

June 3, 10, 17, 2021

Virtual - Zoom Meeting

14th annual Massachusetts Housing Institute

Training for local officials



Massachusetts Housing Partnership
www.mhp.net



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



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



Citizens' Housing and Planning Association
www.chapa.org



Metropolitan Area Planning Council
www.mapc.org



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

	Day One: Eliminating barriers, creating inclusive communities
1:00 PM	<p>Building thriving, inclusive communities Jarred Johnson, Executive Director, TransitMatters; Abundant Housing MA, Board Member</p> <p><i>We have our housing challenges, made even more vivid by COVID-19, but do you have a vision for what our communities could be? Come hear one practitioners take on the future for housing, transportation and equity.</i></p>
1:30 PM	Break
1:45 PM	<p>Lowering the barriers CM 1.25 Jennifer Raitt, Director of Planning and Community Development, City of Arlington Darlene Wynne, AICP, Director of Planning and Community Development, City of Beverly Isabel Cruz, Program Manager, Massachusetts Housing Partnership's (MHP) ONE Mortgage Team</p> <p><i>Barriers to safe, affordable housing have been baked into our real estate markets, land use planning and public policies. Learn how three municipalities and state agencies are addressing these inequities. Participants will hear from Jennifer Raitt on Arlington's Fair Housing Action Plan, Darlene Wynne will discuss Beverly's 40R district to expand multi-family housing by-right, and Isabel Cruz will talk about MHP's ONE program and how ONE Plus Boston is lowering the barriers to homeownership.</i></p>
3:00 PM	Break
3:15 PM	<p>Improving access with technology CM 1.25 Jennifer Gilbert, President/Founder, Housing Navigators Courtney Porcella, VP of Marketing and Operations, coUrbanize Gaetan Daphnis, Account Executive, coUrbanize Allen Edinberg, Select Board and Affordable Housing Trust Member, Town of Westborough</p> <p><i>Historically it has been challenging for people to search for affordable housing and difficult for municipalities to engage a broad range of folks in local housing efforts. Technology is changing that for the better. Jennifer Gilbert will discuss Massachusetts' new Housing Navigator website and what it means for fair housing. Then we will hear how municipalities are using coUrbanize for community engagement initiatives to reach residents beyond the usual suspects.</i></p>
4:30 PM	Wrap-up Day One

	Day Two: Strategies to fix zoning, end segregation
1:00 PM	How land use decisions affect race and class segregation Dr. Jessica Trounstein, Foundation Board of Trustees Presidential Chair of Political Science, University of California, Merced, Author of “Segregation by Design: Local Politics and Inequality in American Cities”
1:30 PM	Break
1:45 PM	Expanding Housing Choice: legislation and local zoning efforts CM 1.25 Karina Milchman, AICP, Chief of Housing + Neighborhood Development, Metropolitan Area Planning Council (MAPC) Chris Kluchman, FAICP, Deputy Director of Community Services Division, Massachusetts Department of Housing and Community Development (DHCD) <i>A community’s housing dictate who lives there and what opportunities they have access to. This session will cover the benefits of housing diversity, what kinds of housing meet different needs, and what kinds of housing are missing from the Massachusetts landscape. An overview of Changes to 40A will provide information on what residential zoning and permitting benefit from a simple majority threshold, as well as other opportunities created by this legislation. Examples of residential zoning efforts across the Commonwealth will showcase different housing types and how they’ve been integrated into communities. Discussion will focus on Housing Choice and strategies to successfully rezone to create greater housing and housing diversity in Massachusetts.</i>
3:00 PM	Break
3:15 PM	Missing middle housing strategies for municipalities CM 1.25 Jeremy Lake, AIA, LEED AP, CNU, Senior Associate, Union Studio Nate Kelly, AICP, Principal Planner, Horsley Witten Group <i>Across the country, more and more towns find themselves grappling with the interrelated challenges of housing affordability, housing choice, and outdated zoning. Many are considering increased levels of density as a potential solution, but face push back from communities concerned about the character of conventional multi-family development, especially in communities that are predominantly single family in scale. One possible solution is “missing middle” housing – a range of building types that slot somewhere between the scale of conventional single family detached homes and garden style multi-family developments. This session will share recent efforts at educating communities about the option of increased densities in forms that are sympathetic to their existing character, and well as some of the challenges, solutions, and approaches for incorporating them into their zoning regulations.</i>
4:30 PM	Wrap-up Day Two

DAY THREE | Thursday, June 17

	Day Three: Create complete neighborhoods
1:00 PM	The case for equity-driven neighborhood development Dr. Tracy Corley, Director of Research and Partnerships, Healthy and Resilient Communities Program, Conservation Law Foundation (CLF) <i>The pandemic has deepened and exposed the systemic injustices that communities were facing long before COVID-19. Hear from Dr. Tracy Corley on the importance of centering equity in land use planning and development in communities to ensure that people have access to housing, jobs, activities, and amenities that lead to strong livelihoods and quality of life.</i>
1:30 PM	Break
1:45 PM	Exploring housing opportunities near transit CM 1.25 Tom Hopper, Director of Research & Analytics, MHP's Center for Housing Data Laura Smead, AICP, Town Planner, Town of Canton Catherine Feerick, Economic Development Director, City of Attleboro Christine McCall, AICP, Assistant City Manager/DPD Director, City of Lowell <i>The benefits of transit oriented development have been well documented. However, the patchwork of land use regulations across the greater Boston region has resulted in a wide variety of transit-oriented development patterns. Hear from three different communities on their approach and strategies to tackle housing, mobility, and climate crises with TOD.</i>
3:00 PM	Break
3:15 PM	Complete Neighborhoods CM 1.25 Christine Madore, AICP, Senior Development Manager, MHP <i>2020: The year that redefined "normal". How will planners and practitioners in the community development field meet the big challenges of housing, climate, and racial equity without returning to business as usual in 2021 and beyond? Learn more about the benefits of creating and supporting Complete Neighborhoods, followed by an interactive exercise to help you set ambitious goals or renew the sense of purpose in your work.</i>
4:30 PM	Housing Institute Adjourn

Registration Links:

DAY ONE | June 3: <https://us02web.zoom.us/meeting/register/tZ0qd-6tqT8rHtwkKwpSrFIG2sEWe1wloFxd>

DAY TWO | June 10: <https://us02web.zoom.us/meeting/register/tZAvf-GtgD0qE9DrrZaeMdFtt9OiD6tkN233>

DAY THREE | June 17: <https://us02web.zoom.us/meeting/register/tZ0vdeyppjstGdCwfZLYqrE-KBUil4SwShc1>

Note: Registration is free. You must register for each day separately to get the Zoom link for the day's sessions. Please contact MHP's Katie Bosse, kbosse@mhp.net, with any questions.

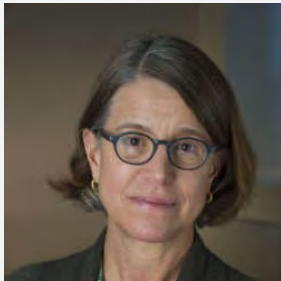
MHP's Community Assistance Team



Laura Shufelt

Director of Community Assistance

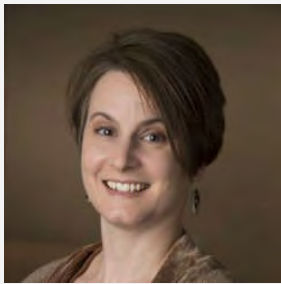
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Katy Lacy, AICP

Senior Planner

klacy@mhp.net



Shelly Goehring

Senior Program Manager

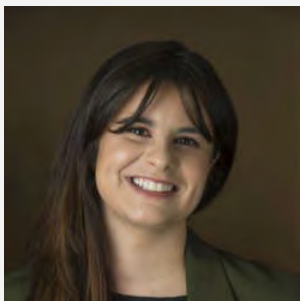
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Christine Madore, AICP

Senior Development Manager

cmadore@mhp.net



Katie Bosse

Program Manager

kbosse@mhp.net



2021 Housing Institute Speaker Bios

(In order of appearance)

Jarred Johnson

Executive Director at TransitMatters

Board Member at Abundant Housing MA

Jarred has served as the Director and COO of TransitMatters for the past two years and is currently Executive Director. Since starting as the Director, Jarred has overseen the creation of an internship program, the launch of a successful follow-up to the Regional Rail report, and the development of the organization's first strategic plan and equity plan. Jarred was previously a TransitMatters board member for more than 2 years before becoming Executive Director. He is passionate about the intersection of transit, housing, and equity.

He comes to this position following service as a Project Manager for the Codman Square Neighborhood Development Corporation where he managed a variety of complex affordable housing real estate projects and supported organizing efforts for better service on the Fairmount Line. Before that, Jarred helped to start the "Love Your Blok" mini-grant project and helped write the City of Boston's first Volunteer Plan as a part of the Civic Engagement Office. He also has a wealth of grassroots organizing experience working on various presidential, state, and Cherokee tribal races. Jarred joined TransitMatters as a volunteer member in the summer of 2015 and has served on the Board since the fall of that year. Jarred serves on the Executive Committee of the Metropolitan Area Planning Council as a gubernatorial appointee; he also serves as a board member of Abundant Housing Massachusetts.

Jarred is an Oklahoma City native and a graduate of Oklahoma City University (M.A. Mass Communications, 2012). He also holds a Certificate in Nonprofit Practice in collaboration with the Johnathan M. Tisch College of Civic Life at Tufts University. Jarred is currently a Culture of Health Leader through the Robert Wood Johnson Foundation.

Jennifer Raitt, AICP

Director of Planning and Community Development for City of Arlington

Jennifer Raitt serves as Director of Planning and Community Development for the Town of Arlington, Massachusetts, where she leads housing, economic development, transportation, environmental, and resiliency efforts. Her mission is to work with communities and organizations to create equitable places and to build capacity that makes change possible. She is a Brookline Town Meeting Member and Brookline Housing Advisory Board member. She is also on the boards of TransitMatters, Metropolitan Area Planning Council, and the American Planning Association (APA) Legislative and Policy Committee. Last year, she became a Climate Reality Leader with the Climate Reality Project. Her work has been awarded and recognized by the APA, Massachusetts Municipal Association, Commonwealth of Massachusetts, local and regional organizations.

Contact: dwynne@beverlyma.gov

Darlene Wynne, AICP

Director of Planning and Community Development for City of Beverly

Darlene Wynne is the Director of Planning & Community Development for the City of Beverly, MA. She has over 18 years of consulting and municipal experience in community planning, consulting and development permitting for private, institutional and public clients. She is certified by the American Institute of Certified Planners (AICP). In Beverly, Darlene leads a staff of seven responsible for all activities related to land use planning, land development, community and economic development, housing, transportation, conservation, historic preservation, open space planning, and harbor and waterfront policy. Darlene supports the Mayor's Office in making critical land use, development, and zoning policy changes. She provides technical support to various City boards including: Planning Board, Parking and Traffic Commission, Economic and Community Development Council, and the Affordable Housing Trust Fund. Darlene spends considerable time on development policy, housing production, arts and culture, and transportation issues. She was the Project Manager for the City's recently completed Comprehensive Master Plan and Community Housing Plan, and leads the implementation.

Contact: dwynne@beverlyma.gov

Isabel Cruz

Project Manager on MHP's ONE Mortgage team

Isabel Cruz joined MHP in 2018 as a program analyst and was promoted to program manager in 2020. She is responsible for overseeing MHP's post-purchase counseling and education program (HomeSafe), a key part of MHP's successful ONE Mortgage Program. Since 1990, ONE Mortgage and its predecessor (SoftSecond) have helped 22,000 low- and moderate-income buyers purchase their first home.

In her two years at MHP, Cruz has contributed to all aspects of administering the ONE Mortgage, which is supported by the state, non-profit organizations and over 40 lenders across the Commonwealth. She has guided hundreds of prospective buyers through the home-buying process, organized lender recognition events, created marketing materials and improved web site functionality to help homebuyers find information such as homebuyer classes, down-payment assistance and post-purchase counseling. She has also provided marketing support and data analyses on loan performance to advance initiatives aimed at closing the racial homeownership gap. These initiatives include MHP's decision to change credit scores and the ONE+Boston program.

Cruz came to MHP after completing a dual degree master's program at Clark University, earning master's degrees in business administration and community development. Prior to that, she received a bachelor's degree in sociology from the University of Massachusetts Amherst and worked on education and youth development initiatives as part of a City Year program in San José/Silicon Valley.

Contact: icruz@mhp.net

Jennifer Gilbert

President and Founder of the Housing Navigator

Since her first post-college job at a Philadelphia homeless shelter, Jennifer Gilbert, HMNI Founder and Executive Director, has worked to make more housing and make it more accessible. From 2015-2021, she guided the Kuehn Charitable Foundation in its strategic investments in housing production and oversaw the Kuehn Fellowship, supporting the early-stage careers of 25 Fellows in Greater Boston's community development ecosystem. Previously, Jennifer spent 15 years directing complex, mission-driven real estate development, fostering over 1000 units of affordable housing and creating public arts, early education, and health spaces. She holds an M.C.P. from MIT and a B.A. from the University of Pennsylvania. She is a member of the Franklin Square House Foundation Board of Directors and frequently teaches on the real estate development and financing process.

Website: www.housingnavigatorma.org

Contact: jennifergilbert@housingnavigatorma.org

Courtney Porcella

VP of Marketing & Operations at coUrbanize

Courtney joined coUrbanize in September of 2019 as VP of Marketing & Operations. Courtney studied Marketing and Public Relations at Suffolk University.

Website: www.courbanize.com

Contact: courtney@courbanize.com

Gaetan Daphnis

Account Executive at coUrbanize

Gaetan works with our top customers across commercial real estate and affordable housing at coUrbanize, helping them to design solutions that meet the project team and community's needs. Gaetan has extensive real estate experience having previously worked at State Street Corporation, the Boston Redevelopment Authority, and Corcoran Jennison Companies.

Website: www.courbanize.com

Contact: gaetan@courbanize.com

Allen Edinberg

Select Board Member in Town of Westborough

Allen Edinberg is a first term member of the Westborough Select Board, where he currently serves as Chair. He is also a founding Trustee of the Westborough Affordable Housing Trust, serving as the Select Board's appointed representative and as Secretary for the Trust. By day, Allen is a technology geek and owner of a small cloud computing service provider, helping small businesses and schools with IT services.

Contact: aedinberg@town.westborough.ma.us

Dr. Jessica Trounstone

Professor and Foundation Board of Trustees Prudential Chair of Political Science at University of California, Merced

Jessica Trounstone earned her Ph.D. in Political Science from UC San Diego in 2004 and now serves as the Foundation Board of Trustees Presidential Chair of Political Science at UC Merced. Before joining UC Merced in 2009, Professor Trounstone served as an Assistant Professor of Politics and Public Policy at Princeton University. She is the author of 19 peer-reviewed articles, 6 book chapters, and two award winning books, Segregation by Design: Local Politics and Inequality in American Cities (Cambridge University Press) and Political Monopolies in American Cities: The Rise and Fall of Bosses and Reformers (University of Chicago Press). Professor Trounstone's work studies the process and quality of representation in American democracy. She is focused on the ways in which formal and informal local political institutions generate inequalities. Professor Trounstone's scholarship is mixed-method; reliant on historical analysis, case studies, experiments, and large-n quantitative analyses. She has served as a consultant for the U.S. Department of Justice, city governments, and various community organizations; and serves on numerous editorial and foundation boards. As the 4th political scientist hired at UC Merced, Professor Trounstone has played a crucial role in helping to build the university.

Chris Kluchman, FAICP

Deputy Director of Community Services Division at Massachusetts Department of Housing and Community Development (DHCD)

Chris oversees and coordinates programs in the Community Services Division including land use, community and economic development, and technical assistance functions at the Department of Housing and Community Development. She manages several programs including the Housing Choice Initiative, grants for rural communities and in support of local Planning. Prior to her work for the Commonwealth, she worked for the Town of Westford for 7 years as the Director of Land Use Management and Town Planner. In 2016, Chris was recognized for outstanding contributions to the field of planning as a Fellow of the American Institute of Certified Planners. She worked in Oregon for the first half of her career, including co-founding a planning firm.

Contact: chris.kluchman@state.ma.us

Karina Oliver-Milchman, AICP

Chief of Housing + Neighborhood Development at Metropolitan Area Planning Council (MAPC)

Karina Oliver-Milchman is the Chief of Housing + Neighborhood Development at the Metropolitan Area Planning Council, the regional planning agency for Greater Boston. There, she works with cities and towns to develop implementable Housing Production Plans, draft zoning, and otherwise develop implementable strategies to expand housing opportunity. Karina's areas of expertise include barriers to affordability and housing production and displacement risk and mitigation. She has presented on these and other topics at the American Planning Association National Conference, Rail~Volution, Congress for the New Urbanism, YIMBYtown, and other events. Karina is a contributor to the book Affordable New York: The People, Places, and Policies That Transformed a City (Princeton University Press, 2015). She

holds a Master in City Planning and Certificate in Urban Design from MIT. She is a Certified Planner through the American Institute of Certified Planners (AICP).

Contact: kmilchman@mapc.org

Jeremy Lake, AIA, LEED, AP, CNU

Senior Associate at Union Studio

Jeremy brings nearly 20 years of experience working on architecture and community design projects at a range of scales. At Union Studio his specialty is neighborhood-scale projects, including the design of new neighborhoods, creating vision plans to revitalize existing communities and generating design guidelines to help guide future development. For these types of projects he often serves as both a designer and project manager, with a talent for serving as a versatile liaison between planning and architecture. Jeremy joined Union Studio in 2012 after 11 years at Torti Gallas and Partners where he worked on a variety of market-rate neighborhoods, HOPE VI revitalization projects, and residential architecture projects.

Contact: Jeremy@unionstudioarch.com

Nathan Kelly, AICP, NCI

Principal Planner at Horsley Witten Group

Nathan is a Principal with HW and directs the firm's Providence, Rhode Island Office. He has 21 years of project management experience, and has provided professional planning, zoning, and facilitation services to more than 50 New England municipalities. Nate's goal for local planning work is to build community through interaction, design, capacity building, and strategic investment. He believes that the ability of a consultant team to help build communities is rooted in intensive engagement, hard listening, and critical thinking that can connect vision to implementation. Nate is a former President of the Rhode Island Chapter of the American Planning Association (APA-RI) and serves on Grow Smart Rhode Island's Training Collaborative. He is one of the primary authors of several state-level guidance documents including the Massachusetts Smart Growth/Smart Energy Toolkit, the Rhode Island Low Impact Development Site Planning and Design Guidance Manual, Policy Guidance for Regulating Solar Facilities (Massachusetts), and Community Guidance to Maintain Working Farms and Forests (Rhode Island). Nate's work has received four APA Chapter Awards and he was recently recognized as a "Friend of the Network" by the Housing Network of Rhode Island for his contributions to ongoing policy reform.

Dr. Tracy Corley

Director of Research and Partnerships, Healthy and Resilient Communities Program at the Conservation Law Foundation (CLF)

Dr. Tracy Corley is the Director of Research and Partnerships at CLF's Healthy and Resilient Communities program, where she supports scientific practices and partnerships across the organization. Tracy identifies areas where research and science can support active advocacy and litigation and also coordinates independent research related to climate change and environmental justice across New England. She brings experience in research, public policy, law, and conservation to her role and thrives on bringing people together to tackle the systemic issues that drive conservation and environmental justice.

Prior to joining CLF, Tracy served as the Transit-Oriented Development Fellow at MassINC, where she conducted research and convened stakeholders to promote equitable development in Massachusetts' Gateway and regional cities. Her time at MassINC followed her mid-career graduate studies, when she researched the economic development potential of New England cities at the Dukakis Center for Urban and Regional Policy then split her time between Boston and the German Rhineland investigating informal work in Germany's skilled trades and crafts sector. She also has lived in Seattle, Washington, where she conducted strategic planning and coordinated a participatory research program for formerly incarcerated workers at Seattle Jobs Initiative; founded two consulting firms that helped advance clean technologies, sustainable development, and energy efficiency; and advocated for inclusive economic development as Vice-Chair of Small Business for the Seattle Chamber of Commerce Board of Trustees. She has also worked as an architect and designer in Washington state and South Carolina.

Tracy holds a B.A. in Architecture from Clemson University and both an M.S. in Public Policy and a Ph.D. in Law and Public Policy from Northeastern University. She grew up on a farm in South Carolina, enjoys being out in nature, and believes that urban places can be regenerative for people and the planet

Tom Hopper

Director of Research & Analytics at MHP's Center for Housing Data

Tom Hopper joined MHP in 2006 and worked in risk management, operations and analytical development over the next decade. In early 2017 he became Co-Director of MHP's newly created Center for Housing Data and in 2019 became Director of Research & Analytics. Hopper has developed database systems, designed metrics, and created data tools and analytical reports that provide insight into project financial performance, credit quality, and risk management. He has led public policy research efforts on topics such as transit-oriented development, housing production, land use, gentrification and housing costs. Tom has a bachelor's degree in economics, a master's degree in city planning from Boston University, and a master's degree in urban informatics from Northeastern University.

Contact: thopper@mhp.net

Laura Smead, AICP

Town Planner for Town of Canton

*Laura Smead has been the Canton Town Planner since 2016. In the past five years, she has led the Master Plan update, and 14 other strategic plans, including the Canton Junction Equitable Transit Oriented Development study. Laura has successfully applied for and managed over \$1.5 million worth of grants, and staffed 8 committees of more than 50 volunteers. Prior to working for Canton, Laura was a research associate at Harvard University's Graduate School of Design, where she was involved with extensive research and writing for the Health and Places Initiative and the Waste to Energy Design Lab. Laura co-authored the book *Creating Health Neighborhoods: Evidence-based Planning and Design Strategies* (2017), which won the 2018 EDRA Great Places award.*

Contact: lsmead@town.canton.ma.us

Catherine Feerick

Economic Development Director for City of Attleborough

Catherine Feerick is the Economic Development Director for the City of Attleboro, where she serves as a liaison between the local government and development firms, businesses, and local organizations. Prior to her move to Attleboro, Feerick was the Downtown Revitalization Specialist for the Appalachian Regional Commission, located in Washington, DC. She has public and nonprofit sector experience in economic development at all levels of government, with a passion for small downtowns and Main Streets. She holds a BA from Loyola University Chicago and a Masters in City and Regional Planning from Ohio State.

Christine McCall, AICP

Economic Development Director for City of Lowell

McCall is a nationally certified planner through the American Institute of Certified Planners and a graduate of the Lowell Plan's Public Matters program. She is about to complete LEADS (Leaders Engaged and Activated to Drive Systemwide change), an economic and leadership development program offered by Harvard Business School in partnership with the Lowell Plan and other area organizations.

McCall began working for the city in 2015, quickly climbing the ranks of the Division of Development Services. She served initially as an assistant land use planner before being promoted to associate planner and then senior planner within a two-year span. As senior planner, McCall directed a four-person staff responsible for ensuring all development projects comply with city ordinances and demonstrated an ability to manage and implement high-profile projects. She said she prides herself in shaping private development to fit in with its home neighborhood.

Christine Madore, AICP

Senior Development Manager at MHP

Christine Madore joined MHP in 2021. She has extensive experience in all facets of community development, including relationship building, technical planning and project management. At MHP, Madore's work focuses on helping communities build mobility-friendly neighborhoods and works closely with municipal officials and housing advocates to support the development of affordable housing.

Prior to MHP, she was vice president of real estate services at MassDevelopment, and was responsible for overseeing the real estate technical assistance program to support communities across Massachusetts. In addition, she served as MassDevelopment's real estate services liaison for over 50 communities north of Boston, developed workshop programs to engage communities on economic development issues, and represented MassDevelopment in statewide working groups focused on coordinating programs and policies to promote economic and housing development.

A certified planner, Madore received a bachelor's degree in environmental, earth and ocean sciences from UMass Boston and a master's in urban and environmental policy and planning from Tufts

University. She began her planning career at the Metropolitan Area Planning Council and oversaw planning projects ranging from downtown to community-wide master plans.

A resident of Salem, Madore is active in her region. She has been a city councilor in Salem since 2018 and is also a board member of Harborlight Community Partners, a North Shore-based housing non-profit.

Contact: cmadore@mhp.net

Our Mission

TransitMatters is dedicated to improving transit in and around Boston by offering new perspectives, uniting transit advocates, and informing the public. We utilize a high level of critical analysis to advocate for plans and policies that promote convenient, effective, and equitable transportation for everyone.

TRANSITMATTERS



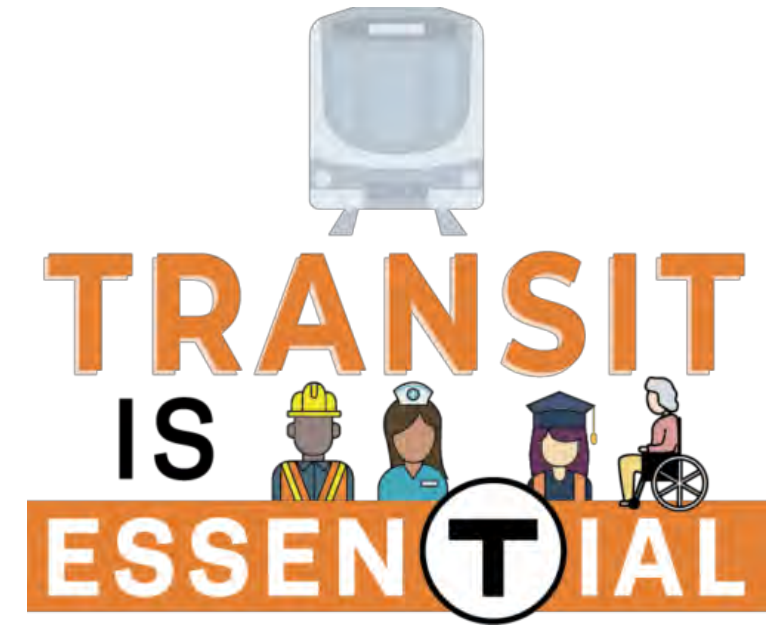
Transit Justice

- **TransitMatters worked with 14 partners to call for the T to stop busing police & raise to the moment**



#TransitIsEssential

- **More than 60 organizations joined one of the broadest coalitions in recent memory.**



Thinking Beyond The Car

Guest Column: Electric Cars Won't Save Us

By Jarred Johnson | Apr 23, 2021 | 35 COMMENTS



Batteries can't fix this: a midday traffic jam on I-93 in downtown Boston.



To meet its climate goals, Massachusetts will need to eliminate gasoline-powered vehicles from the state's roadways within the next 25 years. But [the Commonwealth's new decarbonization roadmap](#) aims to accomplish this not with improvements to transit and safer streets, but with widespread subsidies for new electric vehicles.

- **Wealth transfer to wealthier communities**
- **Parking adds 12%-25% to the cost**
- **Still creates particulate matter and numerous health concerns**
- **Doesn't solve traffic**

What Is TransitMatters Doing?



Regional Rail



- We are working to position Regional Rail as a perfect stimulus initiative- creating lots of jobs
 - Housing
 - Economic Development
 - Workforce Development
 - Accessibility
 - Environment & Air Quality

NextGen Bus

- **Holding the T accountable for getting clean buses into EJ communities first**
- **E-buses open up new development opportunities**
- **Enhanced bus service and BRT can form the basis for a new kind of TOD**



Abundant Housing MA

OUR MISSION

We stand up for abundant housing for all in communities across Massachusetts.

We drive policy at the state and local level by identifying pro-housing changemakers, building the power of local organizers, and connecting a statewide network.



Abundant Housing MA

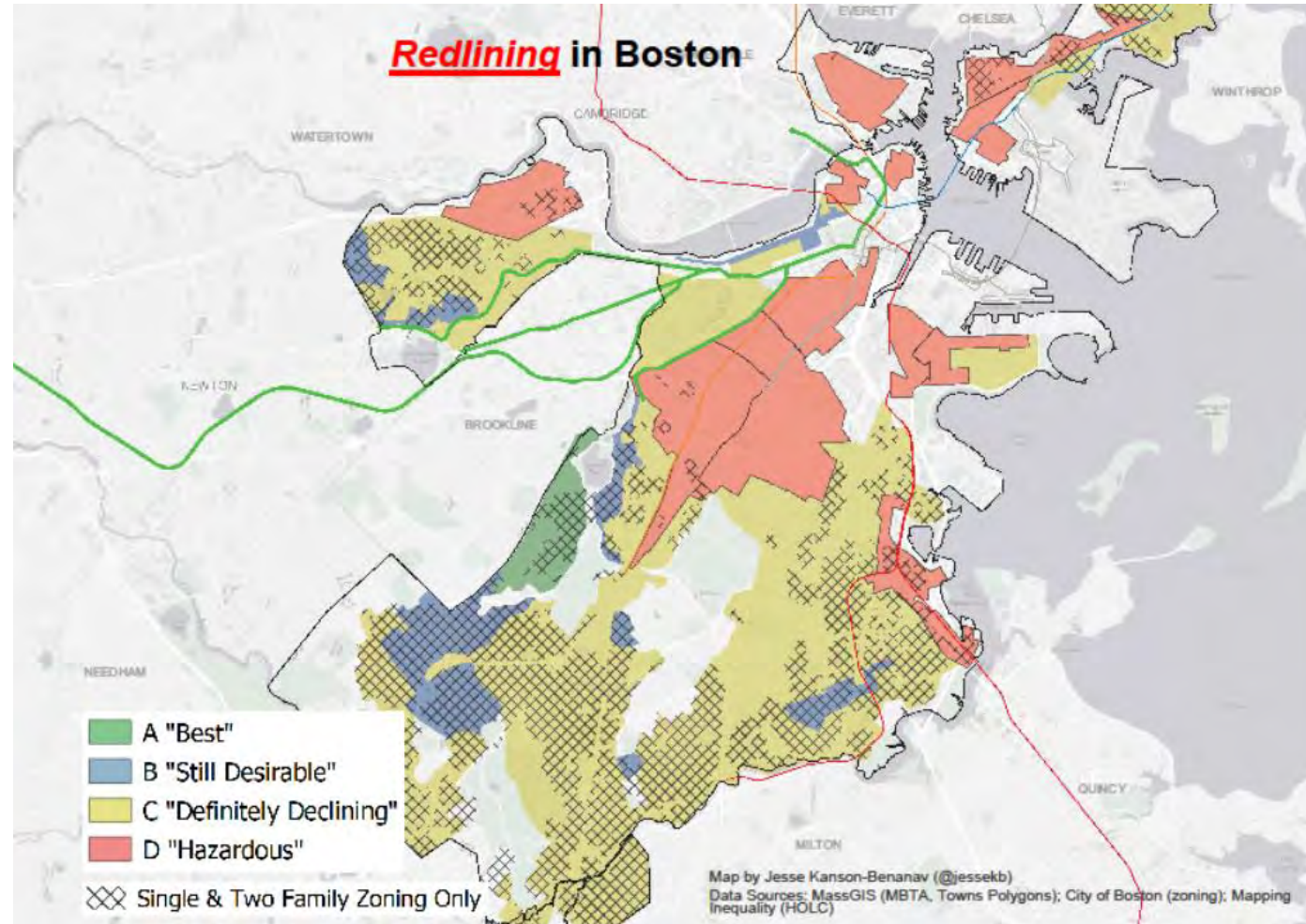
- **Support local pro-housing organizations**
- **Support local and statewide pro-housing candidates and initiatives**
- **Messaging the need for more housing at all levels**



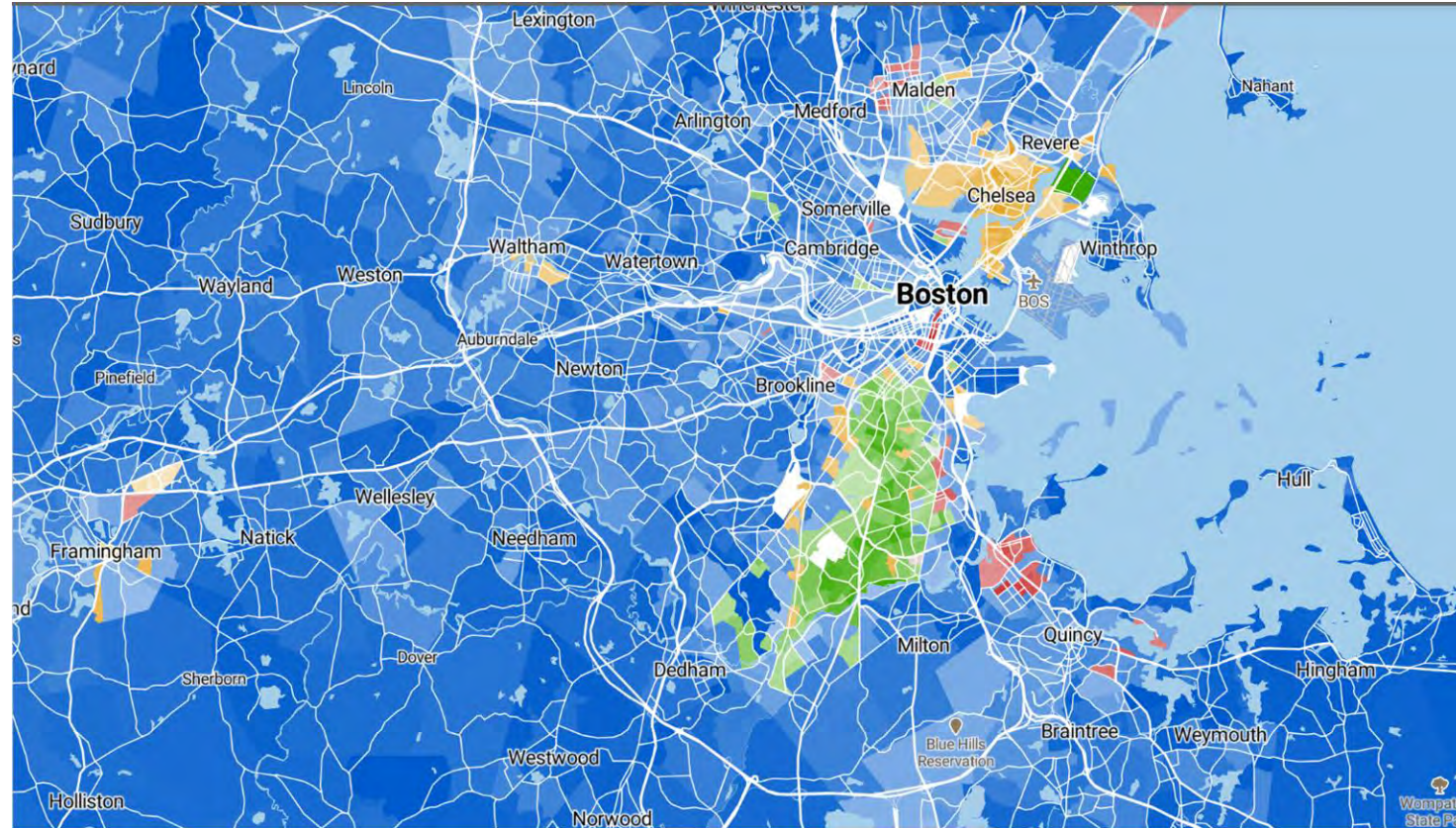
My Housing Journey



AFFH



Redressing Historic Harms



Majority Race Key



Boston is much more diverse than the average US city. The map above shows the majority race in each block for Boston, MA. Darker shades indicate a larger racial majority in that neighborhood. The majority race in Boston overall is white at 43.3% of residents. The next most-common racial group is black at 23.1%. There are more white people in east Boston, while black people are more likely to be living in the southwest. The graph below shows how many people identify themselves as each of the following races:

Preventing Harm

Affirmative Marketing

Strong anti-displacement policies

Stopping housing discrimination

**Building all types of
housing at all income
levels**

Abundant Housing

Reforming parking requirements

**Abolishing minimum lot sizes &
single-family zoning**

**Fighting the stigma against sensible
density**

**Lowering the barriers
to new housing**

Abundant Housing


Affordable Housing is a moral imperative

Market rate housing is a key part of the solution

ADUs, SROs, cottage/ tiny homes, housing over retail are all needed

Housing at all levels and of all types is needed

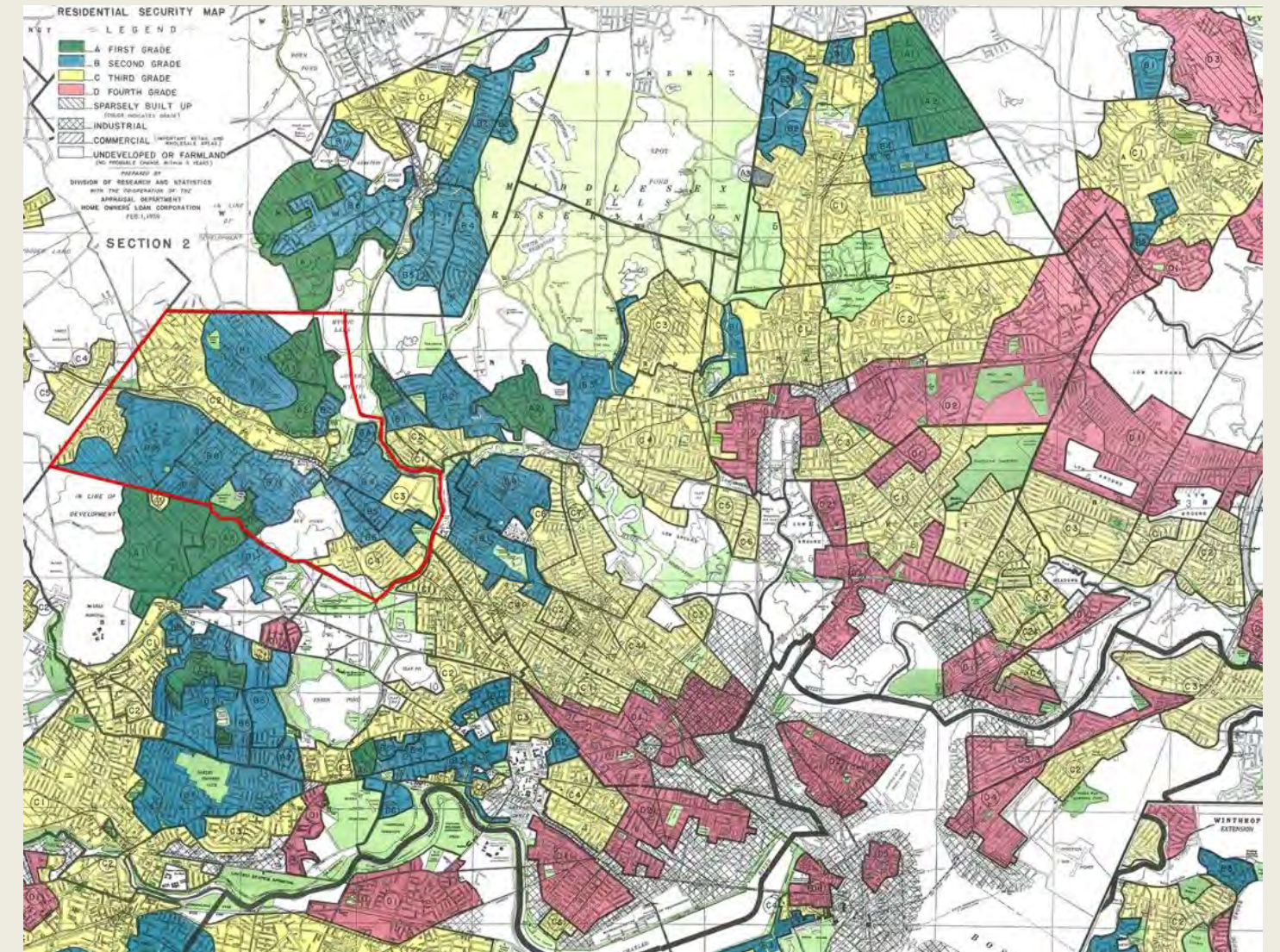
The Challenge!



Let's create a new vision- where we right the wrongs of the past and prevent future harm, where density isn't a bad word, where we put housing for people ahead of space for cars, *and most importantly*, where we build for all!

Arlington's Fair Housing Action Plan

What does furthering fair housing look like?



June 3, 2021 | Massachusetts Housing Institute

Lowering the barriers to affordable housing

01.

Jennifer Raitt, Director of Planning and Community Development, Town of Arlington



How can the town advance fair housing choice?

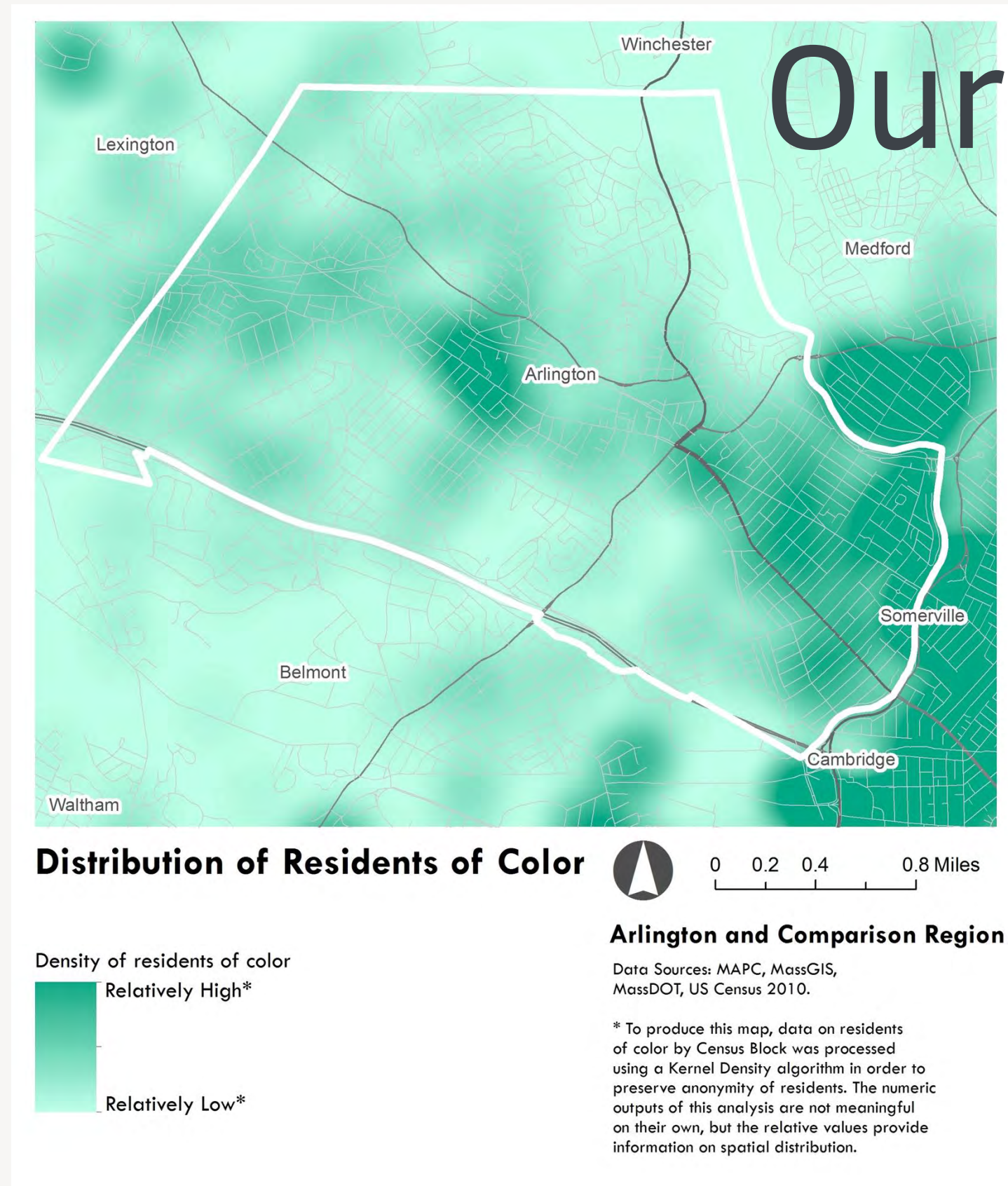
Overarching Action Plan Goal to develop recommendations that serve as the basis for affirmatively furthering fair housing by reducing patterns of segregation, mitigating displacement, addressing disproportionate housing needs, and increasing access to opportunity for members of protected classes.

“AFFH?”

“Affirmatively Furthering Fair Housing means **taking proactive steps** beyond simply combating discrimination to foster more inclusive communities...More specifically, it means taking steps proactively **to address significant disparities in access to community assets, to overcome segregated living patterns and support and promote integrated communities, to end racially and ethnically concentrated areas of poverty, and to foster and maintain compliance with civil rights and fair housing laws.**”

Our history at a glance =

- Zoning + planning imprint
- Restrictive covenants and redlining
- Opposition to apartments and downzoning
- Gentrification/ loss of economic diversity
- Reported discrimination



Key Action Plan Findings=

**Community
Demographics**

**Legacy of
Exclusionary Past**

**High-Cost Market/
Lack of
Affordability**

**Fair Housing
Education and
Enforcement**

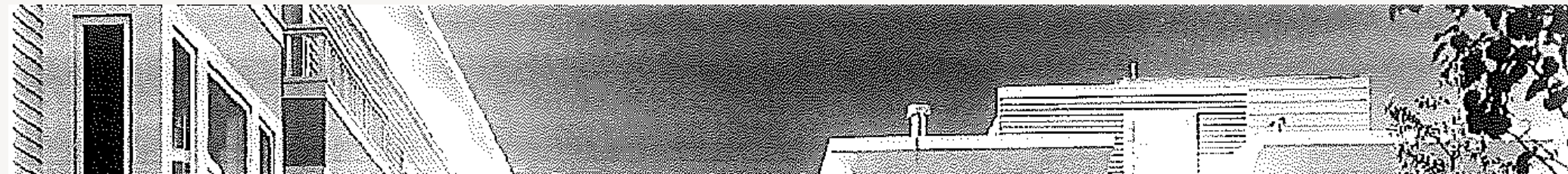
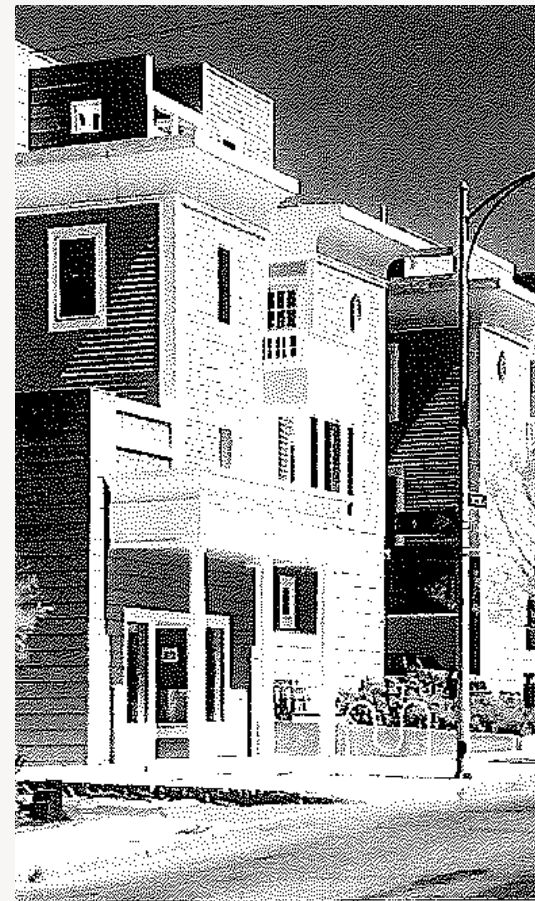
Governance

**Constrained/
Inadequate Public/
Nonprofit Resources**

Project-based and policy-based “...arguments that can lead to anti-development outcomes in Arlington are typically framed in non-housing terms, with the focus put on density, neighborhood character, green space, tree cover, and more. Opposition is often framed as occurring *despite* the opposition’s support for housing generally.”



PUBLIC
OPPOSITION
TO
HOUSING



Action Plan = Recommendations

- 1. Increase awareness, education, enforcement of Fair Housing laws**
- 2. Amend Town Governance structures and processes**
- 3. Reform Zoning Bylaw to encourage development to increase Fair Housing choice**
- 4. Use non-zoning techniques to encourage development to increase Fair Housing choice**
- 5. Use Town resources to create opportunities to meet housing needs**
- 6. Amend Arlington Housing Authority policy to increase Fair Housing choice**
- 7. Protect tenants in protected classes from displacement**
- 8. Encourage access to private housing by protected classes**

Building Support for Housing =



- Sustain opportunities for community to engage in planning decision-making processes
- Build multi-faceted partnerships, deepen engagement
- Balance inquiry with advocacy
- Center equity in all work

A background map of Arlington, Massachusetts, showing various land parcels outlined in black on a light beige background. The map is centered behind a white rounded rectangle containing contact information.

Thank you!

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Lowering the Barriers to Affordable Housing: Beverly's 40R District

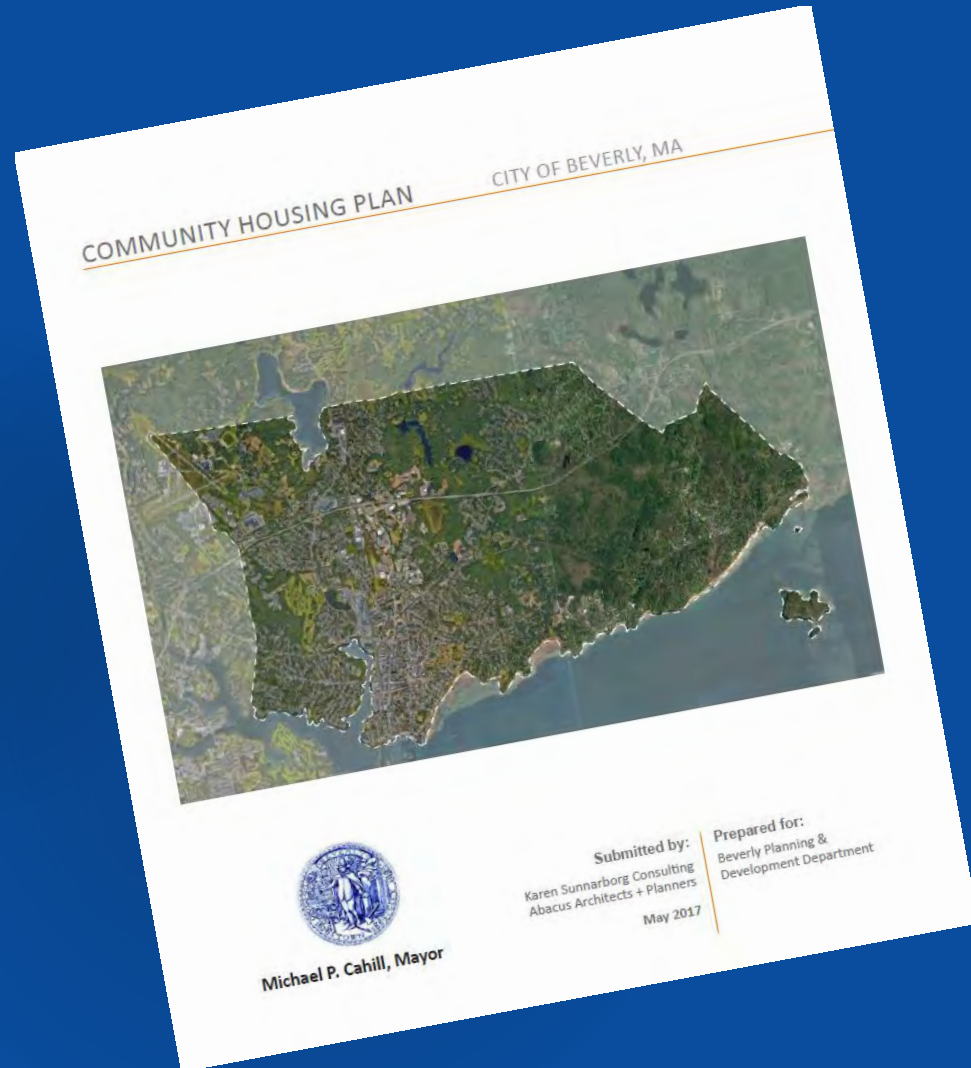
MHP HOUSING INSTITUTE

JUNE 2021

Darlene Wynne, AICP
Director of Planning &
Community Development



Policy Background



- Beverly Homeless Task Force
- Regional MOU: Address Housing for Homeless
- Beverly Community Housing Plan
- Meeting the regional housing need

Housing Plan: Relevant Goals and Strategy

Goals

Allow / promote housing opportunity for a range of household types and incomes

Preserve strong housing to jobs balance and support economic development strategy

Promote fair and equal access to housing

Encourage new housing in areas well served by public services

Leverage local resources and work with community partners to create new housing

STRATEGY:

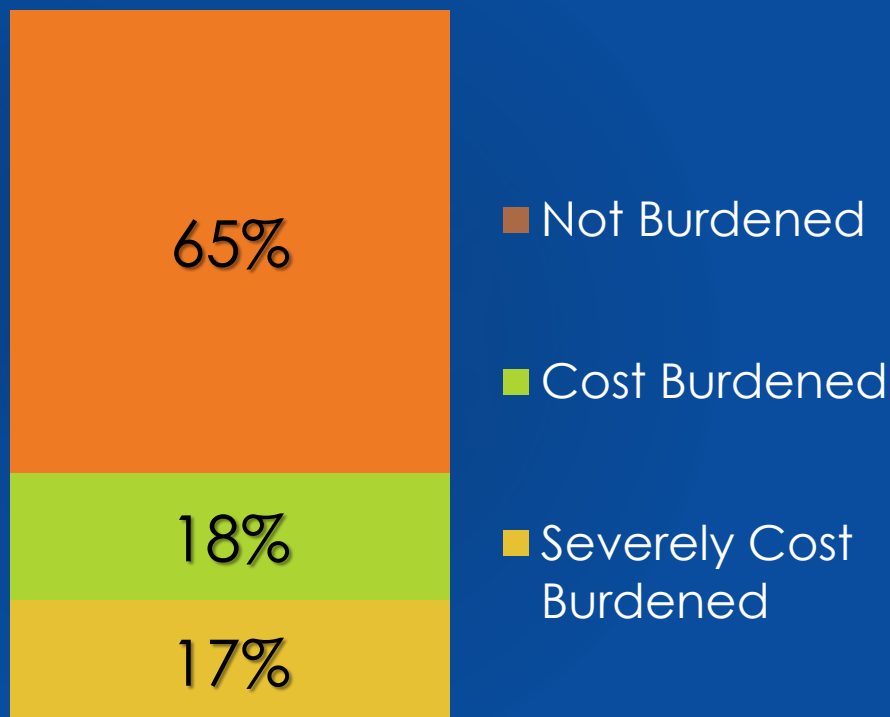
Pursue further opportunities for multi-family housing including mixed-use and TOD.

Needs Assessment: Housing Cost Burden

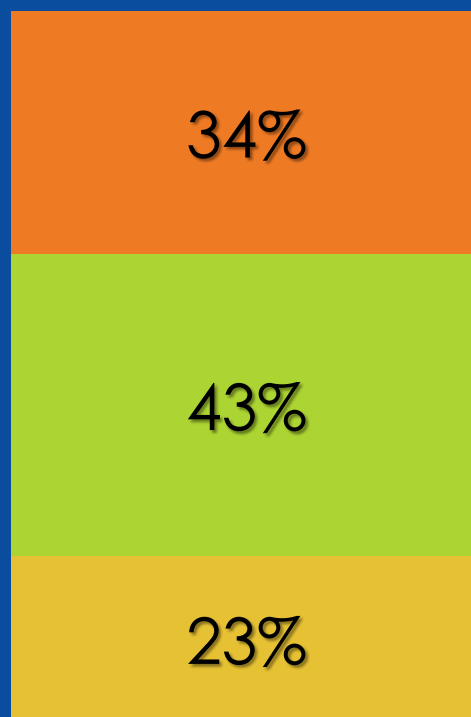
2/3

Households <80% AMI
Cost Burdened

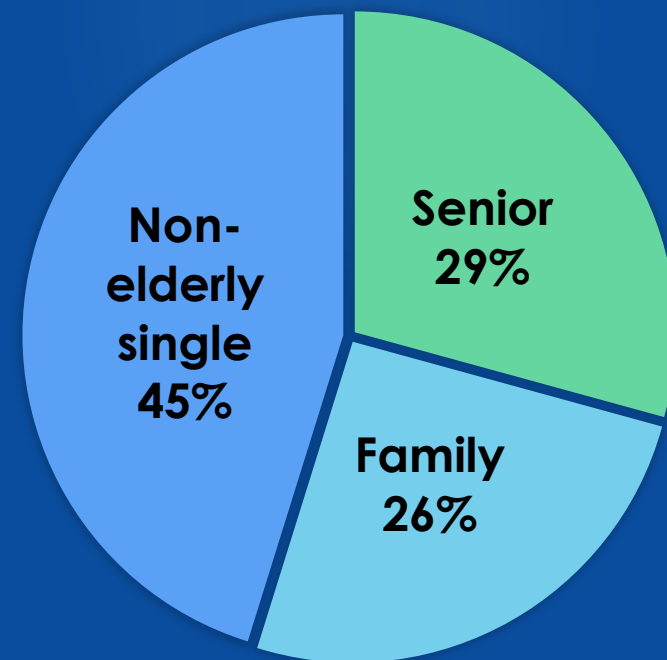
INCOME ON HOUSING
COSTS (%)
ALL HOUSEHOLDS



INCOME ON HOUSING
COSTS (%)
RENTER HOUSEHOLDS



SEVERLY COST-BURDENED
RENTERS



Source: 2016 Housing Plan

40R: Smart Growth Overlay District

Purpose

- ▶ Mass General Law Chapter 40R: Smart Growth Zoning and Housing Production:
 - MGL 40R passed 2004; 40S in 2005
 - Need to allay increasing housing costs/ and development impact of new housing
 - Housing costs and effect on workforce / Economic Development
 - Incentivize and support housing production / growth mgmt.



40R: Smart Growth Overlay District

State Support

- ▶ Incentive Payment for Adoption (based on potential housing units)
 - ▶ \$10,000 for up to 20 units
 - ▶ \$75,000 for 21 – 100 units
 - ▶ \$200,000 for 101 – 200 units
- ▶ Bonus Payment: each unit at the time of building permit
 - ▶ \$3,000 per unit
- ▶ 40S Education Payment
 - ▶ The additional (net) cost of education new school age children located in the overlay district

40R: Smart Growth Overlay District

Eligible Locations

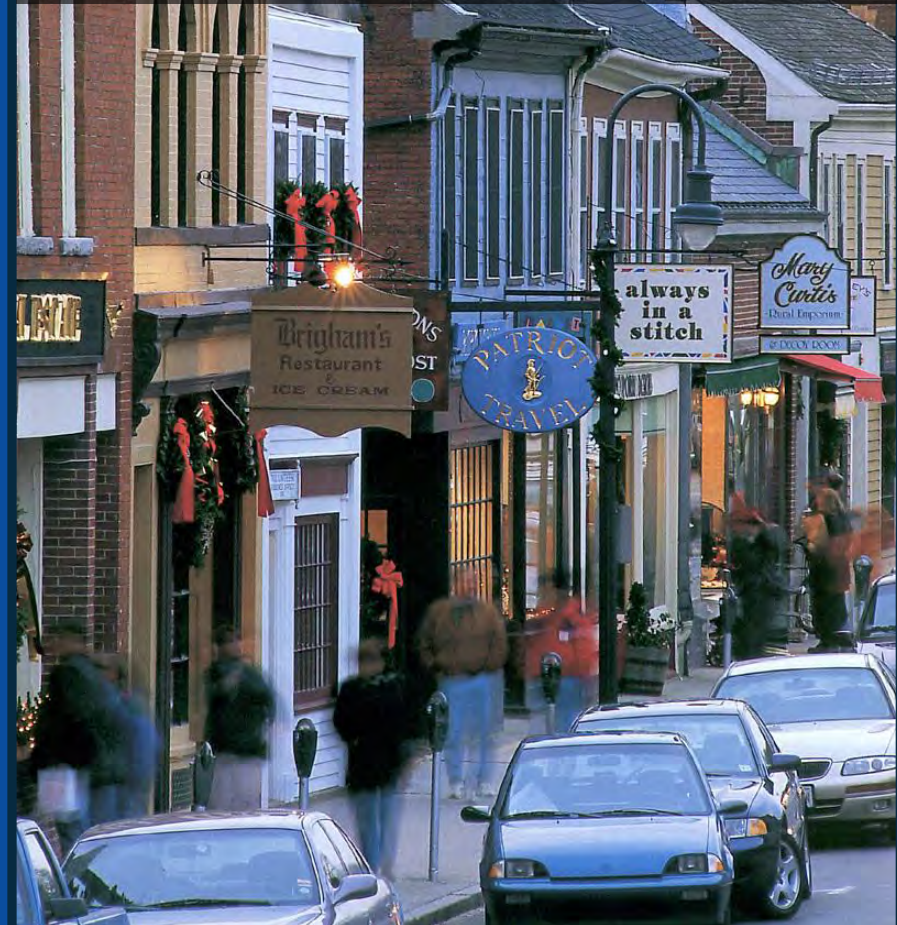
Proximity to Transit



Highly Suitable Location



Area of Concentrated Development



40R: Smart Growth Overlay District

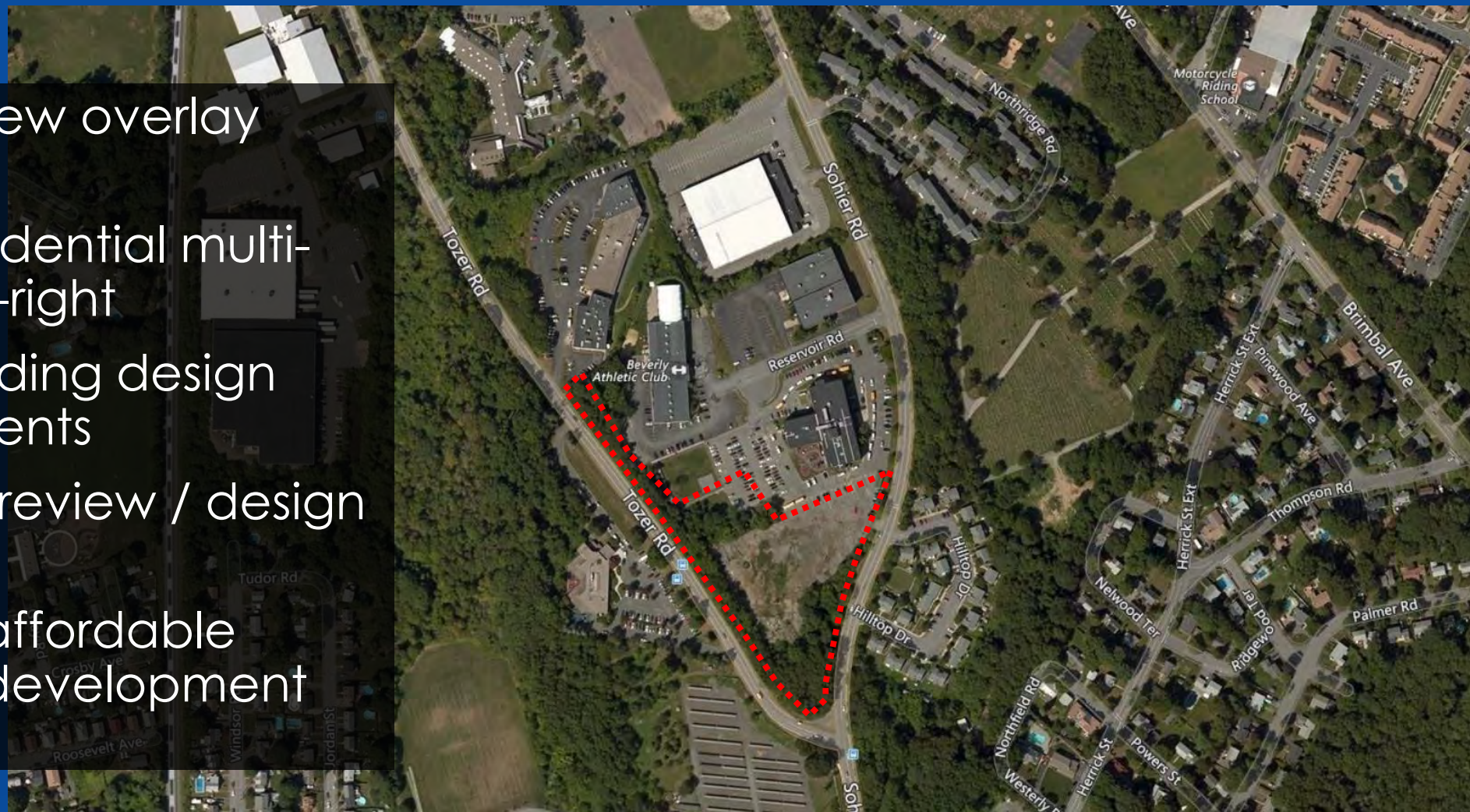
Zoning Characteristics

- ▶ As-of-Right Zoning for housing:
 - ▶ Single-Family: 8 units / acre
 - ▶ 2 – 3 family: 12 units / acre
 - ▶ Multifamily: 20 units / acre
- ▶ Affordable Housing Component
 - ▶ 20% of units affordable at a minimum of 80% AMI
- ▶ Design Standards
- ▶ No age restrictions

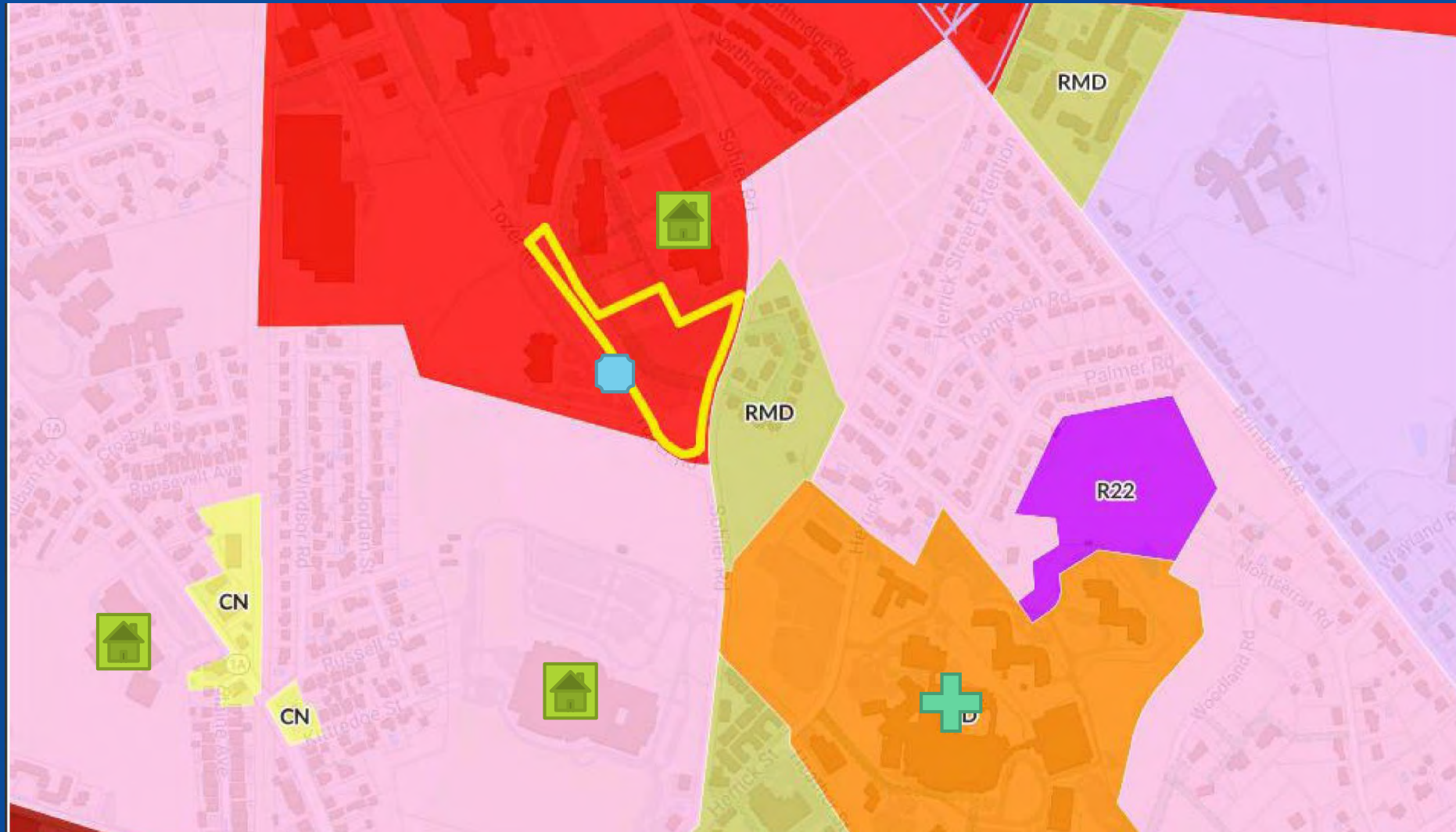


40R: Smart Growth Overlay District

- ▶ Create new overlay district
- ▶ Allow residential multi-family by-right
- ▶ Site / building design requirements
- ▶ Site plan review / design review
- ▶ Support affordable housing development



40R: Smart Growth Overlay District



-  Schools
-  Hospital
-  Bus Stop

Policy Becomes Reality

Anchor Point I & II – Family Housing & The Lighthouse Center

- ▶ 77 two & three-bedroom family apartments
- ▶ 100% affordable (must be income-eligible)
- ▶ 15 units reserved for homeless families (20%)
- ▶ Robust resident services available on-site
- ▶ Case Management on-site
- ▶ Will add to the tax base of Beverly



Land Engineer: Meridian Engineering

Policy Becomes Reality

Anchor Point I & II – Family Housing & The Lighthouse Center



BUILDING A FROM SOHIER ROAD

Architect: SV Design

Anchor Point Fly-Through

Impacts Assessment: Projected Students

CITY OF BEVERLY RESIDENTIAL: STUDENT PROJECTION								
PROJECT NAME	PROJECT LOCATION	# UNITS PROP.	# UNITS OCCU.	Bedrooms	Total Students	Elementary	Middle	High
TOTAL SINGLE FAMILY		83		256	20	11	4	6
TOTAL SUBURBAN MULTIFAMILY		700		1291	207	108	39	60
TOTAL TOD Multi-Family		364	19		10	5	2	3
Total School System Impact					238	124	45	69

Lessons Learned

Creating a 40R District to Lower Barriers to Housing

1. Plan ahead
2. Work with the right people
3. Build the case
4. Combine resources



Architect: SV Design

2021 HOUSING INSTITUTE

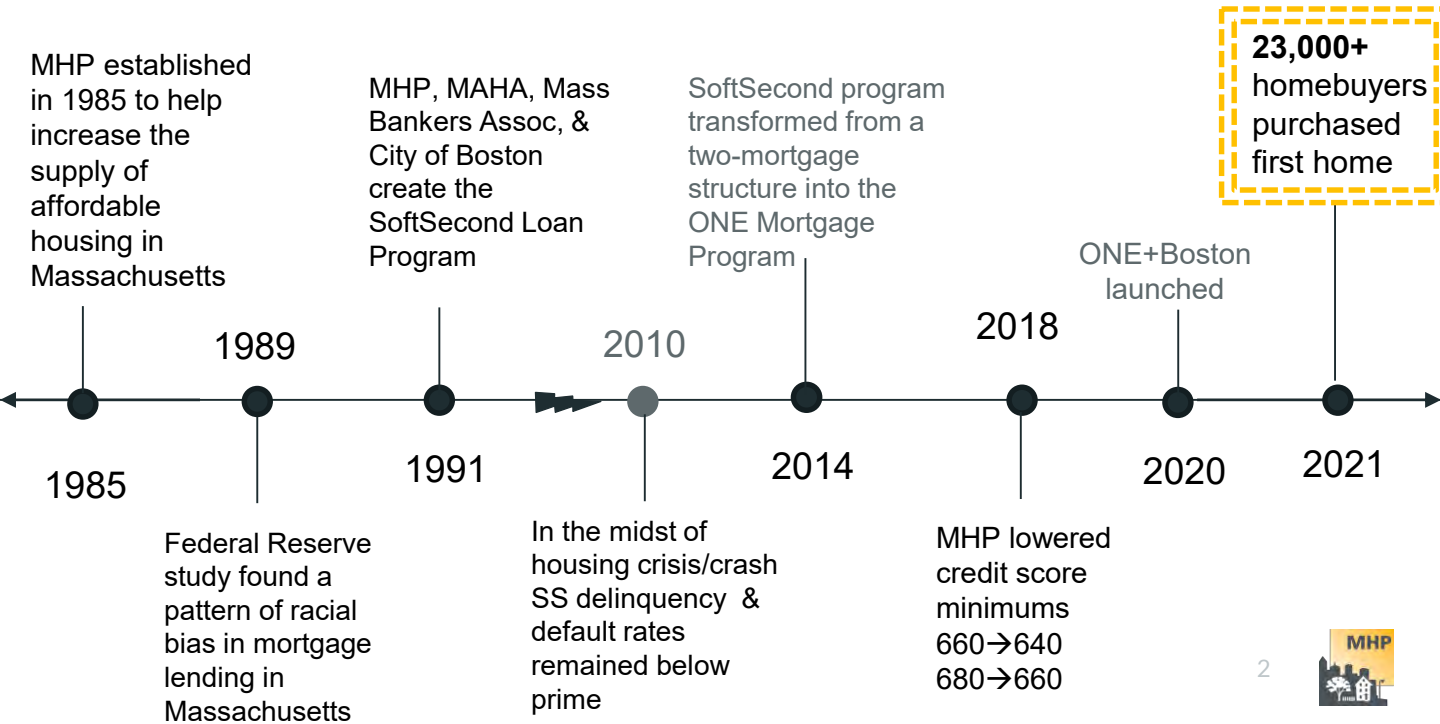
LOWERING THE BARRIERS TO HOMEOWNERSHIP

ONE MORTGAGE & ONE+ MODEL

June 3, 2021

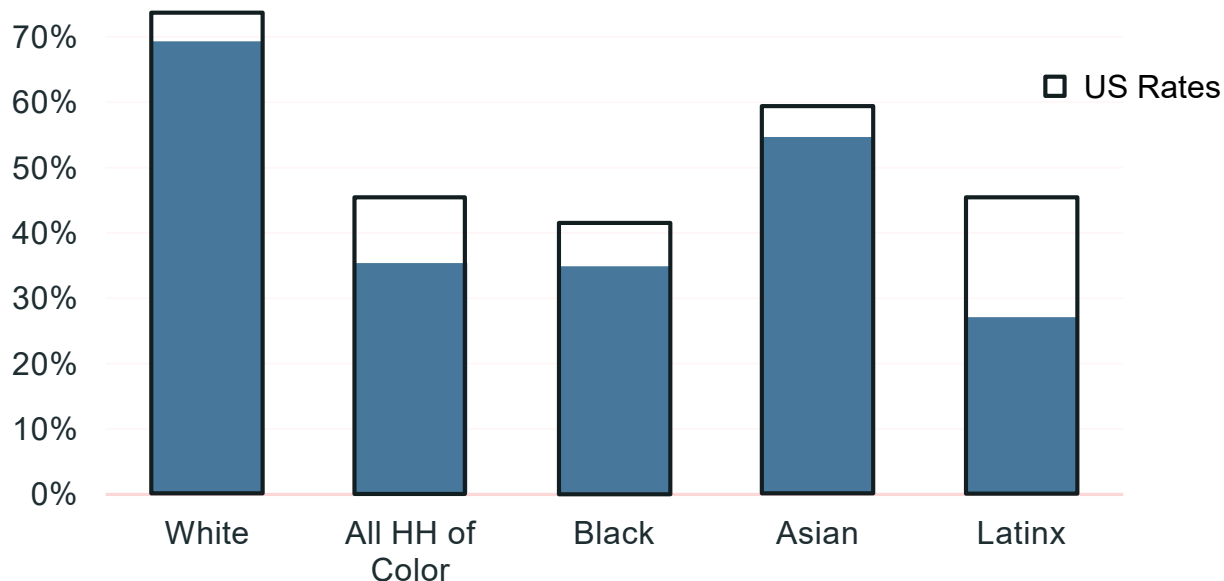


Overview of Program History & Impact



White households are two times more likely to own a home than households of color in Massachusetts

MA Homeownership Rates by Race/Ethnicity, 2018

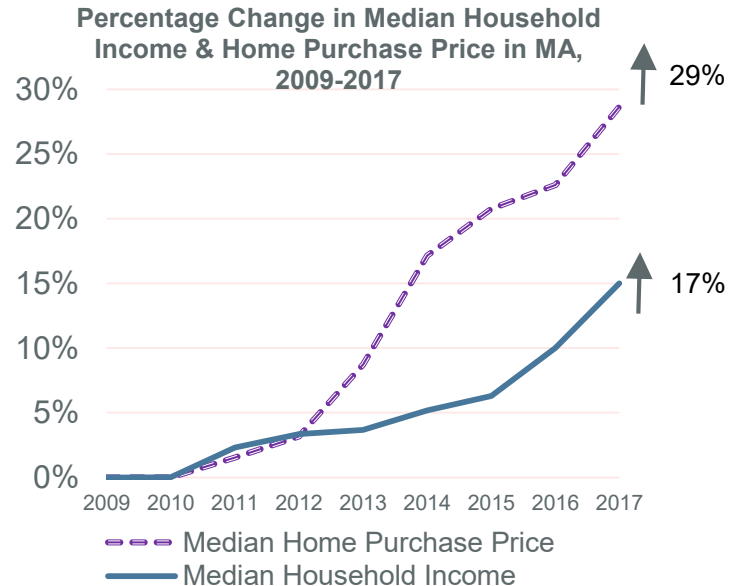


Over half of renters identify saving for a down payment as the primary barrier to homeownership

50% of renters in MA are cost burdened

- **25%** spend **more than half** of their income on rent

In 2017 the median household income for renters was **\$40,760** whereas the median home sale price was **\$347,833**



Key features of the ONE Mortgage

Low interest rate

All 40+ of our participating lenders offer buyers a discounted interest rate

Down payments as low as 3%

3% down payment for condominiums or one- and two-family properties

5% down payment for a three-family property.

Pay no Private Mortgage Insurance

ONE Mortgage borrowers **never have to pay Private Mortgage Insurance**

Financial assistance

Based on income, ONE Mortgage borrowers may also qualify for an additional monthly savings during their first seven years of ownership.

Who is eligible for the ONE Mortgage?

In order to qualify, all household members (those who will live in the home) must:

- Be first-time homebuyers
- Complete a [first-time homebuyer course](#)
- Be within the program's [income limits](#) for the community where the property is located
- Have less than \$75,000 in total liquid assets
- Meet the credit and underwriting requirements of a participating [ONE Mortgage lender](#)

Borrowers are required to reside in the property for the duration of the loan






ONE+Boston combines CPA funding from the City of Boston to with the affordable features of MHP's ONE Mortgage Program

CPA funds will be used in two ways:

1. Deeper interest rate discounts
2. Increased financial assistance

Buyers are eligible **up to \$50,000 in assistance** (interest buy-down & financial assistance)

THE ONE+Boston DIFFERENCE			
			
MORTGAGE TYPE	Conventional	ONE Mortgage	ONE+Boston
Purchase Price	\$306,000	\$397,000	\$450,000
Your Down Payment Funds	\$15,300	\$5,955	\$6,750
Interest Rate	3.5%	3%	2%
Private Mortgage Insurance	\$322	\$0	\$0
Taxes & Hazard Insurance	\$361	\$467	\$527
MHP Interest Subsidy	\$0	-\$102	-\$104
Total Monthly Payment	\$1,989	\$1,989	\$1,989

ONE+Boston program implementation

2018

- Massachusetts Affordable Housing Alliance and partners apply for **\$3.8M in CPA Funds**

2019

- fmr Mayor Walsh announces \$3.8M funding for ONE+Boston
- Engage stakeholders in program design (City, MAHA, lenders)

2020

- Mayor and Boston City Council support measure to add another \$4 million in CPA funds
- ONE+ launches, first loan closes in Sept. 2020

2021

- \$5M more in CPA funds approved by City Council, totaling **\$8.8M**
- **6** lenders offering ONE+Boston
- **60+** loans closed

170-250 residents will be able buy homes in the city with ONE+Boston

ONE+ Program Impact

As of May 31, 2021

64 ONE+ loans closed

76% households of color

32% Hispanic/Latinx

39% Black (not Hispanic/Latinx)

5% Asian (not Hispanic/Latinx)

24% white

\$74,000 average household income

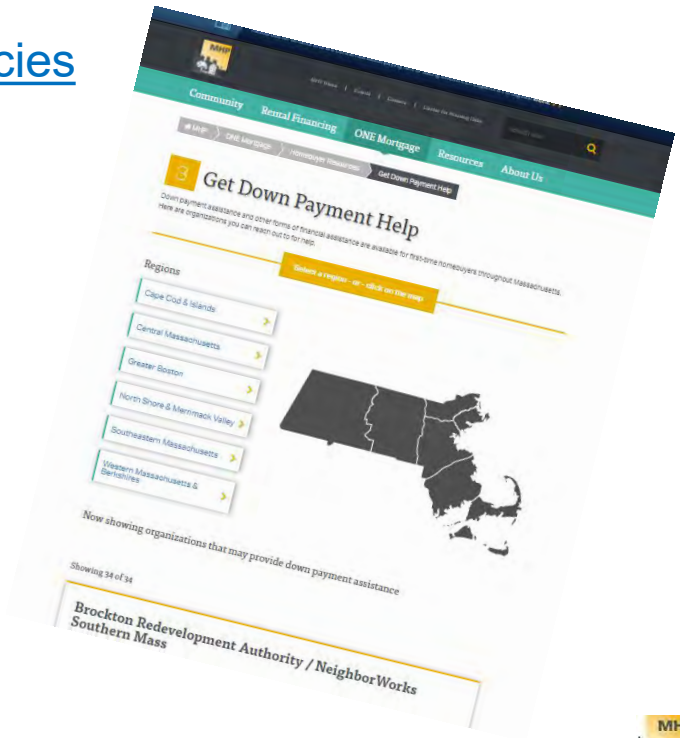
\$467,000 average purchase price

~\$30k CPA funds per loan



MHP Website, Online Resources

- [Homebuyer Education Agencies](#)
- [Partner Lenders](#)
- [Down Payment resources](#)
- [ONE Mortgage calculator](#)



Questions & Discussion & Thank you!

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www.mhp.net/onemortgage

one.
For your first home.



MHP Resources

Housing Toolbox

The Housing Toolbox website is designed to be a one-stop resource for local boards, committees, planners, municipal staff and volunteers. Developed by MHP and the Citizens' Housing and Planning Association, the website explains how to create and execute an effective affordable housing strategy. The website has a section on each step of the housing development process from beginning to end. The site also has a resource section and users can find recording to past workshops and conferences.

www.housingtoolbox.org

Datatown

DataTown is the Center for Housing Data's new interactive website. DataTown compiles community-level information for all 351 Massachusetts cities and towns, and visualizes that data in graphics and charts that are easy to understand, print out and bring to a community discussion. DataTown allows users to download the underlying data as well. Center for Housing Data also added a new feature recently - the ability to create graphics that compare communities!

www.mhp.net/data

TODex

MHP's Center for Housing Data has developed a new methodology for estimating the number of homes at the parcel/lot level. This new method employs multiple data sets in order to create a consistent, accurate, and comparable metric that can be used to compare housing patterns across municipal borders. It's short for Transit-Oriented Development Explorer and a user-friendly tool that allows you to review densities at all 261 Greater Boston transit stations and picture the great opportunity we have to build more housing and reduce traffic congestion.

www.mhp.net/todex



GLOSSARY OF AFFORDABLE HOUSING TERMS

Accessory Dwelling Unit (ADU)

A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

ACS US Census Bureau's American Community Survey

Adaptive Reuse

The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

AFHMP (Affirmative Fair Housing Marketing Plan)

A plan for the marketing of SHI Eligible Housing, including provisions for a lottery or other resident selection process, consistent with guidelines adopted by the Department, and providing effective outreach to protected groups underrepresented in the municipality.

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. See: www.huduser.org

Acquisition – Land and Building

Costs associated with purchasing the development site.

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.)

CHAPA (Citizens' Housing & Planning Association)

Established in 1967, CHAPA is a statewide non-profit umbrella organization for affordable housing and community development activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals. www.CHAPA.org

Chapter 30B

Chapter 30B of the Massachusetts General Laws, the Uniform Procurement Act, establishes uniform procedures for local governments to use when buying or disposing of supplies, services or real property.

Chapter 40B

The state's Comprehensive Permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23).

www.mass.gov/hed/community/40b-plan

Chapter 40R

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as M.G.L. chapter 40R (the Act), encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. <https://www.mass.gov/service-details/chapter-40r>

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program.

www.mass.gov/hed/community/funding/community-development-block-grant

Community Economic Development Assistance Corporation (CEDAC) A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers in order to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations. CEDAC maintains a database on their website of over 1,400 properties statewide at risk of losing their affordability.

www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000). Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deed's fees. The Community Preservation Coalition (CPC) works with communities, and advocates and supports the passage of CPA.

www.communitypreservation.org

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.

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.

Cost Burdened Households who pay more than 30 percent of their income for housing.

DataTown

An interactive web site compiles community-level information from various available data sources for all 351 Massachusetts cities and towns, and visualizes that data in graphics and charts so it's easy to understand, print out and bring to a community discussion. www.mhp.net/datatown.

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

Deferred loan (a.k.a. deferred payment second mortgage or soft debt)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely, if the property maintains

certain levels of affordability for a defined time period. Most deeply affordable housing needs some

type of deferred loan in order to be feasible.

Department of Housing and Community Development (DHCD)

Massachusetts DHCD is the state's lead agency for housing and community development programs and

policy. It oversees the state-funded public housing, administers rental assistance programs, including tax

credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

www.mass.gov/hed

Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural. www.hud.gov

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income (ELI) A family whose income does not exceed 30% AMI.

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.*

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.

Exclusionary Zoning The practice of using zoning ordinances to exclude certain types of land uses from a given community. When this practice excludes apartments and other forms of multi-family housing, this can create a disparate impact on protected classes of people.

Extremely Low income (ELI)

Typically refers to families whose income is less than 30% of the Area Median Income. (AMI)

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, or 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)

FMRs are established by HUD and used to determine **rental** voucher amounts for government assistance housing programs such as Section 8 (Housing Choice Voucher Program).

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.

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.

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.

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 Choice Initiative

In 2017 the Baker-Polito Administration developed the Housing Choice Initiative to offer a combination of incentives, legislation, technical assistance and new capital grant funding to facilitate community-led housing production across the Commonwealth. A key component of the HCI entails legislation currently proposed by the Governor (*An Act to Promote Housing Choices*) that will enable cities and towns to adopt certain zoning best practices related to housing development by a simple majority vote, rather than the current two-thirds supermajority.

Housing Production Plan An affordable housing plan adopted by a Municipality and approved by DHCD, defining certain annual increases in its number of SHI-eligible Housing Units as described in the 40B Guidelines.

Housing Stabilization Fund (HSF)

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

An on-line resource developed by MHP including strategies and best practices for the creation and preservation of affordable housing, with guides, tools and resources for local boards & committees, planners, municipal staff, developers, and volunteers.

<https://www.housingtoolbox.org/>

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.

HUD The U.S. Department of Housing and Urban Development

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.

Loan to Value (LTV)

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.

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 Action Units (LAUs)

Local Action Units (LAUs) are affordable housing units created as a result of an intentional action taken by a community, such as the adoption of Inclusionary Zoning or the use of municipal funds or property, without a comprehensive permit, and which meet the requirements for inclusion on the Subsidized Housing Inventory (SHI).

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. The LIP Program administers both LIP 40B developments (sometimes referred to as “Friendly 40Bs) and Local Action Units (LAUs).

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.

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)

Mortgage

1st Mortgage This is usually, though not always, a commercial loan requiring monthly payments of principle and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principle and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Municipal Affordable Housing Trust (MAHT)

A locally created municipal board, enabled by M.G.L. Chapter 44, Section 55c, to provide for the creation and preservation of affordable housing for the benefit of low and moderate income households.

Regional Planning Agency (RPA)

RPAs are public organizations established by the state legislature that encompass a multi-jurisdictional regional area serving local governments and citizens in the region by dealing with issues and needs that cross city, town, county and even state boundaries through communication, planning, policymaking, coordination, advocacy and technical assistance. There are thirteen RPAs in Massachusetts-for more information see <http://www.massmarpa.org/>

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.

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/>.

Section 8 (Also known as Housing the Choice Voucher (HCV) Program)

Section 8 of the Housing Act of 1937 (42 U.S.C. § 1437f) is the federal government's major program for assisting very low-income families, elders, and people with disabilities to afford housing in the private market. The voucher provides rental assistance to households with low income, elders, and persons with disabilities. The voucher holder is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. HCVs are administered locally by Public Housing Authorities (PHAs).

Subsidized Housing Inventory (SHI) – means the list compiled by DHCD containing the count of Low or Moderate Income Housing units by city or town.

Subsidizing Agency – means any agency of state or federal government that provides for, or acts on behalf of a provider for, a Subsidy for the construction or substantial rehabilitation of Low or Moderate Income Housing. Massachusetts Subsidizing Agencies include DHCD, MassHousing, MassDevelopment, and MHP.

Total Development Costs (TDC) The total cost of construction including land or property acquisition, soft costs (permitting, legal, etc.), site work, materials, and labor.

Use Restriction – means a deed restriction, regulatory agreement or other legally binding instrument which runs with the land and is recorded with the registry of deeds or land court registry district, and which effectively restricts the occupancy of a Low or Moderate Income Housing unit to Income Eligible Households during the term of affordability.

Zoning

Ordinances and by-laws adopted by cities and towns to regulate the use of land, buildings and structures to the full extent of the independent constitutional powers of cities and towns

GLOSSARY OF COMMON ACRONYMS AND TERMS

ACRONYMS

ACS	US Census Bureau's American Community Survey
AMI	Area Median Income
CHAS	Comprehensive Housing Affordability Strategy
DHCD	MA Department of Housing and Community Development
ELI	Extremely Low Income
GIS	Geographic Information System
MOE	Margins of Error

DEFINITIONS

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

Cost Burdened

Households who pay more than 30 percent of their income for housing.

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income

A family whose income does not exceed 30% AMI. (Mass Housing, Piltch Associates)

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 the households excludes group quarters.

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.

Protected Classes

Demographic groups that it is unlawful to discriminate against. In Massachusetts Fair Housing law, the protected classes are race, color, national origin, religion, sex, familial status (i.e. children), disability, source of income (i.e. section 8 voucher), sexual orientation, gender identify, age, marital status, veteran or active military status, and genetic information.

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/>.

GLOSSARY OF FINANCE TERMS

Sources of funds

Debt

Money owed. Under debt financing the lender is generally secured by the property and is reimbursed according to a payment schedule determined by the amount of net income generated by the property and the interest rate set at the time the loan is made.

Debt = Loans

-*Hard debt*: require payment over time, with interest

-*Soft debt*: terms for repayment are lenient

Equity

Cash investment in a project. Under equity financing, the investor obtains an ownership interest in the property and can participate in the property's cash flow, as well as in its appreciation at the time of sale. Equity investors take the risk that they will get a return on their equity contributions, and will look for ways to mitigate that risk, including through ensuring adequate asset management systems are in place for the project.

Low Income Housing Tax Credit (LIHTC)

The LIHTC program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise **equity** for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents. The state's Department of Housing and Community Development oversees the competitive allocation of tax credits.

Grant

While a grant can feel like equity, the grantor does not have an "interest" in property, and does not expect a financial return, but does expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

1st Mortgage

This is usually, though not always, a commercial loan requiring monthly payments of principal and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc

Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principal 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.