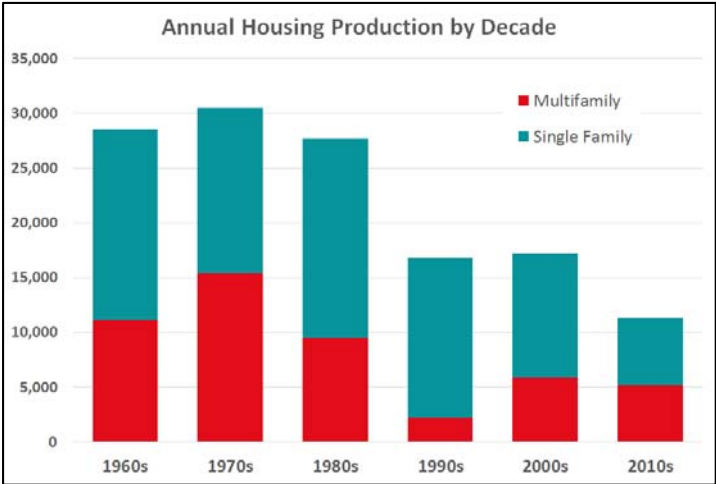


Has the Commonwealth been meeting demand for housing?

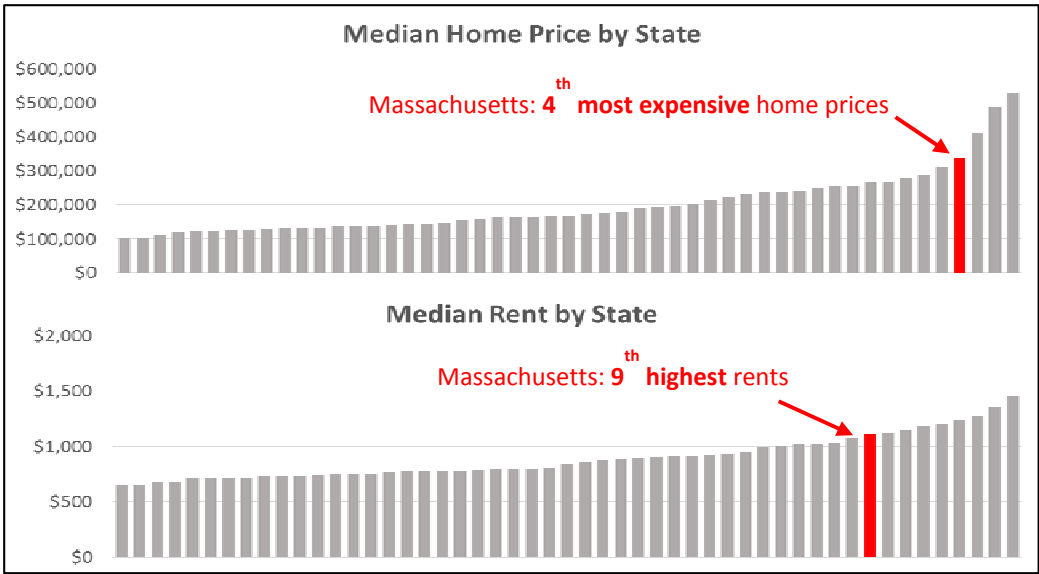
MHP’s Unlock the Commonwealth initiative seeks to increase private sector housing development to ensure a healthy state economy. A recent report details how Massachusetts has not kept pace with demand in housing production needed to sustain our economic success. Below are some highlights from the research in that report. [Learn more at www.massgrowth.net](http://www.massgrowth.net).



- We are allowing less housing production now than at almost any point in recent history, even as demand has increased.



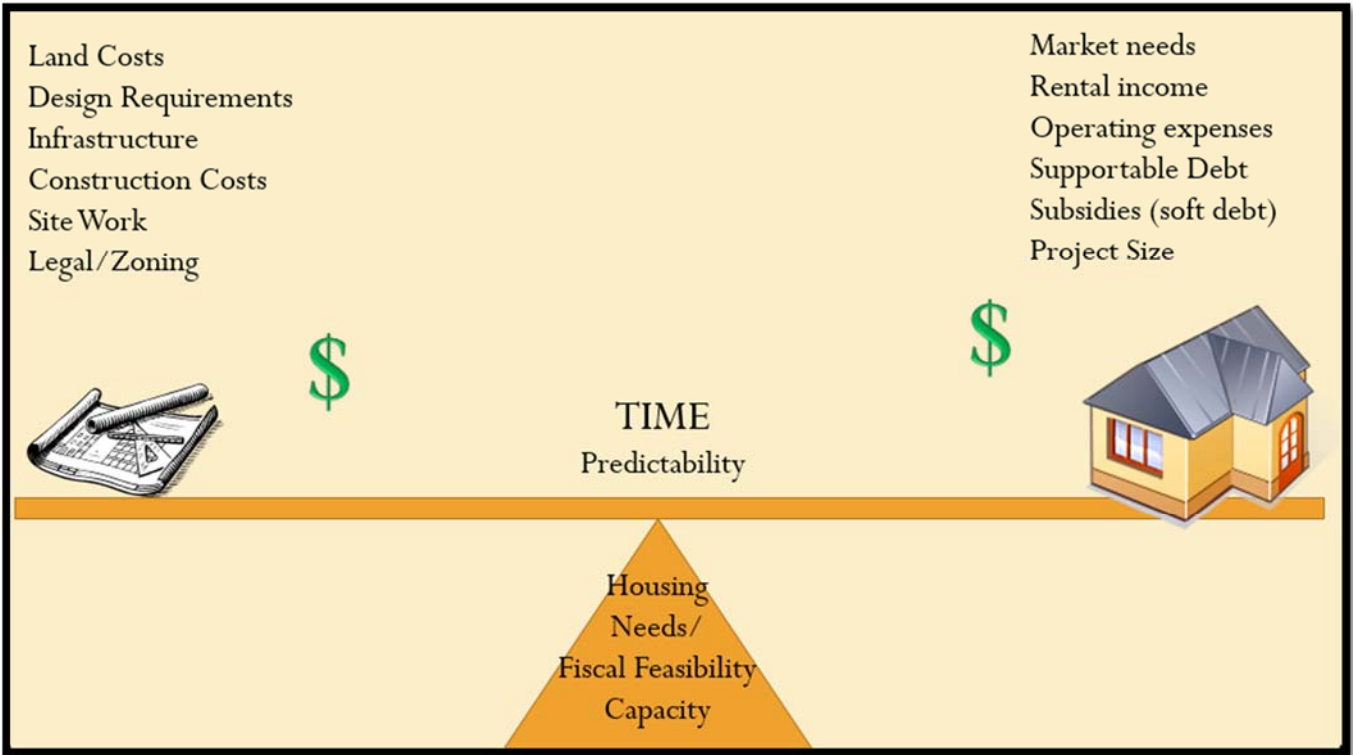
- The housing we are building is not the kind of housing we need. Our zoning rules and local approval process favor large lot zoning—average lot size for new construction in Greater Boston is an acre, nearly the size of a **football field**, taking up open space and allowing too few units to be built.



- As a result of the constraints on building housing supply, we are one of the most expensive places in the country to live.

Affordable housing finance and the municipality’s role

Developing affordable housing requires a balancing act of many moving parts



What is the municipal role?

1. Identifying opportunities for housing (every community has an opportunity for ‘smart growth’)
2. **Planning and Zoning for growth (perfect world)**
3. Leveraging local resources, including public land
4. Procuring developers for public parcels in complete, transparent and timely way
5. Creating predictable and transparent public processes for developers, including:
6. Timely and coordinated responses to design review by all municipal parties
7. Understand and address issues of scale from both the development and operating sides

MHP at a glance

The **Massachusetts Housing Partnership (MHP)** is a quasi-public state agency that promotes the development and preservation of affordable housing. MHP helps communities in their efforts to build housing, provides long-term financing for rental developments at below-market rates and offers a mortgage program that helps lower-income families achieve homeownership. MHP is funded by the banking industry and focuses its efforts on serving lower-income people and on developments with a strong community focus. MHP also makes policy recommendations and develops new programs to increase housing opportunities and improve the delivery of affordable housing in Massachusetts.

What can MHP do for my community?

Through its **Community Assistance Team**, MHP provides staff and financial assistance to communities, housing authorities and nonprofits in the early stages of affordable housing development and sponsors the annual Massachusetts Housing Institute. Recent efforts include creation of a task force, convening of a state wide summit, and publication of a report on rural housing policy in the Commonwealth that led to the creation of a new state-level Rural Advisory Commission.

The Community Assistance team’s work includes:

Education

- **Workshops, trainings and publications:** The Community Assistance team coordinates trainings that address affordable housing topics that are of interest to our constituents, often in collaboration with other non-profits. With our partners, MHP sponsors an annual Housing Institute, a two-day training for municipal officials and volunteers. We can also create custom training to address a region or community’s specific affordable housing concerns.

Technical Assistance Programs

- **Direct Community Technical Assistance:** Many communities and housing authorities identify potential properties they think may be suitable for affordable housing development, but they do not have the staff expertise to assess feasibility. CHI staff provides direct assistance and oversees small grants for third party technical assistance to help assess a site’s potential. This work includes financial feasibility, site analysis and preparing requests for proposals for developers.
- **Targeted Communities Program:** This program provides technical assistance and grant funding to assess the feasibility of developing new affordable rental housing for families.
- **Chapter 40B Technical Assistance Program:** This program provides qualified consultants to assist zoning boards of appeal in their review and permitting of 40B developments. The program has been underway since 1999 and has provided more than \$1.8 million to help zoning boards in more than 150 communities.
- **Additional grant opportunity- coming soon!** MHP is working with Regional Planning Agencies on a program to provide assistance on zoning for housing through direct staff time or third-party assistance. Stay tuned!

For more information on MHP’s Community Assistance programs and initiatives, contact Carsten Snow at csnow@mhp.net, or check out our website at www.mhp.net/community_initiatives.



What does multifamily housing look like in Massachusetts?

Multifamily housing simply means two or more attached housing units. It can be designed to fit into any neighborhood and serves a variety of households and incomes, particularly young families, low-and moderate-income workers, and seniors wishing to downsize. Below are some examples. All of the developments pictured were permitted with comprehensive permits under Massachusetts’ Chapter 40B.



Butternut Farm apartments, Amherst- 26 units



Battle Farm Road, Lincoln- 120 units

Mariner’s Hill apartments, Marshfield- 90 units



Sudbury Housing Authority Duplexes, Sudbury- 10 units



Summer Street apartments, Manchester by the Sea- 39 units



Sally’s Way apartments, Truro- 16 units



Provincetown Landing, Provincetown- 50 units