexible Model for Unique Communities



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## Collaboration

### MUNICIPAL TECHNICAL ASSISTANCE PROVIDERS COORDINATING GROUP

- Massachusetts Housing Partnership (MHP)
- Massachusetts Association of Community Development Corporations (MACDC)
- Massachusetts Smart Growth Alliance (MSGA)
- Metropolitan Area Planning Council (MAPC)
- MassHousing
- MA Department of Housing and Community Development (DHCD)
- MA Executive Office of Energy & Environmental Affairs (EEA)
- Governor's Office
- MassDevelopment

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## What does success look like?



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## Local Strategy



**Supporting the efforts in each community to build a culture that welcomes housing, including affordable housing.**

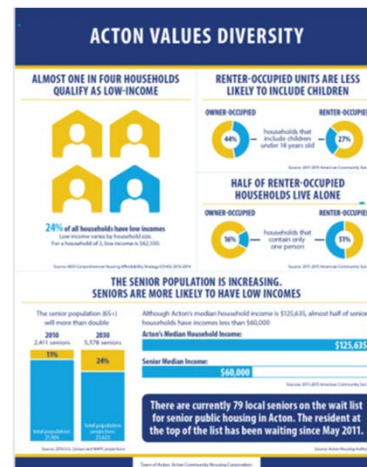
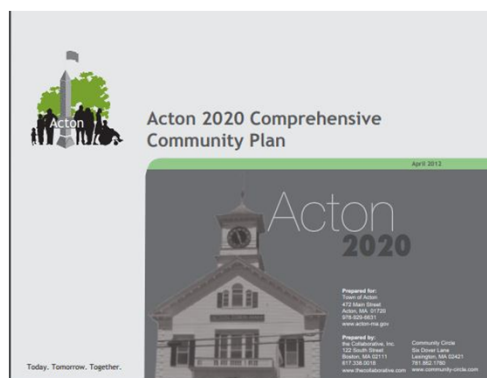
**Bolstering efforts to expand housing opportunities in these communities.**

**Growing the number of people supporting housing production in each community.**

# Why Acton?



Town of  
**Acton** Massachusetts



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# Housing in Acton

- Coalition Formed
- Regular Meetings
- Town Meeting Warrant Guide
- Letter to the Editor
- Schedule of Relevant Meetings
- Email List of Supporters
- Public Education



March 22, 2018

To: Friends of Affordable Housing

From: Bob Van Meter

**Town Meeting Warrant Items that connect to creating more affordable housing**

This is intended as a cheat sheet on which items on the April Town Meeting warrant are important to support because they assist in the preservation and creation of housing opportunities in Acton. Most of them connect directly to affordable housing.

**Article 7 Community Preservation Programs- Majority vote required Recommend Yes vote for housing**

This article includes several appropriations that will assist in the creation or preservation of affordable housing:

Item C1 and C2 - Regional Housing Services Program- \$50,000.

*This service assists the Acton Community Housing Corporation in managing the inventory of affordable*

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## Town of Acton Perspective

- Role of Municipality
- Complementary to Existing Efforts
  - EEA Grant for Housing and Economic Development Implementation Program
- New Partners
- Outreach and Education



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## Municipal Engagement Community Application

- **3-5 Communities Annually**
- **Contact Dana LeWinter at [dlewinter@chapa.org](mailto:dlewinter@chapa.org) to receive notification when application is available**

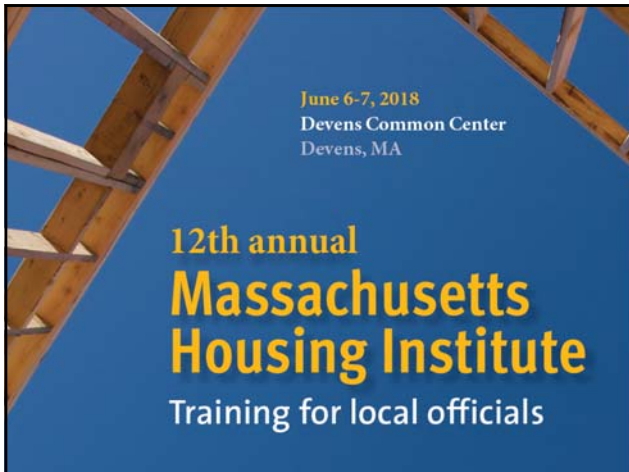


Thank you

## Contents of Appendix Section:

1	MHP Resources Slide Show
	"How much effort does it take to fill one job?" "Accenture to add 400 jobs in Boston"
2	<i>The Boston Globe</i> January 15, 2018
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 (SHI)
8	Presenter Bios
9	Attendee List





## Questions about Fair Housing?

The Housing Toolbox provides materials to help your municipality better understand how to affirmatively further fair housing.

**HOUSING TOOLBOX**  
for Massachusetts Communities

**FAIR HOUSING**

The state of fair housing laws and regulations in Massachusetts and the impact on the housing market. Communities and towns can find the latest information on the state's fair housing laws and regulations. The state's fair housing laws and regulations are designed to ensure that all people have the opportunity to live in a safe, decent, and affordable home. The state's fair housing laws and regulations are designed to ensure that all people have the opportunity to live in a safe, decent, and affordable home. The state's fair housing laws and regulations are designed to ensure that all people have the opportunity to live in a safe, decent, and affordable home.

<https://www.housingtoolbox.org/fair-housing>





CHAPA



Mel King Institute  
for community building

## Thank you to our co-sponsors!



dhcd  
Massachusetts



APA MA  
American Planning Association  
Massachusetts Chapter  
Making Great Communities Happen



MAPC  
Massachusetts Association of  
Professional Planners

### Massachusetts Housing Institute

June 6- 7<sup>th</sup>, 2018



## 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](https://www.facebook.com/ONEMortgageProgram)

## ONE Mortgage Structure

<b>3%</b>	<b>Down Payment</b>	<p><b>Amount:</b> 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).</p>
<b>97%</b>	<b>Mortgage</b>	<p><b>Amount:</b> Up to 97% of the purchase price (95% for three-family properties).</p> <p><b>Term:</b> 30 years (homeowner pays full principal and interest)</p> <p><b>Mortgagee:</b> Participating lender; MHP has established a loan loss reserve so the buyer doesn't have to pay PMI.</p> <p><b>Rate:</b> Fixed and discounted (no greater than thirty basis points below the Freddie Mac 30-year fixed rate). No points can be charged.</p>
	<b>MHP Subsidy Mortgage</b>	<p><b>Amount:</b> 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><b>Term:</b> If you sell or transfer the property, you may have to return the money to MHP.</p> <p><b>Mortgagee:</b> MHP</p> <p><b>Rate:</b> 0%</p>

**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, 2<sup>nd</sup> Floor  
Boston, MA 02110  
617-330-9955 or  
Toll free 800-752-7131  
[www.mhp.net/one mortgage](http://www.mhp.net/one mortgage)

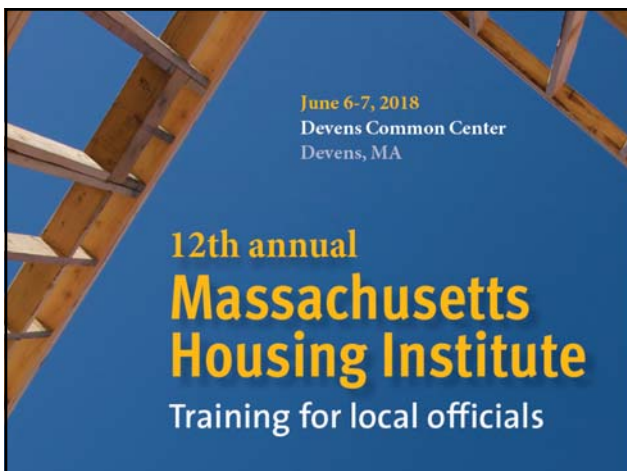
**one.**  
For your first home.

9



**Levedo Building  
Dorchester, MA**

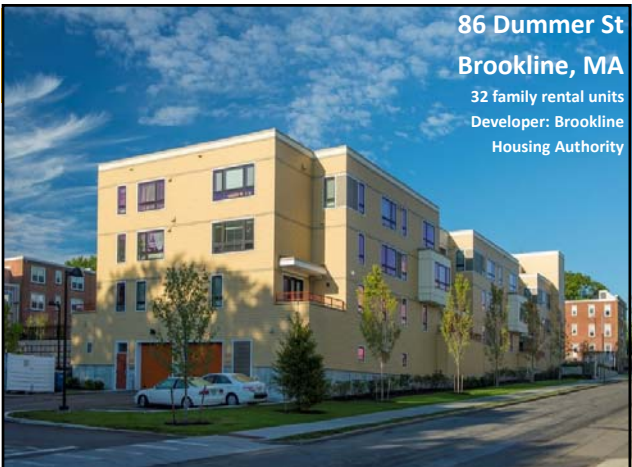
24 family rental units  
Opened in 2011  
Developer: Codman Square  
Neighborhood Development  
Corporation



June 6-7, 2018  
Devens Common Center  
Devens, MA

**12th annual  
Massachusetts  
Housing Institute**

Training for local officials



**86 Dummer St  
Brookline, MA**

32 family rental units  
Developer: Brookline  
Housing Authority

## Affordable Housing Trust Conference October 13, 2018

This day-long conference for members of Affordable Housing Trust boards runs from 8:30 a.m. to 3 p.m. at the Marlborough Holiday Inn, 265 Lakeside Ave., Marlborough, MA 01752. Registration begins at 8 a.m. Cost to attend is \$30.

### Agenda

- Explore how zoning can support affordable housing
- Discuss best practices and learn from other communities
- Review eligible trust activities and legal considerations
- Learn what developers look for in site selection for development

<https://www.mhp.net/community/events>



**Residences at Mill 10**  
**Ludlow, MA**

75 senior rental units

Opened in 2017

Developer: WinnCompanies

## 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](http://www.mhp.net/community)



**The Residences at Stony Brook II**  
**Westford, MA**

36 family rental units

Developer: Common Ground  
Development Corp.







**Need help with a 40B permit?**

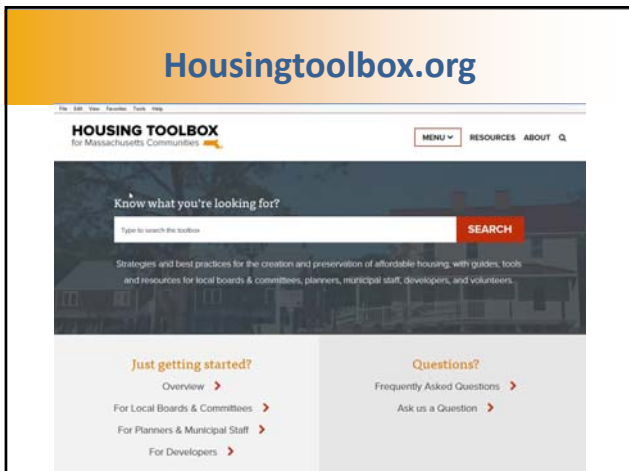
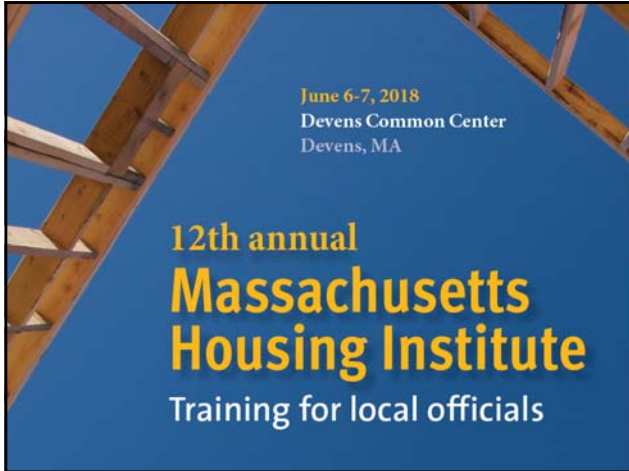
MHP will hire a third-party consultant to help your Zoning Board of Appeals:

- ☑ Understand the process
- ☑ Recognize key issues
- ☑ Identify development issues and impacts
- ☑ Facilitate discussions with developer

Contact **Laura Shufelt**: 857-317-8582 or [lsufelt@mhp.net](mailto:lsufelt@mhp.net)  
[www.mhp.net/technical-support](http://www.mhp.net/technical-support)









Business & Tech

# How much effort does it take to fill one job?



JON CHASE FOR THE BOSTON GLOBE

**Debra Stark (left), with employee Gregoria Vanhoogen, has been unable to start a juicing program for lack of a new hire.**

By [Katie Johnston](#)

GLOBE STAFF JANUARY 15, 2018

Debra Stark has been trying to fill one job at her Concord natural foods business for two years.

It's a decent position — full time, \$15 an hour, with health insurance and two weeks of paid vacation after two years — making fresh, organic juice and other food to sell at Debra's Natural Gourmet. But despite running ads, reaching out to job-training nonprofits, offering rewards for referrals, and contacting cooking schools, she hasn't been able to fill it.

And it's not just that the unfilled job leaves Stark short-handed. Without this hire, she can't launch a new arm of her business. Stark spent two years developing a raw juicing program: getting approval from the local board of health, buying the right bottles, designing labels, developing recipes for concoctions such as Replenish and Refuel, featuring beets, carrots, green apples, cucumber, celery, lemon, ginger, and turmeric.

With each 16-ounce bottle set to sell for \$11.99 a pop, and the juicing craze going strong, sales could provide a nice bump in revenue.

“It would fill a need that we haven't been able to fill,” Stark said.

But, like many employers dealing with the worker shortage gripping the country, she's stuck. With nearly 6 million open jobs nationwide, a declining number of prime-age workers in the labor force, and the unemployment rate at its lowest level in 17 years, employers have been [scrambling](#) to find workers. Some are actively recruiting immigrants who barely speak English, ex-offenders, people with disabilities — anybody who can be trained. Stark has done all that, however, with no luck.

In her 28 years in business, Stark, who has 57 employees, has never had so much trouble finding workers. She has a few positions open, including one for an assistant kitchen manager that's been unfilled for three years, but the juicing job is especially vexing.



Without this key position, Stark said, “we can’t launch the program, and can’t continue to grow.”



JON CHASE FOR THE BOSTON GLOBE

**Stark juiced vegetables at Debra’s Natural Gourmet as employee Roxanne Bispham looked on.**

The juicing job comes with a meal allowance, profit-sharing, and food safety training, but it also has several factors working against it. Namely, the shift starts at 5 a.m., which means an early start time and no access to the commuter rail, which doesn’t get going until later. Even if the shift started later, a worker would have to pay \$9.25 one-way to take the train from Boston, likely beyond the reach of someone making \$15 an hour. A small population and limited affordable housing around Concord also restricts the number of local job candidates.

Whoever Stark hires would also have to be someone she could trust with a key to the store, as he or she would be the first one in. The employee would also need to adhere to strict sanitation rules for handling raw fruits and vegetables.

Another kitchen worker, who is part of the local prison's work-release program, is ready to fill a second juicing slot, but is not allowed to work alone.

Stark estimates that she dedicates five to 10 hours a week trying to fill open jobs. She has spent anywhere from \$200 to \$1,200 a month advertising on Indeed, ZipRecruiter, and Craigslist, but mostly gets inquiries from people who live out of state and want her to help pay their moving expenses, something she is unwilling to do.

In two years trying to find a juicer, Stark has set up roughly 30 interviews with candidates who never showed up, and met with fewer than 10 people.

Stark did hire one young woman, a "hot ticket," but she left after a month to take a job at Yellowstone National Park. "We cried," Stark said.

A Facebook check on one promising candidate turned up troubling behavior that took him out of the running; another potential hire ended up having a health issue that prevented her from working early in the morning.

When a nearby restaurant closed during the summer, Stark approached a woman in her 70s who had spent 35 years cooking there, starting at 4 a.m., but she declined because of concerns over navigating the stairs to the walk-in cooler.

Getting another person from the prison isn't an option because Stark has found that having more than one work-release employee in the tiny kitchen can cause



tension. Many of the immigrants studying English at Jewish Vocational Service in Boston, a major source of workers for several Boston-area food businesses, don't have cars.

So Stark continues to look. In the meantime, \$11,000 worth of juicing equipment, and her hopes of expansion, are languishing in taped-up boxes in the basement.

*Katie Johnston can be reached at [katie.johnston@globe.com](mailto:katie.johnston@globe.com). Follow her on Twitter [@ktkjohnston](https://twitter.com/ktkjohnston).*

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Business & Tech

# Accenture to add 400 jobs in Boston



ACCENTURE

**Accenture's Boston offices were moved last fall from the Prudential Center to the new tower at 888 Boylston St.**

**By Jon Chesto**

GLOBE STAFF JANUARY 16, 2018

Consulting giant Accenture is unveiling plans Tuesday to add 400 new technology jobs in the Boston area by the end of 2020, growing its workforce by more than 25 percent.

Accenture is scheduled to discuss the expansion at an event attended by Governor Charlie Baker at its offices in the new tower at 888 Boylston St. in the Back Bay. The Dublin-based firm relocated its Boston operations from the adjacent Prudential tower in October. (Boston Properties owns both buildings.)

The job growth is part of Accenture's broader effort to open 14 "innovation hubs" across the United States by the end of 2020 and to expand its US workforce to more than 65,000 people by that time.

In Boston, that expansion involved last fall's move into a 52,000-square-foot, two-story office space, one that is about 50 percent bigger than its previous digs. The new office becomes Accenture's sixth such "innovation hub" to open in the United States. About 1,500 people work out of the office today, although many employees spend the bulk of their time at client locations.

These innovation hubs provide centralized locations for Accenture to encourage collaboration. Clients can attend workshops to understand more about changes sweeping their respective industries. Consultants can work side by side with them to reimagine aspects of their businesses, or figure out how to take big ideas and make them a reality.

"We really believe that innovation, by definition, doesn't have a playbook [but] it does have an approach," said Julie Sweet, Accenture's North America chief executive. "We want to bring innovation to the doorstep of our clients."



In some cases, an innovation hub might have an industry focus. In Houston, for example, Accenture works with energy and other industrial clients, while the one in Washington, D.C., has a cybersecurity speciality.



ACCENTURE

Sweet said the Boston office's focus is "multi-industry" — consultants here specialize in taking innovations developed within one particular sector and broadening their applications to others.

**"We really believe that innovation, by definition, doesn't have a playbook [but] it does have an approach," said Julie Sweet, Accenture's North America chief executive.**

The firm has made five Boston-area acquisitions during the past three years alone, buying mobile designer Intrepid; product design firm Altitude; analytics consultancy OPS Rules; management consultant Axia; and fund company adviser Beacon Consulting Group.

Accenture finds Boston appealing for many of the reasons that other global companies decide to expand here.

Sweet pointed to the vibrant startup community; the concentration of universities; the significant number of large corporate clients that are already here, such as Biogen and Boston Scientific; and the growth prospects for signing up future clients.

"We expect the Boston hub to be very focused on companies coming in . . . in most cases to go from idea to solution and to be able to prototype it," Sweet said. "The new office is designed with collaboration in mind."

# GLOSSARY OF COMMON ACRONYMS AND TERMS

## ACRONYMS

<b>ACS</b>	US Census Bureau's American Community Survey
<b>AMI</b>	Area Median Income
<b>CHAS</b>	Comprehensive Housing Affordability Strategy
<b>DHCD</b>	MA Department of Housing and Community Development
<b>GIS</b>	Geographic Information System
<b>MOE</b>	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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](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](http://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](http://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](http://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](http://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 NRSAs 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](http://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](http://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](http://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.

### **1<sup>st</sup> 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).

### **2<sup>nd</sup> Mortgage, 3<sup>rd</sup> 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

March 2018

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 2017 to January 2018 depending on the data source. 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 20,110 subsidized units through prepayments and rent subsidy contract terminations and is at risk of losing 12,950 additional subsidized units by December 31, 2022.

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, 2022 due to prepayment, full mortgage repayment, or contract terminations;
- projects whose affordability has been preserved (until 2022 or later) because of actions taken by their owners;

- projects that are not at risk of leaving the affordable inventory by December 31, 2022, 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 12/31/2022 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.

**Project Lost?:** 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 or Low Income Housing Tax Credits. "Original" number of subsidy units refers to the number of subsidy units prior to any mortgage prepayment, PBA contract termination or resyndication.

**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. There are also a few rare instances where an owner has opted out of a Section 8 contract not tied to a subsidized mortgage.

**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. 2022:** 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 12/31/2022. As noted above we do not consider units with HUD PBA contracts expiring after 12/31/2022 to be at risk, even if the PBA contract is subject to annual appropriations.



## CEDAC Expiring Use Inventory March 2018

City	Property Name	Project Lost?	Total Units	Sec 8 PBA Units	Sec 8 Expir Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units at Risk - Dec 2022
			<b>135,238</b>	<b>62,833</b>		<b>114,877</b>	<b>20,110</b>	<b>9,832</b>	<b>103,752</b>	<b>12,950</b>
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	8/31/2018	15			15	0
AGAWAM	Meadow Street Group Home		5	5	7/29/2019	5	0	0	5	0
Amesbury	AMESBURY RESIDENCE		4	4	12/31/2018	4			4	0
Amesbury	MACY TERRACE / AMESBURY H.A.		10	10	6/27/2022	10			10	0
Amesbury	WEST WINKLEY		4	4	12/22/2017	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	9/30/2037	200			200	0
Andover	ANDOVER COMMONS		167	167	12/14/2037	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	10/17/2018	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	9/30/2018	11			11	0
Arlington	MILLBROOK SQUARE APTS		146	145	2/9/2032	145			145	0
ASHBURNHAM	ASHLEY COURT		24			24	0	0	24	0
Ashland	ASHLAND COMMONS		96	95	6/30/2037	96			96	0
Ashland	ASHLAND HOUSE		66	66	3/31/2022	66			66	0
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 March 2018

City	Property Name	Project Lost?	Total Units	Sec 8 PBA Units	Sec 8 Expir Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units at Risk - Dec 2022
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	Lost	100	0		100	100		0	0
Attleboro	HOPE GARDENS		160	160	11/30/2037	160			160	0
Auburn	Kateri Tekakwitha		30	30	6/11/2018	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	2/4/2018	21	0	0	21	0
BALDWINVILLE	HEATHERWOOD APTS		28			28	0	0	28	0
BALDWINVILLE	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
Belchertown	LORD JEFFERY II		48			48	0	0	48	0
Belchertown	LORD JEFFERY III		70			70	0	0	70	0
Belchertown	LORD JEFFREY I		40			40	0	0	40	0
Belchertown	MILL HOLLOW APARTMENTS		60	60	7/19/2024	60			60	0
Bellingham	JPI Apartments		285			71	0	0	71	0
Bellingham	OAK WOODS	Lost	90			90	90	0	0	0
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	9/23/2018	4			4	0
Beverly	MHPI XI		4	4	5/17/2018	4			4	0
Beverly	MILLER ROAD RESIDENCE		4	4	4/30/2018	4	0	0	4	0
Beverly	MILLERY, THE		99			25	0	0	25	0

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Beverly	NORTHBRIDGE HOMES		98			71	47	0	24	0
Beverly	TURTLE CREEK		110	109	11/18/2033	109			109	0
Beverly	TURTLE WOODS		67	67	5/28/2018	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		41	35	1/25/2019	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
BLACKSTONE	JOSEPH D. EARLY VILLAGE		48	48	1/6/2034	48			48	0
Bolton	BOLTON COUNTRY MANOR		28	28	4/4/2018	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/NEW ACADEMY ESTATES		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	7/31/2036	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
Boston	ANCHORAGE APTS		112			23	0	0	23	0
Boston	ANDERSON PARK		64	64	3/31/2019	64			64	64

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Boston	ANDREW SQUARE		6			6	0	0	6	6
Boston	ANGELA WESTOVER HOUSE		11	11	10/21/2034	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	5/31/2018	74	0	0	74	0
BOSTON	BAY COVE GROUP HOMES I		38	26	11/30/2021	26			26	0
Boston	BAY COVE GROUP HOMES II		8	8	7/5/2022	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	10/31/2018	8			8	0
BOSTON	BAY COVE GROUP HOMES VI		12	12	11/30/2018	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			43	0	0	43	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	9/30/2036	175			175	0
Boston	BLAKE ESTATES II		88	88	9/30/2036	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

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Boston	BOSTON COMMUNITY SERVICES, INC.		2			2			2	0
Boston	BOSTON REHAB		144	144	1/22/2038	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	10/31/2021	402	136		266	266
Boston	BRIAN J. HONAN APTS		50			50	0	0	50	0
BOSTON	BRIGHTON ALLSTON APARTMENTS		0			60	0	0	60	0
BOSTON	Brighton Gardens	Lost	62			62	62	0	0	0
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	Brookview House		8			8	0	0	8	0
Boston	Brookview House II Devt		4			4	0	0	4	0
Boston	Brookview House III		12			12	0	0	12	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	0
Boston	BURTON APARTMENTS		18	18	8/31/2020	18			18	18
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	10/31/2037	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
Boston	CHARLESTOWN ELDERLY		42	42	12/31/2018	42			42	0



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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		70	40	9/19/2018	63	0	0	63	0
Boston	CHEVERUS SCHOOL APTS		47	47	10/31/2018	47	0		47	0
Boston	CHINAGATE APTS		15	15	2/28/2021	15	0		15	15
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 GAL		34			34	0	0	34	0
Boston	CONCORD HOUSE	Lost	181	0		181	181		0	0
Boston	CONCORD STREET ELDERLY		41	40	12/31/2036	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	5/9/2018	42	0	0	42	0
Boston	COX BUILDING		31	31	9/30/2020	31			31	31
Boston	CRAWFORD HOUSE APTS		9			9			9	0
Boston	CUMMINS TOWERS		239	180	7/31/2037	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	Davenport Commons		125			24	0	0	24	24
Boston	DIMOCK-BRAGDON APTS		54	54	12/29/2035	54			54	0
Boston	DITSON STREET SENIOR HSG		40	40	1/31/2019	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

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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	47
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	ELM HILL HOUSING		286	141	4/4/2024	141			141	0
BOSTON	ERIE-ELLINGTON		50			50	0	0	50	0
Boston	ESPERANZA TRUST		42	42	5/31/2020	42			42	42
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	7/31/2037	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 HILL PHASE 2B					0	0	0	0	0
Boston	FRANKLIN PARK		220	156	4/13/2030	220			220	0
Boston	FRANKLIN PARK APTS					0	0	0	0	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	9/22/2018	10	0	0	10	0
Boston	GENEVA APTS		47	47	9/30/2037	60	60	47	47	0

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Boston	GENEVA ELDERLY HOUSING		45	45	6/30/2018	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	87
Boston	GRANDFAMILIES		26			26	0	0	26	0
Boston	GRANITE LENA PARK APARTMENTS		143	143	7/31/2025	143			143	0
Boston	GRANITE/LACONCHA/NUESTRA		97	97	7/31/2028	97			97	0
Boston	GRANITES FIELDS CORNER		67	67	9/26/2035	67			67	0
Boston	GRANT MANOR		179	175	3/31/2018	179	179	179	179	0
Boston	GREENWAY APARTMENTS					0	0	0	0	0
Boston	GREENWICH PARK 23		5	5	11/17/2033	5	5	5	5	0
Boston	GROVE HALL		104	104	5/31/2037	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	0
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	HONG LOK HOUSE		74	28	8/24/2022	74	0	0	74	0
Boston	HOPE BAY APARTMENTS		45	45	2/28/2037	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		3			3	0	0	3	3
Boston	INFILL I		3			3	0	0	3	3
Boston	Infll II		4			4			4	4
Boston	INTERFAITH HOUSING		69	69	12/31/2022	69			69	0
Boston	INTERVALE-MAGNOLIA		88	88	3/1/2033	88			88	0

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BOSTON	JACKSON COMMONS		37			37	0	0	37	0
Boston	JAMAICA PLAIN APARTMENTS		103	103	4/29/2020	103			103	0
Boston	JAMAICA PLAINS COOP SERV		62	61	9/19/2018	61			61	0
Boston	JOHN BOYLE O'REILLY SCHOOL APTS.		32	32	10/31/2037	32			32	0
Boston	JOY ST RESIDENCE/FANUEIL HIV		21	20	11/30/2018	20			20	0
BOSTON	JULIA MARTIN HOUSE		55	55	5/1/2018	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	1/31/2037	59			59	0
Boston	LANGHAM COURT		84			34	0	0	34	0
Boston	LARCHMONT RESIDENCE		8	8	12/20/2017	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	2/13/2019	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	5/31/2018	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	6/30/2036	161			161	0
Boston	MARKSDALE GARDENS COOP.		178	178	9/30/2018	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	5/31/2018	45			45	0

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Boston	MATTAPAN HEIGHTS II		83			83	0	0	83	0
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	MAVERICK LANDING III					0	0	0	0	0
Boston	MAVERICK LANDING IV					0	0	0	0	0
Boston	MAY WEST ROXBURY RESIDENCES, INC.		8	8	6/30/2018	8	0	0	8	0
BOSTON	MCBRIDE HOUSE		16	16	2/28/2019	16			16	0
Boston	MEI WAH VILLAGE		41	40	5/31/2018	40			40	0
Boston	MERCANTILE WHARF	Lost	122			85	85	0	0	0
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		61	32	3/16/2022	32			32	0
Boston	MHPI IX		12	12	1/31/2018	12			12	0
Boston	MHPI V		16	16	8/31/2018	16			16	0
Boston	MHPI VI		15	15	4/30/2018	15			15	0
Boston	MHPI VII		18	18	12/31/2018	18			18	0
Boston	MHPI VIII		15	15	11/30/2018	15			15	0
Boston	MISHAWUM PARK APTS		337	64	12/31/2034	337	0	0	337	0
BOSTON	MISSION MAIN - PHASE II		139			114	0	0	114	0
BOSTON	MISSION MAIN I		310			259	0	0	259	0
BOSTON	MISSION MAIN PHASE III		86			72	0	0	72	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	4/27/2018	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	Lost	97			97	97	0	0	0
Boston	NOBLE HOUSE		19	18	6/30/2018	18			18	0



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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
Boston	OAK TERRACE		88			60	0	0	60	0
BOSTON	OLD COLONY PHASE 1					0	0	0	0	0
BOSTON	OLD COLONY PHASE 2A					0	0	0	0	0
BOSTON	OLD COLONY PHASE 2B					0	0	0	0	0
Boston	OLIVER LOFTS (PICKLE)		62			43	0	43	43	0
BOSTON	OLMSTED GREEN III		50			50	0	0	50	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	9/22/2018	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	Lost	31			31	31	0	0	0
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	Lost	174			130	130	0	0	0
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	2/29/2032	129			129	0
Boston	QUINCY TOWER		162			162	1		161	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

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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	10/31/2018	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	0
Boston	ROCKLAND STREET ELDERLY		40	40	6/9/2018	40	0	0	40	0
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	3/31/2018	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	8/17/2032	41			41	41
Boston	SARGENT PRINCE HOUSE		30			29	0	0	29	0
Boston	SAVIN HILL APARTMENTS		132	131	10/31/2037	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	7/31/2037	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	8/31/2018	50			50	0
Boston	SOUTH BOSTON NON PROFIT HSG		65	65	11/30/2018	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

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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	6/30/2018	123			123	0
Boston	ST GERMAIN ASSOCIATES	Lost	8			8	8		0	0
Boston	ST HELENA HOUSE		85	73	10/31/2037	73			73	0
Boston	ST JOSEPH'S HOUSING		137	90	9/30/2025	137	32		105	0
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	11/30/2037	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	3/31/2018	214			214	0
Boston	TALBOT BERNARD SNR HSG		31	30	11/30/2018	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	2/28/2037	6			6	0
Boston	THE CHESTER	Lost	17			10	10	0	0	0
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		239	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	3/31/2037	87			87	0
Boston	VILLA MICHELANGELO		71	71	10/31/2018	71			71	0
Boston	Village Manor	Lost	65			65	65	0	0	0

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Boston	VIVIENDAS ASSOCIATES		181	181	9/20/2037	181	181	181	181	0
Boston	VIVIENDAS LAVICTORIA II		190	190	4/30/2022	190			190	0
Boston	WAIT STREET		100	100	6/30/2036	100			100	0
Boston	WALLINGFORD HOUSING		211	211	7/7/2036	211			211	211
Boston	WALNUT/WASHINGTON APTS		65	65	10/31/2033	65			65	0
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 BEECH REV 1B					0	0	0	0	0
Boston	WASHINGTON BEECH REV 2B					0	0	0	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	4/30/2037	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 APTS		349	349	10/31/2037	349			349	0
BOSTON	WELD PARK APTS.		14	14	1/31/2022	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	3/31/2018	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	12/31/2018	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	8/27/2018	46	0	0	46	0
Bourne	BOURNE OAKS		106	105	10/23/2018	105			105	105

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Bourne	CANALSIDE APARTMENTS	Lost	112			112	112		0	0
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
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	7/8/2018	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	5/31/2018	24	0	0	24	0
Brockton	BATTLES FARM VILLAGE		320	202	2/1/2020	320	118		202	202
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	3/22/2037	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	9/30/2036	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	Trafalgar Residence		4			4	0	0	4	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		175			120	120	45	45	45
Brookline	BEACON PARK		80			30			30	30
Brookline	Brookline Coop		116			115	83		32	0



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Brookline	CENTRE COURT 120		125	105	11/30/2037	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
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
CAMBRIDGE	AUBURN COURT PHASE II		60			30	0	0	30	0
Cambridge	Bishop Allen Apartments		32			32	0	0	32	0
Cambridge	BRISTON ARMS		154	73	7/5/2035	105			105	0
Cambridge	CAMBRIDGE COURT		123	0		92			92	0
CAMBRIDGE	CAMBRIDGE YMCA		136			136	0	0	136	0
Cambridge	CAST I APARTMENTS		42	17		42	42	42	42	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	9/30/2018	61			61	61
Cambridge	FRESH POND APTS		504	338	12/31/2019	506	506	506	506	0
Cambridge	HARVARD PLACE		22	21	7/31/2018	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
CAMBRIDGE	KENNEDY BISCUIT LOFTS		142			28	0	0	28	28
CAMBRIDGE	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
CAMBRIDGE	NEVILLE ASSISTED LIVING		71			39	0	0	39	0
Cambridge	PORTLAND MARCELLA		9	9	10/31/2036	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
CAMBRIDGE	ROOSEVELT TOWERS / CAMBRIDGE H.A.		77	77	6/30/2022	77			77	0

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CAMBRIDGE	SQUIRREL BRAND APARTMENTS		21			21	0	0	21	0
Cambridge	ST. PATRICK'S PLACE		32			30	0	0	30	0
Cambridge	SWARTZ PROPERTIES (MAGAZINE/WI		41			41	0	0	41	0
CAMBRIDGE	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	11/29/2018	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	11/30/2037	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		9	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	12/31/2018	79			79	79
CHELSEA	HARBOR LIGHT		8	8	10/31/2018	8			8	0
CHELSEA	HIGHLAND TERRACE		32			32	0	0	32	0
Chelsea	NORTH SUFFOLK GROUP HOME		28	28	11/5/2037	28			28	0
Chelsea	NORTH SUFFOLK GROUP HOMES, III		17	14	6/30/2018	17			17	0
Chelsea	SENIOR LIVING ON BELLINGHAM HILL		60	60	4/30/2020	60			60	0

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CHELSEA	STANDARD BOX APTS		50			21	0	0	21	0
CHELSEA	TILL BUILDING		23			23	0	0	23	23
Chelsea	WINNISIMMET STREET 102-104		6	6	5/20/2032	6			6	0
CHESTER	CHESTER COMMONS		15			15	0	0	15	15
Chicopee	ALDEN HOUSE		6	6	5/31/2018	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	1/23/2019	3			3	0
Chicopee	HONEYMAN RESIDENCE		6	6	3/9/2018	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	9/30/2037	105			105	0
Chicopee	MCKINSTRY RESIDENCE		6	6	4/26/2018	6			6	0
Chicopee	SHERIDAN STREET RESIDENCE		5	4	12/26/2022	4			4	0
Clarksburg	CLARKSBURG RESIDENCE		5	5	7/19/2018	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	8/31/2018	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	1/23/2019	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	12/31/2018	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

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Dartmouth	SOLEMAR II		124	123	6/30/2032	123			123	0
Dedham	JEFFERSON AT DEDHAM STATION		300			75	0	0	75	0
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
DENNISPORT	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 Longmeadow	BROWNSTONE GARDENS I		100			100	0	0	100	100
East Longmeadow	BROWNSTONE GARDENS II		32	32	7/9/2031	32			32	0
East Longmeadow	BROWNSTONE GARDENS III		40	40	1/31/2019	40			40	0
East Longmeadow	GLENDALE RESIDENCE		5	4	7/31/2018	4			4	0
East Taunton	CARPENTER'S GLEN		32			32	0	0	32	0
Easthampton	COLLEGE HIGHWAY APTS		40	40	8/1/2031	40			40	0
Easthampton	ORCHARD VIEW		40	40	10/19/2035	40			40	0
Easthampton	TREEHOUSE EASTHAMPTON		60			54	0	0	54	0
Edgartown	MORGAN WOODS		60			60	0	0	60	0
EDGARTOWN	PENNYWISE PATH		60			44	0	0	44	0
Everett	EVERETT HOUSING		78	77	8/31/2020	77			77	0
Everett	EVERETT SQ PLAZA		131			131	0	0	131	131
Everett	GLENDALE COURT	Lost	29			29	29	0	0	0
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	5/19/2036	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

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Fall River	FALL RIVER RESIDENCE		4	4	8/30/2018	4			4	0
Fall River	First Step Inn Initiative		0			0	0	0	0	0
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	Lost	200			200	200		0	0
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	4/18/2018	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	11/30/2037	33			33	0
Feeding Hills	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	7/8/2018	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



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Framingham	Beaver Park II (Gdns)		136			136	136	107	107	107
Framingham	BEAVER TERRACE APTS		254	218	6/30/2032	254	36		218	0
Framingham	CLAFLIN HOUSE		40	40	1/17/2038	40			40	0
FRAMINGHAM	COCHITUATE HOMES COOP		160	160	9/30/2018	160			160	160
Framingham	EDMANDS HOUSE		190	112	8/20/2033	143			143	0
Framingham	FRAMINGHAM GREEN		110	110	2/28/2034	110			110	0
Framingham	HIGHLAND STREET 21-23		5	5		5			5	5
Framingham	IRVING SQUARE APTS		46	46	10/20/2023	46			46	0
Framingham	IRVING STREET APTS		11	11	3/9/2033	11			11	0
Framingham	MUSTERFIELD @ CONCORD		110			110	0	0	110	0
Framingham	PELHAM I APARTMENTS		286			155	0	0	155	0
Framingham	PINE ST 22-40		11	11	9/30/2026	11			11	0
Framingham	SAXONVILLE VILLAGE		64	63	1/31/2031	64			64	0
Framingham	SHERWOOD PARK APTS		81	60	2/28/2018	81	21		60	60
Framingham	SHILLMAN HOUSE		150	50	5/31/2031	50	0	0	50	0
Framingham	TRIBUNE APARTMENTS		53	53	12/31/2036	53			53	0
Framingham	VERNON STREET RESIDENCE		9	8	12/16/2018	8	0	0	8	0
FRANKLIN	FRANKLIN COMMONS		96			62	0	0	62	62
Franklin	Glen Meadow		288			288	288	72	72	0
Franklin	EATON PLACE		50	50	12/8/2018	50	0	0	50	0
Gardner	BINNALL HOUSE		134	133	12/31/2036	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
Georgetown	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	4/7/2018	4	0	0	4	0
Gloucester	POND VIEW VILLAGE		43			43	0	0	43	0
GRAFTON	GREEN ACRE ESTATES		48	48	7/31/2021	48			48	48
Great Barrington	BOSTWICK GARDENS		29	28	4/28/2032	28			28	0
Great Barrington	CHRISTIAN HILL		40			40	0	0	40	0
GREENFIELD	CENTRAL HOUSE		26			26	0	0	26	26
Greenfield	CHAPMAN COURT		21			8	0	0	8	8

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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	10/6/2035	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	9/22/2018	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	0
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	5/31/2020	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	9/30/2037	60			60	0
Harwich	PINE OAKS VILLAGE II		38			38	0	0	38	38
Harwich	PINE OAKS VILLAGE III		65	65	11/7/2018	65			65	0
Haverhill	AHEPA 39 APARTMENTS		54	54	1/31/2019	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	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
Haverhill	Westland Terrace Residence		8	8	1/31/2019	8	0	0	8	0
HAVERHILL	WINTER STREET		52			52	0	0	52	0

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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	169
Holden	COLONY RET HOMES OF HOLDEN		80	80	12/15/2020	80			80	0
Holliston	MISSION SPRINGS		75	75	7/31/2018	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	6/30/2018	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	Lost	152			152	152	0	0	0
Holyoke	Hampshire Pines		50			50			50	0
Holyoke	HIGHLAND RESIDENCE		6	6	4/30/2018	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	1/31/2018	127			127	127
Holyoke	MONT MARIE SENIOR RESIDENCE		50	49	9/15/2018	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	9/20/2018	30	0	0	30	0
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

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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
HUBBARDSTON	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 / IPSWICH H.A.		94	94	7/5/2019	94			94	0
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	5/31/2018	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
LANESBOROUGH	Hollow Road		4	4	6/16/2018	4	0	0	4	0
LANESBOROUGH	KOWCHUK RESIDENCE		4	4	3/1/2018	4	0	0	4	0
Lawrence	AMESBURY GARDENS		160	64	8/31/2029	160			160	0
Lawrence	ARLINGTON PARK		130	130	1/31/2037	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	96
Lawrence	ESSEX TOWERS		198	198	9/30/2036	198			198	0
LAWRENCE	FIDELITY HOUSE		14	12	11/12/2037	12			12	0
Lawrence	GARDEN STREET APARTMENTS		10	10	7/9/2018	10			10	0
Lawrence	Grant Road		4	4	5/31/2018	4	0	0	4	0
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

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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	7/8/2036	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	4/3/2019	13	0	0	13	0
LEE	Crossway Village Elderly Housing		37	37	1/16/2019	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		15	9	8/11/2018	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
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		90			18	0	0	18	0
Longmeadow	EMERSON MANOR		68	68	5/27/2018	68			68	0
Longmeadow	EMERSON MANOR II		21	21	11/8/2018	21	0	0	21	0



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Longmeadow	FIRST ASSOC PROPERTY HOMES		8	8	2/26/2018	8			8	0
Longmeadow	GENESIS HOUSE		48	48	6/30/2037	48			48	0
Longmeadow	GENESIS HOUSE II		32	32	6/30/2037	32			32	0
Longmeadow	GENESIS HOUSE III		29	29	8/31/2018	29	0	0	29	0
Longmeadow	GREENWOOD PARK I		8	8	12/4/2024	8			8	0
Longmeadow	GREENWOOD PARK II		8	8	10/31/2026	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	7/31/2026	117			117	0
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	4/29/2018	41	0	0	41	0
Lowell	D'Youville Senior Living, Inc.		22	22	10/2/2018	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	92	2/28/2037	94	2	92	92	0
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		6	6	1/27/2018	6			6	0
Lowell	LOWELL SUN		84	84	1/4/2022	84			84	84
Lowell	MAJESTIC APTS		34	3	2/26/2024	34			34	0
Lowell	MARKET MILL		230	230	6/10/2035	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	50
Lowell	MERRIMACK STREET HOUSING		12			12	0	0	12	0
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

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LOWELL	SIRK BUILDING		46			46	0	0	46	0
Lowell	SOUTHWICK BLOCK APTS		28	28	5/31/2037	28			28	0
Lowell	THREE GEMS		8	7	6/30/2018	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		432	400	5/31/2031	432			432	0
Ludlow	EDVIEW RESIDENCE		6	6	2/27/2018	6	0	0	6	0
Ludlow	STEVENS MEMORIAL SENIOR HSG		28	28	11/24/2018	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	11/13/2018	9	0	0	9	0
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	Gtr Lynn Spec Needs Hsg	Lost	9			9	9		0	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	441
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	334
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		72	12	7/31/2035	72			72	59
Lynn	ROLFE HOUSE		70	70	2/28/2037	70			70	0
LYNN	SAINT JEAN BAPTISTE		24			24	0	0	24	0
LYNN	SILSBEE TOWER		145	145	2/12/2034	145			145	0
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	1/20/2018	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

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Lynn	WILSON GARDENS		26	26	8/31/2036	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	8/8/2018	75			75	0
Malden	PLEASANT PLAZA		126			33	0	0	33	0
Malden	ROBINSON CUTICURA MILL APTS		94	93	6/30/2036	94			94	0
Malden	SALEM TOWERS		81			81	0	0	81	0
Malden	TRIANGLE HOUSE		10	9	12/31/2018	9			9	0
Manchester	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
Marblehead	SEWELL BUILDING		4			4	0	0	4	0
Marion	MARCONI VILLAGE		27			27	0	0	27	0
MARLBORO	MAIN STREET APARTMENTS		22	17	2/8/2018	22	0	0	22	0
MARLBORO	MECHANIC STREET APTS		10	6	9/23/2018	10	0	0	10	0
Marlborough	ACADEMY KNOLL APARTMENTS		109	81	7/31/2036	109			109	28
Marlborough	AVALON ORCHARDS		156			39	0	0	39	39
Marlborough	Bell Wheeler Hill		274			68	0	0	68	0
Marlborough	COUNTRYSIDE VILLAGE		118	117	5/31/2034	118			118	0
Marlborough	GREATER MARLBORO PROG A		12	12	8/6/2033	12			12	0
Marlborough	GREATER MARLBORO PROG B		8	8	8/6/2033	8			8	0
Marlborough	PROSPECT STREET APTS		7	5	10/31/2018	5			5	0
Marlborough	STEVENS ST SUPPORTIVE HSG		8	8	6/30/2018	8			8	0
Marshfield	MARINER'S HILL		90			23	0	0	23	0
Marshfield	MARSHFIELD GROUP HOME		8	8	6/30/2018	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
MARSHFIELD TOWN	FOX RUN APTS		0			0	0	0	0	0
Mashpee	ASHER'S PATH		56			56	0	0	56	0

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MASHPEE	MASHPEE VILLAGE		145			145	0	0	145	0
MATTAPAN	MATTAPAN HEIGHTS IV		0			0	0	0	0	0
Maynard	CONCORD ST CIRCLE APTS/MAYNARD HA		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	9/27/2018	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	8/12/2018	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	5/2/2018	5			5	0
Methuen	CEDARS HOME II		31	31	5/31/2018	31	0	0	31	0
Methuen	DAVIS ROAD		4	4	6/30/2018	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	6/30/2018	44			44	0
Methuen	PARK GARDENS		160	160	4/12/2018	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
MIDDLEBOROUGH	Middlebury Arms		64	16	3/1/2018	64			64	0
MIDDLEBOROUGH	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

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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	6/10/2018	5	0	0	5	0
MONSON	KELLEY APARTMENTS		8			8	0	0	8	8
MONTAGUE	PARK VILLA		56			56	0	0	56	0
Nantucket	ACADEMY HILL SCHOOL		27			6	0	0	6	6
Nantucket	LANDMARK HOUSE		25	8	7/31/2018	25			25	0
NANTUCKET	MIACOMET VILLAGE II		19			19	0	0	19	0
NATICK	CLOVERLEAF APARTMENTS		183			46	0	0	46	0
NATICK	NATICK VILLAGE		6	6	11/26/2018	6			6	0
Natick	SHERWOOD VILLAGE		235	235	2/28/2034	235			235	0
Needham	GREENDALE RESIDENCE		5	5	4/29/2018	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	11/30/2018	10			10	0
Needham	WEBSTER STREET RESIDENCES		4	4	9/13/2018	4	0	0	4	0
Needham	WEST STREET APTS		8	6	6/11/2018	6			6	0
NEW BEDFORD	ACUSHNET COMMONS		12			12	0	0	12	0
New Bedford	AUSTIN COURT		12			12	0	0	12	0
New Bedford	BAYBERRY HOUSING		184	184	4/2/2033	184			184	0
New Bedford	BEDFORD TOWERS		157	156	5/19/2033	156			156	0
New Bedford	BEDFORD VILLAGE		13			13	0	0	13	0
New Bedford	Buttonwood Acres	Lost	132			132	132	0	0	0
New Bedford	CAR BARN THE		114	114	9/30/2030	114			114	0
New Bedford	Carriage House At Acushnet		34	34	2/22/2018	34	0	0	34	0
New Bedford	CASEY-MILLER APARTMENTS		48	48	11/16/2018	48	0	0	48	0
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



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New Bedford	MECHANICS SQ PARTNERSHIP		25	25	6/13/2020	25			25	25
New Bedford	MELVILLE TOWERS		320	319	11/30/2036	320			320	0
New Bedford	OLYMPIA TOWERS		90	89	10/3/2034	89			89	0
New Bedford	REGENCY TOWER		129			43	0	0	43	0
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			56	0	0	56	0
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	6/15/2018	6	0	0	6	0
Newton	EVANS PARK		115			23	0	0	23	0
NEWTON	GOLDA MEIR HOUSE I		124	100	12/31/2036	100			100	0
NEWTON	GOLDA MEIR HOUSE II		75	75	4/30/2018	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	2/24/2018	34	0	0	34	0
Newton	PEIRCE HOUSE		34	29	4/5/2031	29			29	0

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City	Property Name	Project Lost?	Total Units	Sec 8 PBA Units	Sec 8 Expir Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units at Risk - Dec 2022
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 ADAMS	31 VEAZIE ST		8			8	0	0	8	8
NORTH ADAMS	BERKSHIRE LANDINGS		25			25	0	0	25	0
North Adams	BRAYTON HILL		100			100			100	0
NORTH ADAMS	HOLY FAMILY TERRACE		39	38	2/29/2036	38			38	0
North Adams	MOHAWK FOREST		190	128	5/31/2034	190			190	0
North Adams	ST JOSEPH'S COURT		78	78	4/11/2032	78			78	0
North Adams	TUNNEL BROOK		35			35	0	0	35	0
NORTH ADAMS	VILLAGE EAST		48	48	3/31/2021	48			48	48
North Andover	HOMES OF CARE II		4	4	3/3/2018	4	0	0	4	0
North Andover	WOODRIDGE HOMES		230	230	12/28/2035	230			230	0
North Attleboro	NORTH ATTLEBORO		12	12	6/30/2022	12			12	0
North Brookfield	HILLSIDE MEADOWS		24	24	2/5/2021	24			24	24
North Chelmsford	VILLAGE @CRYSTAL LAKE		51	50	2/14/2019	50	0	0	50	0
North Dartmouth	Ledgewood Commons		72			18	0	0	18	0
North Reading	MCLAUGHLIN HOUSE		8	8	4/30/2018	8			8	0
Northampton	HAMPTON COURT		77			20	0	0	20	0
Northampton	Hampton Gardens		207			207	207	42	42	42
Northampton	HAWLEY STREET		7			7		0	7	0
Northampton	LEEDS VILLAGE APTS	Lost	22			22	22	0	0	0
Northampton	Live 155		70			47	0	0	47	0
Northampton	MEADOWBROOK APTS.		252			252	252	222	222	0
Northampton	NEW SOUTH APARTMENTS (SOUTH ST		18			18	0	0	18	0
Northampton	ST MICHAEL'S HOUSE		85	85	5/4/2032	85			85	0
Northampton	VILLAGE @ HOSPITAL HILL II		40			32	0	0	32	0
Northborough	BRIDGE HOUSE		8	8	8/31/2024	8			8	0
Northbridge	LINWOOD MILLS SENIOR HSG		74			74	0	0	74	0
NORTHBRIDGE	ROCKDALE COMMON ASSOC		40	40	7/31/2023	40			40	0
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

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Norwood	SOUTH NORFOLK HSG		10	9	4/30/2032	9			9	0
OAK BLUFFS	AIDYLBURG I		5	5	10/26/2018	5	0	0	5	0
OAK BLUFFS	Aidyberg II		5	5	10/26/2018	5	0	0	5	0
Oak Bluffs	WOODSIDE VILLAGE IV		9	9	10/12/2018	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	BRIDGE OF CENTRAL MASSACHUSETTS		0						0	0
OXFORD	ORCHARD HILL ESTATES		215	88	1/31/2018	215			215	0
PALMER	KIRKWOOD PLACE		27			27	0	0	27	0
Palmer	PALMER GREEN ESTATES		156	156	7/31/2036	156			156	0
Peabody	AHEPA DAUGHTERS OF PENELOPE		48	48	1/15/2019	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	9/30/2037	183			183	0
Pittsfield	BRADFORD ST 161/PITTSFIELD NSA		12	12	11/3/2022	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
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	5/3/2018	6	0	0	6	0
PITTSFIELD	KENT AVENUE 21-23		4	4	11/2/2022	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	11/30/2022	4			4	4

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Pittsfield	MCLAUGHLIN PLACE		4	4	11/3/2022	4			4	4
Pittsfield	OAK HILL	Lost	61			61	61	0	0	0
PITTSFIELD	PITTSFIELD YMCA		44			44	0	0	44	0
Pittsfield	PLEASANT PITTSFIELD		6	6	4/30/2018	6			6	0
Pittsfield	RIVERVIEW HOMES		120	75	8/18/2035	120			120	0
Pittsfield	ROSTONE PLACE 3		3	3	12/15/2022	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	7/18/2018	11	0	0	11	0
PLAINVILLE	WILLOW TRACE APTS.		88			61	0	0	61	0
PLYMOUTH	ALGONQUIN HEIGHTS		201	181	9/30/2037	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	7/16/2018	40			40	0
POCASSET	POCASSET ASSISTED LIVING		84			84	0	0	84	0
PRINCETON	WACHUSETT HOUSE		16			16	0	0	16	0
PROVINCETOWN	OLD ANN PAGE WAY		18			18	0	0	18	0
Quincy	BAUER HOUSE		75	75	7/31/2018	75			75	0
Quincy	FENNO HOUSE		152	31	9/30/2018	152			152	0
Quincy	GRANITE PLACE		270	269	3/31/2021	269			269	0
Quincy	HANCOCK COURT		80	80	3/30/2037	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	2/28/2035	94			94	0
Quincy	QUINCY POINT HOMES II		225	106	2/28/2035	106			106	0
Quincy	QUINCY POINT HOMES III		201	109	2/28/2035	201			201	0
Quincy	SUPPORTIVE LIVING PROGRAM		2	2	1/31/2019	2			2	0
Quincy	TOWN BROOK HOUSE		151	150	11/17/2035	150			150	0
Quincy	WOLLASTON MANOR		164	0		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

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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	12/2/2018	12			12	0
Reading	HOPKINS STREET RESIDENCE		4	4	12/31/2018	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	4/14/2018	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	8/31/2018	4	0	0	4	0
Revere	BROADWAY 104		4	4	3/18/2018	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	8/31/2037	265			265	0
Revere	NORTH SUFFOLK MENTAL HEALTH		16	16	6/30/2022	16			16	0
Revere	PROCTOR AVENUE RESIDENCE		6	6	2/26/2018	6	0	0	6	0
Revere	REVERE PHA		106	106	1/10/2038	106			106	0
Rockland	COPLEY GARDENS		82			62	0	0	62	0
Rockland	PLAIN STREET		4	4	10/27/2018	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
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	8/31/2018	4	0	0	4	0
Salem	FAIRWEATHER APARTMENTS		321	220	3/31/2025	321			321	0
Salem	H.E.S. HOUSE		9	9	11/30/2018	9			9	0
Salem	LORING TOWERS		250	0		250			250	0
Salem	PEQUOT HIGHLANDS		250			250	125		125	0

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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	12/13/2018	4	0	0	4	0
SANDWICH	OSPREY LANE		36			36	0	0	36	0
Sandwich	SHAWME HEIGHTS APTS.		44	44	3/31/2022	44			44	0
Sandwich	SHAWME HEIGHTS II		50	50	3/31/2018	50			50	0
Saugus	SACHEM MANOR		20	20	3/29/2018	20	0	0	20	0
Saugus	Saugus Commons Apartments		266	265	11/30/2036	266			266	0
Scituate	GENE BURNS HOUSE		4	4	10/31/2018	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	181 Washington Street		35			35	0	0	35	0
SOMERVILLE	34 LINDEN STREET		42			42	0	0	42	0
Somerville	B F FAULKNER TOWER		130	130	11/30/2036	130			130	0
Somerville	BROADWAY RESIDENCE		8	8	5/5/2018	8			8	0
Somerville	CENTER HOUSE		9	9	4/15/2035	9			9	0
Somerville	CLARENDON HILL TOWERS		501	347	5/31/2030	500	75		425	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	9/22/2031	65			65	0
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	2/28/2018	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	8/31/2018	8			8	0



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SOMERVILLE	ST POLYCARP I		24			24	0	0	24	0
SOMERVILLE	ST POLYCARP II		29			29	0	0	29	0
SOMERVILLE	ST POLYCARP III		31			31	0	0	31	0
Somerville	VISITING NURSE ASSISTED LIVING		99	31	1/7/2019	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	4/20/2018	5	0	0	5	0
South Hadley	RIVERBOAT VILLAGE		170			43	0	0	43	0
South Hadley	South Hadley Supportive Hsg		44	44	5/31/2018	44	0	0	44	0
Southampton	SOUTHAMPTON HSG FOR ELDERLY		40	40	12/18/2032	40			40	0
Southbridge	BROOKSIDE TERRACE		168			168	168	158	158	0
Southbridge	FORTY WEST STREET		7	7	7/5/2018	7	0	0	7	0
Southbridge	LEBANON HILL HOUSING	Lost	116	0		116	116		0	0
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	2/24/2019	35	0	0	35	0
SPRINGFIELD	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
SPRINGFIELD	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	10/31/2018	201			201	201
Springfield	CATHEDRAL HILL APARTMENTS		48	48	3/31/2036	48			48	0
Springfield	CHAMPLAIN HOUSE		4	4	11/29/2018	4			4	0
Springfield	CHATEAU APARTMENTS		65	65	9/30/2031	65			65	0
Springfield	CHESTNUT PARK		489	114	1/31/2018	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

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Springfield	COLONIAL ESTATES		500	349	10/28/2033	500	50		450	0
Springfield	CONCORD HEIGHTS		104	104	2/28/2033	104			104	0
Springfield	E. Henry Twiggs Estates - Phase I		75	34	12/31/1936	75	0	0	75	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	5	10/31/2018	5			5	0
Springfield	FEDERAL APARTMENTS		25			25	0	0	25	0
Springfield	FLORIDA STREET 208		6	4	3/31/2021	4			4	0
Springfield	FOREST PARK		5	4	3/31/2018	4			4	0
Springfield	FOREST PARK APARTMENTS					0	0	0	0	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	Lost	90	0		90	90		0	0
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	12/22/2022	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	Liberty Hill		88	57	2/28/2023	88			88	0
Springfield	LINDEN TOWERS		249	249	9/30/2037	249			249	0
Springfield	LLOYDE AVENUE GROUP HOME		8	4	11/30/2018	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
Springfield	Memorial Square Apartments		40			40	0	0	40	40
Springfield	MENTAL HEALTH ASSOC. 1		11	11	6/30/2022	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		5	5	9/30/2018	5	0	0	5	0
SPRINGFIELD	MUSEUM PARK		94			94	0	0	94	0

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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	0
Springfield	Outing Park II Apartments		118			118			118	0
Springfield	PARKER STREET - MHA SPRINGFIELD		4	3	2/28/2019	3			3	0
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	4/30/2027	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	12/22/2018	4			4	0
Springfield	SENIORITY HOUSE		167	100	10/31/2018	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/ REED VILLAGE		50	50	3/31/2022	50			50	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	ST JAMES COMMONS		42	42	6/30/2037	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	VAN DER HEYDAN		45	45	8/16/2021	45			45	45
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
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

## CEDAC Expiring Use Inventory March 2018

City	Property Name	Project Lost?	Total Units	Sec 8 PBA Units	Sec 8 Expir Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units at Risk - Dec 2022
Stoughton	WEST STOUGHTON VILLAGE		112			101	0	0	101	0
Stow	PILOT GROVE		60			22	0	0	22	0
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	9/30/2018	128	96		32	32
Taunton	TAUNTON GREEN		75	75	2/28/2037	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	5/22/2018	32	0	0	32	0
Tisbury	WOODSIDE VILLAGE		45	45	4/30/2018	45			45	0
Topsfield	Nike Village Residence		37			37	0	0	37	0
Topsfield	TOP House		4	4	4/7/2018	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	36	9/29/2018	36	0	0	36	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
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	34	0	0	0
Uxbridge	UXBRIDGE MILLVILLE REG HSG		80	79	11/17/2028	80			80	0
Vineyard Haven	HILLSIDE VILLAGE		40			40	0	0	40	0
Vineyard Haven	HILLSIDE VILLAGE II		10	10	12/31/2021	10			10	0
Vineyard Haven	HILLSIDE VILLAGE III		5	5	10/31/2018	5	0	0	5	0

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Vineyard Haven	MARGARET C LOVE HOUSE		5	5	12/29/2018	5			5	0
VINEYARD HAVEN	THE GREENOUGH HOUSING PROJECT		6			6	0	0	6	0
Vineyard Haven	WOODSIDE VILLAGE II		18	18	4/30/2018	18			18	0
Vineyard Haven	WOODSIDE VILLAGE III		9	9	1/31/2018	9			9	0
Vineyard Haven	Woodside Village V		5	5	11/2/2018	5	0	0	5	0
Vineyard Haven	Woodside Village VI		9	9	11/16/2018	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	1/8/2019	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	1/31/2037	149			149	0
Waltham	FRANCIS CABOT LOWELL MILL II		108	108	1/29/2037	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	6/8/2018	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 CENTER	DEPOT CROSSING		32			31	0	0	31	0
Warren	WARREN		6	6	7/30/2020	6			6	0
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	Prospect Estates		25			25			25	0
Webster	RICHARD'S APARTMENTS		54	41	6/30/2037	54			54	0

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WEBSTER	SITKOWSKI SCHOOL APARTMENT		66			66	0	0	66	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	6/14/2018	4	0	0	4	0
Wellesley	MARSHALL ROAD		4	4	9/3/2018	4	0	0	4	0
Wellfleet	WELLFLEET FAMILY HOUSING		12			12	0	0	12	0
West Springfield	ELM COURT CONDOMINIUMS		3	3	6/29/2018	3			3	0
West Springfield	GREATER SPRINGFIELD RESIDENCES		8	8	2/28/2018	8			8	0
West Springfield	PARK AVENUE		5	5	2/8/2019	5	0	0	5	0
Westborough	AVALON AT FLANDERS HILL		280			70	0	0	70	70
Westborough	RESIDENCES @ WESTBORO STA		120			24	0	0	24	24
Westborough	WESTBOROUGH COUNTRY VILLAGE		87	87	2/28/2037	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	11/5/2018	46			46	0
Westfield	EIGHTEENTH ASSOC PROPERTIES		3	3	8/31/2019	3			3	0
Westfield	FRANKLIN STREET RESIDENCES		4	4	3/28/2018	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	10/31/2018	3			3	0
Westford	Stony Brook		15			10	0	0	10	0
Westford	WESTFORD VILLAGE @ MYSTERY SPRING		36	36	4/8/2018	36	0	0	36	0
Westminster	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
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	Lost	176			176	176	0	0	0
Weymouth	COLONIAL VILLAGE		89			89	0	0	89	89
Weymouth	FOREST STREET		4	4	10/13/2018	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



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Weymouth	UNION TOWERS I		199	154	11/30/2036	199			199	0
Weymouth	UNION TOWERS II		75	74	7/31/2018	74			74	0
Weymouth	Weymouth Commons	Lost	198			108	108		0	0
Wheelwright	QUABBIN ESTATES		48			48	0	0	48	0
Whitinsville Station	COTTON MILL APARTMENTS		55	55	12/31/2037	55			55	55
Whitinsville Station	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	3/31/2018	44	0	0	44	0
Wilbraham	TINKHAM ROAD		5	4	11/30/2018	4			4	0
Wilbraham	WILBRAHAM COMMONS		136	136	2/28/2033	136			136	0
Williamsburg	NASH HILL PLACE HOUSING		28			28	0	0	28	0
Williamstown	SPRING MEADOW		22			22	0	0	22	0
Williamstown	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	10/31/2018	4			4	0
Winchendon	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	9/30/2018	27	0	0	27	0
Winthrop	FORT HEATH APARTMENTS	Lost	150	56		56	56	0	0	0
Woburn	CMARC West Street		5	5	9/12/2018	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	5/28/2018	11			11	0
Worcester	30 PLUS 93 BEACON		6			6	0	0	6	6
Worcester	5 MAY STREET		13			13	13	0	0	13
Worcester	800 MAIN STREET		5			5	0	0	5	0
Worcester	AURORA HOTEL		85			45	15	0	30	0
WORCESTER	BEACON & OREAD NEIGHBORHOOD REDEVELOPN		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	2/28/2018	24			24	0
Worcester	CANTERBURY TOWER		156	156	9/30/2036	156			156	0
Worcester	CHANNING STREET APTS		45	11	8/31/2036	45			45	0
Worcester	CHRISTOPHER HEIGHTS		80			40	0	0	40	0

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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	10/31/2036	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		132			132	132	120	120	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	KILBY GARDNER HAMMOND 4		22			22	0	0	22	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	8/31/2037	162			162	0
Worcester	MATHESON APARTMENTS		70	65	5/31/2018	70			70	70
Worcester	MENTAL HEALTH HOUSING		20	19	4/20/2032	19			19	0
Worcester	MOUNTAIN VILLAGE		200	60	12/31/2018	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
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	Southgate Place		0			0	0	0	0	0
WORCESTER	STANDISH APTS		28			28	0	0	28	0
Worcester	STRATTON HILL		156			156	156	128	128	0
Worcester	TEAMSTER RETIREE HSG		24	24	6/30/2032	24			24	0
Worcester	UNION HILL		40			40	0	0	40	0
Worcester	UPLAND GARDENS		274	252	11/30/2036	274	274	274	274	0

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Worcester	UPSALA STREET ELDER APTS		50	49	3/31/2018	49			49	0
Worcester	VILLAGE AT ASCENSION HEIGHTS		36	35	2/27/2018	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	1/31/2036	404			404	0
Worcester	WELLINGTON HOUSE		6	6	6/11/2026	6			6	0
Worcester	WELLINGTON HOUSE		180	180	12/31/2037	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	7/31/2037	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	7/26/2018	6	0	0	6	0
YARMOUTH	RESIDENTIAL REHAB CENTERS, INC.		14	14	8/31/2018	14			14	0
YARMOUTH	SWAN POND VILLAGE		150	150	5/28/2033	150			150	0
YARMOUTH	WEIR LANDING		4	4	3/31/2018	4	0	0	4	0
			<b>135,238</b>	<b>62,833</b>		<b>114,877</b>	<b>20,110</b>	<b>9,832</b>	<b>103,752</b>	<b>12,950</b>

Department of Housing and Community Development  
Chapter 40B Subsidized Housing Inventory (SHI)  
as of September 14, 2017

<b>Community</b>	<b>2010 Census Year Round Housing Units</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Abington	6,364	518	485	7.6%
Acton	8,475	1,144	568	6.7%
Acushnet	4,097	127	97	2.4%
Adams	4,337	321	321	7.4%
Agawam	12,090	556	505	4.2%
Alford	231	0	0	0.0%
Amesbury	7,041	898	738	10.5%
Amherst	9,621	1,130	1,083	11.3%
Andover	12,324	2,000	1,637	13.3%
Aquinnah	158	41	41	25.9%
Arlington	19,881	1,429	1,121	5.6%
Ashburnham	2,272	144	29	1.3%
Ashby	1,150	0	0	0.0%
Ashfield	793	2	2	0.3%
Ashland	6,581	514	410	6.2%
Athol	5,148	310	310	6.0%
Attleboro	17,978	1,155	1,155	6.4%
Auburn	6,808	251	251	3.7%
Avon	1,763	70	70	4.0%
Ayer	3,440	454	299	8.7%
Barnstable	20,550	1,763	1,462	7.1%
Barre	2,164	83	83	3.8%
Becket	838	0	0	0.0%
Bedford	5,322	1,174	972	18.3%
Belchertown	5,771	418	392	6.8%
Bellingham	6,341	733	551	8.7%
Belmont	10,117	675	365	3.6%
Berkley	2,169	103	24	1.1%
Berlin	1,183	254	109	9.2%
Bernardston	930	24	24	2.6%
Beverly	16,522	2,153	1,919	11.6%
Billerica	14,442	1,766	1,118	7.7%
Blackstone	3,606	165	123	3.4%
Blandford	516	1	1	0.2%
Bolton	1,729	192	62	3.6%
Boston	269,482	54,409	51,283	19.0%
Bourne	8,584	1,198	660	7.7%
Boxborough	2,062	325	268	13.0%
Boxford	2,730	72	31	1.1%

Boylston	1,765	26	26	1.5%
Braintree	14,260	1,679	1,382	9.7%
Brewster	4,803	306	255	5.3%
Bridgewater	8,288	645	546	6.6%
Brimfield	1,491	71	71	4.8%
Brockton	35,514	4,619	4,619	13.0%
Brookfield	1,452	19	19	1.3%
Brookline	26,201	3,151	2,454	9.4%
Buckland	866	3	3	0.3%
Burlington	9,627	1,707	1,283	13.3%
Cambridge	46,690	7,102	6,911	14.8%
Canton	8,710	1,195	1,090	12.5%
Carlisle	1,740	57	51	2.9%
Carver	4,514	146	146	3.2%
Charlemont	615	3	3	0.5%
Charlton	4,774	83	83	1.7%
Chatham	3,460	180	174	5.0%
Chelmsford	13,741	1,591	1,072	7.8%
Chelsea	12,592	2,439	2,434	19.3%
Cheshire	1,481	0	0	0.0%
Chester	585	13	13	2.2%
Chesterfield	524	17	17	3.2%
Chicopee	25,074	2,637	2,601	10.4%
Chilmark	418	3	3	0.7%
Clarksburg	706	9	9	1.3%
Clinton	6,375	549	549	8.6%
Cohasset	2,898	325	311	10.7%
Colrain	731	0	0	0.0%
Concord	6,852	926	804	11.7%
Conway	803	0	0	0.0%
Cummington	426	16	16	3.8%
Dalton	2,860	159	159	5.6%
Danvers	11,071	1,565	1,149	10.4%
Dartmouth	11,775	1,001	971	8.2%
Dedham	10,115	1,149	1,104	10.9%
Deerfield	2,154	33	33	1.5%
Dennis	7,653	338	324	4.2%
Dighton	2,568	420	144	5.6%
Douglas	3,147	140	140	4.4%
Dover	1,950	69	18	0.9%
Dracut	11,318	861	585	5.2%
Dudley	4,360	104	104	2.4%
Dunstable	1,085	0	0	0.0%
Duxbury	5,532	441	410	7.4%
East Bridgewater	4,897	230	176	3.6%
East Brookfield	888	0	0	0.0%
East Longmeadow	6,072	513	445	7.3%

Eastham	2,632	63	54	2.1%
Easthampton	7,567	1,021	522	6.9%
Easton	8,105	979	787	9.7%
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	1,061	1,061	6.4%
Fairhaven	7,003	486	486	6.9%
Fall River	42,650	4,847	4,751	11.1%
Falmouth	14,870	1,230	959	6.4%
Fitchburg	17,058	1,680	1,486	8.7%
Florida	335	0	0	0.0%
Foxborough	6,853	869	859	12.5%
Framingham	27,443	2,871	2,871	10.5%
Franklin	11,350	1,814	1,352	11.9%
Freetown	3,263	104	86	2.6%
Gardner	9,064	1,356	1,356	15.0%
Georgetown	3,031	352	352	11.6%
Gill	591	24	24	4.1%
Gloucester	13,270	1,009	972	7.3%
Goshen	440	5	5	1.1%
Gosnold	41	0	0	0.0%
Grafton	7,160	732	365	5.1%
Granby	2,451	67	67	2.7%
Granville	630	0	0	0.0%
Great Barrington	3,072	378	306	10.0%
Greenfield	8,325	1,173	1,155	13.9%
Groton	3,930	343	217	5.5%
Groveland	2,423	137	80	3.3%
Hadley	2,200	264	264	12.0%
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	575	575	11.9%
Hanson	3,572	270	157	4.4%
Hardwick	1,185	9	8	0.7%
Harvard	1,982	247	113	5.7%
Harwich	6,121	335	335	5.5%
Hatfield	1,549	52	52	3.4%
Haverhill	25,557	2,770	2,555	10.0%
Hawley	137	0	0	0.0%
Heath	334	0	0	0.0%
Hingham	8,841	2,798	1,005	11.4%
Hinsdale	918	0	0	0.0%
Holbrook	4,262	440	440	10.3%



Holden	6,624	514	407	6.1%
Holland	1,051	13	13	1.2%
Holliston	5,077	447	236	4.6%
Holyoke	16,320	3,278	3,253	19.9%
Hopedale	2,278	119	119	5.2%
Hopkinton	5,087	842	724	14.2%
Hubbardston	1,627	49	49	3.0%
Hudson	7,962	1,051	892	11.2%
Hull	4,964	84	84	1.7%
Huntington	919	44	44	4.8%
Ipswich	5,735	564	511	8.9%
Kingston	4,881	359	204	4.2%
Lakeville	3,852	590	274	7.1%
Lancaster	2,544	223	140	5.5%
Lanesborough	1,365	28	28	2.1%
Lawrence	27,092	4,076	4,057	15.0%
Lee	2,702	173	176	6.5%
Leicester	4,231	176	176	4.2%
Lenox	2,473	178	178	7.2%
Leominster	17,805	1,493	1,456	8.2%
Leverett	792	2	2	0.3%
Lexington	11,946	1,500	1,321	11.1%
Leyden	300	0	0	0.0%
Lincoln	2,153	310	238	11.2%
Littleton	3,443	649	444	12.9%
Longmeadow	5,874	272	272	4.6%
Lowell	41,308	5,253	5,180	12.5%
Ludlow	8,337	293	293	3.5%
Lunenburg	4,037	195	195	4.8%
Lynn	35,701	4,435	4,435	12.4%
Lynnfield	4,319	744	495	11.5%
Malden	25,122	2,607	2,542	10.1%
Manchester	2,275	137	115	5.1%
Mansfield	8,725	1,035	939	10.8%
Marblehead	8,528	399	333	3.9%
Marion	2,014	204	156	7.7%
Marlborough	16,347	1,962	1,866	11.4%
Marshfield	9,852	775	572	5.8%
Mashpee	6,473	363	337	5.2%
Mattapoissett	2,626	70	70	2.7%
Maynard	4,430	398	380	8.6%
Medfield	4,220	358	304	7.2%
Medford	23,968	2,243	1,694	7.1%
Medway	4,603	468	284	6.2%
Melrose	11,714	1,425	932	8.0%
Mendon	2,072	77	40	1.9%
Merrimac	2,527	397	141	5.6%

Methuen	18,268	1,931	1,641	9.0%
Middleborough	8,921	979	589	6.6%
Middlefield	230	2	2	0.9%
Middleton	3,011	173	151	5.0%
Milford	11,379	976	708	6.2%
Millbury	5,592	244	221	4.0%
Millis	3,148	181	118	3.7%
Millville	1,157	26	26	2.2%
Milton	9,641	737	481	5.0%
Monroe	64	0	0	0.0%
Monson	3,406	138	138	4.1%
Montague	3,926	408	376	9.6%
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	1,798	1,458	10.4%
Needham	11,047	1,503	1,397	12.6%
New Ashford	104	0	0	0.0%
New Bedford	42,816	5,144	5,110	11.9%
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	713	599	7.5%
Newton	32,346	2,543	2,425	7.5%
Norfolk	3,112	218	128	4.1%
North Adams	6,681	866	866	13.0%
North Andover	10,902	1,389	931	8.5%
North Attleborough	11,553	306	294	2.5%
North Brookfield	2,014	142	142	7.1%
North Reading	5,597	652	540	9.6%
Northampton	12,604	1,586	1,356	10.8%
Northborough	5,297	719	610	11.5%
Northbridge	6,144	468	453	7.4%
Northfield	1,290	27	27	2.1%
Norton	6,707	897	533	7.9%
Norwell	3,652	452	297	8.1%
Norwood	12,441	1,047	1,035	8.3%
Oak Bluffs	2,138	158	146	6.8%
Oakham	702	0	0	0.0%
Orange	3,461	405	405	11.7%
Orleans	3,290	334	304	9.2%
Otis	763	0	0	0.0%
Oxford	5,520	404	404	7.3%
Palmer	5,495	310	269	4.9%

Paxton	1,590	62	62	3.9%
Peabody	22,135	2,174	2,051	9.3%
Pelham	564	0	0	0.0%
Pembroke	6,477	771	616	9.5%
Pepperell	4,335	197	130	3.0%
Peru	354	0	0	0.0%
Petersham	525	0	0	0.0%
Phillipston	658	8	8	1.2%
Pittsfield	21,031	2,057	1,936	9.2%
Plainfield	283	0	0	0.0%
Plainville	3,459	619	572	16.5%
Plymouth	22,285	976	721	3.2%
Plympton	1,039	63	51	4.9%
Princeton	1,324	26	26	2.0%
Provincetown	2,122	256	208	9.8%
Quincy	42,547	4,096	4,096	9.6%
Randolph	11,980	1,280	1,280	10.7%
Raynham	5,052	604	489	9.7%
Reading	9,584	1,341	831	8.7%
Rehoboth	4,252	99	27	0.6%
Revere	21,956	1,790	1,780	8.1%
Richmond	706	4	4	0.6%
Rochester	1,865	8	8	0.4%
Rockland	7,030	645	450	6.4%
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	8	8	1.2%
Rutland	2,913	86	86	3.0%
Salem	18,998	2,467	2,425	12.8%
Salisbury	3,842	797	592	15.4%
Sandisfield	401	0	0	0.0%
Sandwich	8,183	605	307	3.8%
Saugus	10,754	808	732	6.8%
Savoy	318	0	0	0.0%
Scituate	7,163	360	315	4.4%
Seekonk	5,272	96	87	1.7%
Sharon	6,413	741	683	10.7%
Sheffield	1,507	30	30	2.0%
Shelburne	893	51	51	5.7%
Sherborn	1,479	41	34	2.3%
Shirley	2,417	57	57	2.4%
Shrewsbury	13,919	957	860	6.2%
Shutesbury	758	2	2	0.3%
Somerset	7,335	273	273	3.7%
Somerville	33,632	3,278	3,250	9.7%

South Hadley	7,091	424	424	6.0%
Southampton	2,310	44	44	1.9%
Southborough	3,433	808	472	13.7%
Southbridge	7,517	499	499	6.6%
Southwick	3,852	164	164	4.3%
Spencer	5,137	268	267	5.2%
Springfield	61,556	10,458	10,192	16.6%
Sterling	2,918	269	68	2.3%
Stockbridge	1,051	113	113	10.8%
Stoneham	9,399	501	495	5.3%
Stoughton	10,742	1,495	1,240	11.5%
Stow	2,500	337	185	7.4%
Sturbridge	3,759	357	209	5.6%
Sudbury	5,921	887	669	11.3%
Sunderland	1,718	0	0	0.0%
Sutton	3,324	176	50	1.5%
Swampscott	5,795	218	212	3.7%
Swansea	6,290	247	236	3.8%
Taunton	23,844	1,720	1,529	6.4%
Templeton	3,014	516	238	7.9%
Tewksbury	10,803	1,312	1,044	9.7%
Tisbury	1,965	123	109	5.5%
Tolland	222	0	0	0.0%
Topsfield	2,157	173	155	7.2%
Townsend	3,356	199	160	4.8%
Truro	1,090	28	25	2.3%
Tyngsborough	4,166	853	447	10.7%
Tyringham	149	0	0	0.0%
Upton	2,820	223	178	6.3%
Uxbridge	5,284	434	264	5.0%
Wakefield	10,459	1,276	758	7.2%
Wales	772	43	43	5.6%
Walpole	8,984	497	485	5.4%
Waltham	24,805	2,724	1,834	7.4%
Ware	4,539	387	387	8.5%
Wareham	9,880	894	764	7.7%
Warren	2,202	101	101	4.6%
Warwick	363	0	0	0.0%
Washington	235	0	0	0.0%
Watertown	15,521	1,745	1,072	6.9%
Wayland	4,957	370	254	5.1%
Webster	7,788	722	722	9.3%
Wellesley	9,090	663	573	6.3%
Wellfleet	1,550	36	30	1.9%
Wendell	419	5	5	1.2%
Wenham	1,404	186	118	8.4%
West Boylston	2,729	413	223	8.2%

West Bridgewater	2,658	175	121	4.6%
West Brookfield	1,578	68	68	4.3%
West Newbury	1,558	116	39	2.5%
West Springfield	12,629	429	429	3.4%
West Stockbridge	645	0	0	0.0%
West Tisbury	1,253	38	23	1.8%
Westborough	7,304	1,265	974	13.3%
Westfield	16,001	1,166	1,158	7.2%
Westford	7,671	1,028	635	8.3%
Westhampton	635	17	17	2.7%
Westminster	2,826	274	87	3.1%
Weston	3,952	285	167	4.2%
Westport	6,417	498	232	3.6%
Westwood	5,389	810	576	10.7%
Weymouth	23,337	1,908	1,771	7.6%
Whately	654	2	2	0.3%
Whitman	5,513	200	200	3.6%
Wilbraham	5,442	306	305	5.6%
Williamsburg	1,165	51	51	4.4%
Williamstown	2,805	249	201	7.2%
Wilmington	7,788	1,067	799	10.3%
Winchendon	4,088	331	331	8.1%
Winchester	7,920	292	244	3.1%
Windsor	387	0	0	0.0%
Winthrop	8,253	638	638	7.7%
Woburn	16,237	1,587	1,419	8.7%
Worcester	74,383	10,076	9,977	13.4%
Worthington	553	22	22	4.0%
Wrentham	3,821	485	485	12.7%
Yarmouth	12,037	634	527	4.4%
<b>Totals</b>	<b>2,692,186</b>	<b>297,863</b>	<b>262,223</b>	<b>9.7%</b>

\*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.

## **SUBSIDIZED HOUSING INVENTORY: Requesting New Units Form**

Name of Development \_\_\_\_\_  
Address \_\_\_\_\_  
Total Acreage \_\_\_\_\_

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Building Permit(s) \_\_\_\_\_  
(Provide a listing of issued building permit numbers and corresponding unit numbers and addresses. Please note that foundation permits are *not* to be included as building permits)

Date of Occupancy Permit(s) \_\_\_\_\_ (Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

*For Comprehensive Permit Projects, Zoning Approvals under M.G.L. c.40A, and Completed Plan Reviews under M.G.L. c.40R (provide copy of applicable permit, approval, or plan review):*

- Date comprehensive permit application was filed with the ZBA: \_\_\_\_\_
- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: \_\_\_\_\_
- Was an appeal filed? YES or NO  
Was an appeal filed by the Zoning Board of Appeals? YES or NO
- Date the last appeal was fully resolved: \_\_\_\_\_  
(Provide documentation)

Documentation\* evidencing the following must be submitted with this form:

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan



**SUBSIDIZED HOUSING INVENTORY: Requesting New Units Form**

5. The last appeal has been fully resolved (where applicable)

**Submit form and documentation to:**      **DHCD Office of the General Counsel  
Attn: Subsidized Housing Inventory  
100 Cambridge Street, Suite 300  
Boston, MA 02114**

Submitted by: Name & Title: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Phone and email: \_\_\_\_\_

\*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf> for more information about the required criteria for inclusion on the Subsidized Housing Inventory.



# 12th ANNUAL MASSACHUSETTS HOUSING INSTITUTE

June 6-7, 2018

## **Presenter Biographies**

*(Listed in alphabetical order by last name)*

### **Andrea Adams**

#### ***Senior Planner, Town of Watertown***

Andrea Adams is a Senior Planner in Watertown's Department of Community Development & Planning. Andrea joined Watertown's staff in 2014, bringing with her over 20 years' experience in development review and land use planning. She is responsible for Watertown's affordable housing program, including a recent update of Watertown's Inclusionary Zoning Ordinance, tenant income verification, facility monitoring, and HOME program compliance.

### **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.

### **Evan Belansky**

#### ***Director of Community Development, Town of Chelmsford***

Evan Belansky, is the Community Development Director for the Town of Chelmsford. His Department supports the Planning Board, Zoning Board of Appeals, Conservation Commission, and many advisory committees, including the Housing Advisory Board, Town Center Master Plan Committee, and Economic Development Commission. Over the last ten years in Chelmsford, he has directed the two updated to the Town's Planned Production Plan, an update to the Master Plan and a series of major zoning adoptions to implement strategic recommendations related to mixed use and multi-family development and inclusionary zoning. He has a B.A. from Rutgers University and a M.A. in Regional Planning from UMass-Amherst.

### **Jon Burke**

#### ***Assistant Attorney General, Civil Rights Division, Office of the Attorney General***

Jon Burke is an Assistant Attorney General in the Civil Rights Division of the Massachusetts Attorney General's Office. The Division is responsible for enforcing civil rights and anti-discrimination laws in many areas, including fair housing laws. Jon works on a variety of initiatives and enforcement actions involving housing discrimination and other fair housing issues throughout the Commonwealth.

### **Callie Clark**

#### ***Co-Director, Center for Housing Data, MHP***

Calandra (Callie) Clark joined MHP's public affairs staff in 2008 and was promoted to Special Assistant for Policy and Communications. In early 2017 she became Co-Director of MHP's newly created Center for Housing Data. Callie has extensive experience in policy analysis and web strategy and in crafting presentations for legislators, local public officials and other public audiences. She has a bachelor's degree in international development from Clark University and a master's degree in urban and regional policy from Northeastern University.

## **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.

## **Ashley Eaton**

### ***Land Use & Environment Planner, Pioneer Valley Planning Commission (PVPC)***

Ashley Eaton is a Planner in the Land Use and Environment Section at the Pioneer Valley Planning Commission (PVPC). Her work involves providing technical assistance to the 43 cities and towns in the region on a variety of topics, including planning and zoning projects to increase housing opportunities for all within communities. She also coordinates the Pioneer Valley Regional Housing Committee, a group of housing planners, developers, and advocates who convene to oversee the implementation of the Pioneer Valley Regional Housing Plan. Prior to joining PVPC, Ashley worked in Portland, Oregon using data and storytelling to share insights into the state of the region's housing, transportation and economic challenges and opportunities. Ashley received her Master's degree in Urban and Regional Planning from Portland State University.

## **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.

## **Andrew Groff**

### ***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.

**Kristen Guichard, AICP**  
**Senior Planner, Town of Acton**

Kristen Guichard, AICP, is the Senior Planner for the Town of Acton, MA. For the past six years she has provided staff support to the Acton Planning Board, Community Preservation Committee, Zoning Board of Appeals, Board of Selectmen and Acton 2020 Master Plan Committee. She serves as local project manager for two federally funded transportation projects, Assabet River Rail Trail and a complete streets project in Acton's main center, Kelley's Corner. Kristen works closely with the Regional Housing Services Office, which assists seven communities, including Acton, with the municipal function of affordable housing. She enjoys working collaboratively to advance public participation and education about the connection between housing and economic development. She has been working in Planning and Community Development in the Metro-West Boston Region for over nine years. Previous to her employment in Acton, she worked for the Stow Planning Board, Big Brothers Big Sisters of Central Massachusetts and the Main South Community Development Corp. in Worcester. Kristen holds a master's degree in Public Administration and a bachelor's degree in Sociology from Clark University.

**Tom Hopper**  
**Co-Director, Center for Housing Data, MHP**

Tom Hopper joined MHP's portfolio management team in 2006 and was promoted to Senior Operations & Analytics Manager. In early 2017 he became Co-Director of MHP's newly created Center for Housing Data. Tom led the development of an information management system to upload, track and analyze data on projects in MHP's multifamily loan portfolio. He has also developed metrics, data tools and analytical reports that provide insight into project financial performance, credit quality, and risk management. Tom has a bachelor's degree in economics and a master's degree in city planning from Boston University.

**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.

**Danny LeBlanc**  
**Executive Director, Somerville Community Corporation**

Danny LeBlanc has worked as Chief Executive Officer of the Somerville Community Corporation since 2001. He has a BA in Political Science from UMass Amherst, and a MS in Public Affairs from the McCormack Institute at UMass Boston. A lifelong Massachusetts resident, LeBlanc has lived in Somerville since 1977. He has worked in community organizing, community development and managed several nonprofit organizations in eastern Massachusetts over the past 35 years, including Somerville United Neighborhoods, Mass. Fair Share, North Shore Community Action Programs and Merrimack Valley Project. LeBlanc serves on the boards of directors of the Mass. Association of CDCs, the Metro North Regional Employment Board, the Somerville Affordable Housing Trust, and the Mass. Community Bankers Council. He also serves as Somerville representative to the Board of Advisors for the Tisch College of Civic Life at Tufts University.

**Anne Lewis**  
**Senior Lending Analyst**

**Dana LeWinter**  
**Municipal Engagement Director, Citizens' Housing and Planning Association (CHAPA)**

Dana LeWinter returned to CHAPA in 2018 as the Municipal Engagement Director. Dana previously worked as the Executive Director of the Massachusetts Community & Banking Council and served as the Housing Director for City of Somerville. She worked for CHAPA from 2009-2011 as a Program Manager, working on 40B and Homeownership Collaborative programs. She holds a Bachelor of Arts in Sociology from Brandeis University and a Masters in Urban and Environmental Policy and Planning from Tufts University.

**Kevin Maguire**  
**Principal, Oxbow Urban 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.

## **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.

## **Maura Camosse Tsongas**

### ***Director of Real Estate Development, Neighborhood of Affordable Housing (NOAH)***

Maura comes to NOAH with extensive experience in community development and in working in Boston neighborhoods. She started her career as an instructor and later program director at Thompson Island Outward Bound in Boston Harbor where she worked for ten years facilitating groups. Maura later earned her master's degree in Urban and Regional Policy from Northeastern University and spent seven years working at the Women's Institute for Housing and Economic Development in communities throughout Massachusetts to develop affordable housing. Her work at NOAH has been focused on housing and community development throughout East Boston.

## **Brad Washburn**

### ***Director of Planning and Development, Town of Scituate***

Brad Washburn is the Director of Planning and Development for the Town of Scituate. In his role, Mr. Washburn oversees the regulatory functions and enforcement for land development and management which includes planning, economic development, land use and acquisition, zoning, coastal management, environmental and wetlands protection, conservation, historic preservation and housing initiatives. Prior to joining the Town of Scituate, Mr. Washburn worked for the Massachusetts Office of Coastal Zone Management (CZM) as Assistant Director. At CZM, Mr. Washburn assisted with agency oversight and administration, and directed policy development, planning, and technical approaches for CZM program areas including shoreline and floodplain management, port and harbor planning, regional coordination and project review. Prior to joining CZM, Mr. Washburn worked for the Town of Easton as the Planning Director. At the Town of Easton, Mr. Washburn served as the Town lead for current and long-range planning initiatives, zoning, transportation, and redevelopment projects. Mr. Washburn holds a Master's of Regional Planning from the University of Massachusetts, Amherst and a Bachelors of Arts in Political Science from the University of North Florida.

## **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.



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Where to Start: Housing Planning, Development, and Funding Resource Quick Guide

Money	Funding Resources			
	What	Who	Website	More Info
	Chapter 40B Assistance Funding	Massachusetts Housing Partnership (MHP)	<a href="http://www.mhp.net/community_initiatives/resources">www.mhp.net/community_initiatives/resources</a>	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 an assist in the
	MassWorks	Massachusetts Executive Office of Housing and Econonmic Development (EOHED)	<a href="http://www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks">www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks</a>	Used by municipalities to pay for public infrastructure (roads, water, sewer, etc.) that supports economic development projects, including mixed use deveopments involving housing. New round now open, applications due in August 2015.
	Brownfields Redevelopment Fund	Mass Development	<a href="http://www.massdevelopment.com">www.massdevelopment.com</a>	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 upt to \$100,000 for environmental testing.
People	Site pre-development due diligence	Massachusetts Housing Partnership (MHP)	<a href="http://www.mhp.net/community_initiatives">www.mhp.net/community_initiatives</a>	MHP provides small grants to municipaliteis 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)	<a href="http://www.mhp.net/community_initiatives">www.mhp.net/community_initiatives</a>	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	<a href="http://www.massdevelopment.com">www.massdevelopment.com</a>	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	<a href="http://www.apa-ma.org/resources/massachusetts-regional-planning-agencies">www.apa-ma.org/resources/massachusetts-regional-planning-agencies</a>	The state's regional planning authorties often have staff that can provide assistance to communities regarding land use and planning.
	Assistance using CPA funds	Community Preservation Coalition	<a href="http://communitypreservation.org">http://communitypreservation.org</a>	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.

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Information	Online Resources			
	What	Who	Website	More Info
	Housing Toolbox	Massachusetts Housing Partnership and Citizens' Housing and Planning Association (CHAPA)	<a href="https://www.housingtoolbox.org/">https://www.housingtoolbox.org/</a>	The Housing Toolbox for Massachusetts Communities was developed by the Citizens Housing and Planning Association (CHAPA) and the Massachusetts Housing Partnership (MHP) as part of a statewide initiative to support local officials and volunteers in their efforts to provide more affordable housing opportunities in their communities.
	MetroBoston DataCommon	Metropolitan Area Planning Council (MAPC)	<a href="http://metro.boston.datacommon.org">http://metro.boston.datacommon.org</a>	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)	<a href="http://www.housing.ma/">http://www.housing.ma/</a>	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	<a href="http://www.melkinginstitute.org">www.melkinginstitute.org</a>	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