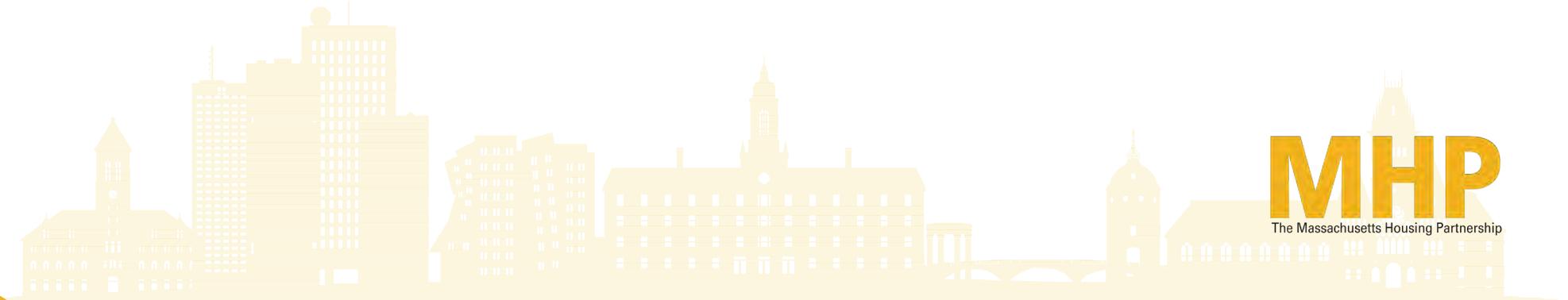


MHP's 18th Housing Institute

June 4-5, 2025
DCU Convention Center, Worcester



MHP
The Massachusetts Housing Partnership

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MHP's Community Assistance Team

MHP's Community Assistance (CA) Team's mission is to build the capacity of the local housing ecosystem to advance the creation of affordable homes.

Meet Our Team



Christine Madore, AICP

Director of Community Assistance

cmadore@mhp.net



Laura Shufelt

Senior Advisor and Real Estate Development Officer

lshufelt@mhp.net



Shelly Goehring

Senior Program Manager

sgoehring@mhp.net



Carsten Snow-Eikelberg

Senior Real Estate Development Officer

csnoweikelberg@mhp.net



Emma McGurren

Program Coordinator

emcgurren@mhp.net



Katy Lacy, AICP

Senior Planner

klacy@mhp.net

Other Ways to **Get in Touch**



Sign up for our newsletter, "Building Community"

Our newsletter will keep you up to date with resources related to affordable housing planning and development:

- Workshops and conferences
- Trainings and direct technical assistance
- Curated resources from the Housing Toolbox
- Grant opportunities for technical assistance



bit.ly/412qXZR



Request Technical Assistance

Our team offers direct technical assistance through the following programs:

- Local Housing Authorities Redevelopment & Vacant Land
- Housing Opportunity on Public Land
- Municipal Affordable Housing Trust Technical Assistance
- Complete Neighborhood Partnerships
- 40B Technical Assistance
- Zoning and policy
- 3A-TA for MBTA Communities



bit.ly/4atBvnR



Follow us on social media

Join the conversation! We hope you'll connect with us on the following platforms:



instagram.com/mhphousing



facebook.com/masshousingpartnership



linkedin.com/company/massachusetts-housing-partnership



youtube.com/@massachusettshousingpartne3138

Day 1 | Wednesday, June 4

8:30 a.m.	Registration & Continental Breakfast	<i>Grand Ballroom</i>
9	Welcome & Introduction by Clark Ziegler	<i>Grand Ballroom</i>
9:20	Fireside Chat CM 1.50 with Attorney General Andrea Joy Campbell and Greg Reibman, President & CEO, Charles River Regional Chamber	<i>Grand Ballroom</i>
10:35	Break	
10:45	Breakout Sessions	
	Track 1: Policy & Planning CM 1.25 Modular housing: A new frontier	<i>Grand Ballroom South</i>
	Track 2: Housing Development CM 1.25 Unlocking housing production on public land: Feasibility	<i>Meeting Room</i>
noon	Lunch & Plenary: State Housing Plan	<i>Grand Ballroom</i>
1:15 p.m.	Breakout Sessions	
	Track 1: Policy & Planning CM 1.25 From Policy to practice: Understanding & implementing the Commonwealth's ADU by-right law	<i>Grand Ballroom South</i>
	Track 2: Housing Development CM 1.25 Unlocking housing production on public land: Land disposition & RFP	<i>Meeting Room</i>
2:30	Break	
2:45	Breakout Sessions & Wrap-up	
	Track 1: Policy & Planning CM 1.25 Playing the long game: Accelerating housing supply in your community	<i>Grand Ballroom South</i>
	Track 2: Housing Development CM 1.25 Affordable housing finance 101	<i>Meeting Room</i>
4:30	Depart for site visits & neighborhood walk CM 1.75 Advance registration required. Back by 6:30 p.m.	

Day 2 | Thursday, June 5

8:30 a.m.	Registration & Continental Breakfast	<i>Grand Ballroom</i>
9	Welcome by Dana LeWinter	<i>Grand Ballroom</i>
9:15	Plenary. Reclaiming our why: Affirming fair housing and equal access in our communities CM 1.00	<i>Grand Ballroom</i>
10:30	Break	
10:45	Breakout Sessions	
	Track 1: Policy & Planning CM 1.25 Intergenerational conversations	<i>Grand Ballroom South</i>
	Track 2: Outreach & Advocacy CM 1.25 Beyond business as usual: Re-imagining creative & accessible community engagement strategies	<i>Meeting Room</i>
noon	Lunch & Housing Hero Awards presented by Secretary Ed Augustus	<i>Grand Ballroom</i>
1:15 p.m.	Breakout Sessions	
	Track 1: Policy & Planning CM 1.25 Debunking false choices between housing development and the environment	<i>Grand Ballroom South</i>
	Track 2: Outreach & Advocacy CM 1.25 Building support for housing on local boards	<i>Meeting Room</i>
2:30	Break	
2:45	Breakout Sessions	
	Track 1: Policy & Planning CM 1.25 Using data to identify planning and development priorities	<i>Grand Ballroom South</i>
	Track 2: Outreach & Advocacy CM 1.25 De-escalation strategies in public engagement: Navigating open hostility	<i>Meeting Room</i>
4	Closing remarks	<i>Grand Ballroom</i>

18th Housing Institute

June 4, 2025

Fireside Chat



Andrea Joy Campbell
Attorney General of Massachusetts



Greg Reibman
Charles River Regional Chamber



18th Housing Institute

June 4, 2025

Lunch & Plenary: State Housing Plan & Unlocking Housing Production Report



Dana LeWinter
MHP



Gina McLaughlin
EOHLC



Tim Reardon
EOHLC



Ben Bryant
EOHLC





Agenda

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Introductions



Gina McLaughlin
Senior Advisor to the Secretary



Tim Reardon
Chief of Data and Research



Ben Bryant
Director of Policy Implementation

The Healey-Driscoll Administration has made housing a top priority and is taking several actions to address supply and affordability challenges



In addition to administering critical programs and grants that support MA residents, the Healey-Driscoll Admin and EOHLC are pursuing several notable initiatives, including:



\$5.2B Affordable Homes Act

- Largest housing bond bill in MA history
- Estimated to produce and preserve 65k+ units of housing, create 30k+ jobs, and generate \$25B+ in economic activity



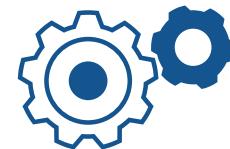
MBTA Communities Act and Other Land-Use Initiatives

- MBTA Communities Law requires 177 cities and towns served by the MBTA to create ≥ 1 MF zoning district; $>3,700$ units in the pipeline
- HLC/DCAMM are developing disposition strategies for surplus state-owned land



MA State Housing Plan

- EOHLC and the Housing Advisory Council released MA's 1st comprehensive statewide housing plan, "A Home for Everyone"
- The Plan estimates that MA has a need for 222,000 new homes over the next decade



Unlocking Housing Production Commission

- Charged with reviewing land-use, zoning, and regulatory laws and guidelines
- Released final report, "Building for Tomorrow," in Feb 2025 which includes over 50 policy recommendations

Focus of Today's Discussion

Note: list is non-exhaustive.



MA State Housing Plan 2025 – 2029, “A Home for Everyone”

Plan released in Feb. 2025

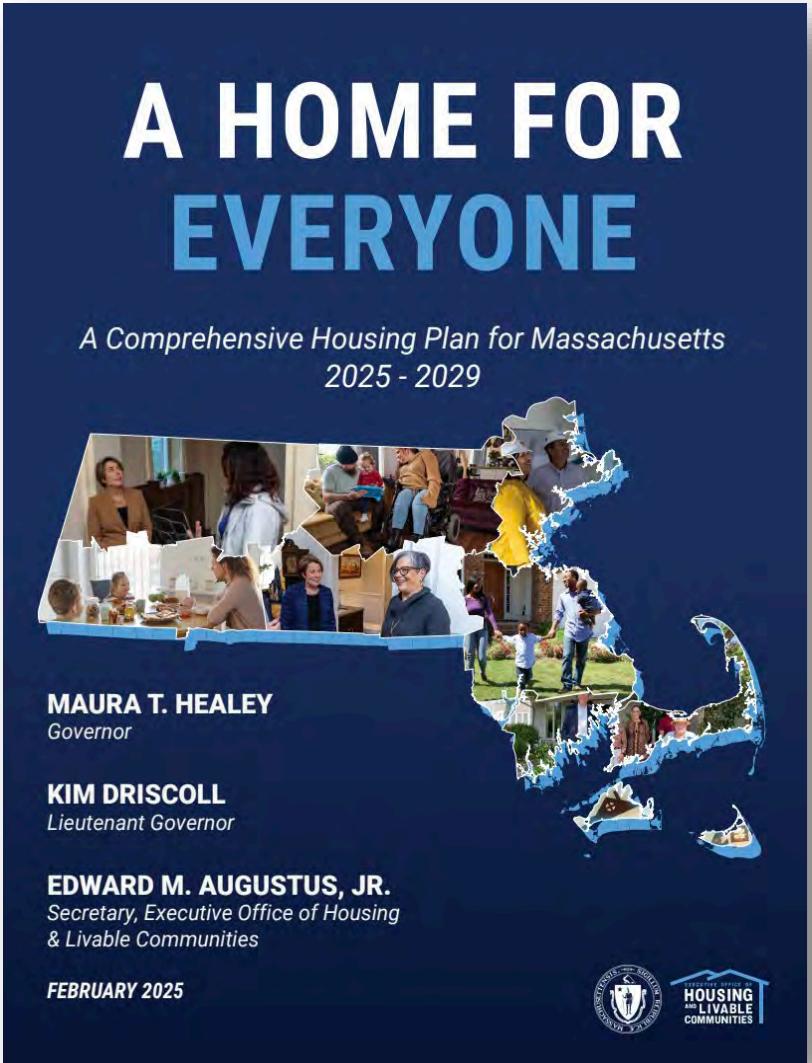


Massachusetts' First Comprehensive State Housing Plan

A Home For Everyone: *Massachusetts' Comprehensive Housing Plan*

1. Presents unified goals to increase production.
2. Identifies concrete production targets.
3. Offers recommendations to get us there.

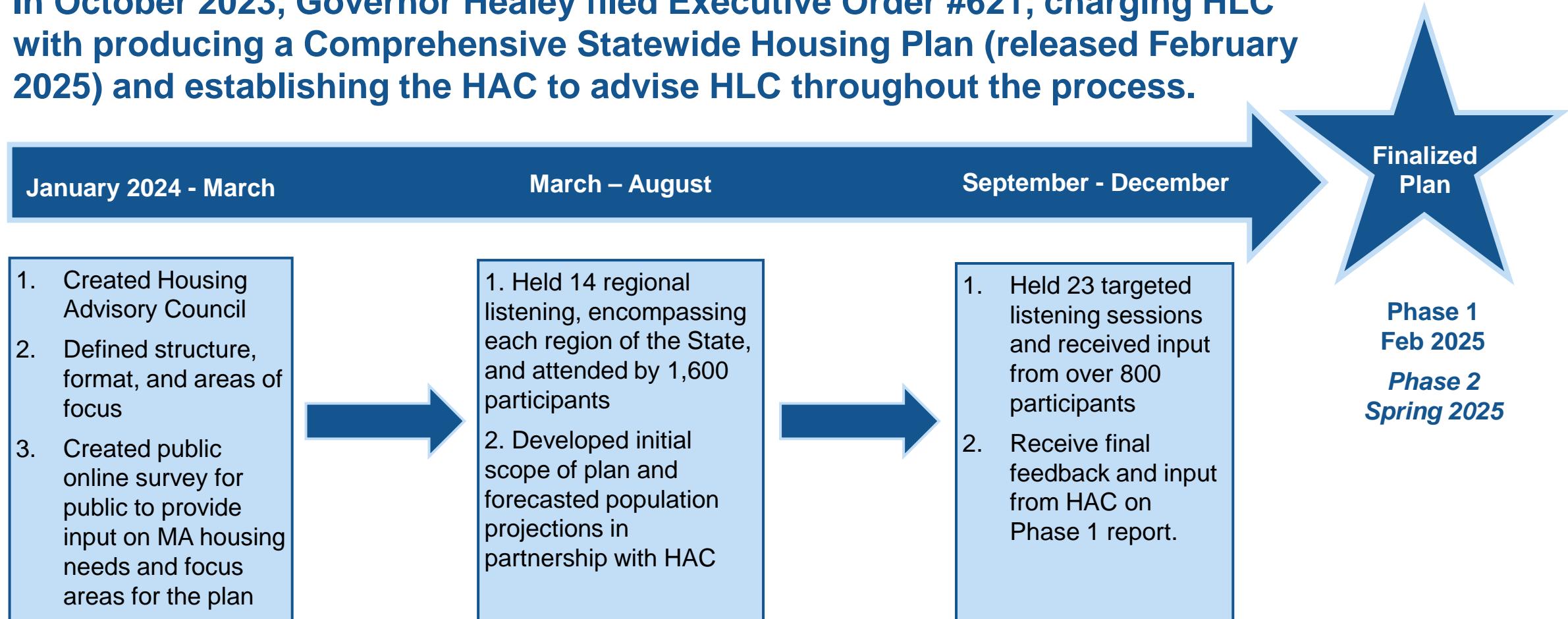
[Read MA's Comprehensive Housing Plan,
“A Home for Everyone,” here](#)





Housing Plan Timeline

In October 2023, Governor Healey filed Executive Order #621, charging HLC with producing a Comprehensive Statewide Housing Plan (released February 2025) and establishing the HAC to advise HLC throughout the process.





Key Findings of the Plan

Massachusetts needs to add 222,000 homes¹ to the available housing stock from 2025 – 2035

- A shortage of homes is the root cause of housing cost crisis
- Massachusetts is at risk of losing the homes we have
- A growing share of resident's struggle to afford cost of living
- There is a growing population with complex housing and medical needs
- Housing Crisis affects everyone

1. Net increase in year-round housing units needed to achieve housing abundance, with estimates of the *net* increase in demand for housing at different income levels; this figure is NOT an estimate of existing affordable housing shortfall or a measure of how many affordable units need to be created through production or conversion.



Components of Anticipated Housing Need

Massachusetts needs to add 222,000 year-round homes

to the available housing stock from 2025 – 2035.

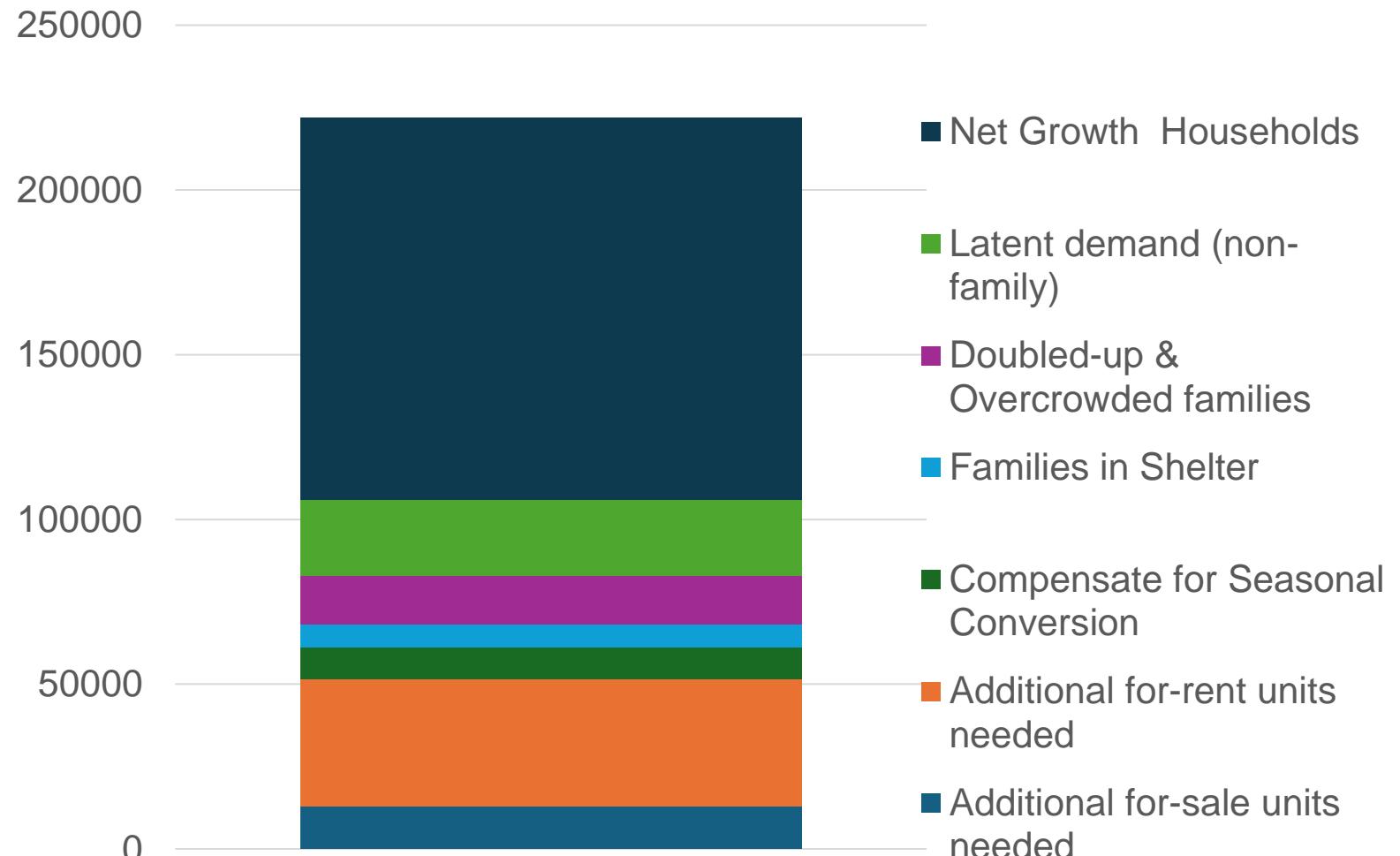
About 106,000 homes are needed to accommodate new Millennial and Gen Z households under a moderate growth scenario.

About 56,000 needed to address “latent demand” (doubled-up and overcrowded families, families in shelter, and roommates).

About 9,600 homes needed to compensate for anticipated seasonal conversion.

About 51,000 additional homes for-sale or for-rent needed to achieve a healthy vacancy rate.

Components of Anticipated Housing Need, 2025 - 2035





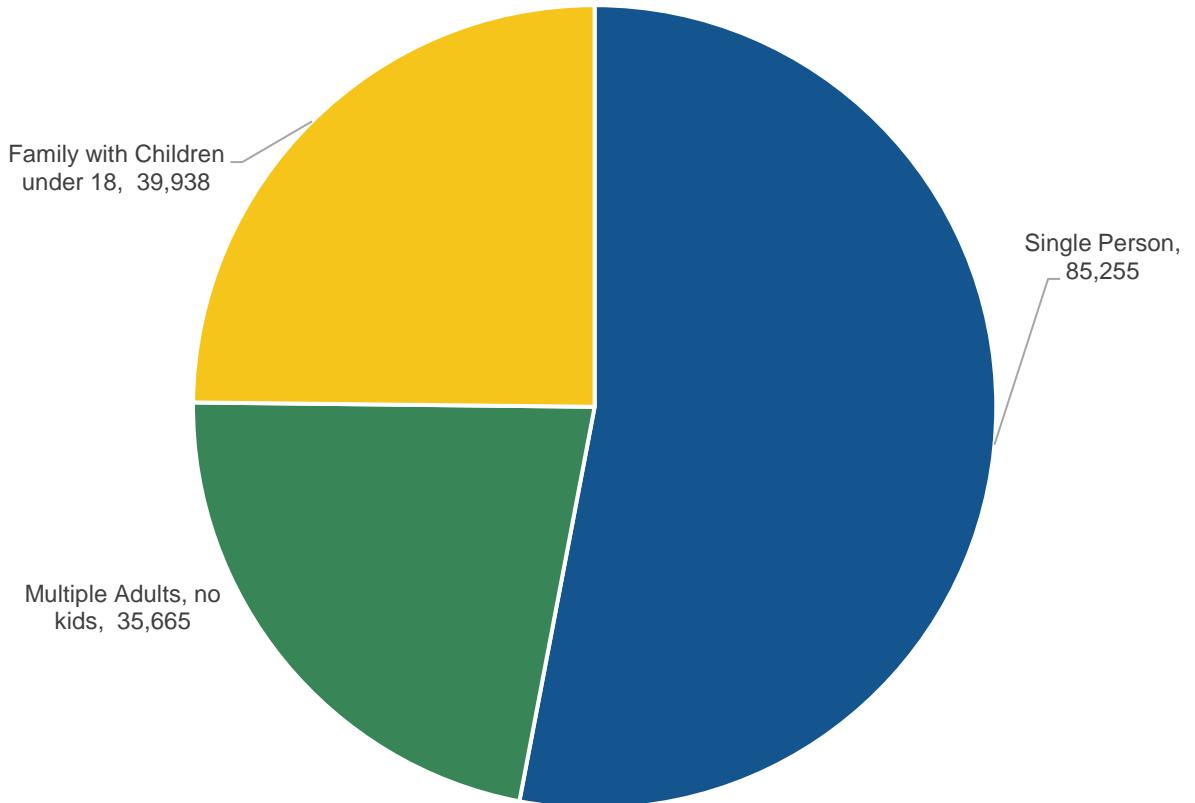
Projected Net Household Change by Type

More than half of net household growth is projected to be people living alone.

22% of net growth is multiple adults with no children under 18
(roommates, couples, adult children living with parents, etc.).

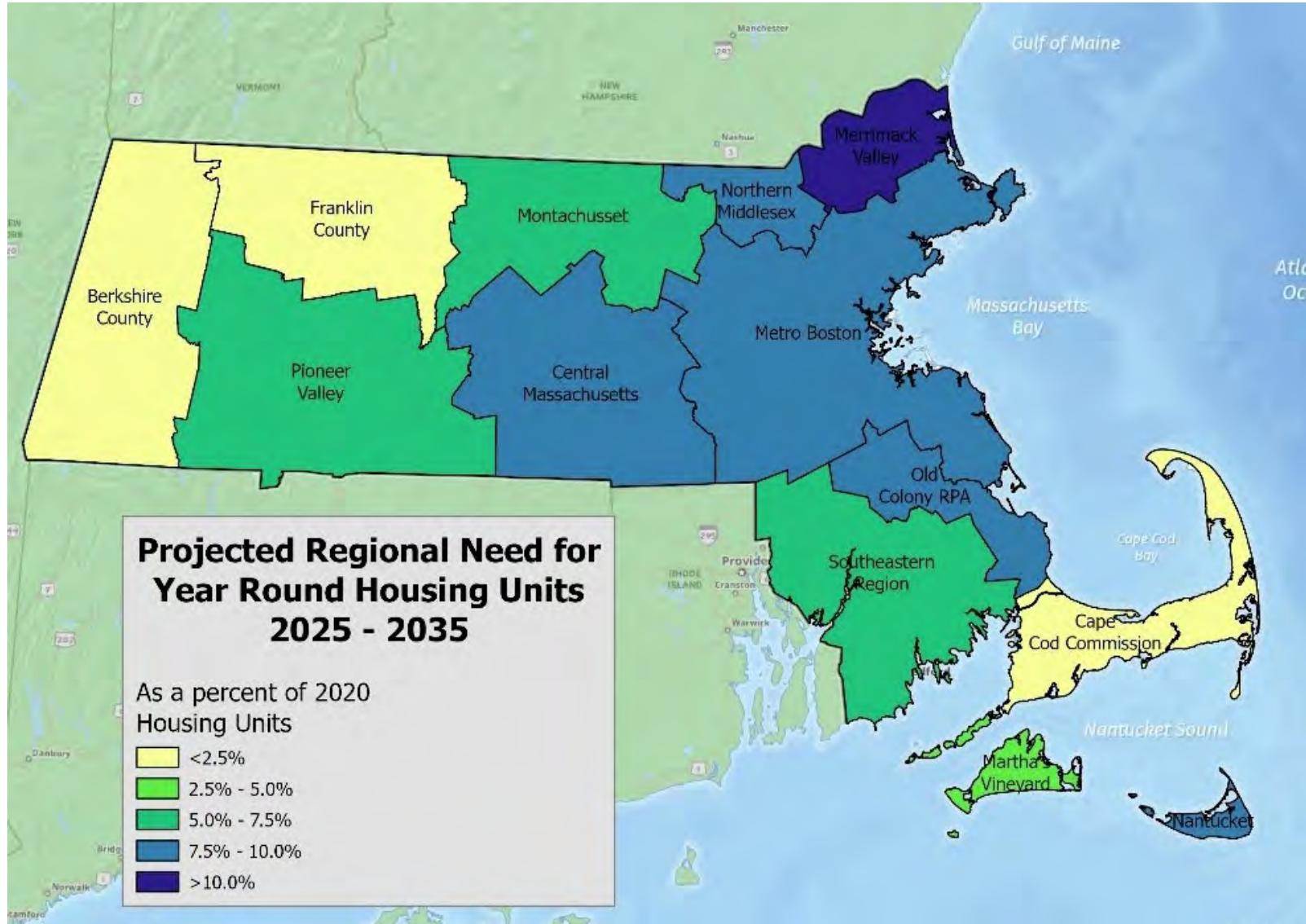
25% of net household growth is families with children. Most of these households are *families already living in Massachusetts*, either in doubled up & overcrowded situations or in family shelter system.

Projected Household Change, by Type
2025 - 2035





Housing Need by Region



This is the anticipated net increase in year-round housing units that would be needed to achieve housing abundance.

It is *not* a measure of how many affordable units are needed to serve unmet housing needs of existing low-income residents.

The low-income shortfall may be *larger* than the net housing need.



Creating a Competing and Growing Commonwealth

Achieving housing abundance and meeting targeted demand of 222,000 additional homes will require a roadmap of intentional work across all sectors and industries.

Key Plan Strategies

The Plan refers to ongoing, renewed, and new actions the Administration, municipal partners, and the greater housing ecosystem can take to move toward a brighter housing future.

Strategies fall into the following categories:

- 1. Achieving a State of Housing Abundance**
- 2. Protecting Existing Homes and Affordability**
- 3. Supporting Households**
- 4. Building a Stronger Safety Net**
- 5. Working Together for the Commonwealth**

HLC is focused on implementing a framework to measuring progress against our goals over time. This plan will function as a living document to best respond to dynamic challenges.

Next Steps

Feb 2025

- Housing Plan pt. 1 and Housing Needs Assessment released in early Feb

Spring 2025

- In the coming weeks, HLC will launch an online interactive website with additional research, data dashboards, advocacy resources, and action steps for achieving a more affordable housing future.

Ongoing

- Findings and recommendations of Affordable Homes Act commissions and feedback from stakeholders will be periodically incorporated into the plan to make it a 'living document.'



Gov. Healey's Unlocking Housing Production Commission

Report released in Feb. 2025





Establishment of the UHPC

In October 2023, alongside the filing of the Affordable Homes Act, Governor Healey issued Executive Order #622*, creating the Unlocking Housing Production Commission (UHPC) and charging the Commission with:

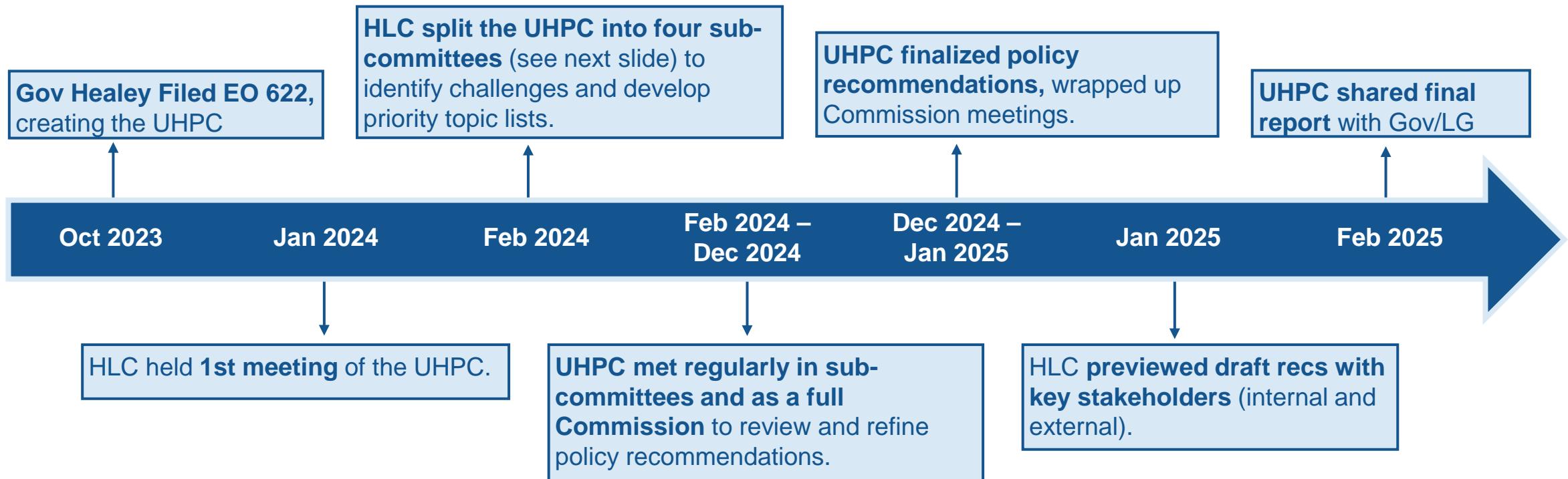
“delivering a report to the Governor and Lieutenant Governor on how state and local laws, regulations, and practices could be revised so as to increase the supply of housing that is affordable across a wide range of incomes and available throughout a broad spectrum of neighborhoods.”

*Gov. Healey also filed EO #621 (establishing the Housing Advisory Council and charging the group with overseeing the development of the Statewide Housing Plan) and EO #623 (creating an internal taskforce to streamline the disposition of state-owned land for housing development purposes).



UHPC Timeline

Over the past year, the UHPC met 2-4 times per month, engaged over 100 key stakeholders, and developed over 50 policy recommendations geared towards spurring housing production.





UHPC Sub-Committee Structure

To develop recommendations that address the wide-ranging set of topics under the purview of the Commission, the UHPC broke into four sub-committees:



Economic
Incentives and
Workforce
Development



Land Use and
Zoning



Regulations,
Codes, and
Permitting



Statewide
Planning and
Local
Coordination

Sub-committees developed priority topic lists of 4-8 issues and developed preliminary policy proposals; the full Commission met regularly to refine sub-committee proposals.



UHPC Recommendations Overview

Economic Incentives & Workforce Development (EIWD)	Land Use & Zoning (LUZ)	Regulations, Codes, & Permitting (RCP)	State Planning & Local Coordination (SPLC)
Modular Housing (A, R, L)	Eliminating Parking Minimums (L)	Local Environmental Regulations (L)	Office of State Planning (A, R, L)
State Sales Tax Credit (L)	40A Reforms (L)	Water / Wastewater Challenges (A, R, L)	Annual Municipal Data Reporting (R, L)
<i>State-Funded Infrastructure*</i> (A, R, L)	Expanding Multifamily Housing Options (L)	MEPA EJ Requirements (R)	Empowering Municipal Housing Production (A, R, L)
Workforce Development Initiatives (A)	Minimum Lot Size Reform (L)	Energy Code Reforms (A, R, L)	<i>RPA Reforms*</i> (L)
	40R Reforms (R)	Building Code Reforms (A, R, L)	
	40B Reforms* (R, L)	Consideration of Housing Prod. Goals by BBRs and BFPR (R)	
		Housing Impact Statements (L)	

**These topics include 1 or more rec that the UHPC has identified as a “Potential Future Strategy,” which should only be explored if other recommendations do not adequately move the needle on housing (see slide 16).*

Note: recommendations may have multiple implementation pathways.

A = Administrative
R = Regulatory
L = Legislative



Read the Commission's report, “Building for Tomorrow”



[Read the UHPC's report, “Building for Tomorrow,” here](#)



Questions?

18th Housing Institute

June 4, 2025

Unlocking Housing production on public land: Feasibility



Andrew DeFranza
Harborlight Homes



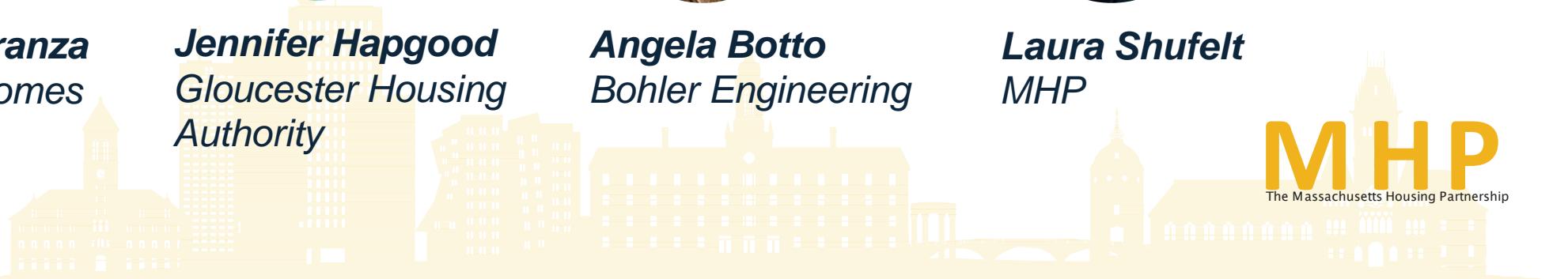
Jennifer Hapgood
Gloucester Housing
Authority



Angela Botto
Bohler Engineering



Laura Shufelt
MHP



18th Housing Institute

Unlocking Housing Production on Public Land

Angela Botto

Bohler Engineering

June 4th, 2025



STAGES OF PRE-DEVELOPMENT

- + Desktop research
- + Survey and on-site observations
- + Concept development

FROM DESKTOP TO DEVELOPMENT

256 Main Street, Gloucester

- + Start with an online review of the site
 - ❖ Assessors Database
 - ❖ Aerial and street view
 - ❖ State and local GIS mapping
 - ❖ Topography mapping





Project Site

256 Main Street, Gloucester

256 MAIN ST

Google Directions Zoom

View Details

City of Gloucester

Property Record Card

Google Maps Link

Property

Address	256 MAIN ST
ID	13-9
Stories	0
Residential Area	0 sq ft
Year Built	0

Ownership

Name	GLoucester Housing Authority
Address	99 Prospect St
Book/Page	9883/132

Land

Area	0.74 AC
Sq Ft	
Zoning Code	CB

Assessors Database

256 Main Street, Gloucester

256 MAIN ST

13_7 Location 256 MAIN ST Mblu 13/ 9 / /

Owner GLOUCESTER HOUSING AUTHORITY Assessment \$367,700

Building Count 1 PID 710

Current Value

Assessment			
Valuation Year	Improvements	Land	Total
2019	\$8,500	\$359,200	\$367,700

Owner of Record

Owner	GLoucester Housing Authority	Sale Price	\$10,000
Co-Owner		Certificate	
Address	99 PROSPECT ST GLOUCESTER, MA 01930	Book & Page	9883/ 132
		Sale Date	02/02/1989
		Instrument	1G

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
GLoucester Housing Authority	\$10,000		9883/ 132	1G	02/02/1989
GLoucester Housing Authority	\$25,000		6761/ 84	00	11/01/1980

Land

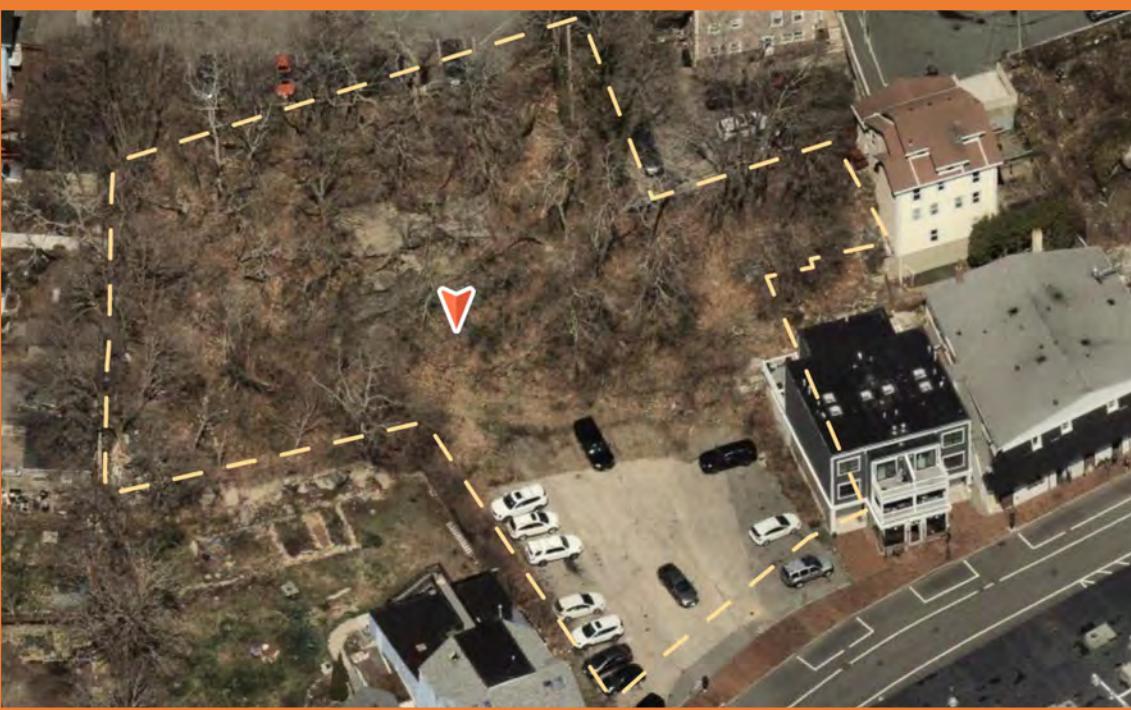
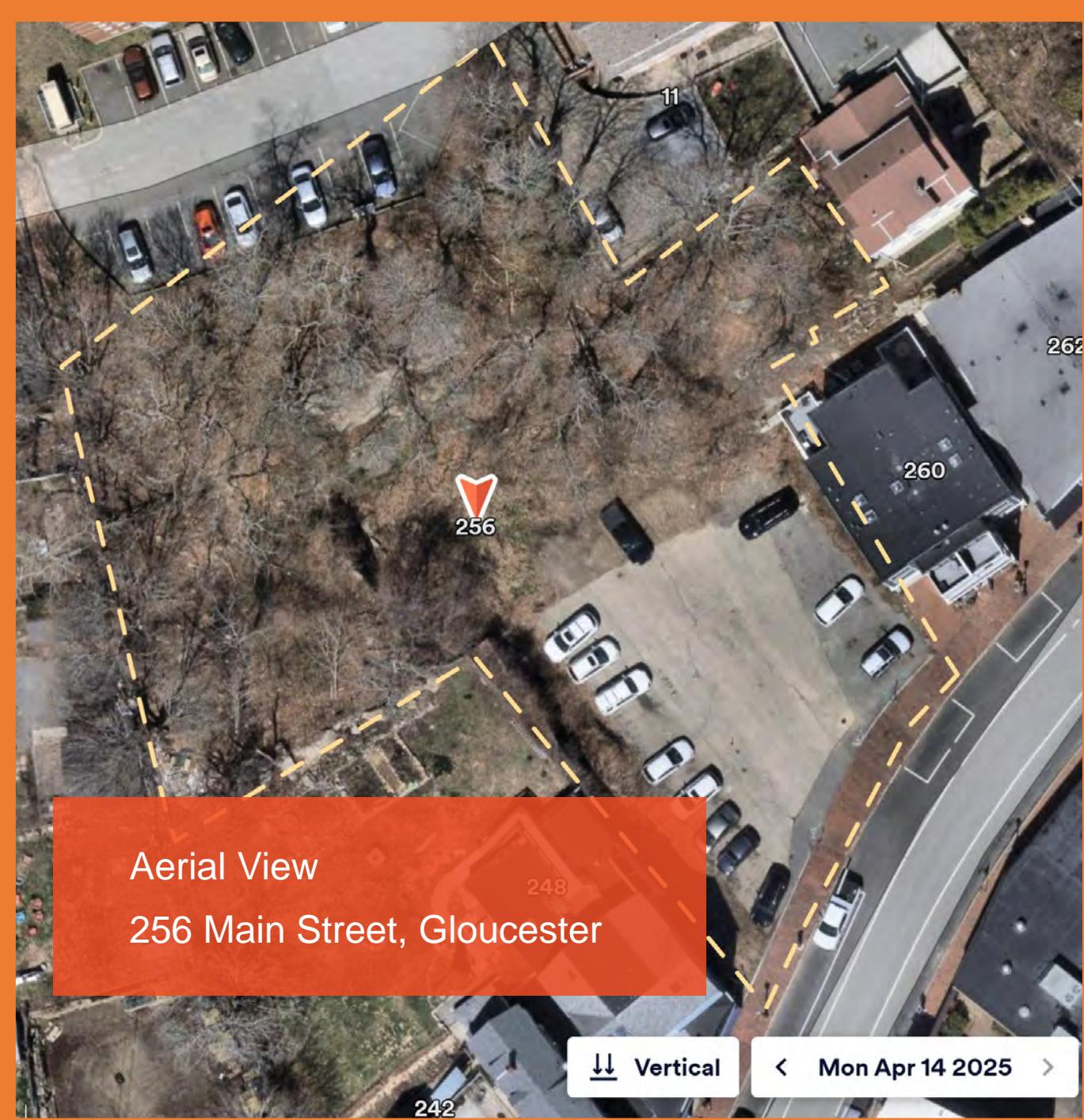
Land Use

Use Code	9730
Description	HOUSING AUTH V
Zone	CB
Neighborhood	C06

Land Line Valuation

Size (Acres)	0.74
Depth	0
Assessed Value	\$359,200

Outbuildings





Street View

256 Main Street, Gloucester



Street View

256 Main Street, Gloucester



Property Tax Parcels
FEMA National Flood Hazard Layer
Polygons

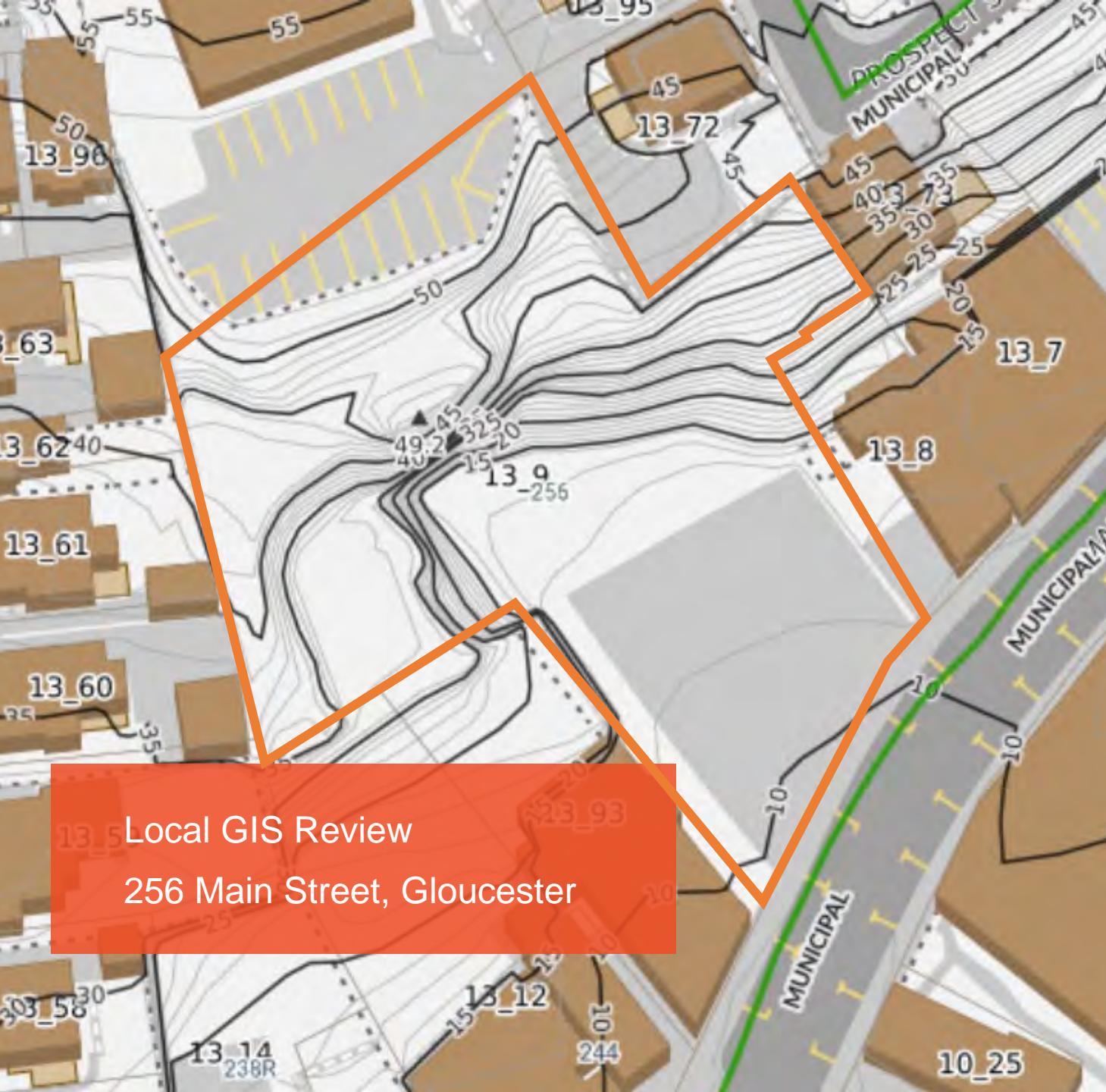
- 1% Annual Chance Flood Hazard
- Regulatory Floodway
- Area of Undetermined Flood Hazard
- 0.2% Annual Chance Flood Hazard
- Area with Reduced Risk Due to Levee
- Area Not Included

Census 2000 Rivers and Streams

- PERENNIAL
- INTERMITTENT

DEP Wetlands Detailed

- Barrier Beach System
- Barrier Beach-Deep Marsh
- Barrier Beach-Wooded Swamp Mixed Trees
- Barrier Beach-Coastal Beach
- Barrier Beach-Coastal Dune
- Barrier Beach-Marsh
- Barrier Beach-Salt Marsh
- Barrier Beach-Shrub Swamp
- Barrier Beach-Wooded Swamp Coniferous
- Barrier Beach-Wooded Swamp Deciduous
- Bog
- Coastal Bank Bluff or Sea Cliff
- Coastal Beach
- Coastal Dune
- Cranberry Bog
- Deep Marsh
- Barrier Beach-Open Water
- Open Water
- Rocky Intertidal Shore
- Salt Marsh
- Shallow Marsh Meadow or Fen



City of Gloucester - Zoom-In To See Lines. Elevation contours collected via Planimetric Survey, 2011 and Reservoir bathymetry surveyed by SPESL, November 1982.

Water Main by Municipal or Private Ownership

MUNICIPAL
PRIVATE

Contact: Department of Public Works

CONSTRAINTS IDENTIFIED DURING DESKTOP

256 Main Street, Gloucester

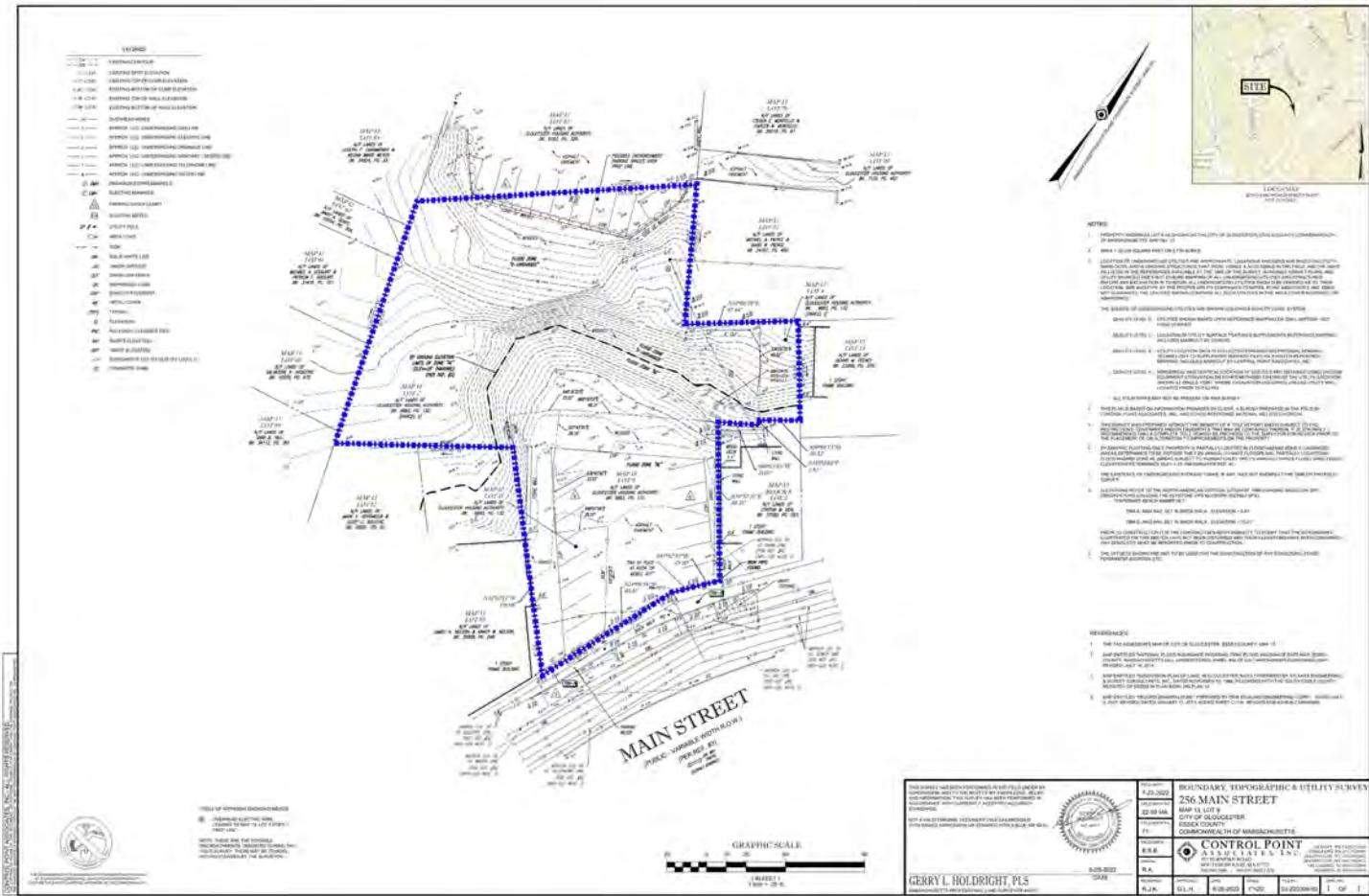
- + Access
- + Topography
- + Resource Areas
 - ❖ Wetlands
 - ❖ FEMA
- + Utilities



REVIEW OF EXISTING CONDITIONS PLANS

256 Main Street, Gloucester

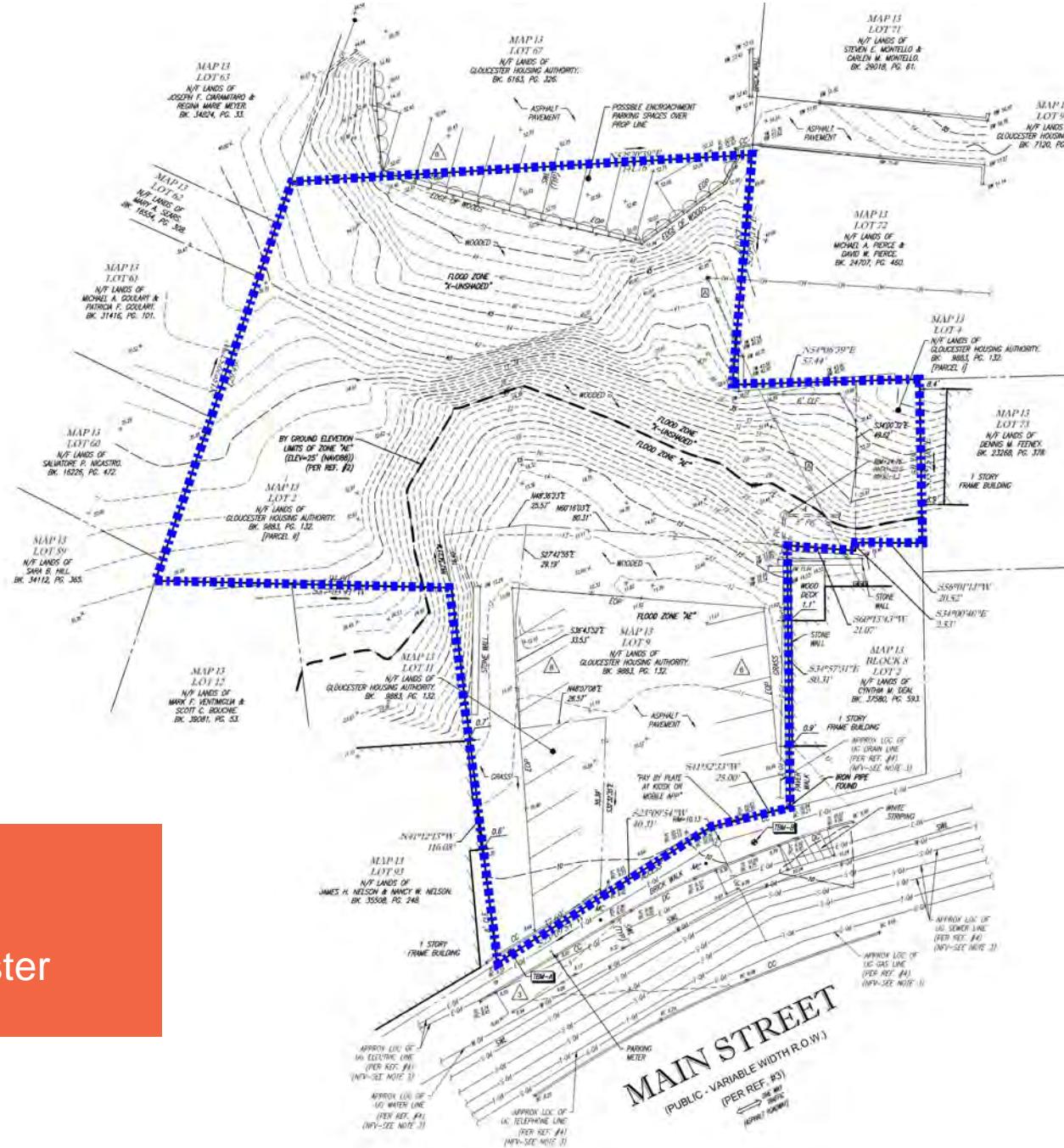
- + Boundary
- + Topography
- + Utilities
- + American Land Title Association Survey (ALTA)



BOHLER //

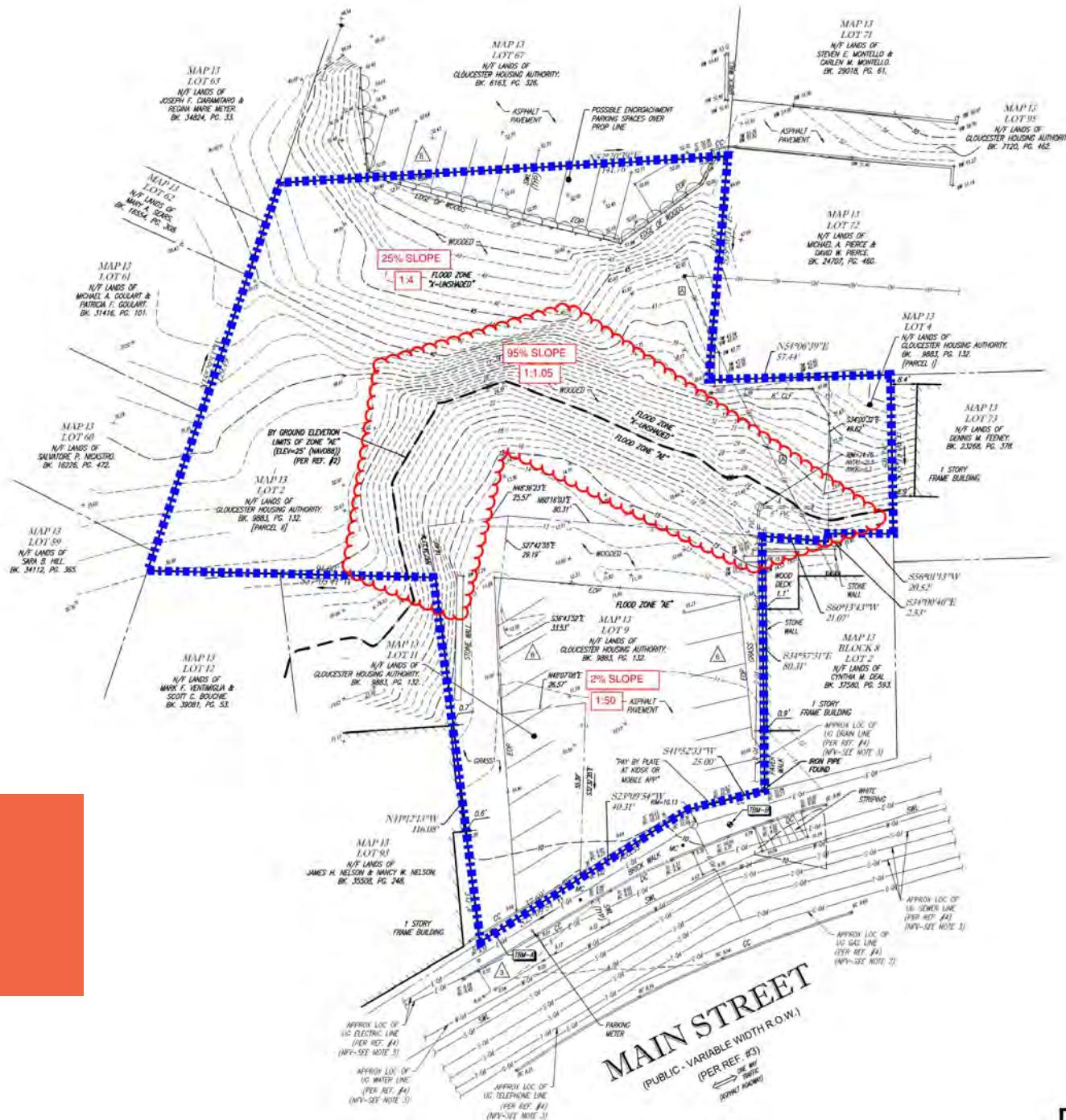
Boundary

256 Main Street, Gloucester



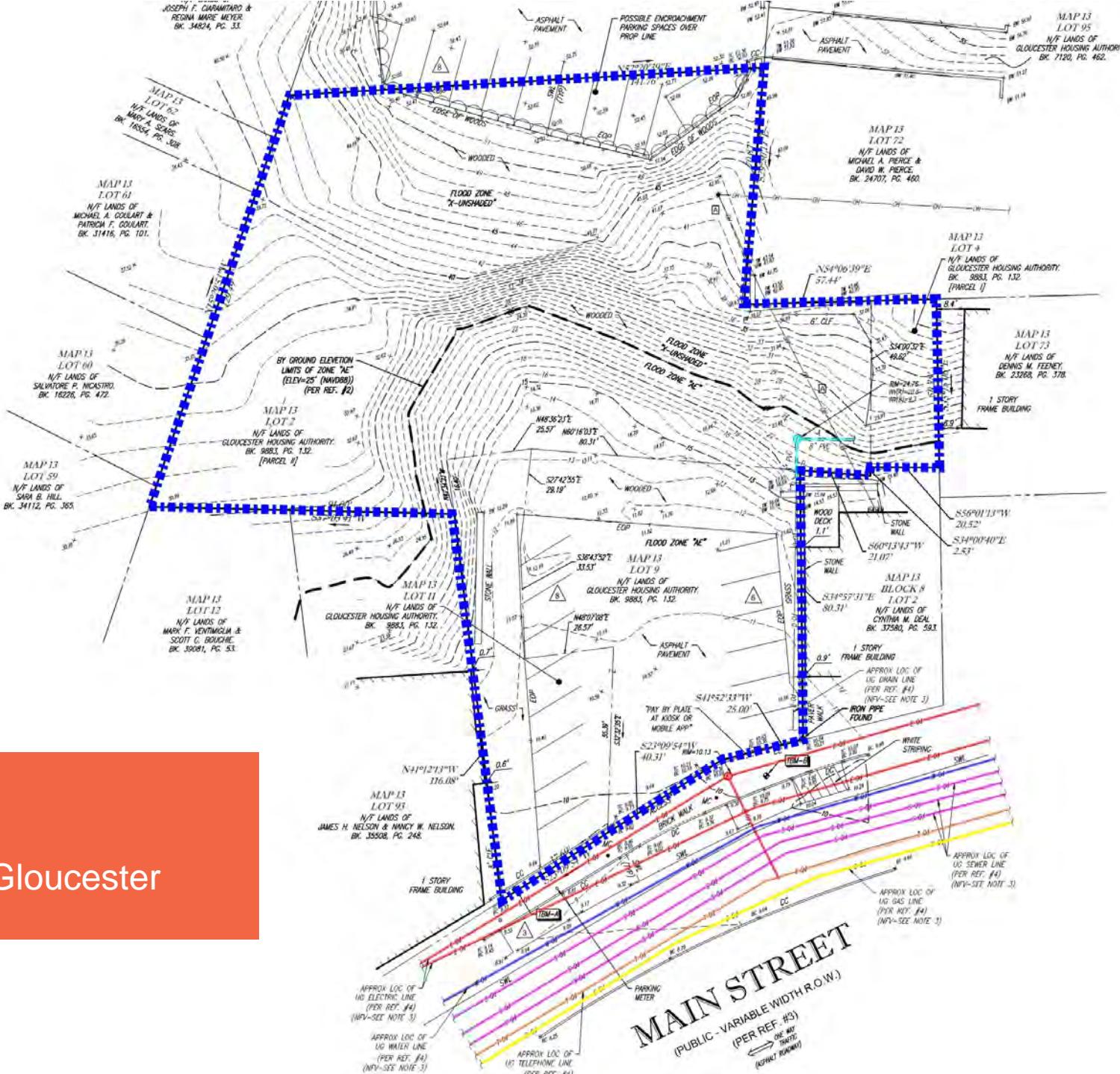
Topography

256 Main Street, Gloucester



Utilities

256 Main Street, Gloucester

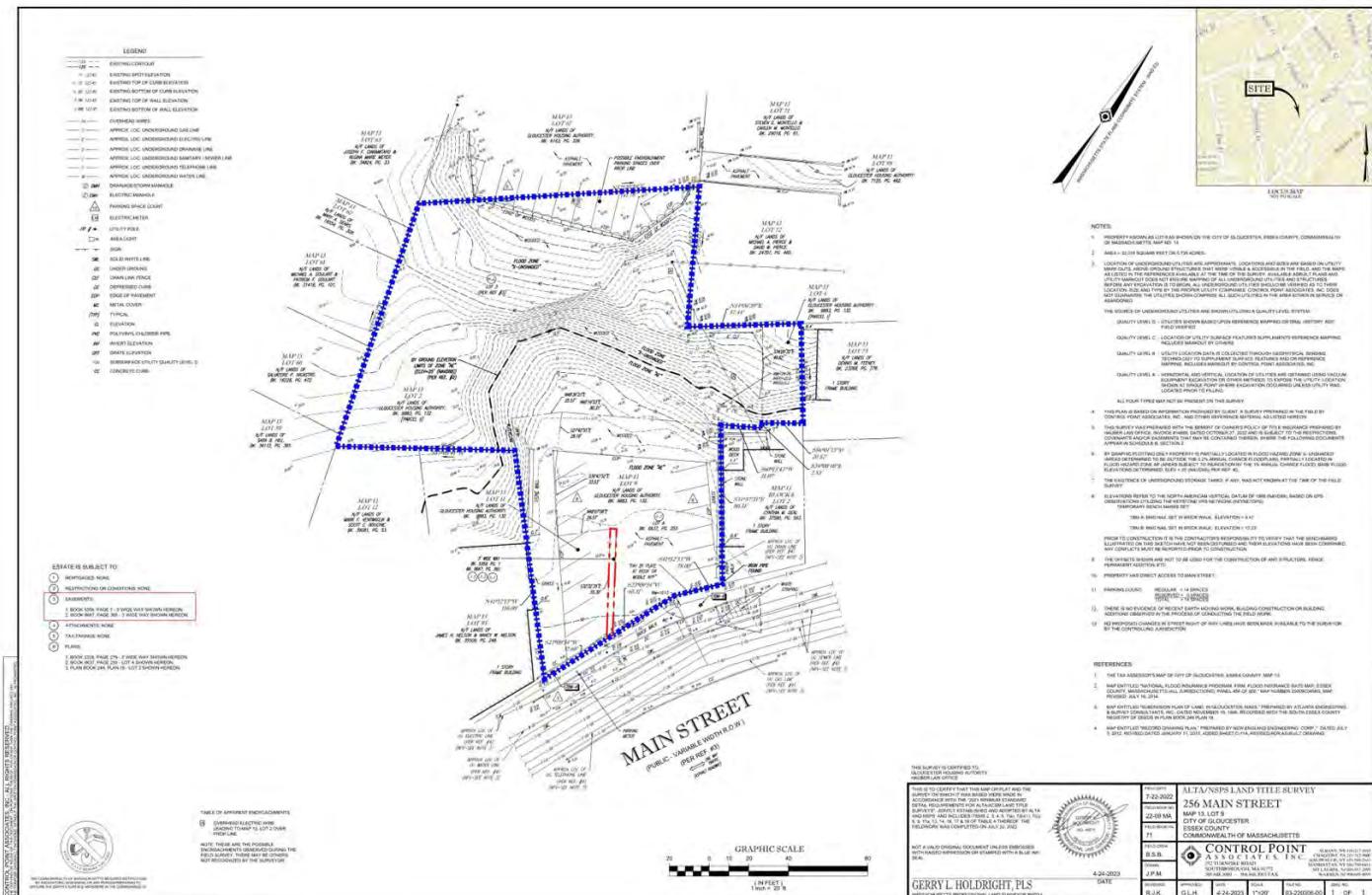


LEGEND	
— 124 —	EXISTING CONTOUR
— 125 —	EXISTING SPOT ELEVATION
× 123.45	EXISTING TOP OF CURB ELEVATION
× TC 123.45	EXISTING BOTTOM OF CURB ELEVATION
× BC 123.45	EXISTING TOP OF WALL ELEVATION
× TW 123.45	EXISTING BOTTOM OF WALL ELEVATION
× BW 122.95	
— OH —	OVERHEAD WIRES
— G —	APPROX. LOC. UNDERGROUND GAS LINE
— E —	APPROX. LOC. UNDERGROUND ELECTRIC
— D —	APPROX. LOC. UNDERGROUND DRAINAGE
— S —	APPROX. LOC. UNDERGROUND SANITARY
— T —	APPROX. LOC. UNDERGROUND TELEPHONE
— W —	APPROX. LOC. UNDERGROUND WATER LINE
② DMH	DRAINAGE/STORM MANHOLE
② EMH	ELECTRIC MANHOLE
△ 10	PARKING SPACE COUNT
EM	ELECTRIC METER
UP #	UTILITY POLE
□ —	AREA LIGHT
— V —	SIGN
SWL	SOLID WHITE LINE
UG	UNDER GROUND
CLF	CHAIN LINK FENCE
DC	DEPRESSED CURB
EOP	EDGE OF PAVEMENT
MC	METAL COVER
(Typ)	TYPICAL
EL	ELEVATION
PVC	POLYVINYL CHLORIDE PIPE
INV	INVERT ELEVATION
GRT	GRATE ELEVATION
-00	SUBSURFACE UTILITY QUALITY LEVEL D
CC	CONCRETE CURB

CONSTRAINTS IDENTIFIED DURING SURVEY

256 Main Street, Gloucester

- + Utilities
- + Easements
- + Define resource areas



DEVELOPABLE AREA



0.25 acres of developable area

18th Housing Institute

June 4, 2025

Unlocking housing production on public land: Land disposition & RFP



Laura Shufelt
MHP



Carsten Snow-Eikelberg
MHP

Do Your Homework....

•



OFFICE OF THE INSPECTOR GENERAL
COMMONWEALTH OF MASSACHUSETTS

JEFFREY S. SHAPIRO
INSPECTOR GENERAL

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

- Legal Requirements
- Recommended Practices
- Sources of Assistance

MAY 2023

ONE ASHBURTON PLACE, ROOM 1311
BOSTON, MA 02108 | (617) 727 - 9140 | WWW.MASS.GOV/IG

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

All public entities including:

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

Request For Proposals: First Steps

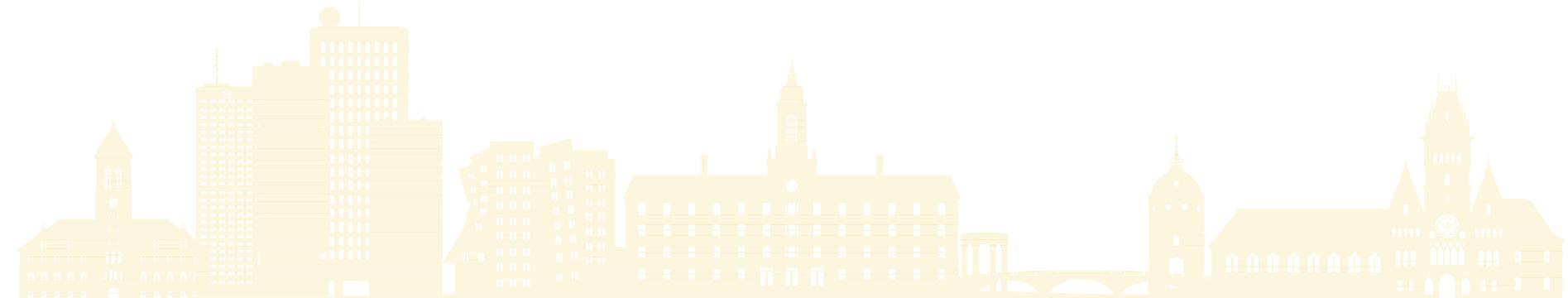
- Identify the public real estate
- Declare property “available for disposition” or “surplus” and identify reuse restrictions, requires Selectboard and Town Meeting or Mayor and City Council approval

Request For Proposals: First Steps

Assign Disposition for Development Responsibility to a group:
Affordable Housing Trust, Selectboard, Ad Hoc Subcommittee?

Group discusses a first draft **Development Plan** after reviewing needs:
Rental or Ownership?
Ground Lease or Convey Fee?
Affordability?
Number of Units?

Pre-development Due Diligence engaged providing answers and/or parameters
of site and financial feasibility



Disposition Next Steps

If Real Estate value is above \$35,000, then: **Develop solicitation** (RFP or ITB), including:

- Invitation to Bid
- Proposal Submission and Selection Process
- Site Tour and Briefing
- Development Objectives
- Property Description
- Proposal Submission Requirements
- Developer Selection Criteria
- Threshold Minimum Criteria
- Selection Process
- Post Selection





Disposition Next Steps

Typical Attachments:

- Comparative Evaluation Criteria
- Locus Maps
- Deed and Town Meeting Votes
- Due Diligence Report
- Site Plan Draft Concepts
- Draft Form of Ground Lease
- Draft Form of Land Disposition Agreement
- Price Proposal Form
- Tax Compliance Certificate
- Certificate of Non-Collusion
- Certificate of Authority
- Disclosure of Beneficial Interest
- Respondent Entity Disclosure Statement

Evaluation Criteria

- Includes Scoring Categories (typically Unacceptable, Advantageous, and Highly Advantageous)
- Evaluation criteria should be specific for each scoring category
- Award contract to the “responsive” and “responsible” proposer offering the most advantageous proposal

Infrastructure and Green Design	Unacceptable	Advantageous	Highly Advantageous
<ul style="list-style-type: none">• Underground utilities• Storm water management uses standards of low impact development• Buildings are located for maximum solar potential• Roof construction is “solar ready” (designed to support solar panels)• Meets green design standards for LEED, Passive House, or other comparable programs• Provide charging station(s) for EVs	Proposal fails to meet a majority of the RFP criteria for infrastructure and green design	The proposal meets a majority of the RFP infrastructure and green design criteria	Proposal meets or exceeds all of criteria

Scoring Proposals

Open Proposals in public at the date and time indicated in the RFP.

Review all proposals for the minimum threshold requirements and reject any that do not meet the threshold requirements.

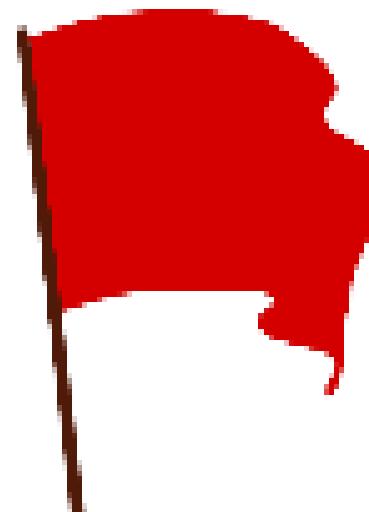
Score each proposal at a *public meeting* based only on the Comparative Evaluation Criteria

If scoring committee is not the awarding committee, recommend 1 or 2 to awarding entity for their decision

RFP Cautions

2019 Attorney General Office bid protest decision: (Holyoke Housing Authority: Renovation of Lyman Terrace)

Decision describes actions or requirements in an RFP that could, if challenged, require the project to be subject to public construction laws (Designer Selection, project public bidding, filed sub-bids, prevailing wages, etc.)



RFP Cautions



Some Examples:



- 🚩 Prescriptive Design or Requiring Multiple Designs per proposal
- 🚩 Post-award approvals (beyond permitting)
- 🚩 Post-award inspections and oversight beyond the standard for similar development
- 🚩 Ground lease:
 - Term less than 50 years and/or,
 - Possession of buildings revert to lessor at end of term and/or,
 - Lessor exerts control through inspections or reporting through lease
 - Sale: Revert to owner if foreclosure/other default
- 🚩 Public Funding equal to construction cost
- 🚩 Disposer required to manage the project



Disposition Next Steps

- **RFP Release Requirements:**
 - Minimum 30 days to respond (typically 8 - 10 weeks)
 - Advertise in Central Register, COMMBUYS, and **twice** in a regional newspaper

Awarding the Development



Review Committee
recommends 1 or 2
Proposals to Awarding Entity

Project is Awarded and a
Land Disposition Agreement
is negotiated

Lease or Conveyance is
Signed at Construction Loan
Closing

Common RFP Mistakes

- ✗ Copying someone else's RFP
- ✗ Insufficient Information for Developer to assess feasibility
- ✗ Design or unit composition too prescriptive
- ✗ Inconsistent information in RFP
- ✗ Inappropriate Requirements
- ✗ Post-award approvals
- ✗ Land Disposition and/or Ground Lease requires excessive oversight

Group Review of RFP Outline

The following is an outline of the New Amber Housing Authority's Request for Proposals. Please review for content.

RFP Profile: Emerald Pines Property

Request for Proposals
Emerald Pines Property
New Amber Housing Authority
Issued June 11, 2025

- I. Invitation to bid & site tour and briefing
 - a. New Amber Housing Authority is seeking proposals for the design, construction, and ongoing management of an affordable rental housing development of no more than 60 units on a parcel of land located at 190 Main Street. The total land area is 9.3 acres.
 - b. Request for Proposals can be requested by email to: ExecDir@newamberha.org
 - c. Proposals will be accepted at New Amber Housing Authority, until 2:00 PM, **Friday July 11, 2025**. Applicants must submit an original and eight copies marked "Emerald Pines Property."
 - d. All inquiries or questions regarding this RFP should be submitted in writing no later than **Friday June 23, 2025** to Executive Director, 1000 Main Street, New Amber, MA 01101.
 - e. A mandatory Pre-Bid Conference will be held on **Tuesday, June 24, 2025** at 10:00 A.M. at New Amber Housing Authority followed by a site visit.
- II. Program description/development guidelines
 - a. The Housing Authority will enter into a long-term (40 year) lease agreement with the selected responder, and the selected responder will be responsible for constructing the affordable housing units and ancillary facilities including vehicular and pedestrian access and circulation and for ongoing management.
 - b. The selected responder will be responsible for securing all permits and necessary zoning relief. The selected responder shall contract with the New Amber Housing Authority for all marketing and tenant selection lotteries, both for the initial rent-up and for subsequent vacancies and all ongoing management of the development.
 - c. Local preference is a very high priority for the Housing Authority and at a minimum 75% of the units should be made affordable to town residents and/or relatives of town residents as defined by the affordable housing committee.
 - d. Developer must have at least 5 similar projects successfully constructed and leased-up.
- III. Property description
 - a. The Emerald Pines is 9.1 acres split between two zoning districts; Zone A (4 acres) is in the CI district and allows commercial and light industrial use and Zone B (5.1 acres) is in the R1 district which allows single-family homes on a minimum of 1-acre lot. The parcel is identified on New Amber Assessor's map #4, Parcel 100.
 - b. The property is owned by the New Amber Housing Authority and assigned by the Board of Commissioners to be used for general purposes including but not limited to affordable housing uses.
 - c. Affordable housing can be built with a 40 B permit from the New Amber Zoning Board of Appeals.

Contact Information

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Carsten Snow-Eikelberg
csnoweikelberg@mhp.net
857-317-8523



18th Housing Institute

June 4, 2025

Affordable housing finance 101



Laurie Gould
VIVA Consulting





Affordable Housing Finance

MHP Housing Institute
June, 2025

A new unit of affordable housing in MA costs \$600,000 or more



Could be lower for a conversion/preservation property, or in less expensive parts of the state

Often higher in Boston metro, or in properties that require prevailing wages

Where does this money come from?

Conventional real estate: debt and equity

- Conventional real estate, residential or commercial, is financed with owner equity and debt
- $\text{Equity} + \text{debt} = \text{total cost}$
 - Equity = owner's cash
 - Debt = bank loan (mortgage)
- Debt is paid from project rents
- Owners earn a return on their equity from:
 - Cash flow
 - Resale value
 - Tax benefits



Affordable housing requires subsidy

Rents are lower

- Limited debt capacity
- Limited opportunity for profits from cash flow

Operating expenses can be higher

- Compliance is expensive
- Owners may provide supportive services

Profitable resale is not an option

- Use restrictions are generally long-term

Typical development costs

52-unit new construction

Use	Total	Per unit
Land acquisition	1,600,000	30,769
Construction	23,500,000	451,923
Architecture and engineering	1,470,000	28,269
Other soft costs	2,450,000	47,115
Interest and financing fees (4% LIHTC project)**	2,250,000	43,269
Operating reserves	500,000	9,615
Developer fee	3,000,000	57,692
TOTAL	34,770,000	668,654

High interest/financing costs are a by-product of 4% LIHTC transaction. With 9% credits, per unit total costs would likely drop by \$20K-\$25K.

What's up with developer fee?



Developers of affordable housing get very limited returns from cash flow (rents are low) or resale/appreciation (use restrictions are very long-term)



Developer fee is the main source of profit for affordable housing sponsors

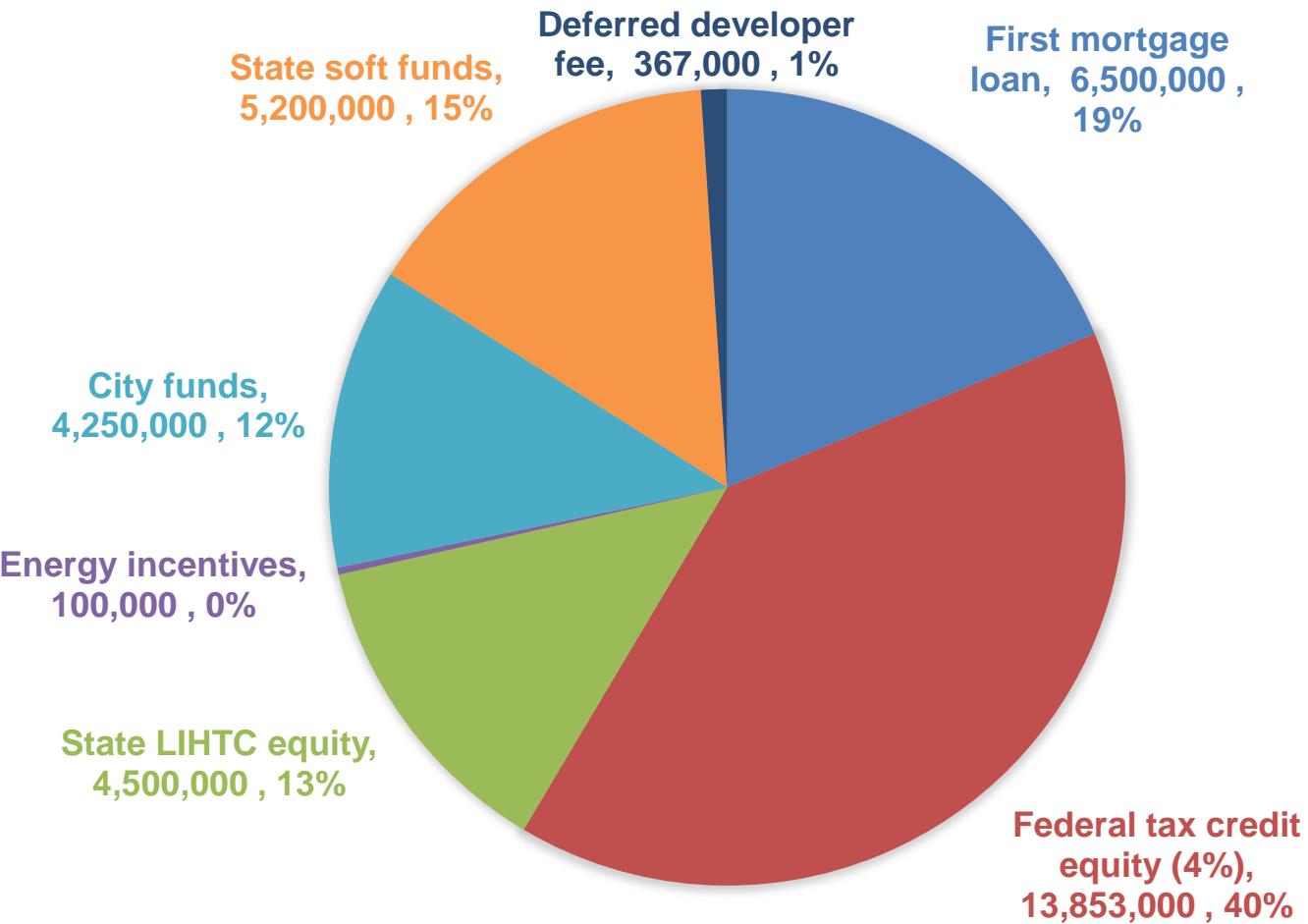


Developer fee is also risk capital: if there are cost overruns, fee will be reduced/deferred



Lenders and investors will require that the budget include enough of a fee to cover their perceived risks

Project sources



Mortgage debt

- The only source that is not drawing on a scarce funding pool
 - Projects are expected to take on as much “hard” debt as they can prudently support
- Can range from \$0 - \$200,000 per unit
 - Very small projects, supportive housing projects are limited in debt capacity
- Factors driving debt capacity
 - Income mix
 - Interest rate and other debt terms
 - Rent subsidies (Section 8, MRVP) can help boost income
 - Operating costs (bigger, newer projects are more efficient to operate)

Federal Low-Income Housing Tax Credits (LIHTC)

- Program created by the Tax Reform Act of 1986
- Biggest housing production program in history: nearly 3.7 million units created through 2023
- Offer investors tax credits in exchange for equity capital to develop housing
 - Investors size their capital contributions so that the tax benefits provide adequate return
- LIHTC developments must provide minimum level of affordability:
 - 20% of units affordable for households at 50% AMI
 - 40% of units affordable for households at 60% AMI
 - OR multiple tiers up to 80% AMI, provided the average is less than 60%
- IRS requires that restrictions remain in place for 15 years
 - Extended use restriction for at least another 15 years (30 total) required in all states since 1990

Two kinds of federal LIHTC

9% credit

- Allocated to states on a per capita basis
 - In 2025, each state gets the greater of \$3.00 per capita or \$3,455,000
 - Reduced in 2022; several legislative proposals could increase again
 - Each state distributes credits per its Qualified Allocation Plan (QAP)
- Cannot be used with federally-subsidized debt
- Minimum level of rehab/construction required
- Highly valuable; highly competitive

4% credit

- Available when used with tax-exempt private activity bonds
 - These bonds are allocated to states on a per capita basis (\$130/per capita in 2025), minimum of \$388,780,000
 - Used for multiple purposes
- 50% or more of project basis must be financed with bonds
 - Can be “temporary” financing, taken out with soft funds
 - May be reduced to 25-30% if Congress passes pending legislation
- Same minimum level of rehab/construction required
- Has grown much more competitive in recent years; now a very scarce resource

Credits are a function of development costs



Total budget for our sample project: \$34,770,000



LIHTC-eligible costs: \$28,800,000



“Difficult Development Areas” and “Qualified Census Tracts” multiply by 130% (“basis boost”)



Multiply by tax credit percentage (4% or 9%)

4% v. 9% credits

9% credits

- Eligible costs: \$28,800,000
- Multiply by 130% basis boost, and again by 9% credit rate
- Maximum credits: \$3,369,900
- **HOWEVER:** state policy limits credit awards to a maximum of **\$1,000,000 per project**

4% credits

- Eligible costs: \$28,800,000
- Multiply by 130% basis boost, and again by 4% credit rate
- Maximum credits: **\$1,497,600**
- No limit on credits
- Scarce resource is the bond cap (must finance 50% of the project costs)

Selling the tax credits

- 4% credits: \$1,497,600
- Investors have the right to subtract \$1,497,600 from their tax bill every year for 10 years
- Total tax credits: \$14,976,000
 - Other benefits: depreciation, etc. (“tax losses”)
- Best investor bid: \$.925 per tax credit dollar
- $.925 \times \$14,976,000 = \$13,853,000$ in equity



LIHTC pricing changes with economic conditions and expectations

State LIHTC

- Affordability requirements mirror federal LIHTC
- No fixed formula for credit amounts: EOHLC has flexibility to award the amount a project needs for feasibility
- Credits flow for 5 years; usually sold to a different party than federal LIHTC investors
 - \$1,000,000 credit award x 5 yrs: \$5,000,000 total
 - \$.80 per credit dollar
 - $.80 \times \$5,000,000 = \$4,000,000$ state LIHTC
- Demand for state credits changes with economic conditions and expectations

State and municipal gap-filling sources (soft loans)

City Sources

- HOME
- CDBG
- ARPA
- Linkage funds
- Community Preservation Act funds
- Local Affordable Housing Trust funds

State sources

- HOME
- ARPA
- Grab-bag of bond-funded programs
 - Affordable Housing Trust
 - Transit-Oriented Development
 - Facilities Consolidation
 - Community-Based Housing
 - And so on....

What's a soft loan?

- “Hard debt” requires payment no matter what, with the risk of foreclosure if payments are not made
- “Soft loans” require payment only to the extent that the property has cash flow available
 - After payment of all operating expenses and reserves, “hard debt,” and some fees to investors and owners
 - Remaining cash flow split with owner, and distributed pro rata among public lenders
- Debt (rather than grant) status serves several functions:
 - Important for tax reasons
 - Mortgage ensures that public lenders can enforce compliance long-term

Real estate is sensitive to economies of scale

Many costs are the same, regardless of the number of units

- Acquisition, demolition, environmental, legal fees, accounting fees, construction inspection costs

Other costs may fall for a smaller building, but not on a fully proportional basis

- Construction costs, financing fees

Economies of scale are equally important in property operating costs

- Larger properties are more efficient to operate, leading to higher cash flow and greater debt capacity per unit

What if our sample project is reduced from 52 to 45 units?

Use	52 units	45 units
Land acquisition	1,600,000	1,600,000
Construction	23,500,000	21,375,000
Architecture and engineering	1,470,000	1,200,000
Other soft costs	2,450,000	2,250,000
Interest and financing fees (4% LIHTC project)**	2,250,000	2,050,000
Operating reserves	500,000	430,000
Developer fee	3,000,000	2,750,000
TOTAL	34,770,000	31,655,000
PER UNIT	668,654	703,444

Affordable housing finance smackdown!



18th Housing Institute

June 4, 2025

Modular housing: A new frontier



Sukanya Sharma
Metropolitan Area
Planning Council



Paige Roosa
City of Boston



Jessica Boatright
Reframe Systems



MHP
The Massachusetts Housing Partnership



The Mayor's
**HOUSING
INNOVATION
LAB**

CITY OF BOSTON

Mayor's Office of Housing

B



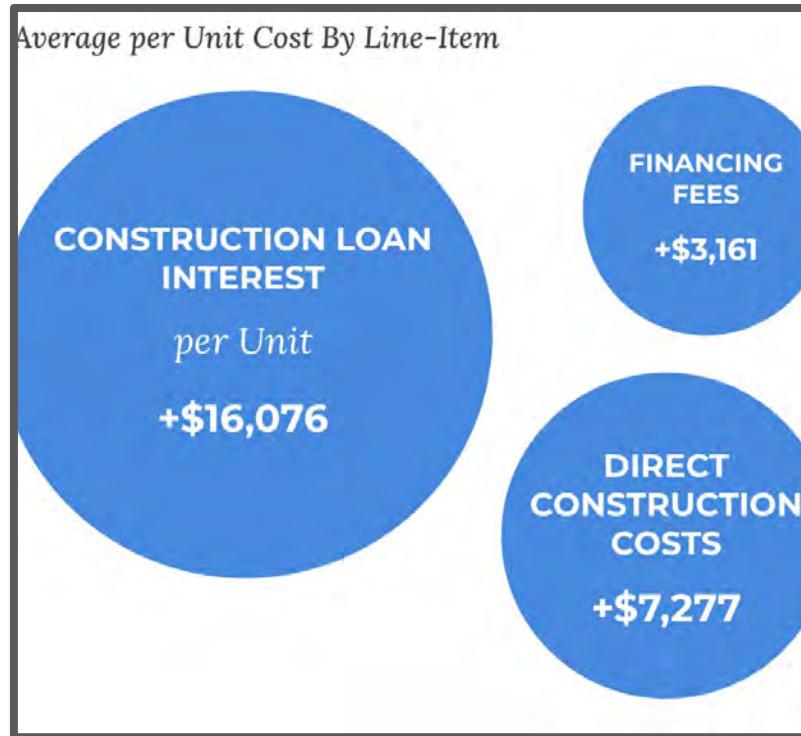
THE MAYOR'S HOUSING INNOVATION LAB

Mission Statement

The Housing Innovation Lab tests new approaches to housing policy, programs, and design to create affordable housing opportunities for all Bostonians.

INNOVATION LAB RESEARCH

The questions informing the next experiment



DEMYSTIFYING DEVELOPMENT COSTS

What's behind the high cost of developing housing in Boston, and what can we do about it as a city?



LIVING TOGETHER

How might the city support shared living arrangements as a way of making life affordable in Boston?

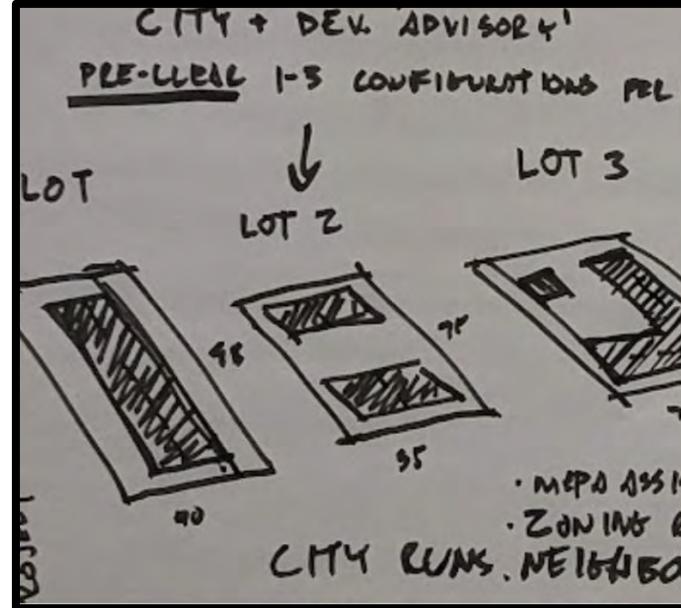
INNOVATION LAB PILOT PROJECTS

The hypotheses underlying today's experiments



OFFSITE CONSTRUCTION EXPLORATION

Offsite construction methods provide time and materials savings that translate into **lower overall costs** of producing new housing units.



STARTER HOMES INITIATIVE

We could spur the development of **unsubsidized homeownership units** affordable to middle-income families by **de-risking the development process** for the types of homes we want to see built.



BUYING TOGETHER

Co-purchasing multifamily properties is an effective way to access **homeownership opportunities** for **moderate-income households**.

BUILDING HOUSING IS INCREASINGLY EXPENSIVE

A 10,000-unit housing development at Suffolk Downs is on hold indefinitely. Here's why.

The construction pause is a testament to how high interest rates and materials costs are preventing developers from building much-needed projects

By [Andrew Brinker](#) Globe Staff, Updated July 5, 2024, 8:28 a.m.



THE \$600,000 PROBLEM

WHY DOES IT COST SO MUCH TO BUILD IN GREATER BOSTON, AND WHAT CAN BE DONE?



Many forces drive the housing crisis here, and the sky-high cost of construction is one of the most powerful

Construction costs have increased by almost 50 percent since the onset of the COVID pandemic.

Producer Price Index for Construction Materials in the U.S., January 2000 = 100.



The cost of developing income-restricted housing in Boston regularly exceeds \$600,000 per unit, compromising the impact of our public dollars.

MOST INFLUENTIAL DRIVERS OF DEVELOPMENT COSTS



Land + Construction

- **Land Costs:** \$50K-120K per unit
- **Construction Costs:** Materials have increased 73% since 2020
- **Labor:** Tight labor market, and union adds 30-40% more – yet provides important jobs



Financing

- **Interest rates** increase lending fees
- But also **raise equity investor expectations** (6-8% return-on-cost)



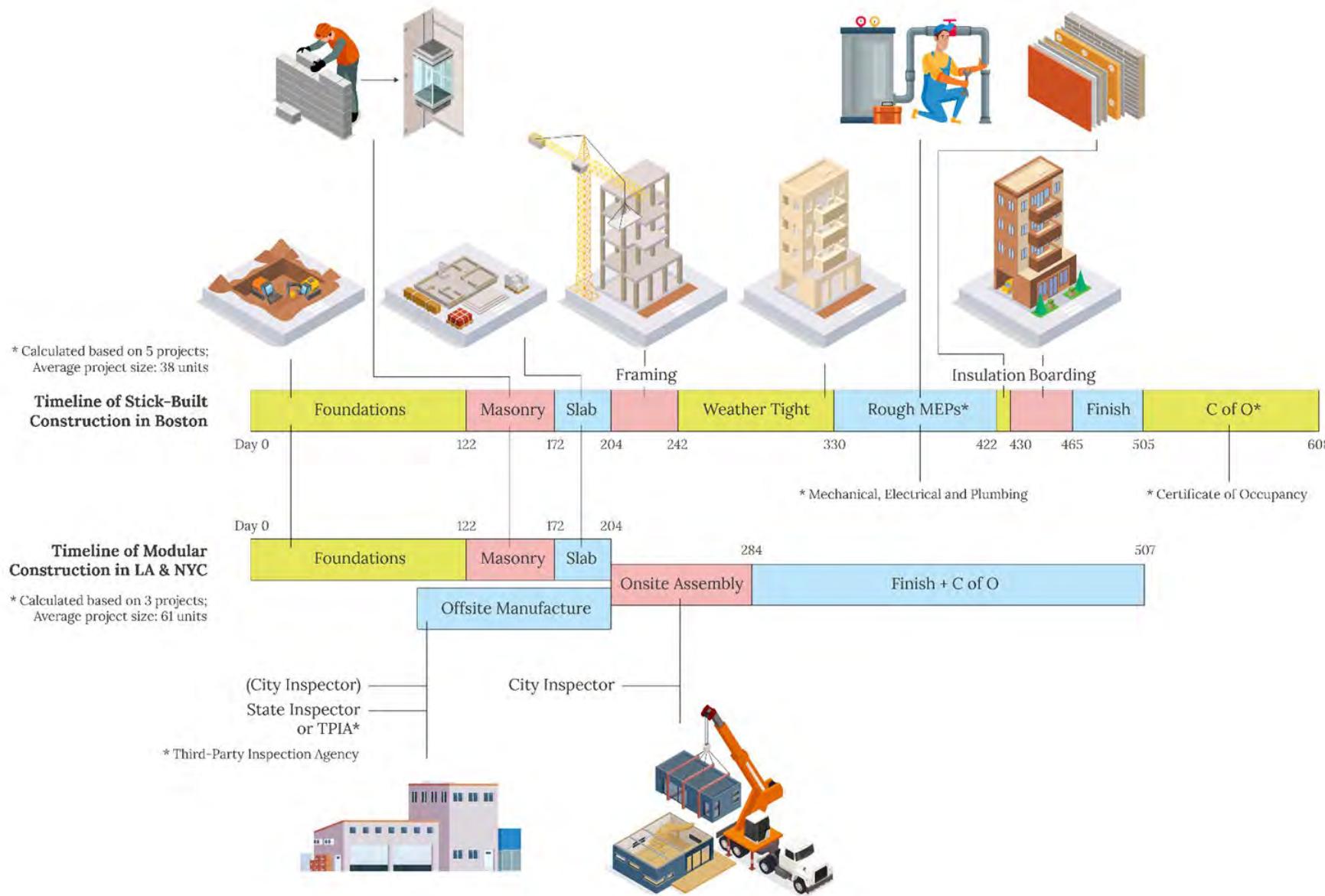
Other Soft Costs

- **Insurance Costs** for wood + sub guards
- **Other Elements:** Real estate taxes, environmental stretch codes (\$10K-15K/unit), IDP, parking
- **Inefficient Bidding Market:** Avg. spread between bids is 70% but developers go with favorites subs

Construction alone is ~70% of total costs

But these items put additional pressure on the budget

UNLIKE ONSITE CONSTRUCTION, OFFSITE ALLOWS FOR SIMULTANEOUS ASSEMBLY



SOLICITING INFO ABOUT OUR “LOCAL” OFFSITE ECOSYSTEM

Why?

Offsite construction methods have the potential to allow for housing to be built faster and at lower cost

Purpose of the RFI:

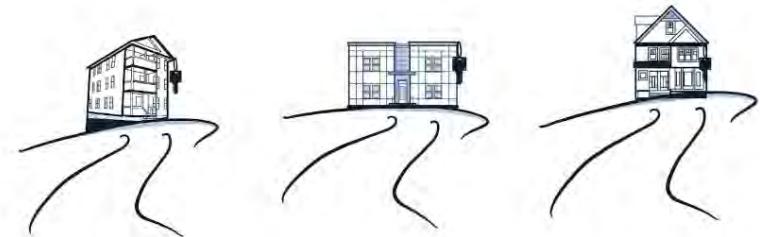
Gather information about the landscape of housing manufacturers with a proven track record of deploying their products in urban contexts to inform future RFPs for housing development on city land

Due Date:

October 11, 2024

REQUEST FOR INFORMATION

Offsite Construction for Housing Development on Urban Infill Lots



**CITY OF BOSTON
HOUSING INNOVATION LAB**

ISSUE DATE: September 10, 2024

RESPONSE DEADLINE: October 11, 2024

Michelle Wu, Mayor
Sheila A. Dillon, Chief and Director, Mayor's Office of Housing



Housing



HIGH-LEVEL SUMMARY



We received **eleven** responses from companies and/or developers who use **modular or panelized construction methods** to produce new housing units.

Nine out of eleven respondents are based in New England or other East Coast cities. (*Champion Homes is based in Michigan; RCM Modulaire is based in Canada*)

One respondent has successfully completed projects in Boston (RCM Modulaire).

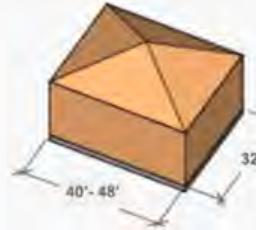
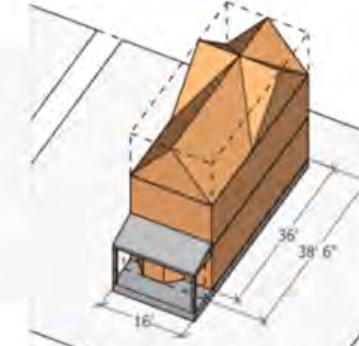
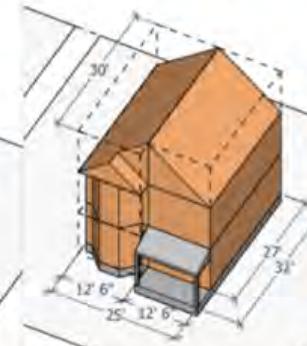
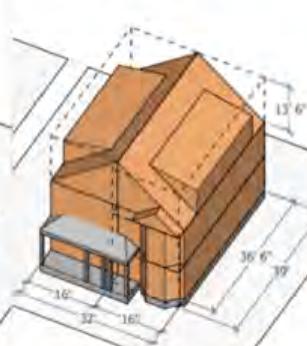
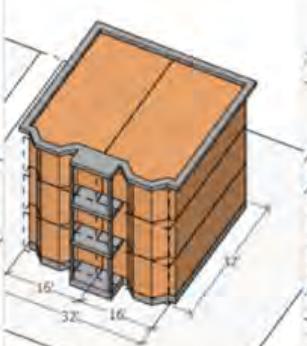
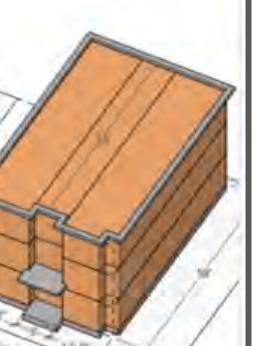
Costs, delineation of tasks, and warranties are **highly variable** across respondents.



Assembly OSM project in Brooklyn, NY

DRILLING DOWN ON COST

B
B

	ACCESSORY DWELLING UNIT (640 GSF)	SINGLE FAMILY ROWHOUSE (1,175 GSF)	TRADITIONAL SINGLE FAMILY (1,350 GSF)	SIDE BY SIDE DUPLEX (3,330 GSF)	SIDE BY SIDE DUPLEX FLAT ROOF (2,930 GSF)	MULTIFAMILY 6-PLEX (5,400 GSF)
						
Cost per SF for MEP						
Estimated Cost of the Boxes						
Estimated Cost of Onsite Work (excluding permits & utility hookups)						
Estimated Total Development Cost						
Estimated Total Development Cost per Unit				\$0	\$0	\$0

THE “MISSING MIDDLE”



Maximum Sale Price of a 100% AMI, 2-bd condominium in Boston (2024)

\$348,088

Median Sales Price of a Market Rate, 2-bd condominium in Boston (2024)

\$790,000

THE “MISSING MIDDLE”



There is a growing “missing middle” of prospective homebuyers that don’t qualify for income-restricted housing, but cannot afford market-rate housing

Maximum Sale Price of a 100% AMI, 2-bd condominium in Boston (2024)

\$348,088



Median Sales Price of a Market Rate, 2-bd condominium in Boston (2024)

\$790,000

BOSTON'S HOUSING MARKET ISN'T PRODUCING "STARTER HOMES"

Maximum Purchasing Power for today's middle-income young families: <i>(data source: MOH)</i>	\$500,000 - \$600,000
Number of market-rate, two-bedroom condominiums built (construction completed) in 2024:	67 <i>(data source: MOH)</i>
Number of sales of two-bedroom condominiums built (construction completed) in 2024 where the sales price is \$600,000 or below:	
11 <i>(data source: MLS)</i>	

16%, fewer than 1 in 5, market-rate (unrestricted) two-bedroom condominiums built in 2024 were affordable to today's middle-income young family.

NOV 2024 STARTER HOME CONCEPT & DESIGN SPRINT

Time	Activity	Key Questions/Objectives
9:15 AM - 10:30 AM	Developer & Builder Concept Sprint	<p>(1) How do you decide where and what to build? What factors do you consider?</p> <p>(2) What types of housing could you develop in Boston and market to a 3-person household with a target sales price of \$500,000 - \$600,000?</p> <p>(3) What are the levers of change that would impact what you can build at this price range?</p>
10:30 AM - 10:45 AM: Break		
10:45 AM - 11:45 AM	Developer & Architect Design Sprint	Develop basic proformas and corresponding sketches/precedents (basic massing and floor plans) for homes in the target price range on different types of sites in Boston.
11:45 AM - 12:00 PM: Room Transition; Proposals Posted on the Wall		
12:00 PM - 1:00 PM	Evaluation	Teams have 5 mins to present concepts and sketches to the group and evaluators before everyone circulates
1:00 PM - 2:00 PM: Optional Appreciation Lunch		

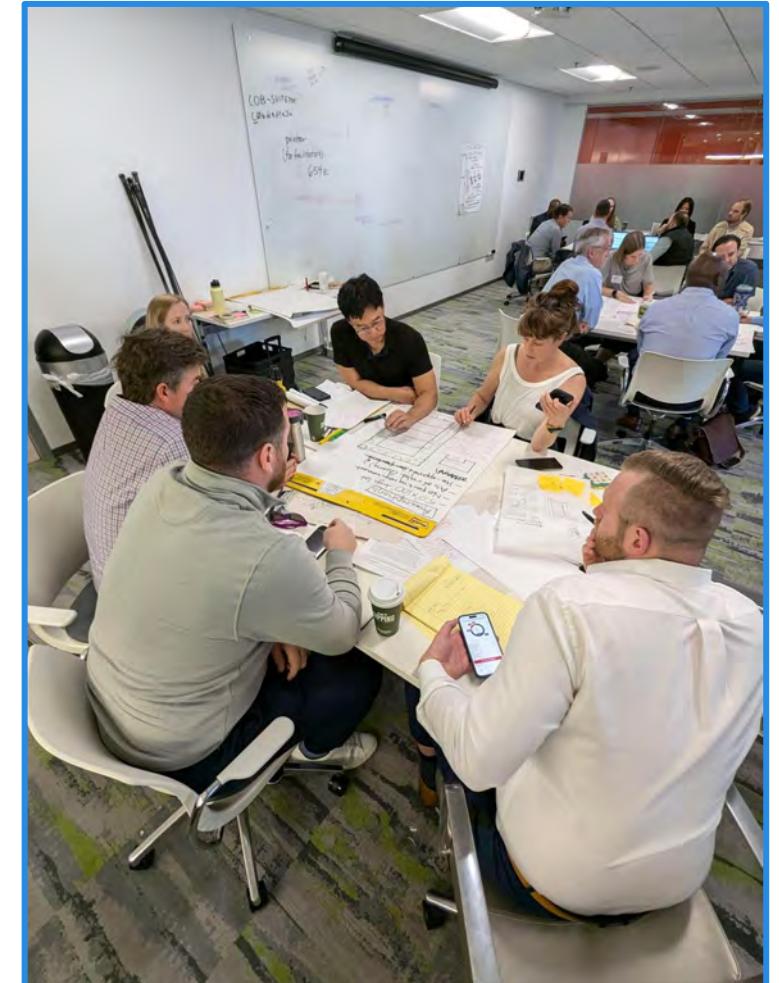
STRUCTURE OF THE TEAMS (7 Total)

ROLES:

- City staff facilitator
- 1 Developer
- 1-2 Architects
- 1 Builder
- 1 Lender
- 1 Academic



November 2024 Concept & Design Sprint



EVALUATORS

Chief of Planning

Chief of Housing

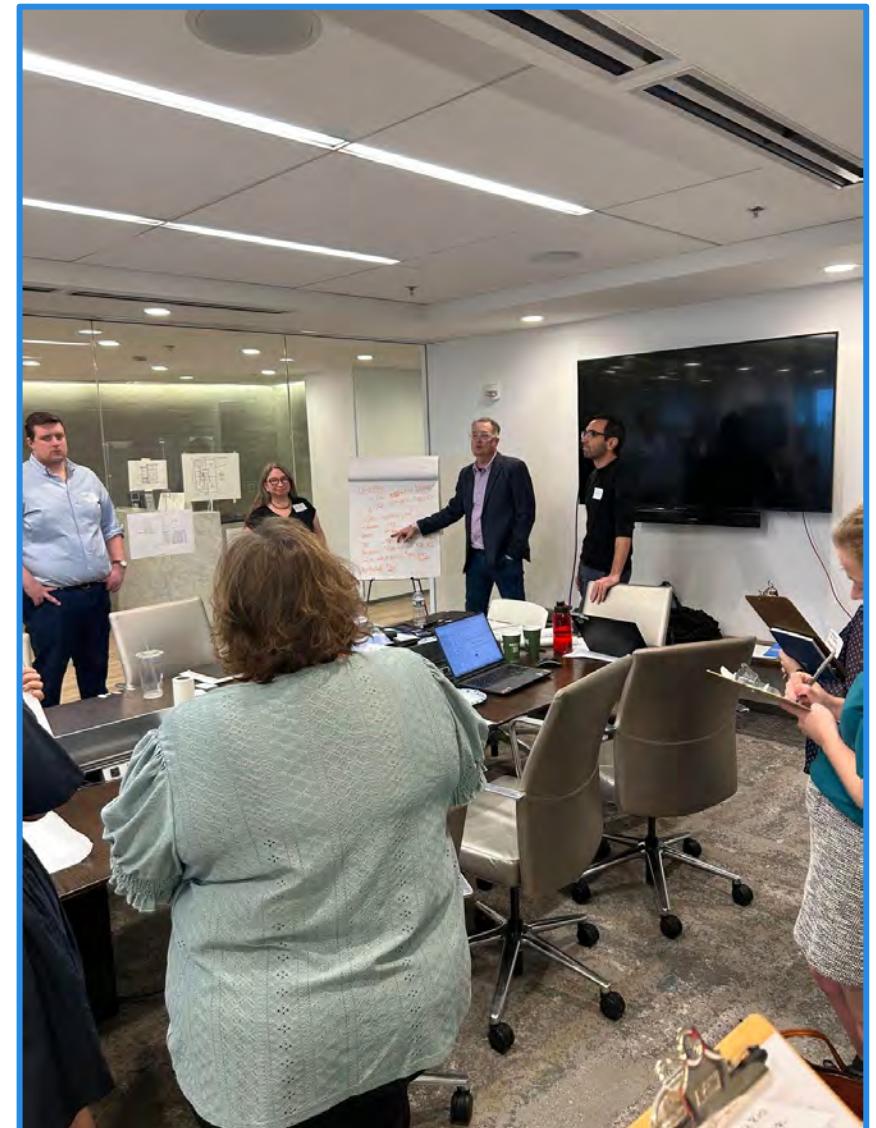
Chief of Inspectional Services

Mayor's Office of Housing Directors:

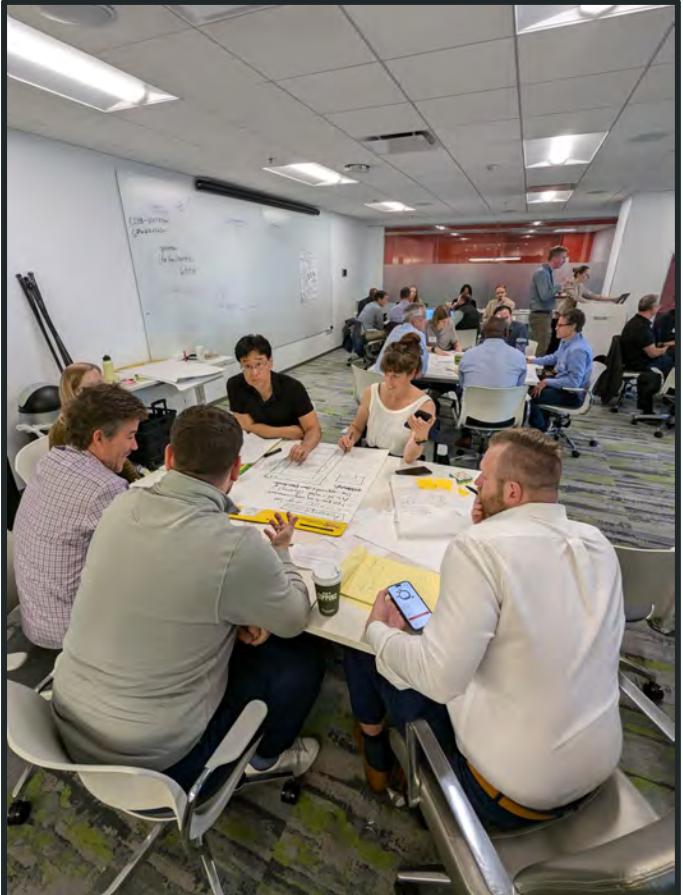
Director of the Boston Home Center

Director of Policy Development + Research

Director of Neighborhood Development



WHAT WE HEARD



What's stopping developers from creating more housing for middle-income families?

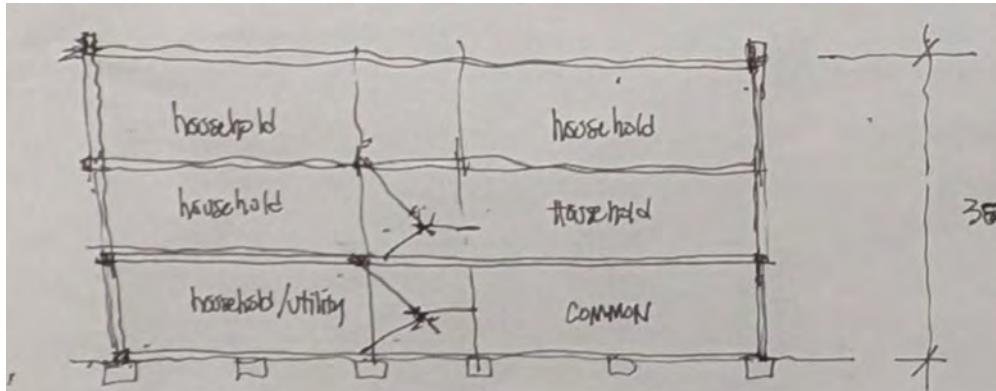
- Long community processes
- Complicated permitting pathways
- Cost of land
- Rising construction costs

November 2024 Concept & Design Sprint

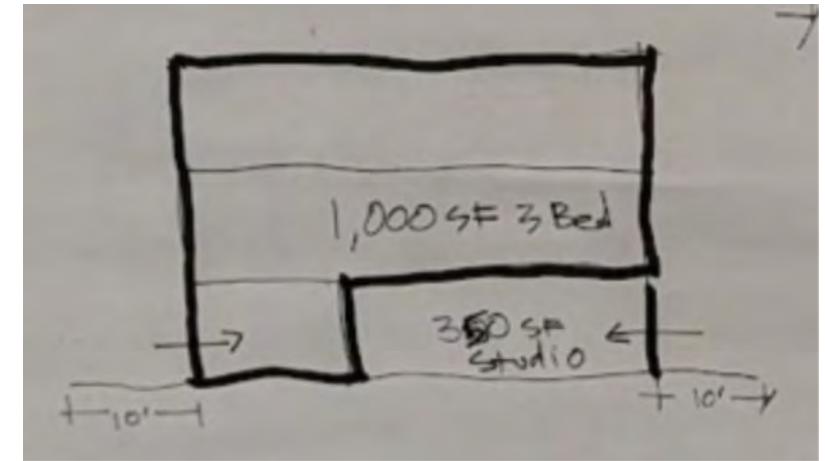
WHAT WE SAW



12 unit walkup;
9 2bd units, 3 1 bd units



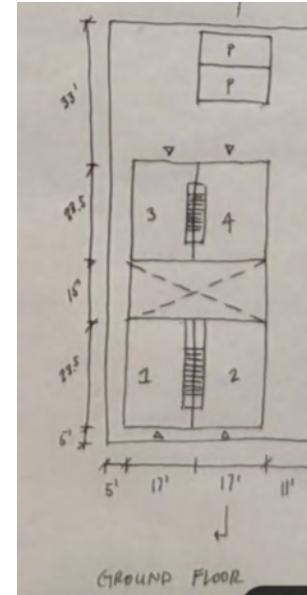
3 story co-housing building with communal kitchen,
living room, and washer/dryer (8 2bd units)



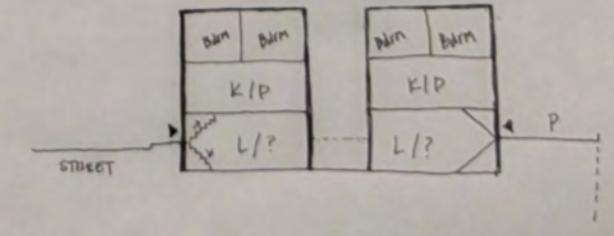
3 story townhome building with studios on
ground level (5 3bd units, 5 studios)



Variable, off-site construction stacked 2 bedroom modular homes with
backyard ADU mod



SECTION
GROUND FLOOR



PHASE 3: WELCOME HOME, BOSTON

Proposed Phase 3 Program:

A pilot program for homeownership development on city land (without additional subsidy) to support a currently underserved segment of the market (120-135% AMI households)

Land acquisition for nominal fee

Low-density, contextual (triple decker/townhome-style) homeownership units

Massing/design principles developed by city through community feedback; expedited design review

Emphasis on smaller, two-bedroom “starter homes”

Target sales price of \$500-600k per unit

Units restricted to first-time homebuyers for first 10 years

Encourage use of innovation (off-site or modular construction) to accelerate construction time, reduce total development costs, and minimize construction impact on neighborhood

DESIGN GUIDELINES



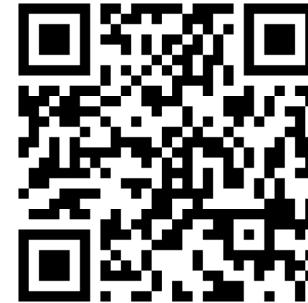
Design Guidelines:

- **Massing & Height:** follow the existing architectural style and height
- **Placement:** align the front of building with existing buildings along the street
- **Architectural details:** include front porches and bays to match neighboring buildings
- **Site Design:** keep existing trees when possible, if possible locate usable, outdoor space at the front of the building to engage the street

GET INVOLVED



Project Website: bosplans.org/WHB3



FIRST HOME SURVEY

FIRST-TIME HOMEBUYERS

- Take the Starter Home Survey:
bosplans.org/StarterHomeSurvey
- Get connected with the Boston Home Center & take the Homebuyer 101 Class
bosplans.org/BostonHomeCenter

CURRENT RESIDENTS

- Spread the word & share survey
- Attend Neighborhood Workshops
 - Group A (Dorchester) 5/13 6pm
 - Group B (Rosi & Hyde) 5/20 6pm
 - Group C (Roxbury) 5/27 6pm
- Submit comments
bosplans.org/WHB3



PHASE 3 PROJECT WEBSITE

BUILDERS & DEVELOPERS

- Connect to stay updated on RFP
yoon.cha@boston.gov
- Submit comments on Draft RFP
bosplans.org/WHB3
- Check the [Procurement Portal](#) in Q3 2025

HOUSING iLAB OFFICE HOURS



Biweekly on Wednesdays from 3 PM - 5 PM



Sign up for iLab Office Hours:





housingilab@boston.gov

<https://www.boston.gov/housing-innovation-lab>

*18th Housing
Institute*

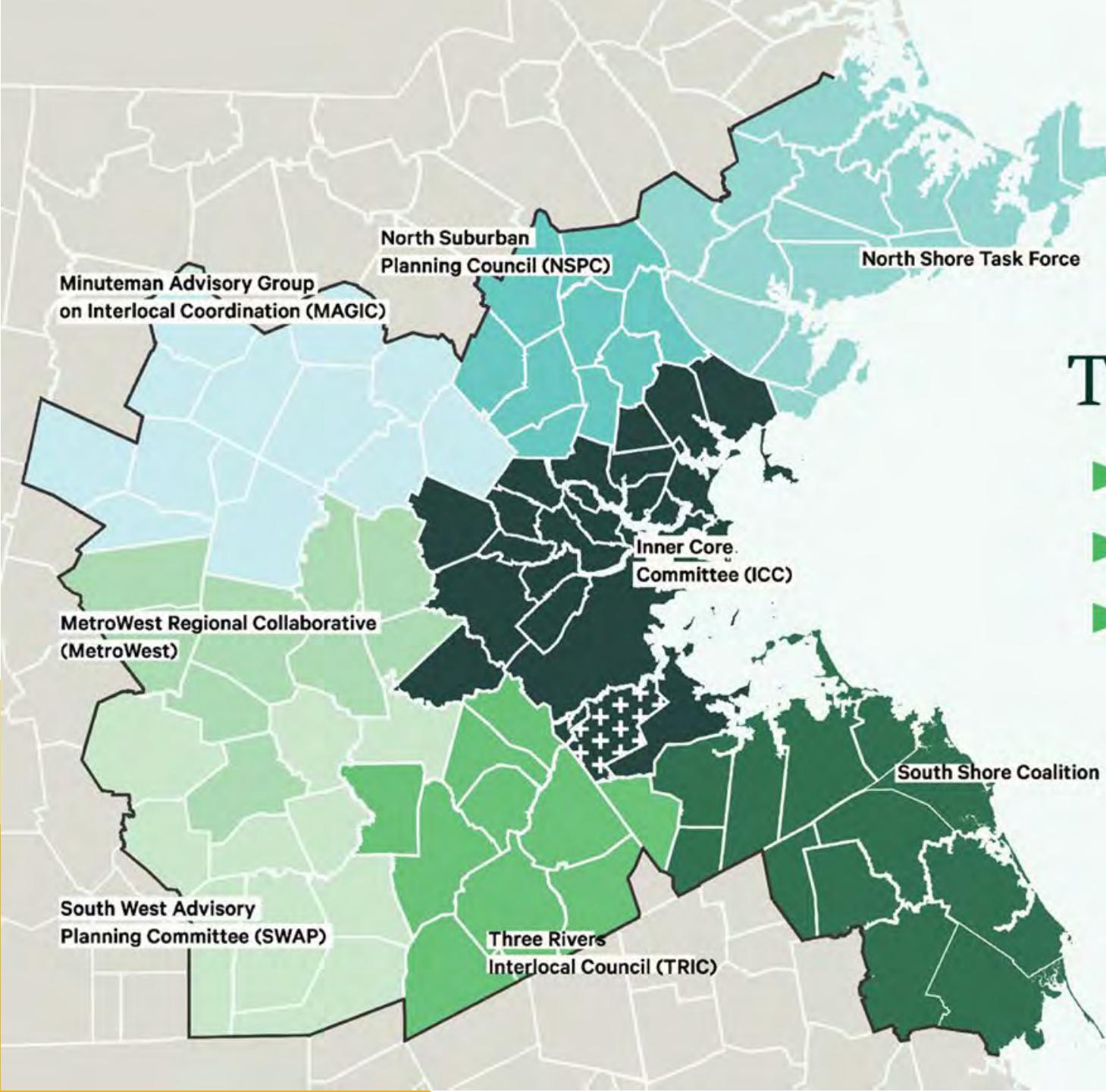
Regional Offsite Construction Strategy for Greater Boston

Sukanya Sharma

Metropolitan Area Planning Council (MAPC)

June 4, 2025





The MAPC Region

- ▶ **101** cities & towns
- ▶ **8** subregions
- ▶ **3.4 million** residents

\$3M HUD Grant Award to Expand Offsite Construction in Greater Boston

(2024-2029 Grant Period)



PRO HOUSING
Pathways to Removing Obstacles

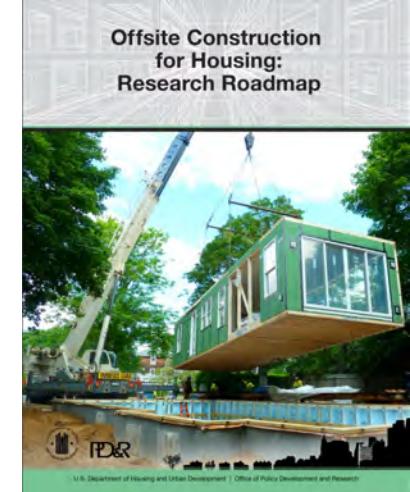
Examples of Offsite Construction



3D Volumetric Modular

2D Panelized

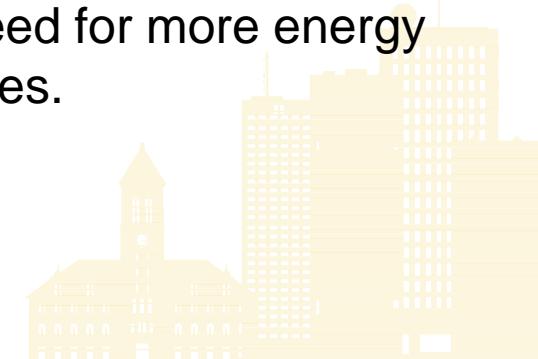
Foundational Research



Problem



- Housing production isn't keeping up with demand.
- We're confronting multiple barriers: high costs, permitting delays and limited labor.
- Standard development processes and traditional construction methods can take too long and inspire too much neighborhood opposition.
- There is a need for more energy efficient homes.

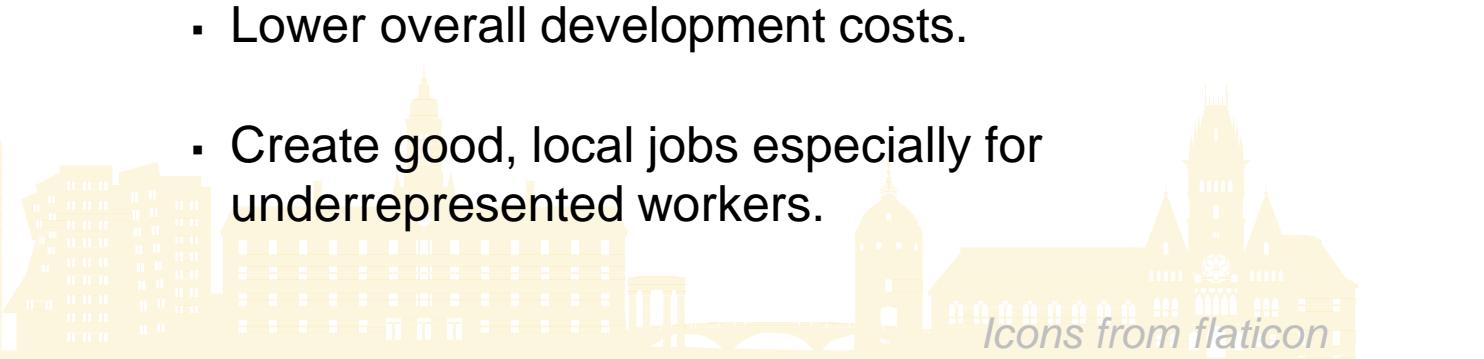


Part of the Solution



Advance offsite (modular) construction as a scalable strategy to:

- Build faster and with less neighborhood disruption.
- Reduce waste and construction emissions.
- Deliver high-quality, energy-efficient homes.
- Lower overall development costs.
- Create good, local jobs especially for underrepresented workers.



Icons from flaticon

Context

- Modular is currently being used regularly for single and multifamily housing as well as educational and healthcare projects in MA.
- Most units are imported from out-of-state manufacturers in Maine, Pennsylvania, New Hampshire and Canada etc.
- The demand is here - what's missing is in-state manufacturing. Localizing production could reduce VMT and shipping costs, while also creating jobs.
- Lack of mid-sized to large manufacturing facilities within state - unique in the northeast region.



Regional Strategy

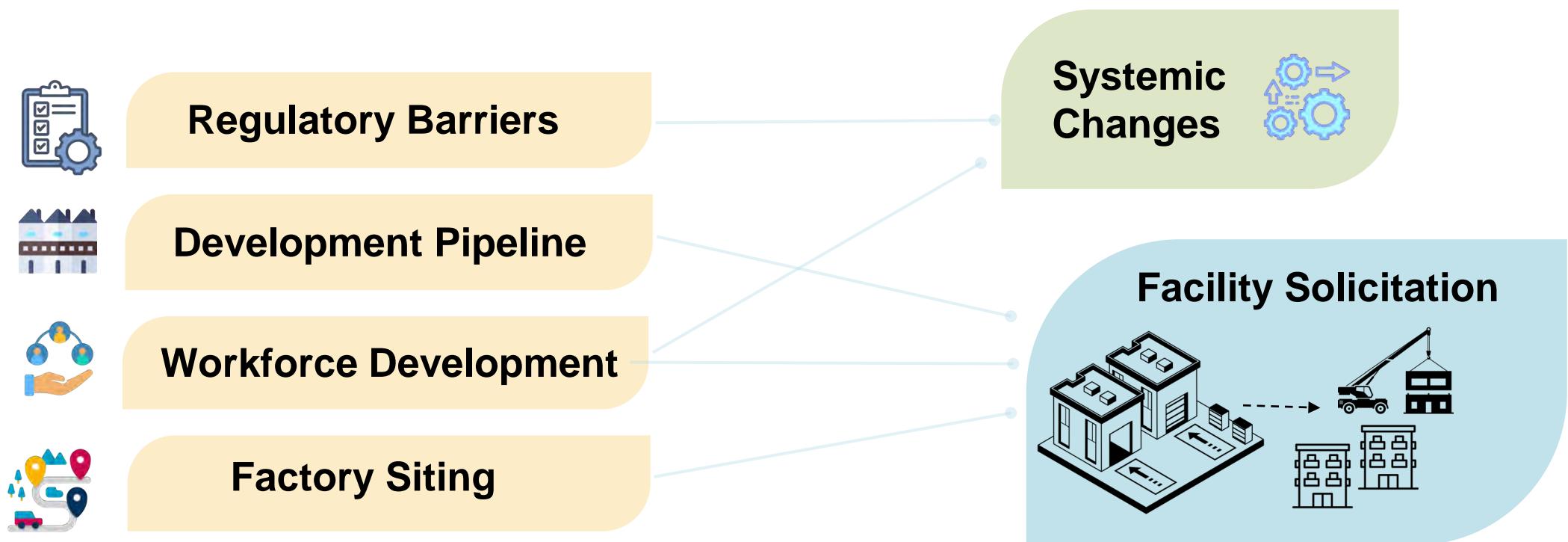
Municipalities, state, CDCs (and others) collaborate regionally to:

- Attract a modular manufacturing facility via shared incentives.
- Commit to a development pipeline using modular methods.
- Address labor standards, regulatory barriers, and equity goals.



**Greater Boston Regional
Offsite Construction Strategy**

Regional Strategy



Partners (*growing list*)

Municipalities

- Boston
- Cambridge
- Everett
- Newton
- Somerville
- Malden
- Medford
- Chelsea
- Arlington

varying degrees of engagement

State Partners

- Mass Housing Partnership (MHP)
- MA Executive Office of Housing and Livable Communities (EOHLC)
- MA Association of Community Development Corporations (MACDC)*

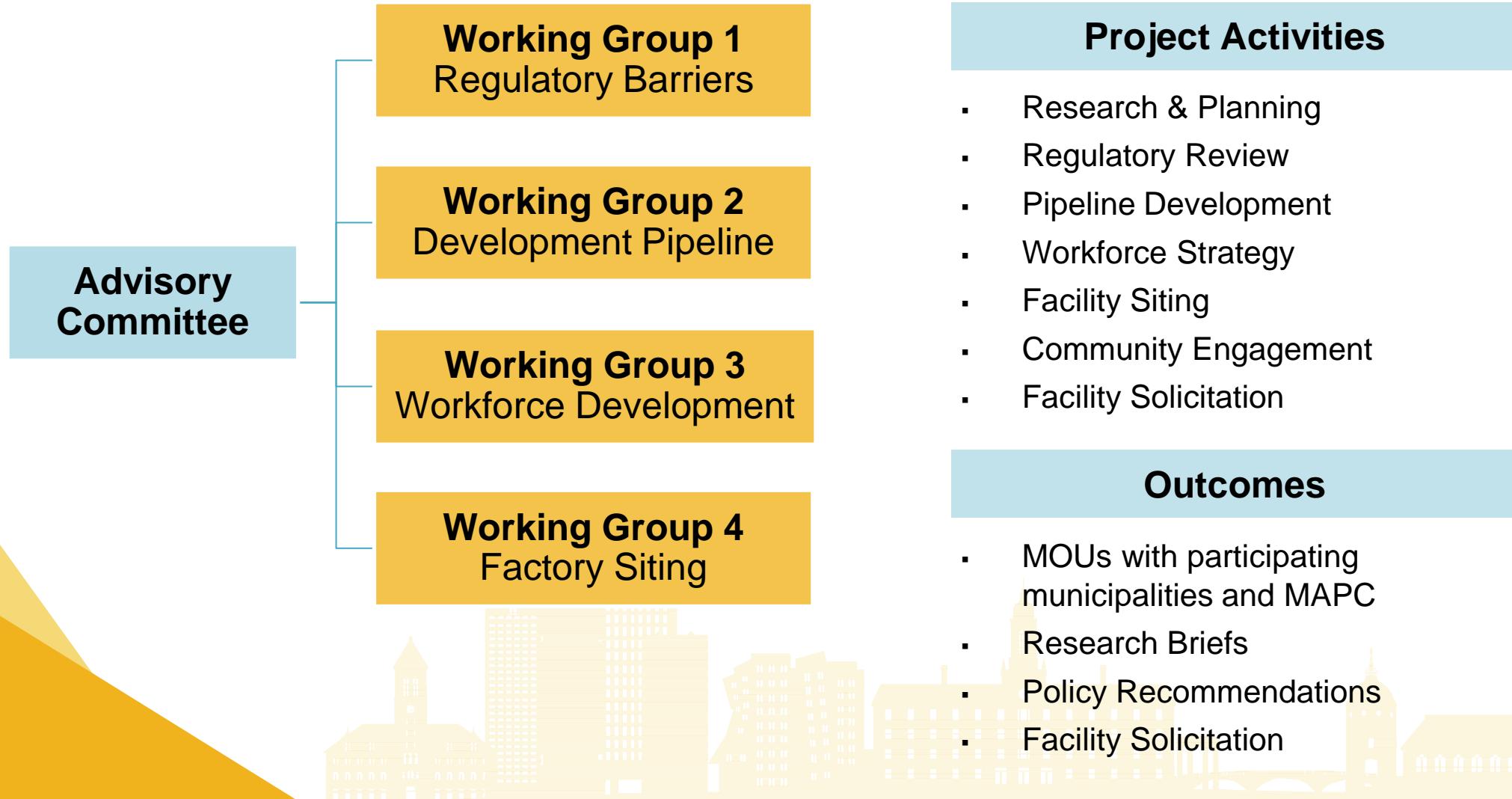
**interested not formally confirmed*

Subject Matter Experts

- MOD X Research Consortium
- Boston Society for Architecture
- International Code Council
- MIT Center for Real Estate
- Modular/Offsite Businesses
- Modular Housing Trade Associations



Structure



Level Setting

Offsite construction is “the process of planning, designing, fabricating, transporting, and assembling building elements **in a factory setting for rapid onsite assembly to a greater degree of finish than in traditional piecemeal onsite construction.**”

It encompasses a wide range of building materials, project scales, and integrated systems – supporting support varying degrees of prefabrication, from simple kit-of-parts assemblies to highly integrated volumetric modules.

1D Kit-of-Parts Systems



Example: Sears Mail-Order Homes.

2D Panel Systems



3D Volumetric Modular Systems



Photos from Adobe Stock

Level Setting



Source: Offsite Modular Construction (OMC)

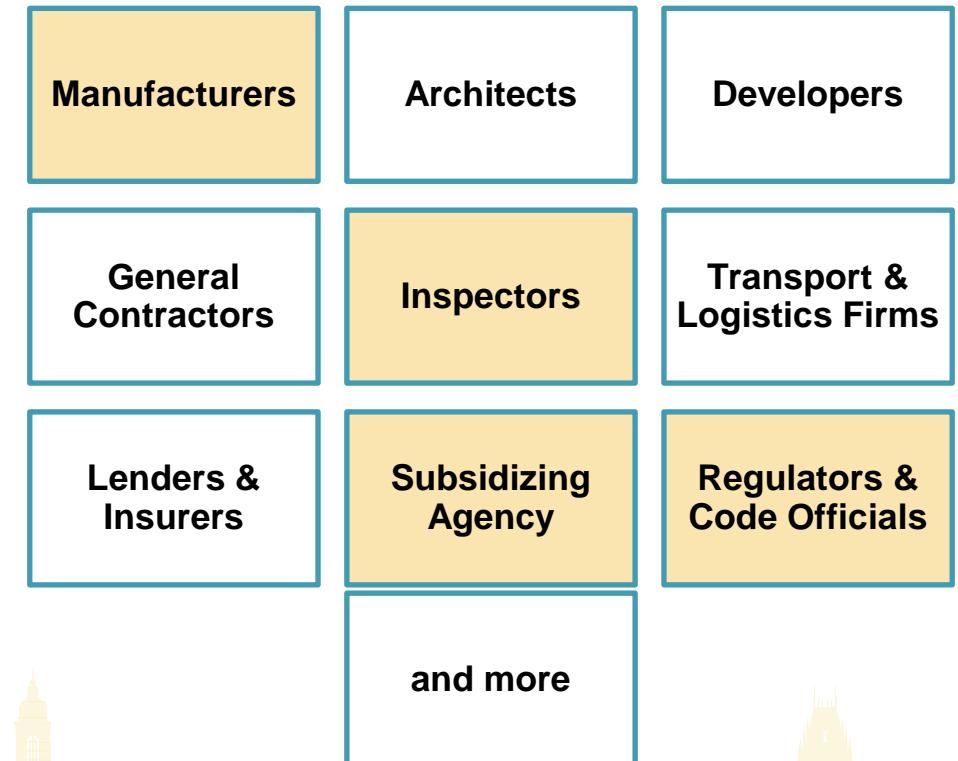


Level Setting

The strength of this approach lies in **applying core manufacturing principles to the construction industry—industrializing the building process to scale housing production.**

It involves shifting substantial portions of the building process **from the job site to a controlled factory setting**, improving speed, quality, and cost control.

Industrialized Housing Delivery (IHD): A long-term strategy focused on building a coordinated housing delivery system with shared systems, standards, and regulatory support.



What we are learning

A basic misunderstanding of offsite construction, especially modular housing, continues to hinder its broader acceptance and implementation.

- Conflated with HUD-code manufactured housing or mobile homes, which are subject to entirely different standards.
- Some municipalities in Massachusetts have zoning bylaws that do not clearly distinguish between modular and manufactured homes, potentially leading to misclassification and regulatory hurdles.



Source SeaCoast Modular Homes



Source Adobe Stock

What we are learning

Demand Aggregation is key.

- The term used when talking about **generating a pipeline sufficient to support a facility for an initial period of time.**
- Preliminary research suggests that **the optimal pipeline needed to support a large manufacturing facility is approximately 1,000 housing units per year for at least three years.**
- A regional approach to address one of the largest barriers to the widespread use of offsite construction in the Greater Boston area:
 - **Lack of a sustainable development pipeline**
 - **Missing presence of a manufacturing facility (or facilities) to support it.**
- Attempt to **de-risk modular adoption** and set a precedent for long-term success.



What we are learning

State and Local Level Regulatory Barriers

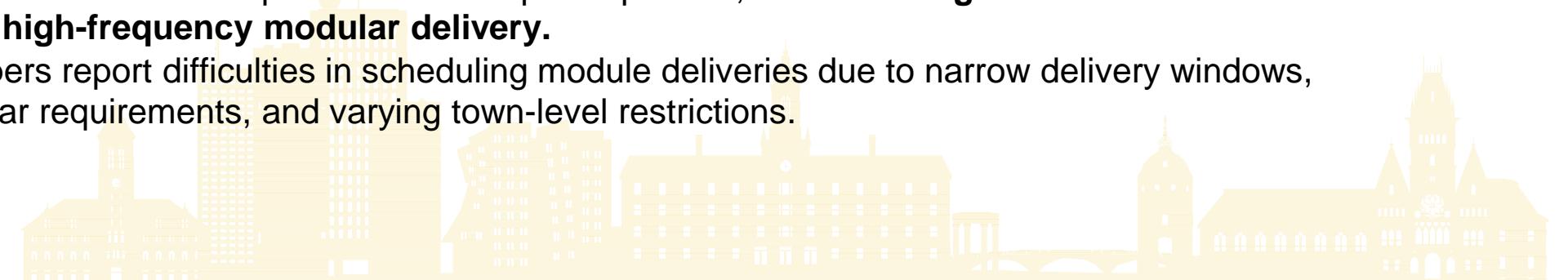
- Offsite construction involves two code jurisdictions:
 - **Offsite fabrication - state**
 - **Onsite installation - local**
- While module inspection is handled by the state's Manufactured Buildings Program (MBP), local building officials are responsible for inspecting site-specific elements such as foundations and utility connections. **These two processes often do not align.**
- Modular construction **spans across multiple code sections, and there is ambiguity around responsibilities** for fire safety systems, egress, and energy code compliance when integrating modules onsite.
- Even though modules are inspected in-state, **local inspectors often require re-inspection of modular components** which can create confusion, delays, and legal risk.
 - E.g. Electrical or fire system components sealed into modular units needing to be reopened for additional inspection by some local inspectors.

The Massachusetts State Building Code 780 CMR 110.R3 governs the design and inspection of modular buildings. Manufacturers must engage BBRS-approved Third-Party Inspection Agencies (TPIAs) to inspect and certify modular units during production.

What we are learning

State and Local Level Regulatory Barriers

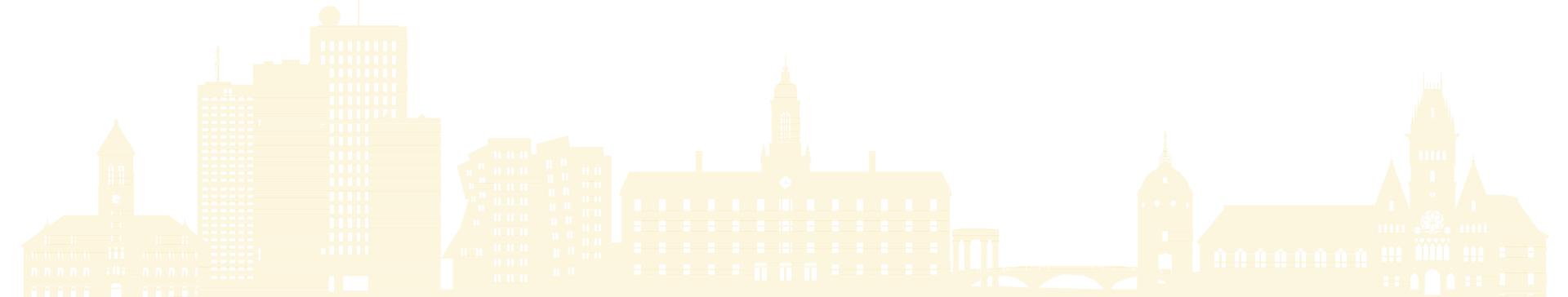
- Massachusetts **does not offer a streamlined process to pre-certify modular manufacturers or model plans**, unlike some states (e.g., Oregon, Washington).
- Each project must go through full review, even when using the same design. This discourages repeatable housing solutions like ADUs or townhome clusters.
- Innovative modular systems using hybrid structural assemblies (e.g., mass timber, SIPs, steel frames) may fall outside prescriptive paths.
- Depending on project scale, staging areas for modules can be critical and hard to coordinate across municipal lines.
- Oversized modular loads require MassDOT special permits, and **current guidance is not tailored to high-frequency modular delivery**.
 - Developers report difficulties in scheduling module deliveries due to narrow delivery windows, escort car requirements, and varying town-level restrictions.



What we are learning

State and Local Level Regulatory Barriers

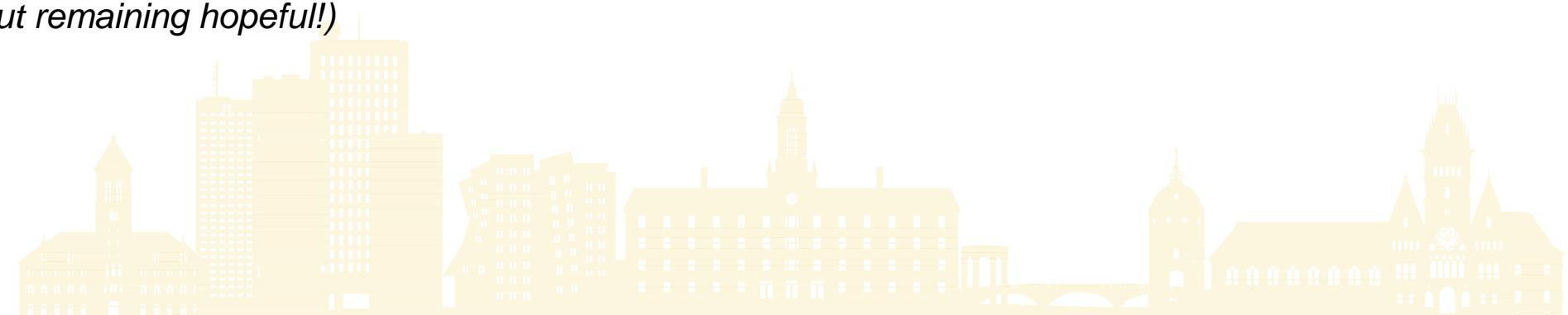
- **Many local zoning codes don't distinguish modular construction from manufactured or mobile homes.** This leads to misclassification, triggering use restrictions or siting limitations meant for HUD-code manufactured housing.
- Traditional zoning codes typically define building height limits based on conventional construction techniques, but modular buildings are often one foot taller per floor than their site-built counterparts due to stacking/zipping of modules.
- **This discrepancy can result in modular projects not fitting within existing zoning envelopes,** highlighting the need for zoning codes to adapt to modular construction methods.



What we are learning

Workforce Development and Labor

- Modular housing sits at the **intersection of construction and manufacturing**, and it's critical to recognize this distinction.
- **Jobs in modular manufacturing can offer** more predictable hours, fixed locations, less seasonal volatility, and greater access to wraparound supports, creating new opportunities for underrepresented workers such as women and people of color in the building trades.
- Labor and workforce **concerns present a major barrier to modular adoption**, particularly fears that offsite construction could displace union jobs.
- Aim to create an **intentional space for dialogue with labor partners** - both to better understand their concerns and to collaboratively explore opportunities for workforce development. *(work in progress, but remaining hopeful!)*



What we are learning

Workforce Development and Labor

Strategically focusing on infill and smaller scale development:

- Infill “triple-decker” style small multifamily on underutilized parcels
- Accessory Dwelling Units (ADUs) on small lots

Example: 35 Parker Street ADU, Arlington

Developed by: Housing Corporation of Arlington (HCA) and Reframe Systems

Funded by: Arlington Affordable Housing Trust Fund



Photo Source: Housing Corporation of Arlington/ Reframe Systems

What we are learning

Other Barriers

- **Lack of Financing:** Traditional lenders and insurance providers are often unfamiliar with offsite construction, leading to delays or hesitancy in funding projects that don't follow conventional site-built workflows.
- **Public perception:** Misunderstandings about quality, permanence, and design can lead to community resistance and delayed approvals, even when modular homes meet the same codes as site-built structures.



Preliminary Strategies

Regulatory Barriers

Code Adoption

BBRS could adopt the industry offsite standards for inspection, quality control, plan approval of modular and offsite projects: ICC / MBI 1200 and 1205.

Virginia was the first state to adopt these standards and widely considered as one of the best states for modular construction.

Financing

Engagement with lenders, state subsidizing agencies.

Zoning & Permitting Alignment

Streamline local zoning and permitting processes to support modular and reduce regulatory uncertainty

E.g. Zoning checklists, inspectional staff training

Shared, pre-approved and certified designs for faster approvals at municipal levels – e.g. for ADUs

Development Pipeline

Identify Development Pipeline

Target units or sites for affordable housing to be built through modular. **Leverage CPA funding, Housing authority, CDC partnerships. Public Land Disposition.**

Public educational/communication materials to combat myths.

Performance-based RFPs, and tax incentives.

Regional collaboration – Metro Mayors Housing Taskforce targets.



What we are learning

Preliminary Strategies

Workforce Development

Create space for dialogue with labor partners to co-design workforce strategies that expand access to stable, high-quality jobs.

Identify model training programs across industry.

Utilize incentive package as a leverage to push for better workforce wrap around services.

Factory Siting

Assessing the full spectrum of facility needs -- including optimal factory scale, siting requirements, transportation logistics, and utility access. This includes evaluating the trade-offs between coastal and inland locations etc.

Site suitability analyses

Streamline facility permitting, share infrastructure costs, and invest in workforce housing and innovation.

Incentive package with soft costs support, development pipeline identification etc.



Get Involved / Stay Connected

Learn more:

<https://www.mapc.org/resource-library/housing-offsite-construction-strategy/>

Sign-up to Stay Updated

Subscribe to the project email list to always be in the know about what is happening with this project.

Contact Us

Do you have questions? Looking for more information?

Please don't hesitate to contact us at HUD-GBROCS@mapc.org or reach out to me directly at ssharma@mapc.org.



18th Housing Institute

June 4, 2025

From policy to practice: Understanding & implementing the Commonwealth's ADU by-right law

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Attorney General's Office



18th Housing Institute

ADU Overview

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Claire Morehouse, ADU Coordinator

Executive Office of Housing and Livable Communities (EOHLC)

June 4th, 2025





Overview of Presentation

- 1. New ADU Law**
- 2. ADU Regulations**
- 3. Additional Information & Supports**
- 4. Questions**



1.

New ADU law



Affordable Homes Act amends the Zoning Act (c40A)

- Section 7 & 8 of Affordable Homes Act amended the Zoning Act (MGL c40A) and established new ADU laws and definitions within Section 3 of the Zoning Act which is often referred to as “the Dover Amendment”
- ADU provisions in the Zoning Act were effective February 2, 2025
- The law provided the option for EOHLC to create regulations about the new ADU provisions in the statute
- HLC drafted regulations in December 2024 and received over 400 public comments.
- HLC revised the regulations based on comments and the ADU Regulations were finalized and published prior to February 2, 2025





Why was a change to the Zoning Act needed?

- ADUs can be **part of the solution** to create enough housing for people at all income levels and stages of life.
- Massachusetts can enable the **gradual addition of new homes**.
- In the past, **many MA municipalities had ADU zoning in place** with various types of restrictions but saw limited new units.
- New rules were added to Section 3 of the Zoning Act (MGL c.40A) which includes other important **“protected uses”** such as agriculture, religious and educational institutions, childcare centers and renewable energy facilities.



ADU in Massachusetts. Credit: MAPC



ADU Law – Key Highlights

- **One Protected Use ADU** allowed per lot per principal dwelling by-right.
- **Protected Use ADUs** = 1) Separate entrance, 2) 50% gross floor area or 900sqft whichever is smaller, 3) other permitted local restrictions.
- **Dover Amendment** = Unreasonable restriction analysis for entire zoning and per lot.
- Cannot be prohibited, unreasonably restricted, or require discretionary approval.
- Allowed by right in all **“Single-Family Residential Zoning District(s).”**
- Reasonably regulated through Title 5, setbacks, height, bulk, short term rentals, etc...
- Cannot require homeowner occupancy.
- One parking maximum and no requirement if 0.5 miles from certain transit modes.
- Second PUADU must be by special permit **if city/town chooses to allow it.**



2.

ADU Regulations – 760 CMR 71.00



Key Definitions



Photo via [TD Custom Construction](#)

Source: MAPC Living Little report



Definitions – Protected Use ADU

“An **attached or detached** ADU that is located, or is proposed to be located, on a Lot in a **Single-family Residential Zoning District** and is protected by M.G.L. c. 40A, § 3, provided that only one ADU on a lot may qualify as a Protected Use ADU. An ADU that is nonconforming to Zoning shall still qualify as a Protected Use ADU if it otherwise meets this definition”





Definitions – Single-Family Residential Zoning District

In the regulations, zoning districts that permit single-family dwellings must allow Protected Use ADUs as of right.

For example:

- Neighborhood Commercial Zoning District that allows single-family residential uses as of right, or
- Commercial district that allows single-family residential dwellings by Special Permit, or
- Multi-family district that allows single-family residential uses as-of-right.



ADU in Massachusetts. Credit: MAPC



Prohibited & Unreasonable Regulations

- This section of the Regulations has two sections:
 - Prohibited Regulations
 - Unreasonable Regulations
- Prohibited Regulations cannot be applied to a Protected Use ADU
- Unreasonable Regulations reflect Massachusetts Case Law on Section 3 Protected Uses.



71.03 (2) Prohibited Regulations

- **Owner-Occupancy:** may not be required of either Principal Dwelling nor ADU.
- **Parking:** no more than one on-street or off-street parking space, and within 0.5 miles from a Transit Station no off-street parking may be required.
- **Protected Use ADUs may be either part of the Principal Dwelling or detached ADUs:** local zoning may not prohibit a Protected Use ADU that is detached.
- **Use and Occupancy restrictions:** Review the definition of Use and Occupancy restriction, for example, **familial relationship** nor **low-income status** may NOT be required. Short-Term Rental restrictions and prohibitions are an EXCEPTION and a municipal choice.
- **Density and Unit caps:** Protected Use ADUs do not count towards density limitations nor unit caps.



71.03(3) (a) Unreasonable Regulations - Legal Framework

- This section reflects the legal test that has developed through case law as applied to MGL c. 40A Section 3 Protected Uses.
- This framework is included to give Municipalities a clear statement of the standard that already exists for regulation of Section 3 Protected Uses and which the Attorney General's Office and the Courts will apply to Municipal regulation of Protected Use ADUs
- Provides a framework for municipalities to evaluate if a zoning requirement serves a legitimate municipal interest or if the requirement unreasonably restricts Protected Use ADUs

Note: Please review the ADU Regulations to better understand all the rules.



Unreasonable Regulations 71.03 (3) (a) and (b)

The following regulations should be viewed within the framework of section 71.03 (3) (a).

- 1. Design Standards**
- 2. Dimensional Standards**
- 3. Utilities, Safety and Emergency Access**
- 4. Environmental Regulations**
- 5. Site Plan Review**
- 6. Impact Analysis and Studies**
- 7. Modular Dwelling Units**
- 8. Historic Districts**
- 9. Short Term Rentals**

- Do ADUs need separate utilities, which will add costs?
- Does current zoning require Site Plan Review for a single-family dwelling or an addition to a single-family dwelling?
- Are studies necessary for an ADU?
- How to balance the need to respect the fabric of historic districts without preventing Protected Use ADUs?
- Does a community want to restrict, prohibit, or allow Short-Term Rentals?



ADU Regulations – Key Highlights

- **Dover Amendment** - ADU Regulations have been added to Section 3 of the MGL Zoning Act as part of the other Dover Amendments. There is existing case law that covers the Dover Amendments.
- **Single-Family Zoning District** – Includes any district where single-family homes are allowed by-right or by special permit, regardless of how it is named.
- **Principal Dwelling** – This includes any structure with a dwelling unit in a single-family zoning district (i.e., duplexes, triple-deckers, and multi-units).
- **Dimensional Standards** – Cannot be more restrictive than for a single-family home, the Principal Dwelling, or Accessory Structure, whichever is more permissive for each of the standards.



ADU Regulations – Key Highlights (Cont.)

- **Size Limitation** – ADUs of 900 Sq Ft and larger are allowed as a more permissive regulation, so long as all protections and requirements meet the regulations.
- **Protected Use and Local Use ADUs** – Municipalities may have zoning rules for Protected Use ADUs and other types of ADUs that are locally defined by that city or town. These “Local ADUs” are optional and allowed in addition to a Protected Use ADU, at the discretion of the town or city.
- **Short-Term Rental** – This is a municipal choice that is unaffected by the ADU Regulations.
- **Pre-existing ADUs** - If a pre-existing ADU meets the standards of a Protected Use ADU, prior conditions may not be continued.



ADU Regulations – Key Highlights (Cont.)

- **Multiple ADUs** – For multiple ADUs on the same lot, EOHLIC interprets the statutory language as one Protected Use ADU is allowed as-of-right, but that (if allowed) a second ADU must require a Special Permit.
- **Address Assignment** – All ADU's shall be assigned an address consistent with the most current Address Standard published by MassGIS.

Note: Please review the ADU Regulations to better understand all the rules.



3.

Additional Information & Support



Additional Supports

1. EOHLC: Continued **technical assistance** to amend/adopt zoning.
2. By-law Review for Towns and Cities for **Attorney General's Office**
3. Expanded guidance on administration/enforcement on the mass.gov/ADU webpage (FAQs)
4. Other state agencies releasing ADU guidance – Keep an eye out!
5. ADU Office Hours will begin June 11th
6. Continued regional/industry specific outreach & community education
7. More to come on financing ADU development and construction
8. ADU Design Competition



For More Information

Webpage: mass.gov/adu

Emails: Claire.Morehouse@mass.gov

Sign up to Affordable Homes Act (AHA) implementation
newsletter on the ADU webpage: mass.gov/adu



4.

Questions?

18th Housing Institute

Model Zoning for Accessory Dwelling Units

Emma Battaglia

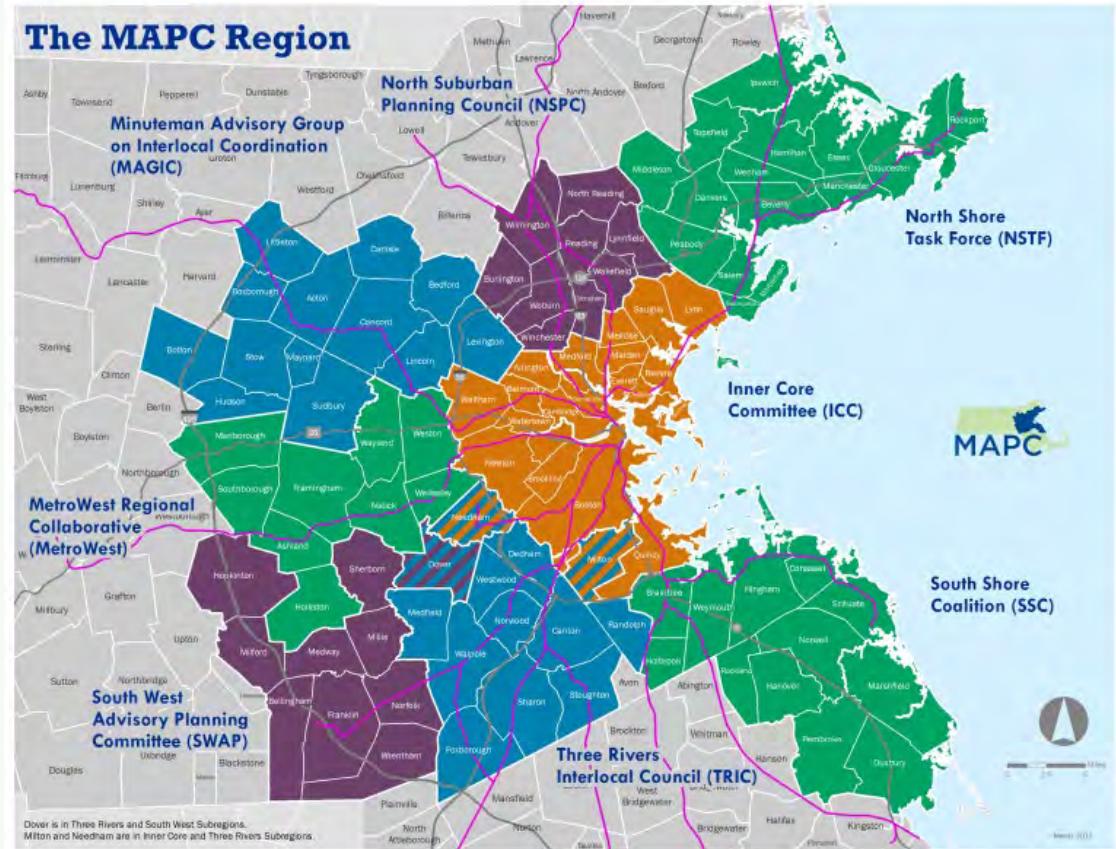
Metropolitan Area Planning Council

June 4, 2025



What is MAPC?

The Metropolitan Area Planning Council (MAPC) is the regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston. Our mission is to promote smart growth and regional collaboration.



Introduction to Model Zoning Document

- Collaborative effort between MAPC, EOHLC, AGO, and MHP
- Document provides Model Zoning and guidance for municipalities to regulate Accessory Dwelling Units (ADUs) in accordance with Section 3 of the Zoning Act, as amended by Section 8 of Chapter 150 of the Acts of 2024 (the “Statute”), and the regulations under 760 CMR 71.00: Protected Use Accessory Dwelling Units (the “Regulations”)



Introduction to Model Zoning Document

- Resource for municipalities updating existing zoning or crafting new zoning
- Outlines how municipalities can define and administer zoning for Protected-Use ADUs, as well as other types of ADUs that are locally defined by that city or town
- Suggests different approaches for certain situations so zoning language can be tailored to the individual municipality's needs



Contents of Model Zoning Document

1. An annotated version of the Model Zoning with commentary to guide local decision making
2. A clean version of the Model Zoning that can be incorporated into a municipal zoning by-law with appropriate modifications
3. Appendices: Checklist for Municipal Planners and Design Standards for ADUs in Historic Districts



Example Regulation with Commentary

Protected Use ADUs. The [Zoning Enforcement Officer] shall approve a Building Permit authorizing Protected Use ADU installation and use within, or on a Lot with, a Principal Dwelling in a Single-Family Residential Zoning District, including within, or on a Lot with, a Pre-Existing Nonconforming Structure, if the following conditions are met...

DO:

- Allow Protected Use ADUs by-right within or on lots with a Principal Dwelling (i.e., single-family, duplex, triple-decker, multifamily building, etc.), including Pre-Existing Nonconforming Structures
- Allow all types of Protected Use ADUs: attached, detached and internal
- Allow Building Commissioners to approve via Building Permit
- Allow Zoning Administrators to approve via administrative approval



Example Regulation with Commentary

PROCEED WITH CAUTION:

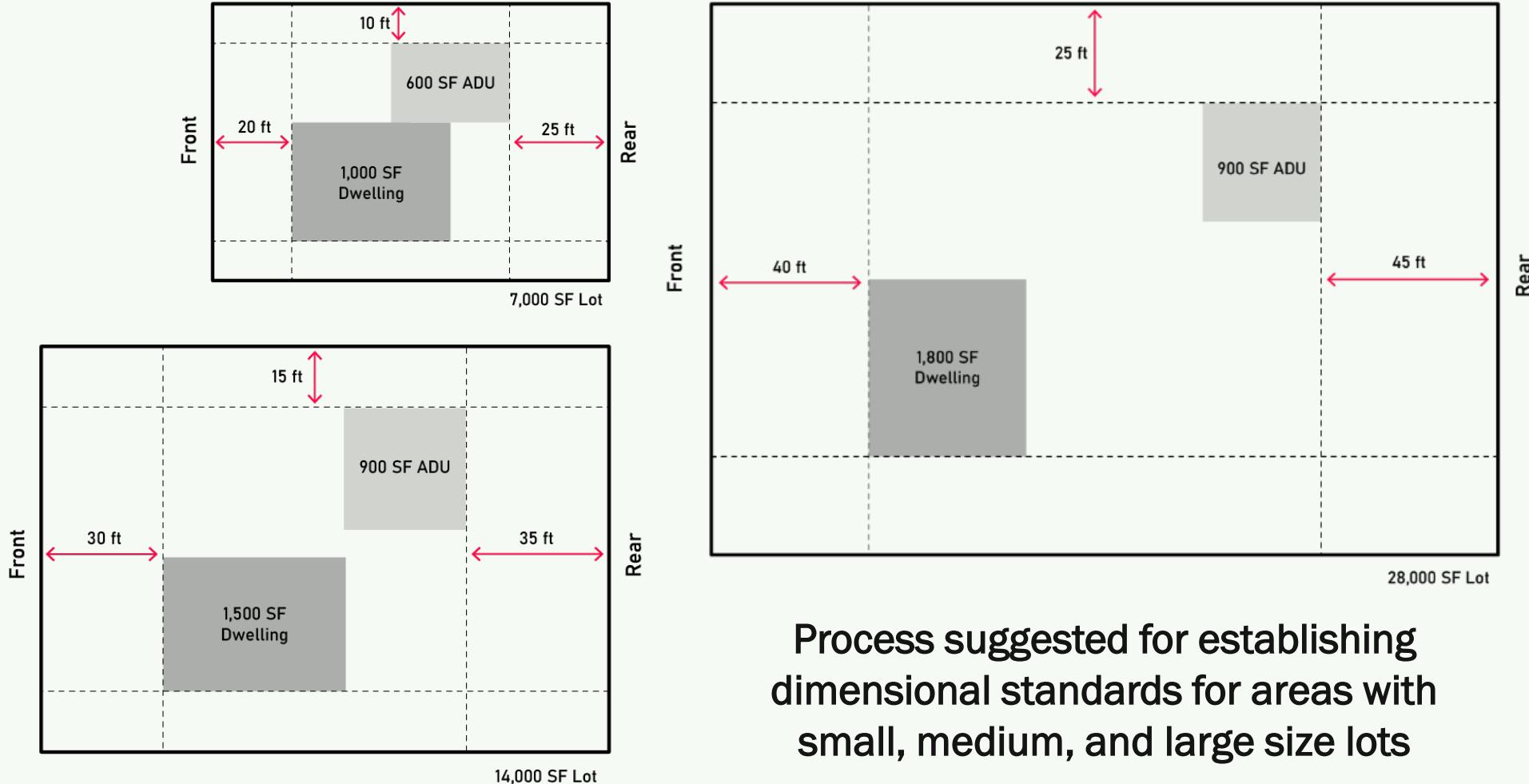
- If requiring Site Plan Review approval for Protected-Use ADUs review guidelines must be clear, objective, and consistent with an as-of-right process
- Do not impose any restrictions on Protected Use ADUs that do not serve a legitimate municipal interest
- Ensure that any restrictions on Protected Use ADUs are reasonable under the Dover Amendment analysis in the Regulations

DON'T:

- Don't require a Special Permit from the Special Permit Granting Authority for Protected Use ADUs within or on lots with a Principal Dwelling



Guidance for Dimensional Standards



Appendix: Checklist for Municipal Planners

Checklist for Municipal Planners

This checklist is to help municipal staff and board members updating or creating new zoning for Accessory Dwelling Units ensure that the zoning is enforceable in accordance with Section 3 of the Zoning Act (M.G.L. c. 40A), as amended by Section 8 of Chapter 150 of the Acts of 2024, and 760 CMR 71.00: Protected Use Accessory Dwelling Units.

Purpose

- No purpose contradicts the intent of the enabling legislation and its accompanying regulations: "...increasing the production of housing to address statewide, local, and individual housing needs for households of all income levels and at all stages of life"
- No purpose indicates some form of local preference
- No purpose refers to a prohibited regulation on property owners, such as requiring the inclusion of Affordable Housing units

Definitions

- Zoning includes relevant definitions from 760 CMR 71.02 and makes clear the difference between Protected Use ADUs and other ADUs that the municipality may choose to regulate
- No terms that exist in 760 CMR 71.02 or elsewhere in the municipal zoning by-law have different or contradictory meanings

Regulations

- Protected Use ADUs are allowed by-right within or on lots with a Principal Dwelling in Single-Family Residential Zoning Districts
- No Special Permit requirement for Protected Use ADUs within or on lots with a Principal Dwelling, except within a Floodplain or Aquifer Protection Overlay District
- No Special Permit required for Protected Use ADUs within or on existing nonconforming lots, or lots with an existing nonconforming primary dwelling.
- Any Special Permit requirement for Protected Use ADUs within a Floodplain or Aquifer Protection Overlay District is based on clear, objective, and non-discretionary criteria
- A Special Permit is required if additional ADUs are allowed on the same lot as a Protected Use ADU
- No enforcement of a Prohibited or Unreasonable Regulation imposed as a condition for the approval of a Protected Use ADU prior to the effective date of 760 CMR 71.00
- Zoning for Protected Use ADUs includes no Prohibited or Unreasonable Regulations

Prohibited Regulations

- Owner-Occupancy Requirements: No requirement for owner-occupancy of the Protected Use ADU or Principal Dwelling
- Minimum Parking Requirements:
 - No requirement for off-street parking for Protected Use ADUs within a half-mile radius of a Transit Station
 - No requirement for more than one parking space for Protected Use ADUs outside the half-mile radius
- Use and Occupancy Restrictions: No requirement that a Protected Use ADU to be subject to a Use and Occupancy Restriction, such as a requirement that the ADU be occupied by a family member
- Unit Caps and Density:
 - No limit to the number of Protected Use ADUs that may be permitted, constructed, or leased in the Municipality or a particular zoning district
 - Protected Use ADUs not counted in density calculations
- Relationship to Principal Dwelling: All types of Protected Use ADUs are allowed (attached, detached, and internal)

Unreasonable Regulations

- Design Standards:
 - Any Design Standard applied to Protected Use ADUs is the same or more lenient than the design standard applied to Single-Family Residential Dwellings within the same zoning district
 - No Design Standard prohibits, renders infeasible, or unreasonably increases the costs of the use or construction of a Protected Use ADU
 - All design standards applied to ADUs are clear and measurable
- Dimensional Standards:
 - Protected Use ADUs have a maximum Gross Floor Area requirement of 900 square feet or ½ the Gross Floor Area of the Principal Dwelling, whichever is smaller
 - Any Dimensional Standard for Protected Use ADUs is the same or more permissive than what is required for the Principal Dwelling, a Single-Family Residential Dwelling, or accessory structure in the same zoning district
 - No minimum lot size requirement for Protected Use ADUs
- Utilities, Safety, and Emergency Access:
 - No requirements concerning utilities, safety, and emergency access are more restrictive than state requirements
 - No requirement for a separate utility connection for Protected Use ADUs
- Environmental Protection: Any regulation pursuant to 310 CMR 15.000 (Title V) applied to Protected Use ADUs is not more restrictive than those for Single-Family Residential Dwellings in the same zoning district
- Site Plan Review: If there is a requirement for Site Plan Review approval of Protected Use ADUs, the review guidelines are clear, objective, and consistent with an as-of-right process as defined in M.G.L. c. 40A ss. 1A and 3
- Impact Analysis, Studies, and Fees: An impact analysis, study report, or impact fee is only required for a Protected Use ADU if the requirement is already in place for Single-Family Residential Dwellings in the same zoning district.



Thank you!

Model Zoning on EOHLC's ADU Page: mass.gov/adu

MAPC's ADU Page: mapc.ma/adus

Contact Information:

Emma Battaglia, Senior Housing & Land Use Planner
ebattaglia@mapc.org





HUDSON

MASSACHUSETTS

Accessory Dwelling Unit Zoning By-Law Update: *Aligning with Statute. Sensible in Local Implementation.*



Hudson's Pre-2024 Accessory Dwelling Unit By-law

- Hudson adopted an ADU Zoning By-law in 2007
- Attached and detached ADUs less than 900 square feet are allowed in a single family zoned district by Special Permit of the Zoning Board of Appeals.
- Requires two off-street parking spaces (not tandem)
- Requires owner occupancy of either the main dwelling or the ADU. Enforced via an affidavit kept on file with the Town and recorded at the Middlesex County of Deeds
- Requires a separate entrance to the ADU be located on the side or the rear of the building.
- Requires that the ADU not be occupied by more than three people
- Since 2016, 24 ADUs have been permitted by the Zoning Board of Appeals



Definition of an Accessory Dwelling Unit

- An Accessory Dwelling Unit (ADU) is a secondary residential living space located on the same lot of a single-family home
- ADUs can be within an existing primary residence, like converting a basement into an apartment, attached to a primary residence as a new construction addition, or completely detached, like a cottage or converted detached garage in a backyard.
- Maximum size of an ADU is no more than half of the gross floor area of the principal dwelling, or 900 square feet, whichever is smaller (as defined in statute)
- ADUs are not considered a multifamily unit.



Recent Amendments to MGL Chapter 40A (Zoning Act)

Section 8 of the Affordable Homes Act becomes effective on February 2, 2025
WHAT THIS MEANS...

MUNICIPALITIES CAN REGULATE/REQUIRE	MUNICIPALITIES CANNOT REGULATE/REQUIRE
Site Plan Review if review thresholds are triggered.	Any discretionary zoning approval for the use or rental of an ADU in a single family zoning district. Only a Building Permit is required.
Compliance with Title 5 requirements/other Board of Health regulations.	Require owner occupancy for the ADU or principal single or regulate who can live in the ADU.
Conformance to existing dimensional standards in the Zoning by-laws	Require more than one (1) parking space.
Impose a prohibition on the use of the ADU for short-term rentals as defined by MGL Chapter 64G Section 1	

Hudson Pro-Tips for Successful Implementation

- Use the statutory language and the EOHLC regulation as your guidepost in updating an existing ADU By-law or creating an ADU By-law from scratch.
- Engage with Municipal Counsel and the Building Commissioner. If your municipality uses an online permitting platform, build an ADU review workflow into the Building Permit application process.
- With an existing ADU By-law, strike noncompliant language and add compliant language straight from Statute. Municipal Counsel can help with this.
- **Keep compliance simple, practical, and sensible.** Compliance with Title 5 requirements/other Board of Health regulations, Fire Code is still required!



Approach for Updating the Existing ADU By-law

5.2.6 Accessory Dwelling Units

5.2.6.1 Purpose and Intent

The intent of allowing accessory dwelling units is to:

- 1) Preserve the residential character of a neighborhood.
- 2) Add moderately priced rental units to the housing stock to meet the needs of smaller households and make housing units available to moderate-income households who might otherwise have difficulty finding housing;
- 3) Develop housing units in single-family neighborhoods that are appropriate for households at a variety of stages in their life cycle;
- 4) Provide housing units for persons with disabilities;

5.2.6.2 Definitions:

- 1) Accessory Dwelling Unit (ADU): A self-contained housing unit incorporated within a single-family dwelling or existing detached structure that is clearly a subordinate part of the single-family dwelling and which complies with each of the use and dimensional regulation stated in section 5.2.6.4 below.
- 2) Building, Attached: A building having any portion of one or more walls in common or within five feet of an adjacent building.
- 3) Building, Detached: A building having five feet or more of open space on all sides.
- 4) Dwelling, Single-Family: A building designed or used exclusively as a residence and including only one dwelling unit.
- 5) Dwelling Unit: One or more rooms designed, occupied, or intended for occupancy as separate living quarters, with cooking, sleeping, and sanitary facilities provided within the dwelling unit for the exclusive use of single-family maintaining a household. This definition does not include a trailer, however mounted.
- 6) Primary Domicile: That place where a person has his or her true, fixed, and permanent home and principal establishment, and to which he or she is never absent more than 6 months.
- 7) Temporary Absence: Absence of no more than 6 months.

5.2.6.3 Procedural Requirements:

- 1) An application for an Accessory Dwelling Unit Special Permit shall be filed with the Zoning Board of Appeals in accordance with its applicable filing requirements. A Building Permit application for an Accessory Dwelling Unit shall be filed with the Building Commissioner.

- 2) The Zoning Board of Appeals shall not grant any variances under this section except as noted in 5.2.6.4 (2). The Accessory Dwelling Unit shall comply with dimensional standards in Section 7.3 and Section 7.2.1.3 and relief from thereof shall not be granted except as noted in Section 5.2.6.4 (1)

5.2.6.4 Use and Dimensional Regulations:

- 1) The Zoning Board of Appeals as the Special Permit Granting Authority (SPGA) may issue a Special Permit authorizing the installation and use of an accessory dwelling unit in a single-family home or lot provided the following conditions are met. The Building Commissioner shall issue a Building Permit authorizing the installation and use of an accessory dwelling unit in a single-family home or lot provided the following conditions are met.
 - a) The accessory dwelling unit may be located in the primary domicile single-family dwelling.
 - b) The primary domicile to be altered to include an accessory dwelling unit shall maintain the appearance of a single family structure. The single-family dwelling may be altered to include an Accessory Dwelling Unit.
 - c) The unit will consist of a complete, separate housekeeping unit containing both kitchen and bath. The Accessory Dwelling Unit shall consist of a complete, separate housekeeping unit containing both kitchen and bath
 - d) Only one accessory dwelling unit may be created within a single family house or house lot. Pursuant to MGL Chapter 40A Section 3A, more than one accessory dwelling unit within a single-family home or house lot shall require a Special Permit from the Zoning Board of Appeals pursuant to MGL Chapter 40A Section 9 and Section 9.2 of the Hudson Zoning By-laws.
 - e) The owner(s) of the residence in which the accessory dwelling unit is created must continue to occupy at least one of the dwelling units as their primary residence, except for bona fide temporary absences.
 - f) Any new separate outside entrance serving an accessory dwelling unit shall be located on the side or in the rear of the building as remote as possible from one another.
 - g) The habitable floor area of the accessory unit shall not exceed twenty five (25%) of the habitable floor area of the entire dwelling or 900 square feet, whichever is greater. The habitable area of the Accessory Dwelling shall not exceed ½ the gross floor area of the principal dwelling or 900 square feet, whichever is smaller.
 - h) An accessory dwelling unit may not be occupied by more than three (3) people nor have more than two bedrooms. An Accessory Dwelling Unit may not have more than two bedrooms
 - i) The construction of any accessory dwelling unit must be in conformity with the State Building Code, Title V of the State Sanitary Code and other local bylaws and regulations.

Approach for Updating the Existing ADU By-law

j) Sufficient and appropriate space for at least ~~two (2)~~one (1) additional parking spaces shall be provided by the owner to serve the accessory dwelling unit. Said parking space shall be constructed of material consistent with the existing driveway and shall have vehicular access to the driveway. Stacking of vehicles for the different dwelling units shall not be allowed. A separate driveway opening for the accessory dwelling unit shall not be allowed.

k) The proposed use is determined to be in harmony with the intent and purpose of the Zoning By-Law.

1) *The use of the Accessory Dwelling Unit for short-term rentals, as defined in MGL Chapter 64G Section 1, shall be prohibited.*

2) *The Accessory Dwelling Unit shall comply with the dimensional requirements pursuant to Section 7.3 and Section 7.2.1.3 of this By-law.* In order to encourage the development of housing units for disabled and handicapped individuals and persons with limited mobility, the SPGA may allow reasonable deviation from the stated conditions where necessary to install features that facilitate access and mobility for disabled persons.

3) *Approval for an ADU requires that the owner must occupy one of the dwelling units. The zoning approval and the notarized letters required in 5.2.6.4 (4) & (5) below must be recorded in the Middlesex South County Registry of Deeds or Land Court, as appropriate, in the chain of title to the property, with documentation of the recording provided to the Building Commissioner, prior to the occupancy of the accessory dwelling unit.*

4) *Prior to issuance of a special permit, the owner(s) must furnish an affidavit, sworn under the pains and penalties of perjury, stating that the owner will occupy one of the dwelling units on the premises as the owner's primary residence, except for bona fide temporary absences.*

5) *When a structure, which has received a special permit for an accessory dwelling unit, is sold, the new owner(s), if they wish to continue to exercise the Special Permit, must, within thirty (30) days of the purchase, submit a notarized letter to the Building Commissioner stating that they will occupy one of the dwelling units on the premises as their primary residence, except for bona fide temporary absences.*

6) *Prior to the issuance of a ~~special permit~~ Building Permit, a floor plan must be submitted showing the proposed interior and exterior changes to the building.*

5.2.6.5 Administration and Enforcement

1) It shall be the duty of the Building Commissioner as Zoning Enforcement Officer to administer and enforce the provisions of this Bylaw.

2) No building shall be changed in use or configuration until the Building Commissioner has issued a permit. No permit shall be issued until a sewage disposal works permit, when applicable, has first been obtained from the Board of Health. Any building alteration shall conform to all adopted state and town laws, bylaws, codes and regulations. No building shall be occupied until a certificate of occupancy has been issued by the Building Commissioner where required.

3) The Building Commissioner shall refuse to issue any permit, which would result in a violation of any provision of this chapter or in a violation of the conditions or terms of any special permit or variance granted by the Zoning Board of Appeals or its agent.

4) The Building Commissioner shall have the authority to issue a cease and desist order on any work in progress or on the use of any premises, either of which are in violation of the provisions of this chapter.

5) ~~*Construction or use according to a building permit or special permit shall conform to any subsequent amendment of this chapter unless the construction or use is begun within a period of not more than six months after the issuance of a permit granted before the effective date of the amendment. To qualify for this exemption, construction must be completed in a continuous and expeditious manner.*~~
Construction or use according to the building permit shall conform to any subsequent amendments to these provisions, MGL Chapter 40A, and/or Massachusetts Building Code unless the construction or use is begun within a period of not more than six months after the issuance of the building permit before the effective date of the amendments. To qualify for the exemption, construction must be completed in a continuous and expeditious manner.

18th Housing Institute

June 4, 2025

Playing the long game: Accelerating housing supply in your community

Jenny Raitt
NMCOG

Kara Brewton
Town of Brookline

Andrew DeFranza
Harborlight Homes

Maria Maffei
Brookline Housing Authority

Darlene Wynne
City of Beverly

M H P
The Massachusetts Housing Partnership

18th Housing Institute

Playing the Long Game: Accelerating Housing Supply in Your Community

Jennifer Raitt

Northern Middlesex
Council of Governments
June 4, 2025



**NORTHERN
MIDDLESEX
COUNCIL OF
GOVERNMENTS**
SERVING THE REGION SINCE 1963

MHP
The Massachusetts Housing Partnership

SESSION AGENDA

- 1 Playbook Overview
- 2 Local Perspectives
- 3 Moderated Dialogue
- 4 Q&A
- 5 Wrap Up



About the Housing Supply Accelerator



Source: APA



Source: APA



Source: Jennifer Raitt

Why Housing?

- Priority issue
- Media attention and engagement
- Research and outcomes

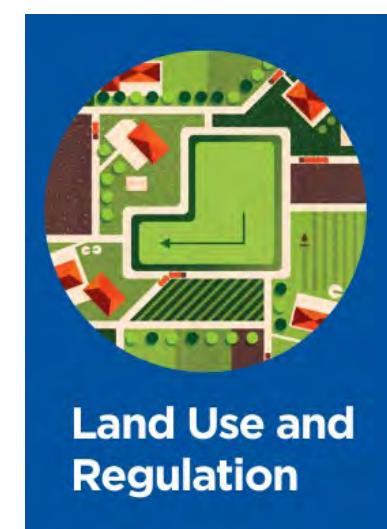
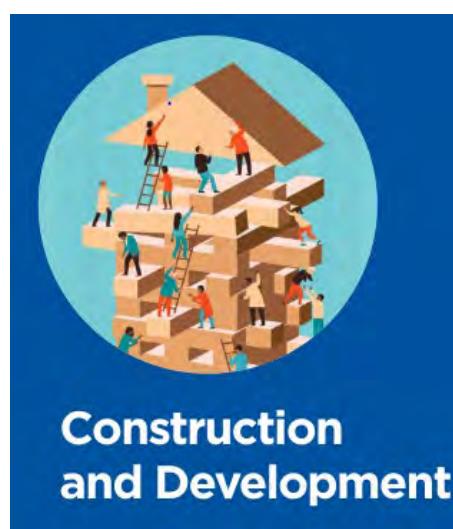
Structure of HSA

- Strategic alignment of industries
- Elected and appointed
- Convenings and discovery

Future HSA Work

- Continuing to lead with a pro-active planning approach
- Focusing on supply & local solutions

Housing Supply Accelerator Playbook contents



The Playbook provides Menus of Options tailored to different types of communities with Tips and Case Studies.



Housing Supply Accelerator Playbook contents

The Framework:

- 1. Establishing a Steering Committee**
- 2. Convening the Steering Committee, Core Partners and Outside Partners**
- 3. Engaging State and Federal Government Partners**
- 4. Selecting Convening Issues**
- 5. Delivering on Commitments and Executing Your Action Plan**



Bringing Plans into Action



Housing Supply Strategies

1 Engage local housing stakeholders and refine goals for local housing supply.

2 Identify gaps, obstacles and opportunities in building permit processes.

3 Review internal operations, organizational structure and management to ensure project reviews and permitting procedures are efficient and timely.

4 Evaluate, improve and streamline the city's development process.

5 Facilitate the development of small-scale residential projects.

6 Promote and facilitate infill development.

7 Minimize discretionary reviews.

8 Expedited or streamlined processes in high-priority housing development areas.

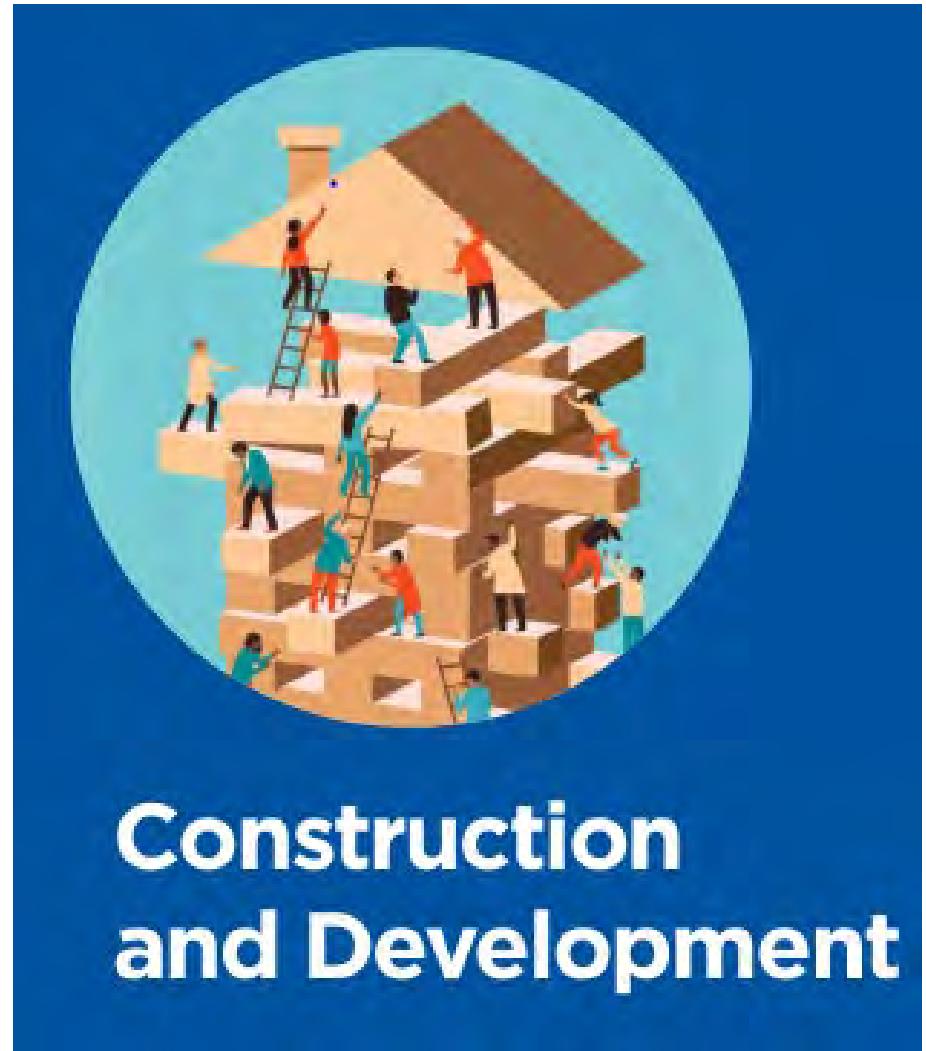
9 Take inventory of available land supply.

10 Facilitate housing development on public and privately owned land.

11 Create programs to support new and emerging small-scale developers.

12 Adopt innovative residential construction technologies.

13 Partner with organizations promoting careers in residential construction.



Construction and Development

Housing Supply Strategies

1 Develop a funding strategy.

2 Use federal housing funding.

3 Use state housing funding.

4 Leverage federal infrastructure funding.

5 Use FEMA funding for disaster resilience.

6 Use FEMA funding for post-disaster rebuilding.

7 Investigate intercommunity collaboration for housing planning and financing.

8 Leverage public-private partnerships.

9 Partner with financial institutions.

10 Use proven gap financing strategies.

11 Explore alternative financing strategies.

12 Explore housing policy levers.

13 Convene financial institutions on small-scale multifamily development.

14 Convene financial institutions on weatherization and climate adaptation.

15 Convene financial institutions on cooperative or shared equity housing models.

16 Develop innovative financing tools to facilitate adaptive reuse.

17 Pilot a pay-for-performance project.



Housing Supply Strategies



1 Plan for increased housing supply.



2 Create enhanced housing elements of comprehensive plans and housing action plans.



3 Initiate education, outreach and engagement campaigns on zoning and local housing supply challenges.



4 Take inventory of zoning regulations and other pertinent land use policies.



5 Explore how to update zoning districts to promote housing supply.



6 Update restrictive lot, building form, context requirements and design standards.



7 Analyze and update property use regulations.



8 Facilitate housing supply into new plans for downtown and suburban redevelopment.



9 Take a more flexible approach to nonconforming uses.



10 Speed or streamline processes for housing development review and approval.



11 Update building codes to meet evolving community needs.



12 Use regulatory and policy tools to preserve and improve existing housing options.



13 Identify existing housing and other areas susceptible to climate hazards.

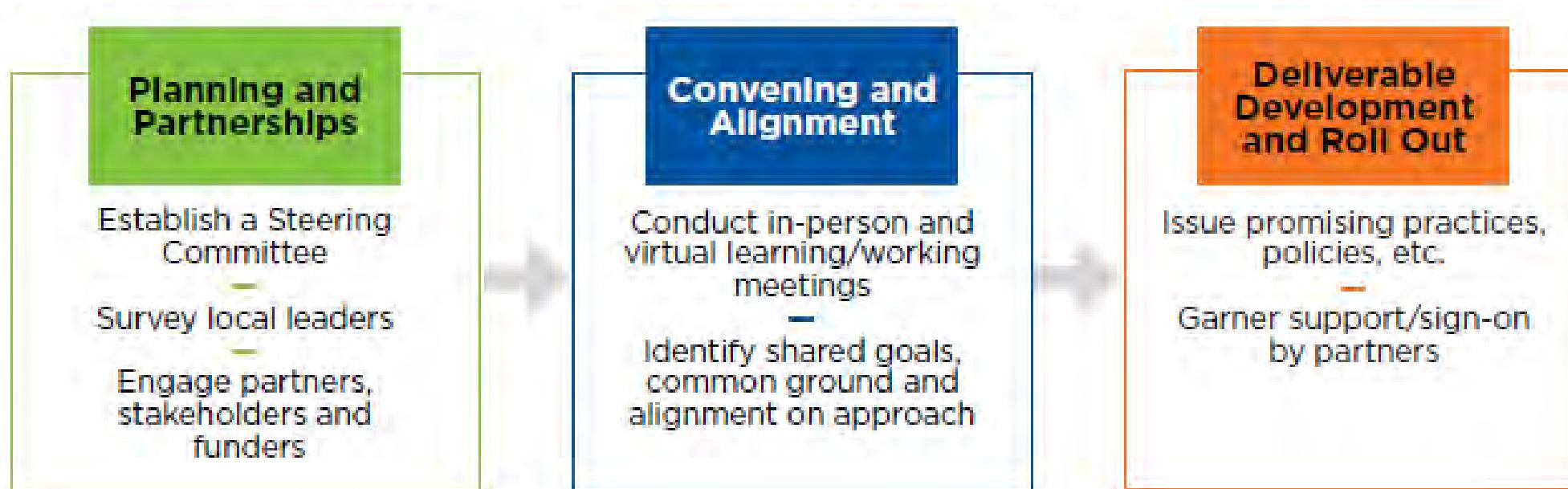


14 Strategically coordinate land use regulations.



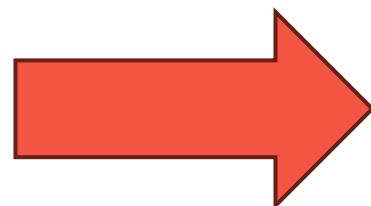
Land Use and Regulation

How Do You Launch a Local Housing Supply Accelerator?



Tackling the national housing supply shortage at the local level demands collective momentum to achieve meaningful progress.

Access the Playbook



<https://www.planning.org/housing-supply-accelerator/>

Thank you!



NORTHERN MIDDLESEX COUNCIL OF GOVERNMENTS

SERVING THE REGION SINCE 1963

Jennifer Raitt

Executive Director

(978) 454-8021 extension 120

jraitt@nm cog.org

Local Perspectives and Progress

Kara Brewton
Director of Planning and Community Development
Town of Brookline

Maria Maffei
Director of Redevelopment, Brookline Housing Authority

Andrew DeFranza
Executive Director, Harborlight Homes

Darlene Wynne, AICP
Director of Planning and Community Development
City of Beverly

18th Housing Institute

Playing the long game: Accelerating housing supply in your community

Panelists:

Kara Brewton

Director of Planning and Community Development, Town of Brookline

Andrew DeFranza

Executive Director, Harborlight Homes

Maria Maffei

Director of Redevelopment, Brookline Housing Authority

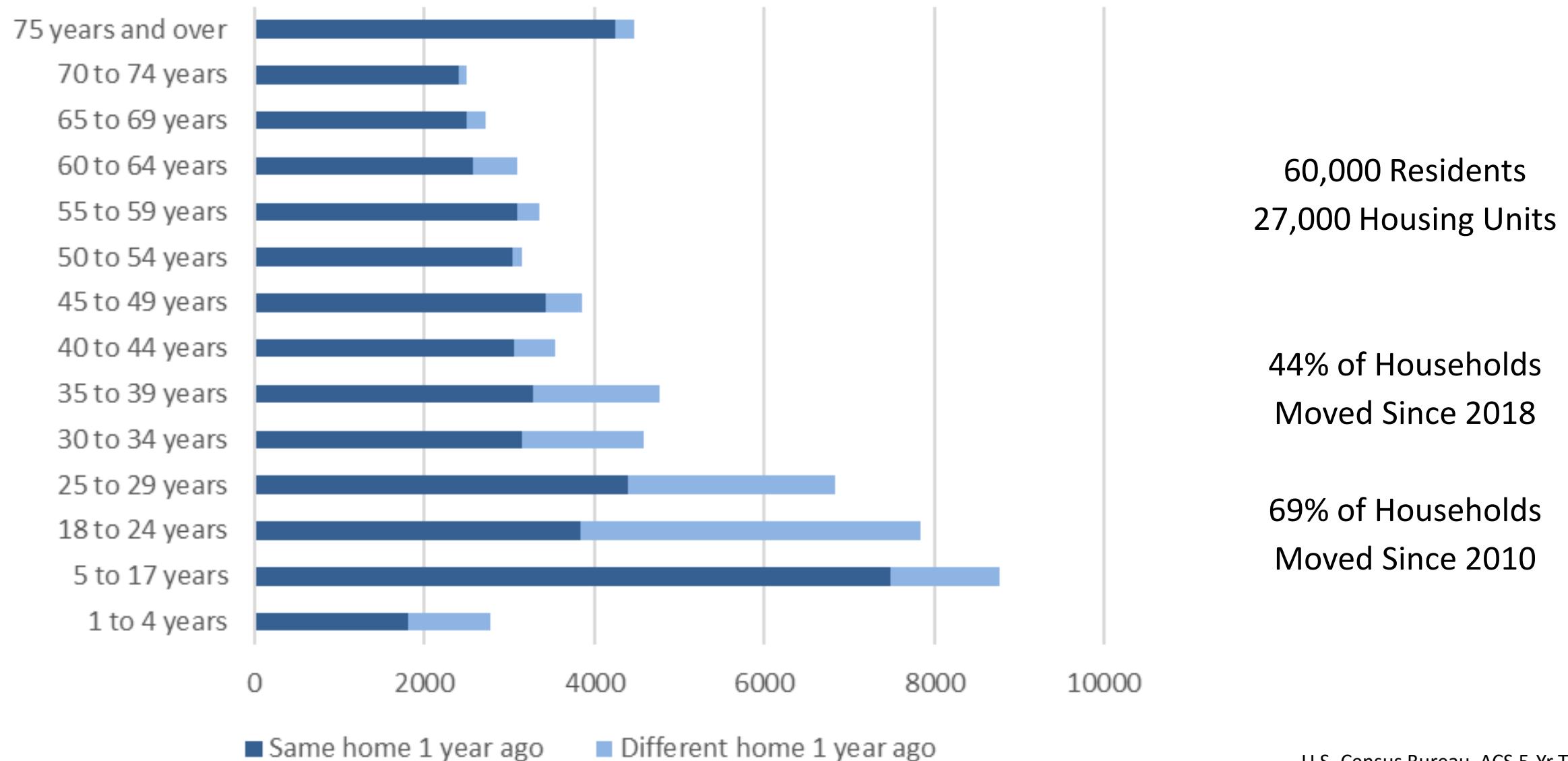
Darlene Wynne, AICP

Director of Planning and Community Development, City of Beverly

Brookline



2019-2023 Brookline Annual Population Churn

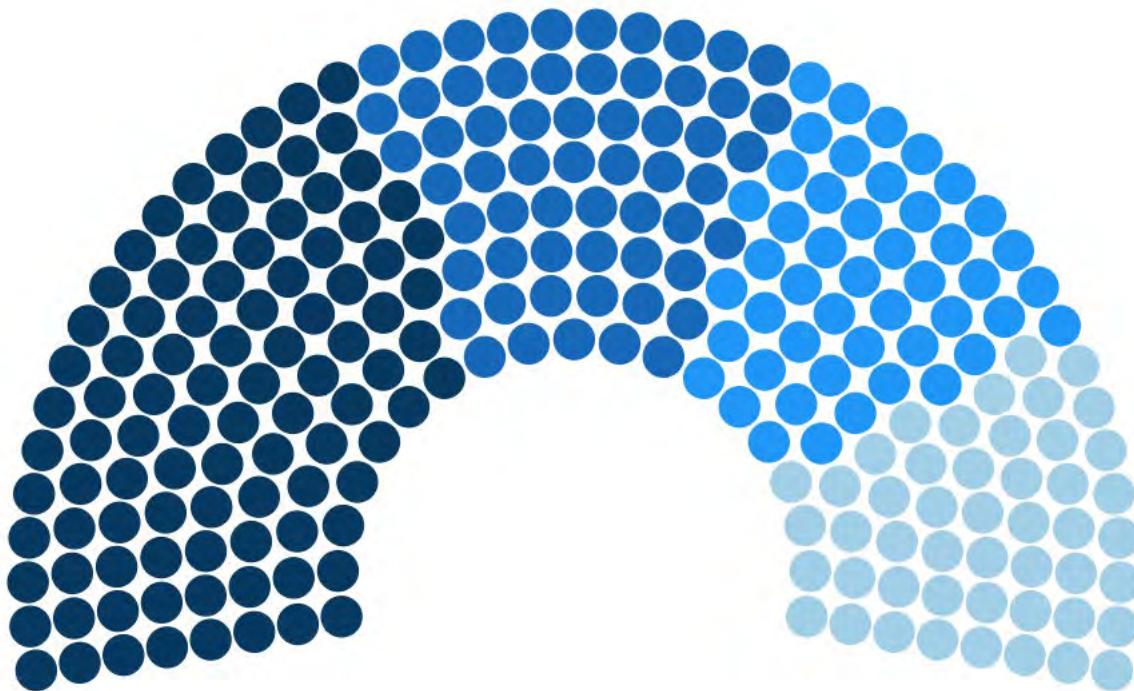


2019-2023 Brookline Household Churn



2019-2023 Brookline Age Distribution

Adult Population By Age



18 to 34 Yrs Old



35 to 49 Yrs Old

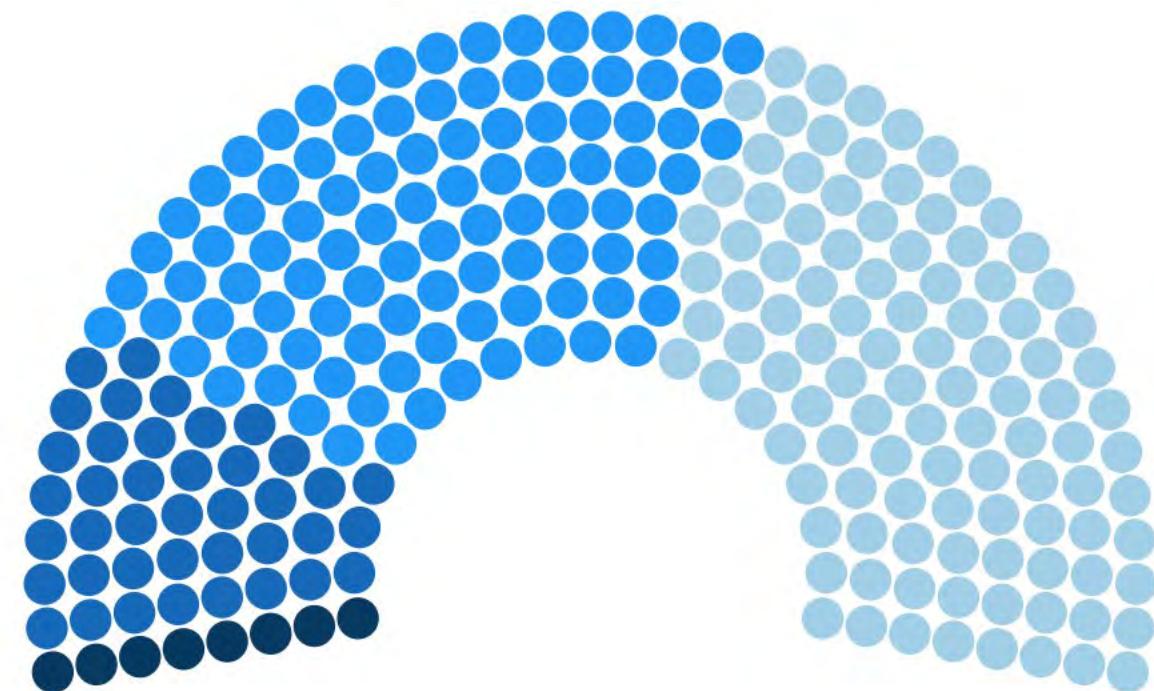


50 to 64 Yrs Old

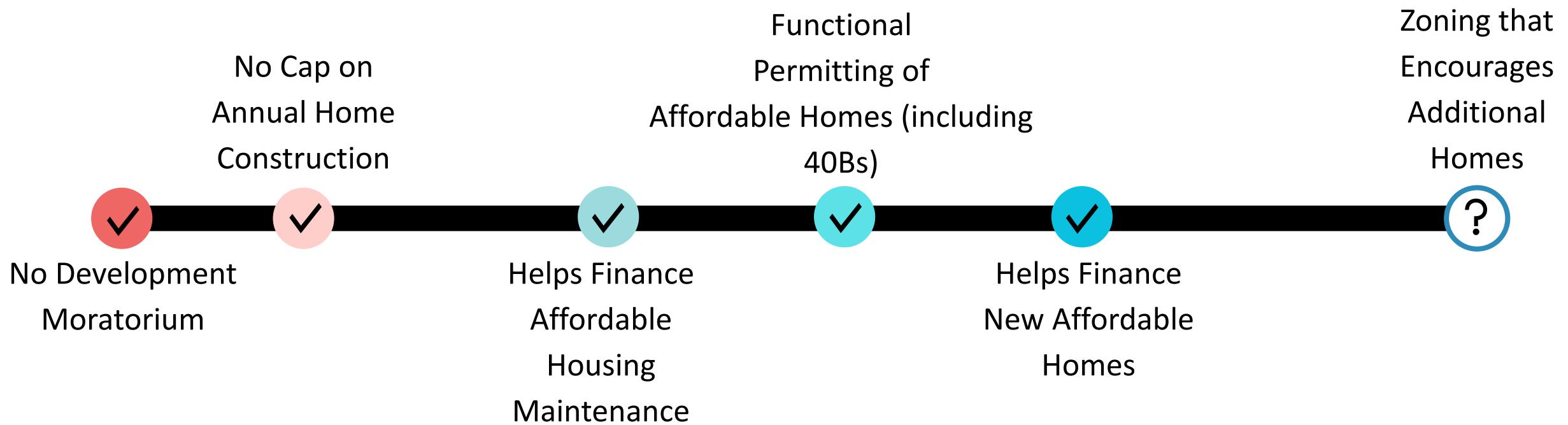


65+ Yrs Old

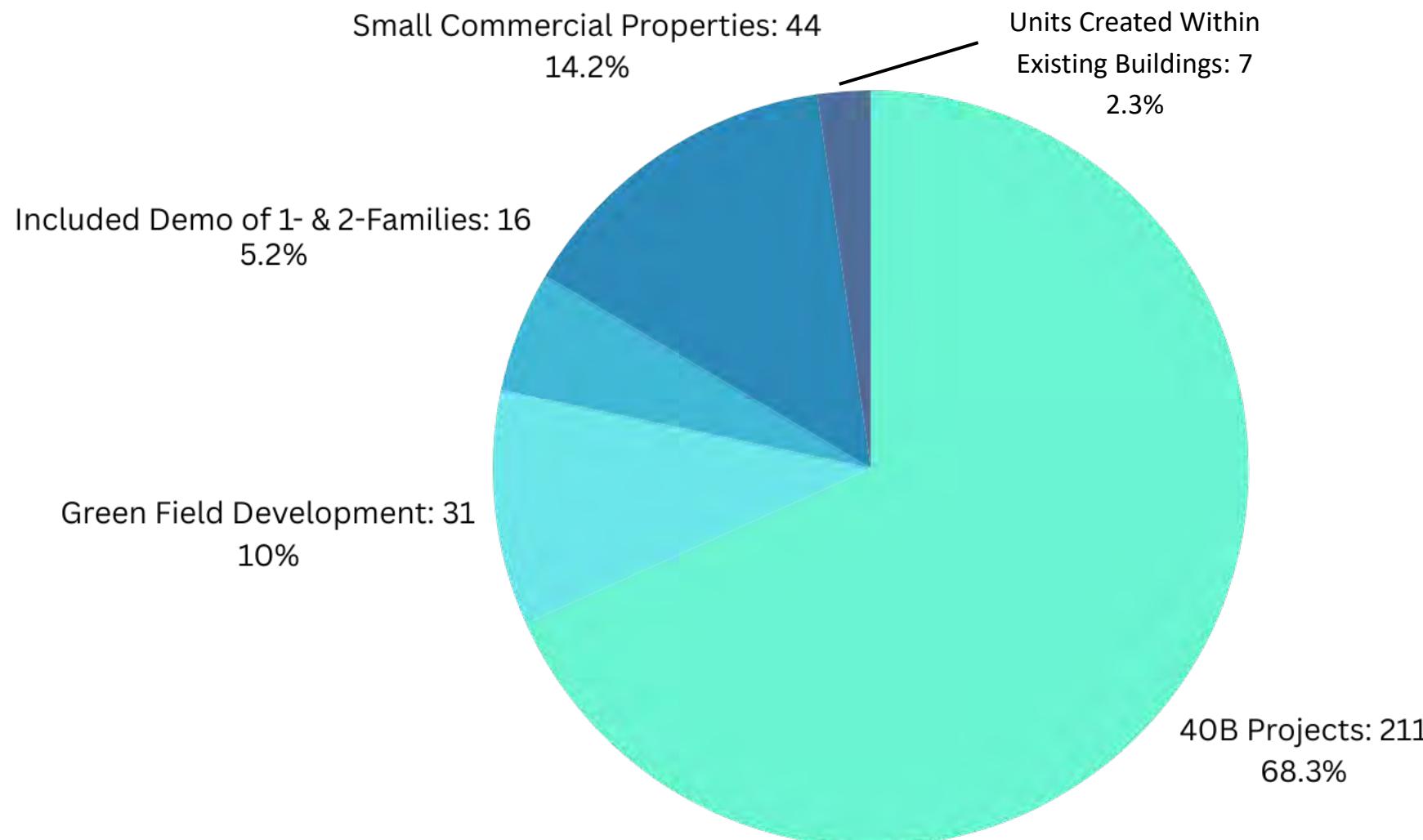
Town Meeting Members by Age (2024)



Brookline Supports Housing Production



Brookline Housing Production



309 homes were added from 2016 through 2023 (approximately 0.16% annual growth, less than 1/10 of margin of error in 5-year ACS data)



TOWN OF BROOKLINE **Housing Production Plan**

GOAL: Increase percentage of deed-restricted affordable units from 7.7% in 2024 to 9.2% in 2033

- 40Bs in pipeline move forward to construction
- Additional 200-300 units (depending on extending expiring units)

Housing Production Collaborators & Partners

Non-Profit Builders



Local Funding Sources



Housing Trust Fund
Community Preservation Act Fund

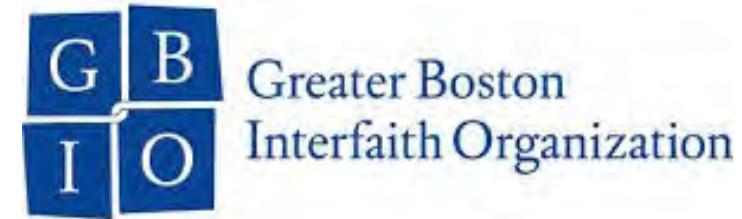
Data Partner

PUBLIC SCHOOLS of
BROOKLINE

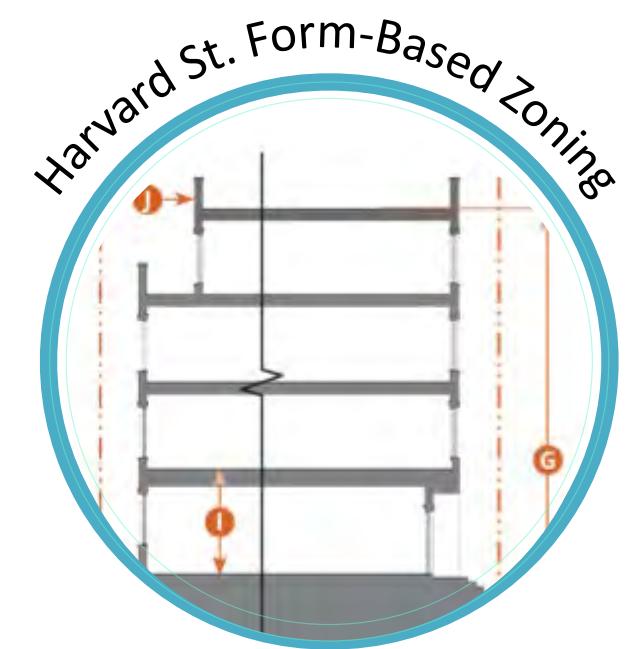
Organized Voices



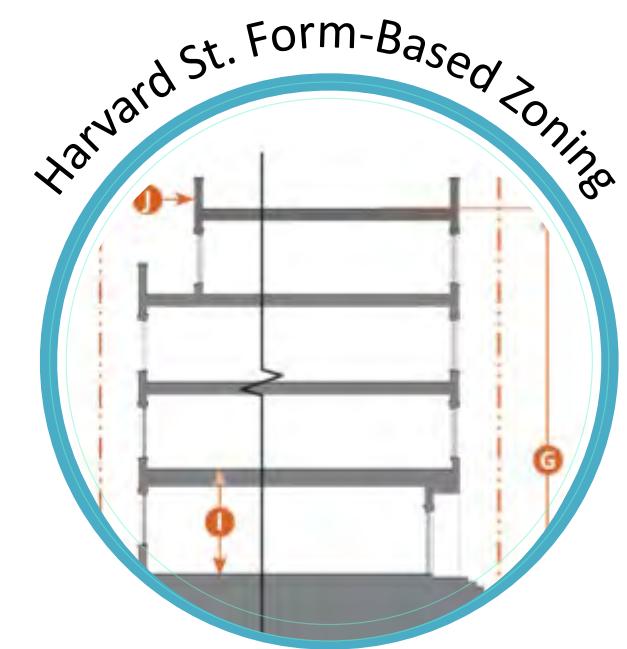
Brookline by DESIGN



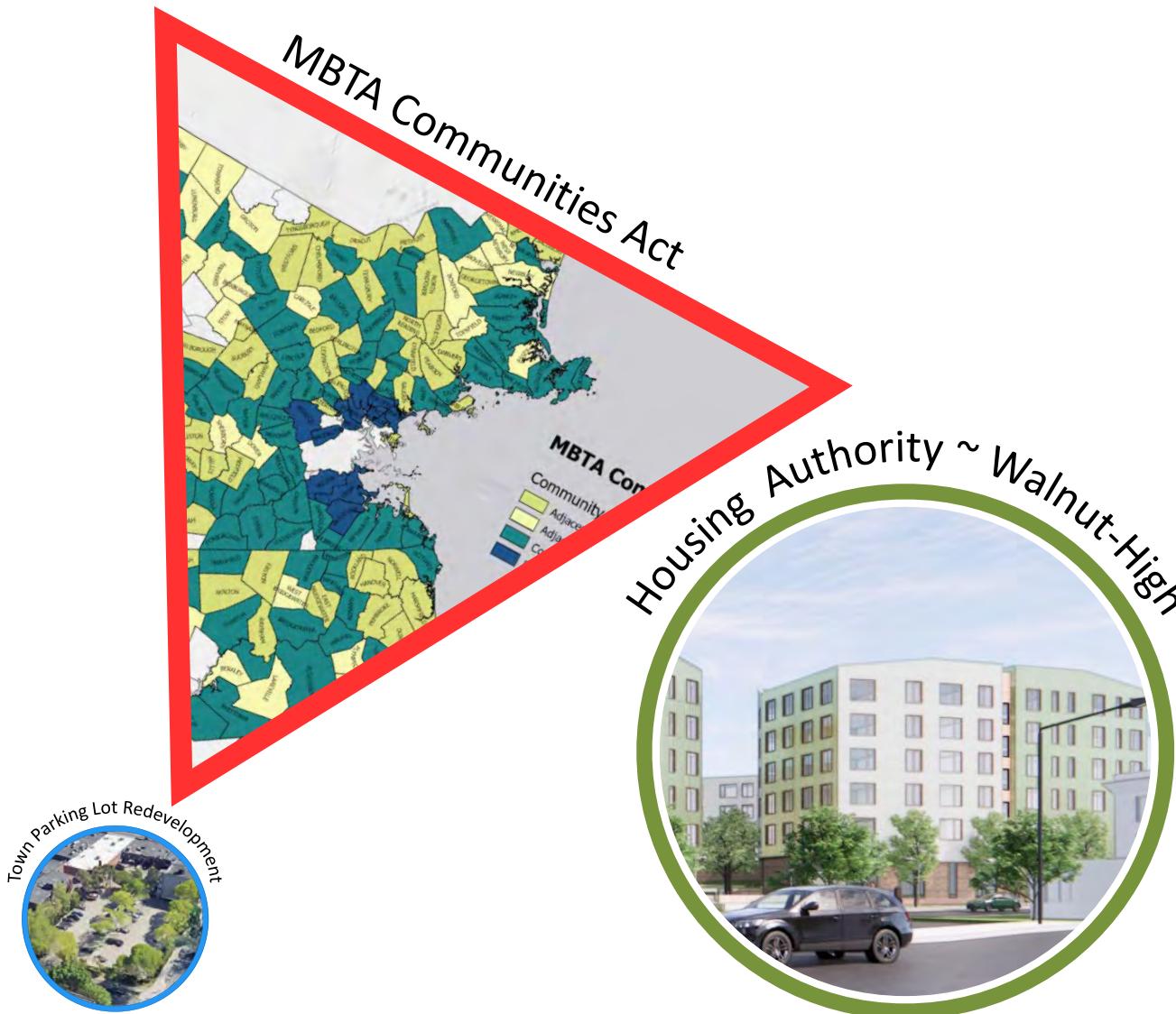
Housing Production Projects



Housing Production Projects

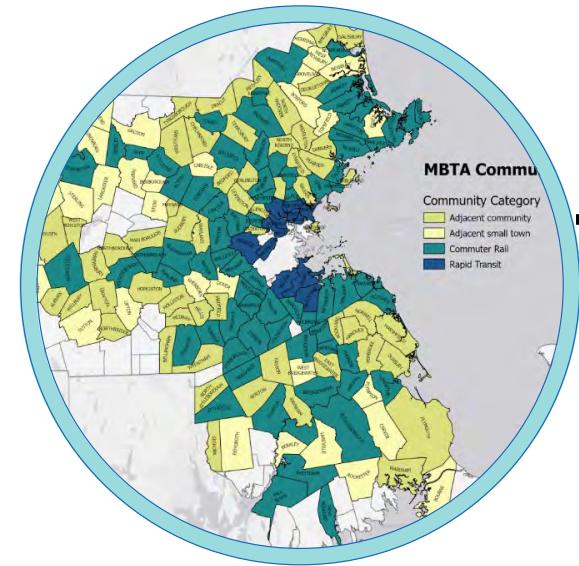


Housing Production Projects

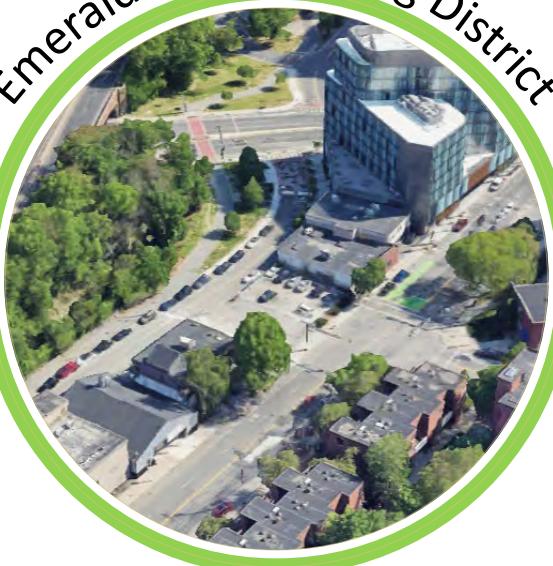


Housing Production Projects

MBTA Communities Act



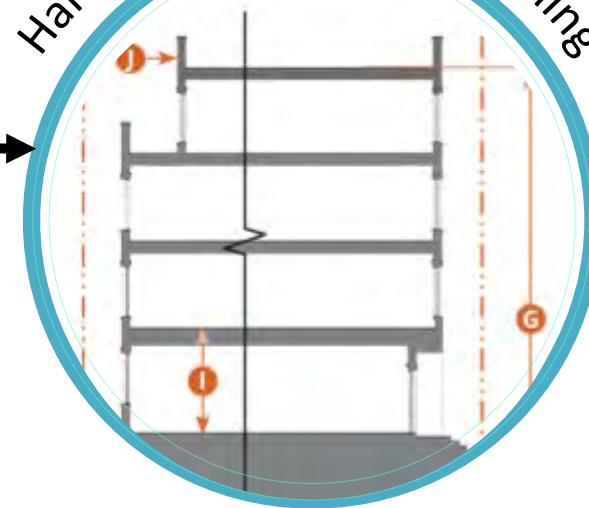
Emerald Island Zoning District



Housing Authority ~ Walnut-High



Harvard St. Form-Based Zoning

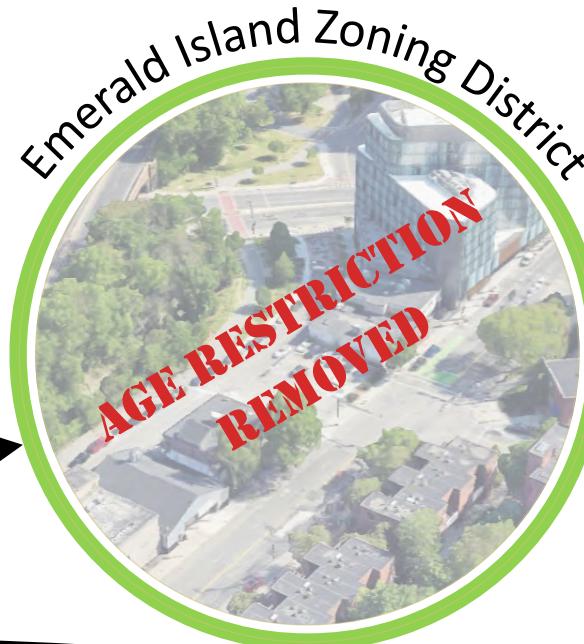
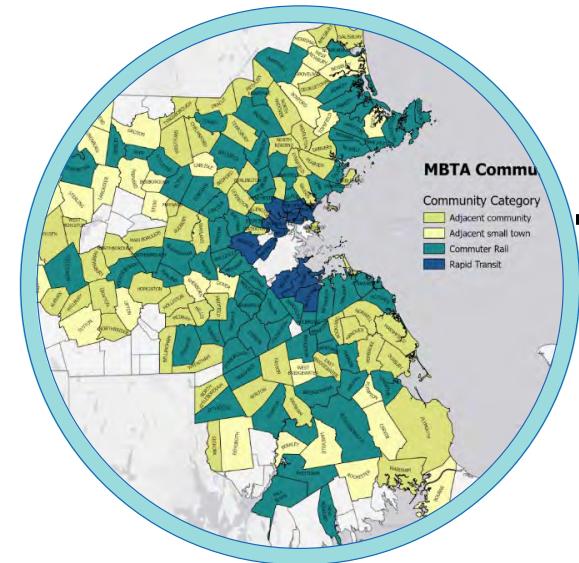


Town Parking Lot Redevelopment



Housing Production Projects

MBTA Communities Act



Housing Authority ~ Walnut-High

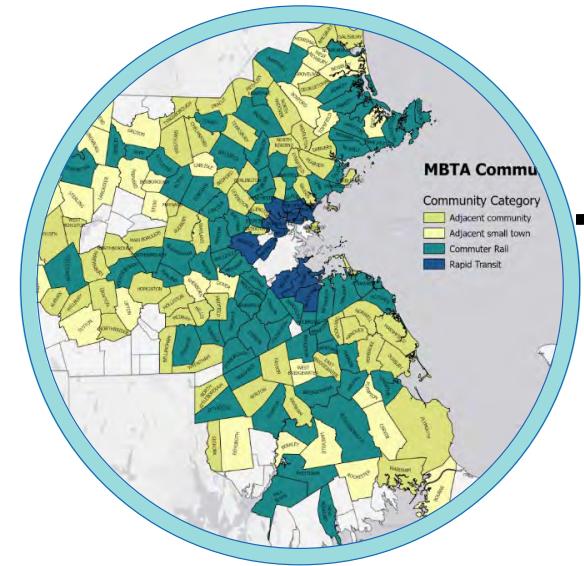


Harvard St. Form-Based Zoning



Housing Production Projects

MBTA Communities Act



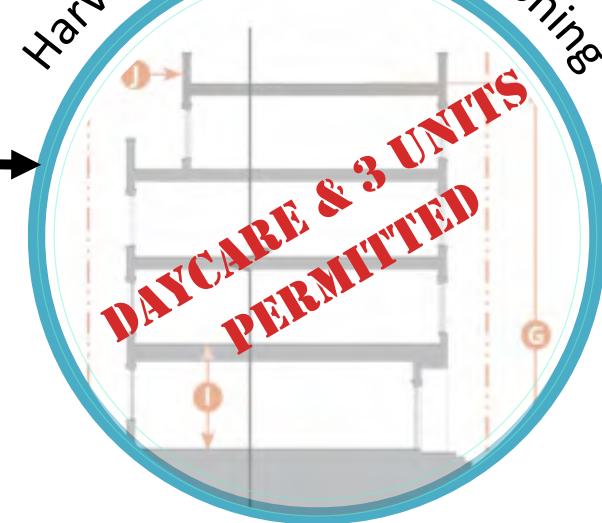
Emerald Island Zoning District



Housing Authority ~ Walnut-High



Harvard St. Form-Based Zoning





Col. Floyd Apartments

- *Public housing
- *Built in 1959
- *60 1BR units for elderly and disabled households
- *~400 SF
- *No elevators
- *Deemed obsolete



32 Marion Apartments

115 units for elderly and disabled households
600 SF, common area amenities
Passive house
HUD Section 18 Demo/Dispo, Section 8
4% LIHTC, bond financing, State soft funds
Town linkage funds, PILOT, building permit fee waiver



Walnut High Apartments

Public Housing

Built in 1962

76 family units

24 1BR units for elderly and disabled household

Deemed obsolete



Walnut High Redevelopment – Phase I and II

181 units of family housing

Passive house

HUD Section 18 Demo/Dispo, Section 8

4% LIHTC, bond financing, State soft funds

Town linkage funds, PILOT, building permit fee waiver

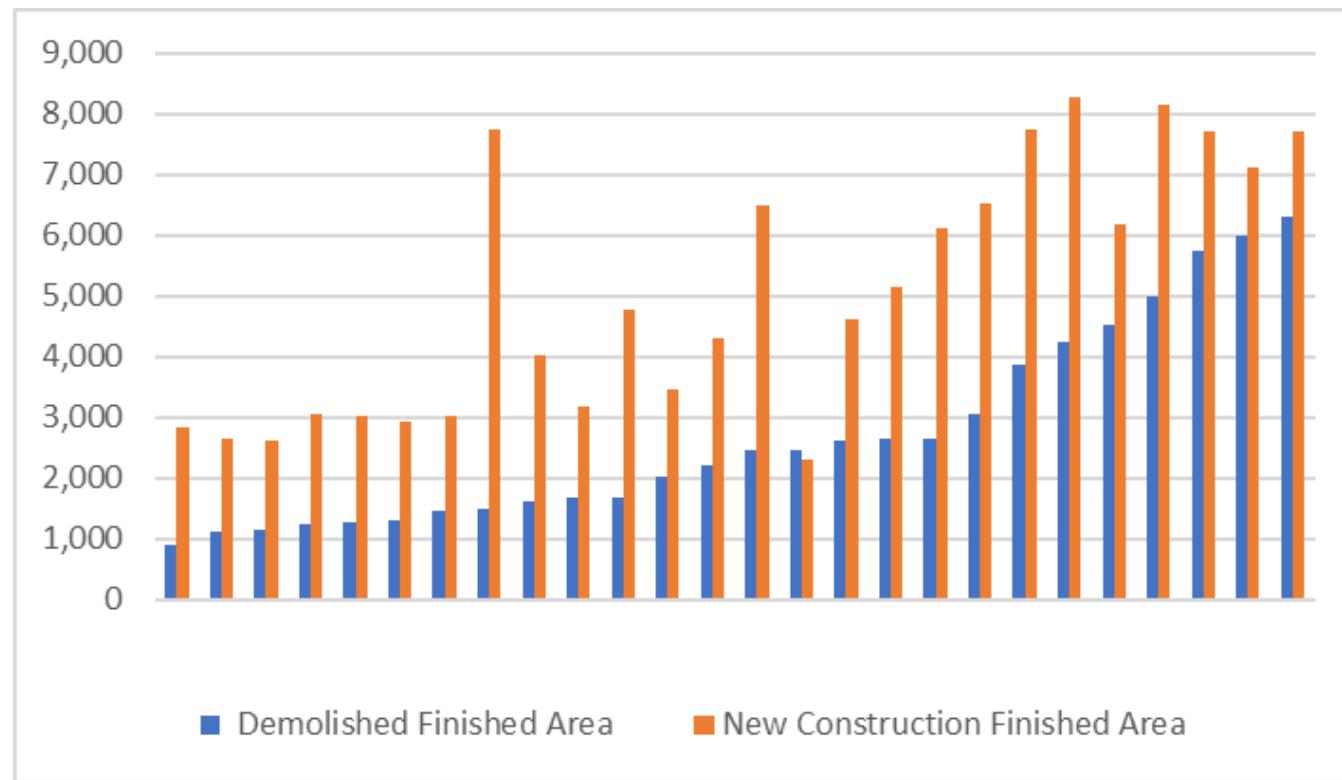


Project	32 Marion	Walnut High
Zoning process	Review with Zoning Board of Appeals	Site plan review with Town Planning Board
Process duration	7 months	1.5 months
	9 public meetings	3 public meetings
	2 subsequent administrative hearings	2 subsequent administrative hearings
Legal costs	~\$80,000	~\$42,000
Peer review costs	~\$34,000	NA
Transcription services	~\$8,000	NA

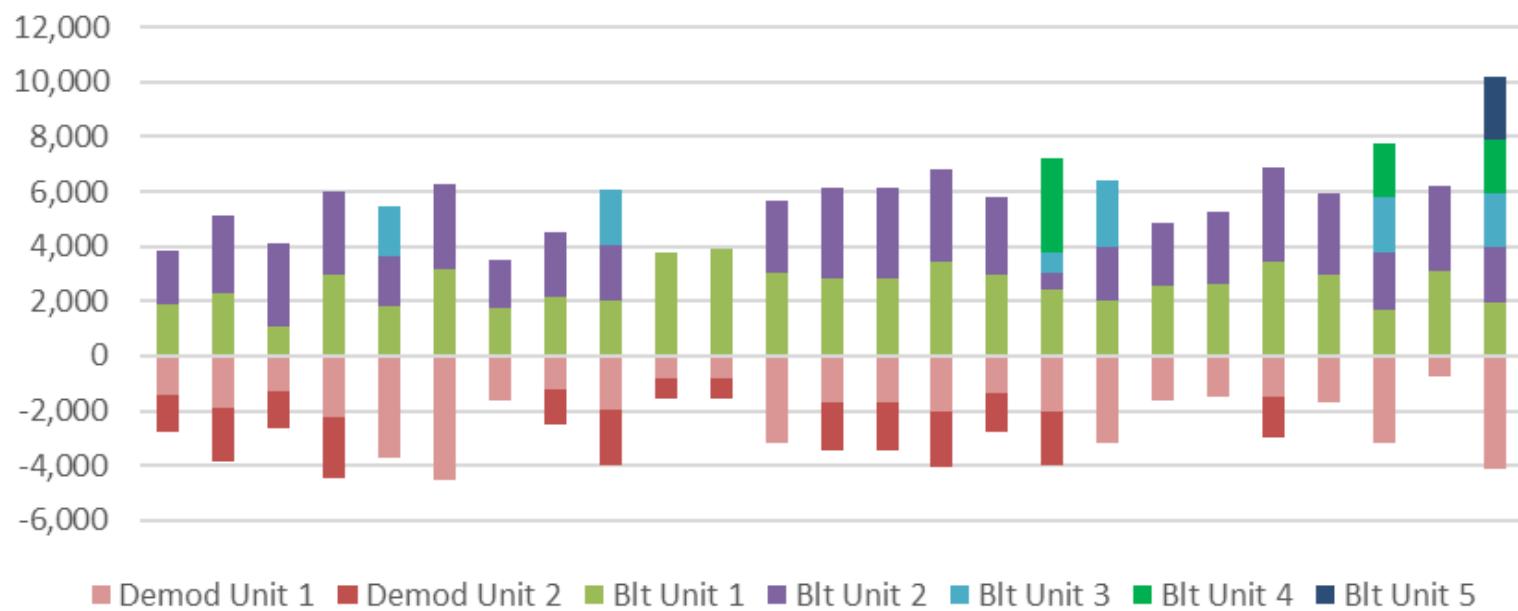
Brookline Appendix

Slides

Size of Single-Family Homes Compared to Single-Family Homes they Replaced



Square Footage Lost & Gained of Smaller Residential Redevelopment Projects



Accelerating Housing Supply in Your Community: Beverly Perspective

Andrew DeFranza McKenzie, Harborlight Homes

Darlene Wynne, AICP, City of Beverly Planning Department

18th Housing Institute, MHP

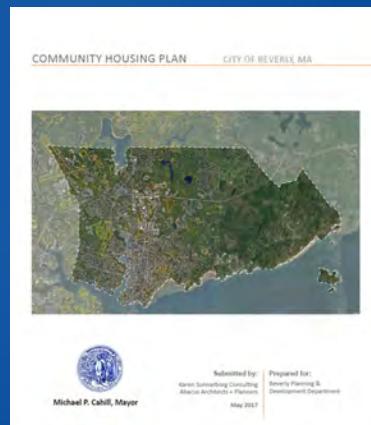
June 4, 2025

Accelerating Housing Supply in Beverly

2/3

Assessing the Community's Needs

- ▶ Community Needs Assessment & Housing Plan
- ▶ Beverly Homeless Task Force
- ▶ Quantifying impacts – of doing or not doing

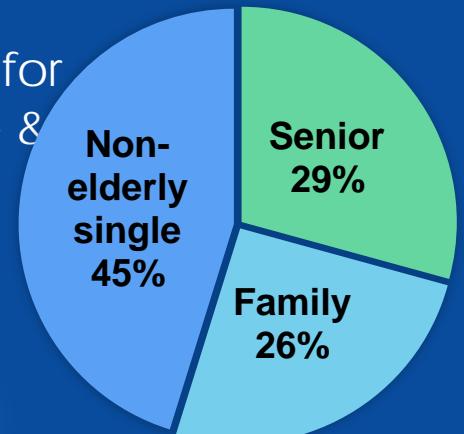


Local Advocacy

- ▶ Regional MOU: Addressing Housing for Homeless
- ▶ Local organizations and advocacy groups engaged
- ▶ Developing a 40R District
 - ▶ Work with School officials
- ▶ Identifying potential property for housing opportunities (private & public)
- ▶ Dispelling myths

**Households <80% AMI
Cost Burdened**

**Severely Cost-burdened
Renters**



Projects in Action: 40R District and Family Housing

- ▶ MGL Ch 40R: Smart Growth Zoning and Housing Production was passed in 2004 to:
 - ▶ Address increasing costs of creating new housing and development impacts
 - ▶ Located in areas of concentrated development, proximity to transit, or highly suitable location
 - ▶ By-right zoning for multi-family projects
 - ▶ Support affordable housing
 - ▶ Incentivize and support housing production through incentive payments, bonus payments, and school cost reimbursement

40R APPROVAL TIMELINE	
1. Grant (PATH) Application	3 mos.
2. Hiring Consultant Services	3 mos.
Draft RFP / Bid / Selection	
3. Ordinance & Application Process	19 mos.
Public Notice: Public Hearing	
Initial Public Hearing	
Prepare Draft Ordinance	
Prepare Preliminary Application	
Public Notice (Preliminary Application)	
Public Hearing (Preliminary Application)*	
Application Completeness Review	
DHCD Application Review	
Public Process & Council Approval	
Final Completeness Review	
DHCD Final Review/Approval	
Incentive Payment	
4. Plan Preparation	4+ mos.
5. Plan Review	2+ mos.

Action Becomes Reality

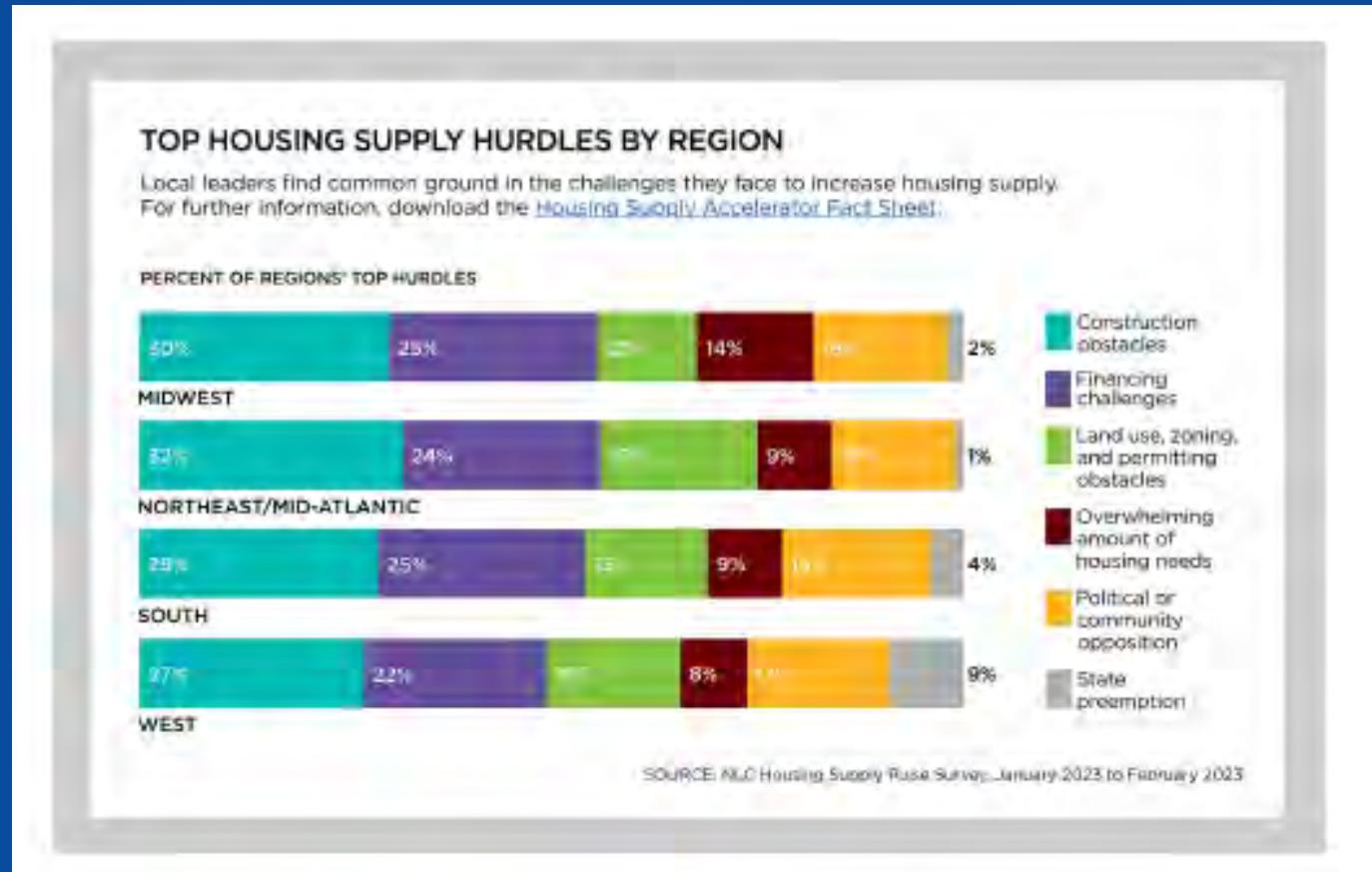
Anchor Point I & II – Family Housing & The Lighthouse Center

- ▶ 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
- ▶ Adds to the tax base of Beverly
- ▶ School cost reimbursement through Chapter 40s



Cogs in the Accelerator

- ▶ Zoning Laws
- ▶ Land Availability
- ▶ Financial Constraints
- ▶ Political Will
- ▶ Public Sentiment
- ▶ Time



Source: Housing Supply Accelerator Playbook

Keys to Accelerating Supply with Non-profit partners

- ▶ Plan ahead – it takes time
- ▶ Work with the right people
- ▶ Build the case – data, advocacy
- ▶ Combine resources
- ▶ Find and harness local champions



BUILDING A FROM SOHIER ROAD



18th Housing Institute

June 5, 2025

Reclaiming our why: Affirming fair housing & equal access in our communities



Whitney Demetrius
EOHLC



Michelin Cahill
Community Legal Aid



Dariela Villón-Maga
DVM Housing Partners



Burhan Azeem
Cambridge City Council





Who we are

Our Story

A life-long Boston resident originally from the Grove Hall neighborhood, Dariela Villón-Maga has been an active leader in her community for most of her life. Her passion for affordable housing is rooted in her lived experience: facing homelessness and growing up in affordable housing throughout the city, Dariela gained a deep understanding of how housing stability can be the foundation for prosperity, just as it was for her. In 2021, she took a leap of faith and launched DVM Consulting (now DVM Housing Partners)—a one-of-a-kind 100% M/WBE affordable housing firm that centers community voice and vision.



Dariela Villón-Maga
FOUNDER AND PRESIDENT

Resident Relocation and Case Management

Relocated 1200 households across New England for various HOPE VI redevelopment efforts at Housing Opportunities Unlimited (HOU)

Homeownership Creation and Resident Services

Acquired 13 properties and created 16 owner-occupied units at Allston-Brighton CDC. Created the All Bright Community Center and Resident Service Program

Project Management of Tax Credit Deals

Acquired, constructed, renovated, and underwrote LIHTC, HTC, and NMTC projects with the Preservation of Affordable Housing (POAH)

Property and Asset Management

Designed and implemented management and operating infrastructure for tax credit projects with Maloney Properties



DVM Housing Partners

W/MBE Boston-based affordable housing development and marketing firm

Community-centered

We set ourselves apart from more traditional developers by centering community

People first

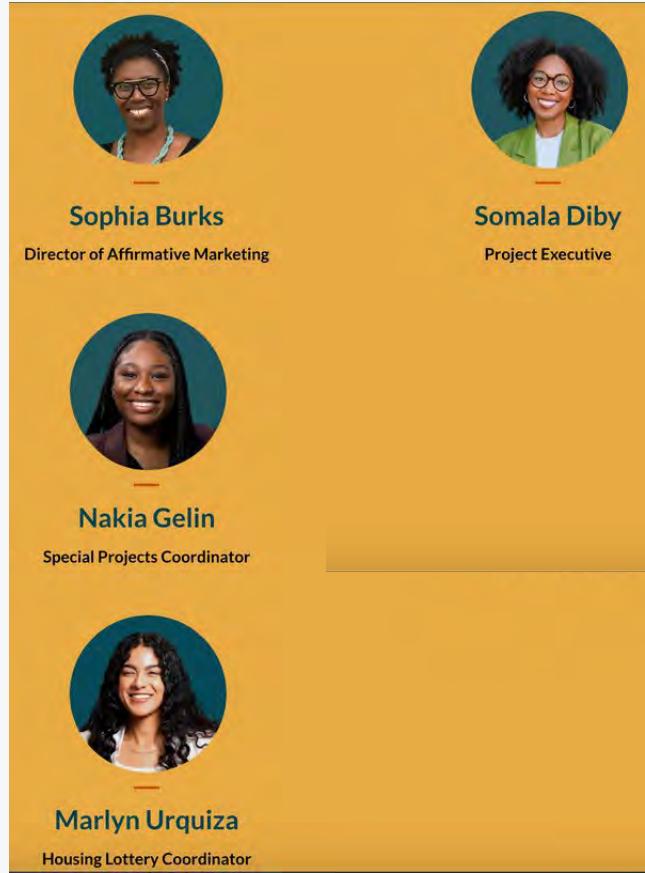
We succeed by caring about, listening to, and respecting our residents, clients, and staff.

Experienced

20+ years of deep industry knowledge and experience

Woman-of-color owned and operated

certified Women/Minority Business Enterprise (W/MBE). Our company is 100% women/minority-owned



Our Approach

People



Community Engagement
Leveraging our deep community roots, we invite **our neighbors** to shape our projects from the start



Affirmative Marketing
Longstanding, positive relationships with local government contributes to efficient affirmative marketing plan and lottery execution



Preparing Homebuyers, Certifying Renters
Aggressive local recruitment to ensure those with highest need access the housing opportunities we create

Place



Pre-Construction and Prospecting
We identify opportunities, assess feasibility, and assemble the right partners



Construction
Sophisticated project and financial management to deliver **high-quality projects on-time, and on-budget**



A holistic approach to affordable housing development

Community



Our impact

At DVM, success goes beyond our balancesheet

\$89M

Development dollars
managed by DVM—
ensuring lenders make
impactful investments in
historically disadvantaged
communities in Boston

296+

**Total number of quality
income-restricted units
managed, constructed, or in
development by DVM—
helping families mitigate
housing cost burden**

118

**Homeownership
opportunities created or
under development for
first-time homebuyers—
a real chance at
wealth creation**

78%

**Average minority
participation on
construction projects
managed by DVM—
leveraging projects to
support growth of minority
workers and businesses**



Our Recent Development Experience

Saige on Fountain
Roxbury, Boston



Managed by DVM for Oxbow Urban, [Saige on Fountain](#) offers 40 affordable homeownership units for first-time homebuyers in the heart of Roxbury.

90%

of buyers were originally from Boston

80%

of buyers identified as BiPOC

Dot Crossing Dorchester, Boston



DVM served as development consultant for [Dot Crossing Apartments](#), a new 29-unit income-restricted rental building in the heart of Fields Corner, one of Boston's most diverse 'hoods.

\$142,500

Amount raised through real estate [crowdfunding campaign](#) among 80+ local community investors

191 Talbot Ave Dorchester, Boston



In addition to the affirmative marketing process, DVM managed the retail build-out for the award-winning [Fresh Food Generation](#) to occupy a 2,300 SF retail space.





BLUME ON THE AVE

Affordable ownership in Mattapan

In 2022, DVM was designated by the City of Boston to develop five city-owned, tax-foreclosed parcels that had been sitting vacant for decades. The site is located along a major arterial road—Blue Hill Avenue—in Mattapan, one of Boston's historic communities of color. As DVM's first solo venture, this project aims to:

- **Stop displacement**
- **Reduce barriers to affordable homeownership** for moderate-income families and families of color
- **Catalyze the growth and development of local businesses of color**



Creating an arts and culture haven that centers local artists and entrepreneurs



30 affordable homeownership units restricted at 70% - 100% AMI



3,000 SF of commercial space across 3 buildings to be occupied by local entrepreneurs of color



Jaide on the Hill

Affordable ownership in Mission Hill

In July 2023, the City of Boston designated DVM, in Joint Venture partnership with [Oxbow Urban](#) and JGE Development to develop 60,000 SF of vacant city-owned land in Boston's Mission Hill neighborhood.

Our project aims to:

- Create a 45,000 SF **all-electric Net Zero Carbon** building
- Enhance the residential character through **open space and sidewalk improvements** via our key collaboration with the Trustees of the Reservations
- **Mitigate the intensity of residential development** in this particular section of Boston



30,000+ SF of
community gardens
and open space



48 affordable condos
for first-time
homebuyers and
families



2,000 SF of ground-floor
commercial space

THANK YOU

For inquiries,
contact us.

www.dvmhousingpartners.com
dariela@dvmconsult.com
857-333-8180

SCAN HERE
to contact us:



18th Housing Institute

June 5, 2025

Intergenerational conversations



Jacquie McPherson
EOED



Mariah Kurtz
FRCOG



Ian Burns
MVPC

18th Housing Institute

INTERGENERATIONAL CONVERSATIONS IN HOUSING

Jacquie McPherson, AICP, Senior Program Manager
Executive Office of Economic Development

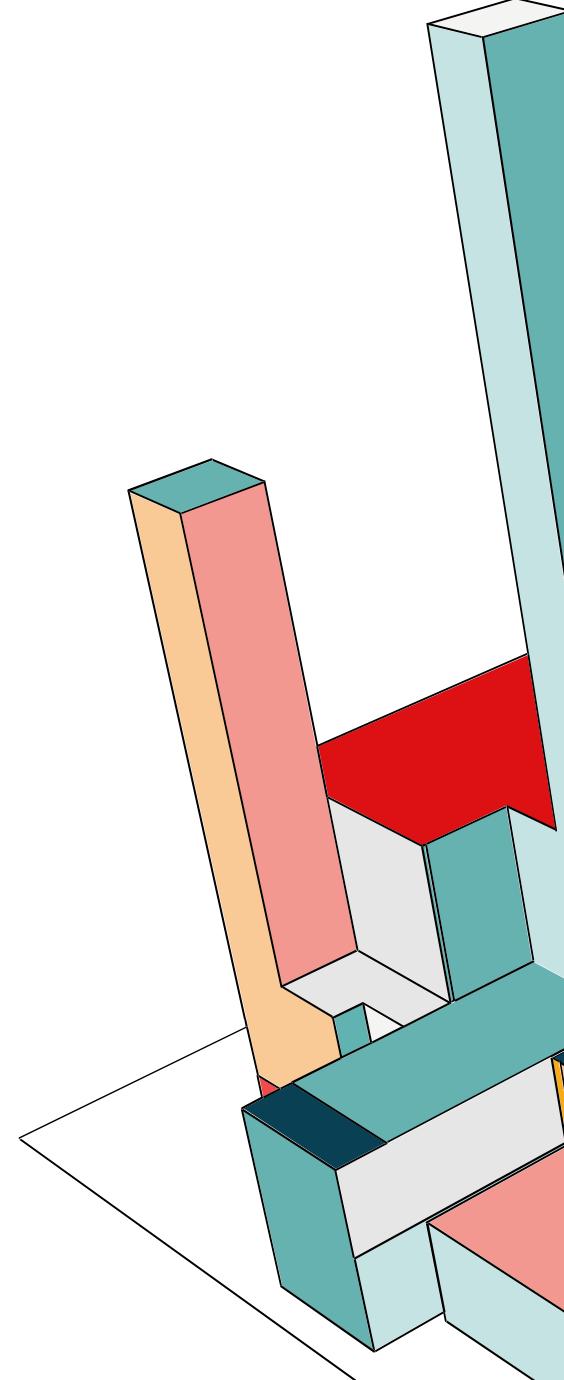
Mariah Kurtz, Livability Planner
Franklin Regional Council of Governments

Ian Burns, Community & Economic Development Manager
Merrimack Valley Planning Commission

June 5, 2025

AGENDA

- Facilitator Introductions
- Data Snapshot
- Conversations – Lived Experience
- Conversations – Engagement & Advocacy
- Share outs – New Perspectives



INTRODUCTIONS: WHO WE ARE

Jacquie McPherson, Executive Office of Economic Development - Gen X

Professional Background

- Certified Planner (AICP), began planning career at the state level with the Massachusetts Executive Office of Economic Development (EOED) in 2016, currently works as a Senior Program Manager.
- Currently serves as a Citizen Planner Training Collaborative (CPTC) Board Member.
- Formerly the governor's appointee to the City of Medford's Community Development Board (Planning Board), served most recently as Chair.

Housing Story

- Long-time renter
- Raised now-adult children in state-subsidized housing
- Experienced substantial obstacles to home ownership, which has been unattainable even with a master's degree, a post-graduate certification, a lucrative job, and being recently married with a two-income household

Factors that play a role:

- Lack of affordable housing stock - home prices outpaced income growth
- High interest rates increase the cost of borrowing
- Debt burdens impacting ability to save for a down payment or qualify for a mortgage
- Inability to accumulate wealth or close equity gap



Mariah Kurtz, Franklin Regional Council of Governments - Millennial

Professional Background

- Previous 5 years, she was the town planner in Erving (population ~1,700) and Kurtz Consulting grant writer
- Livability Planner working for the 26 rural Franklin County communities
- President of Pioneer Valley Habitat for Humanity



Housing Story

- Grew up in one house owned by her parents
- Spring 2019 housing insecurity after an apartment fire
- Fall 2019 purchased a single-family, 3-bedroom in Greenfield

Factors that played a role:

- Pre-COVID purchase
- English as a first language, college education, parents are homeowners/landlords
- No debt
- Double income, no kids, plus renting a bedroom to a housemate
- House needed significant repairs & was priced accordingly
- Partner & parents are licensed contractors
- Inheritance & savings from living rent-free with family contributed to down payment



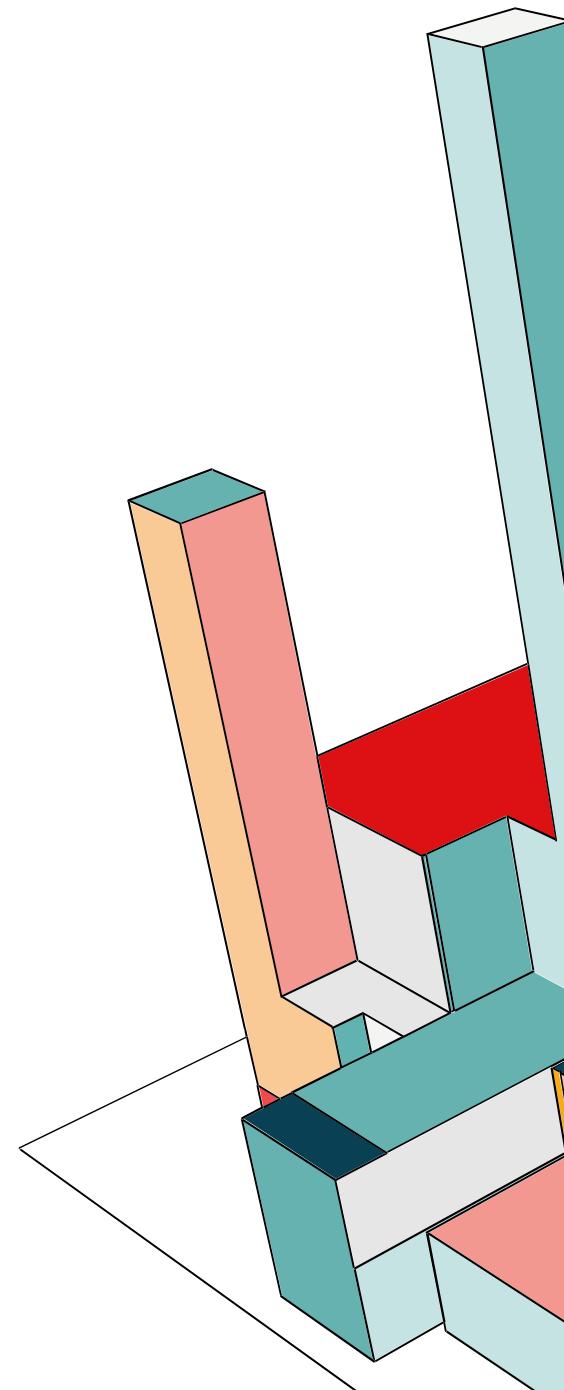
Ian Burns, Merrimack Valley Planning Commission – Millennial

Professional Background

- Working at MVPC for the past 4.5 years
- Leads the Community & Economic Development department, focused on everything from housing to zoning to business development
- Previously worked for a community development nonprofit in Lawrence, Groundwork Lawrence

Housing Story

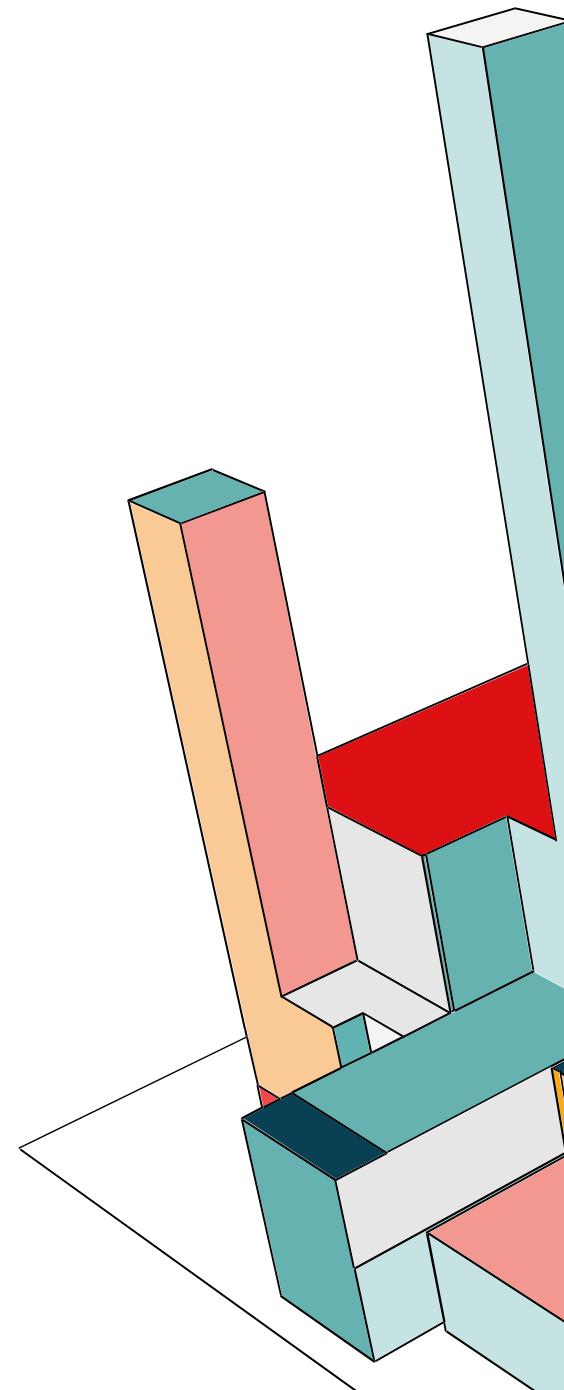
- Like many of his peers, Ian moved back in with his parents after graduating college to pay off student debt
- Currently renting a 1-bedroom apartment with his partner
- Stable renters without cost burden, but the jump to homeownership feels out of reach
- Buying a median priced home in their area would double their current monthly housing costs



Statistics on Housing in our Communities

2020 County Population Per Square Mile	Median Household Income*	Median Value of Owner Occupied Housing Units*	Median Gross Rent*
Greenfield (Franklin County)	\$53,961	\$252,000	\$1,097
Middlesex County	\$126,779	\$687,200	\$2,126
Essex County	\$99,431	\$584,00	\$1,673

*US Census Quick Facts 2019-2023



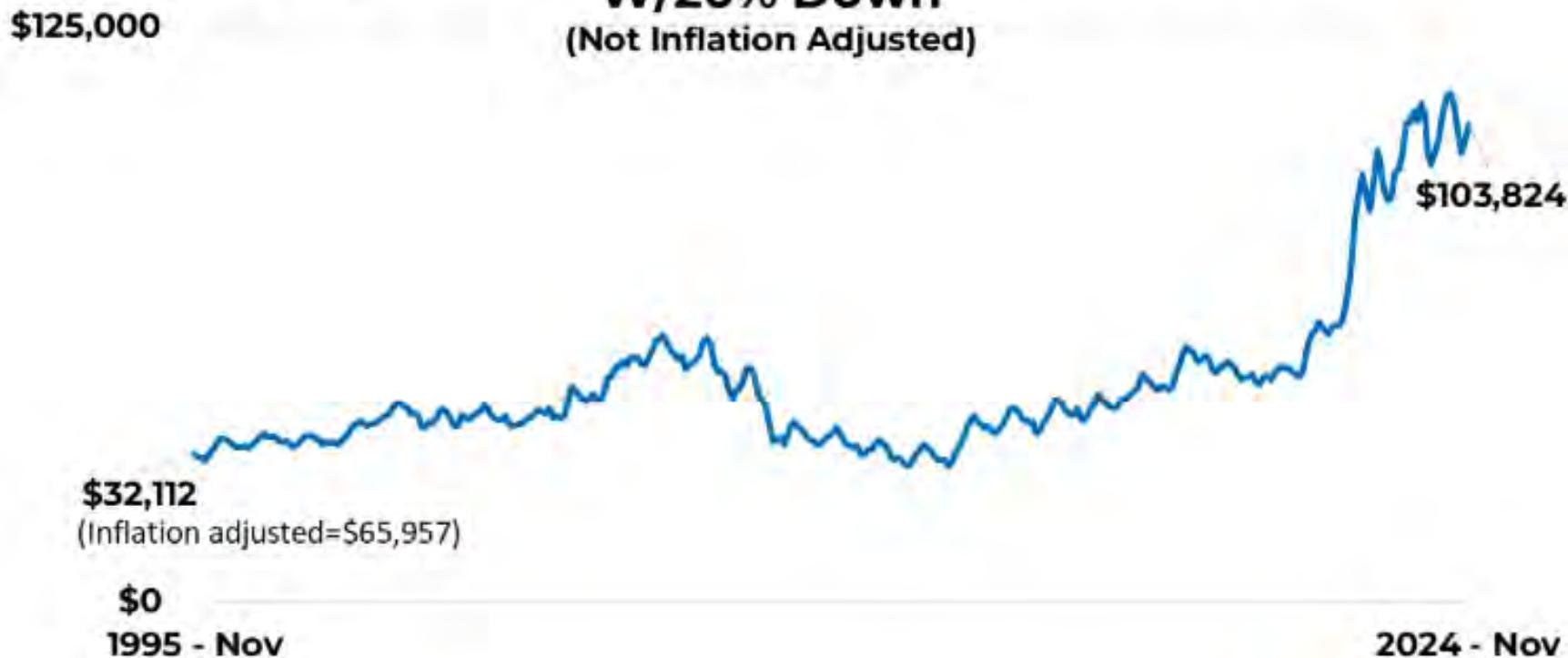
THE GENERATIONAL DATA

- Silent Generation (1928-1945)
- Baby Boomers (1946-1964)
- Generation X (1965-1980)
- Millennials (1981-1996)
- Generation Z (1997 onward)

NATIONALLY – INCOMES & PRICES

Qualifying Income Needed for Median Priced Home W/20% Down

(Not Inflation Adjusted)



Source: NAR Housing Affordability Index
<https://www.nar.realtor/research-and-statistics/housing-statistics/housing-affordability-index>



NATIONALLY- FIRST TIME HOMEBUYERS

First-time Home Buyers Hit All-Time Low

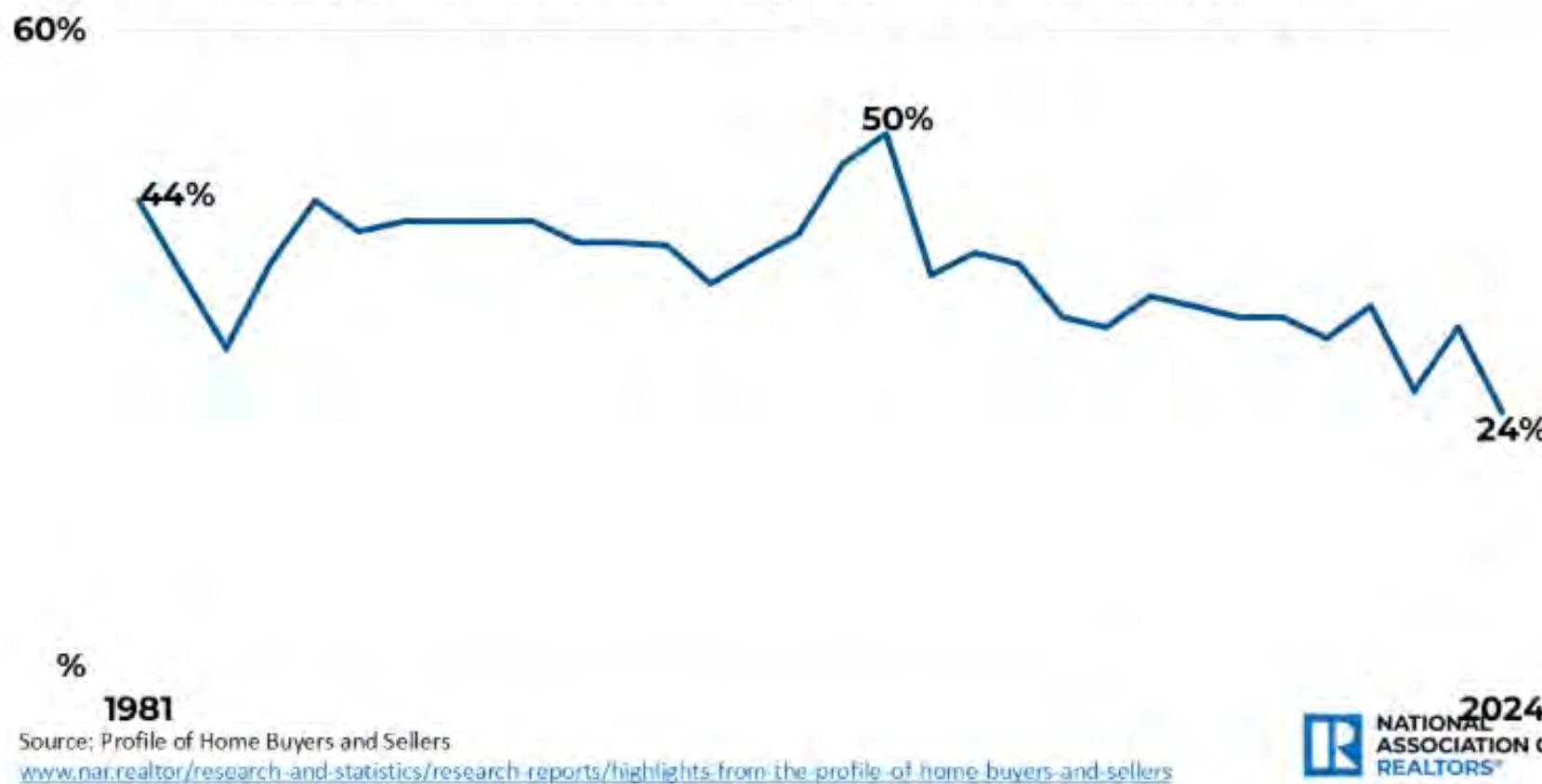
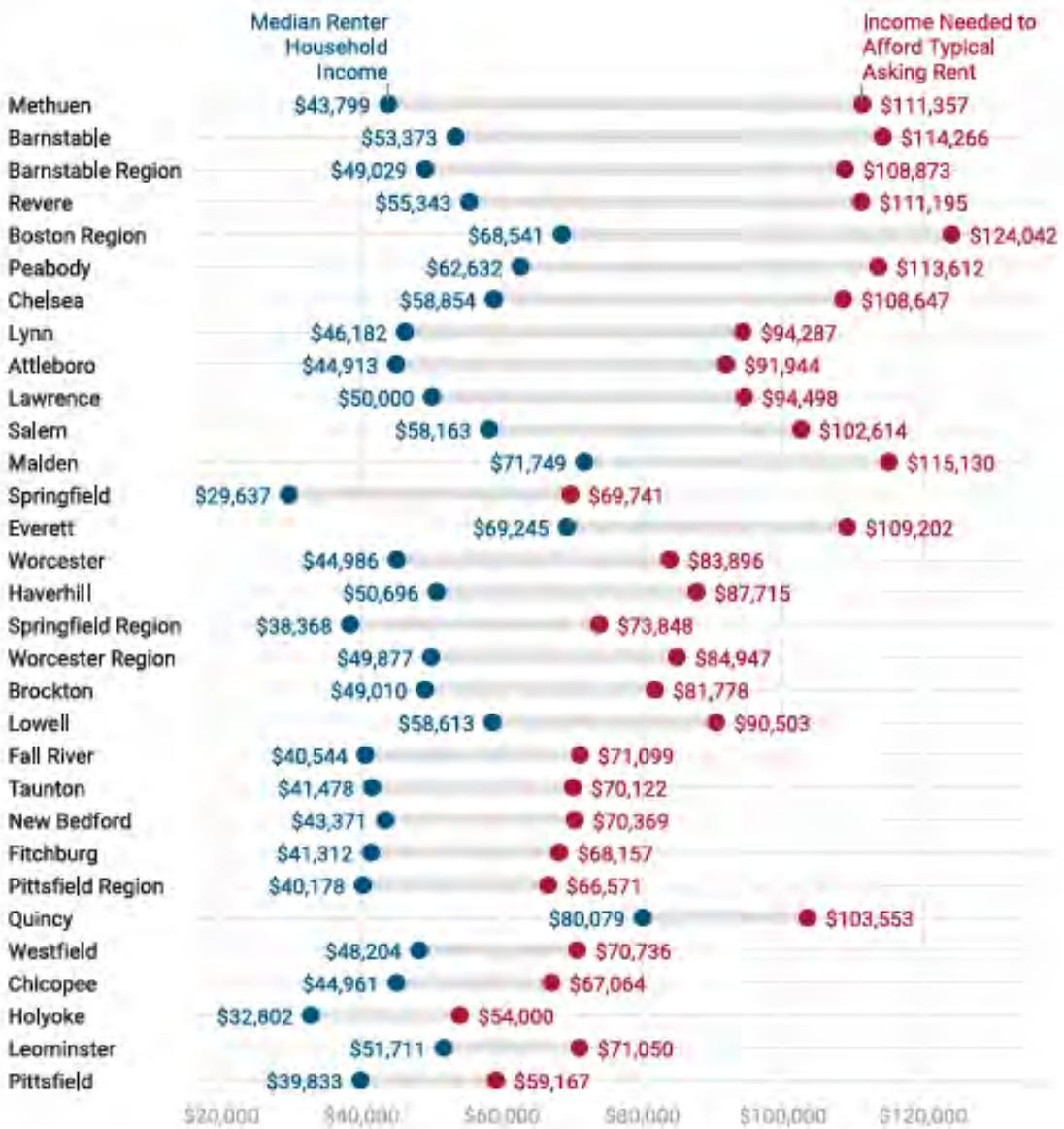


Figure 2.3 – Income needed to afford typical asking rents and median household income of renters, ranked by difference, Gateway Cities and Metropolitan Statistical Areas, July 2024

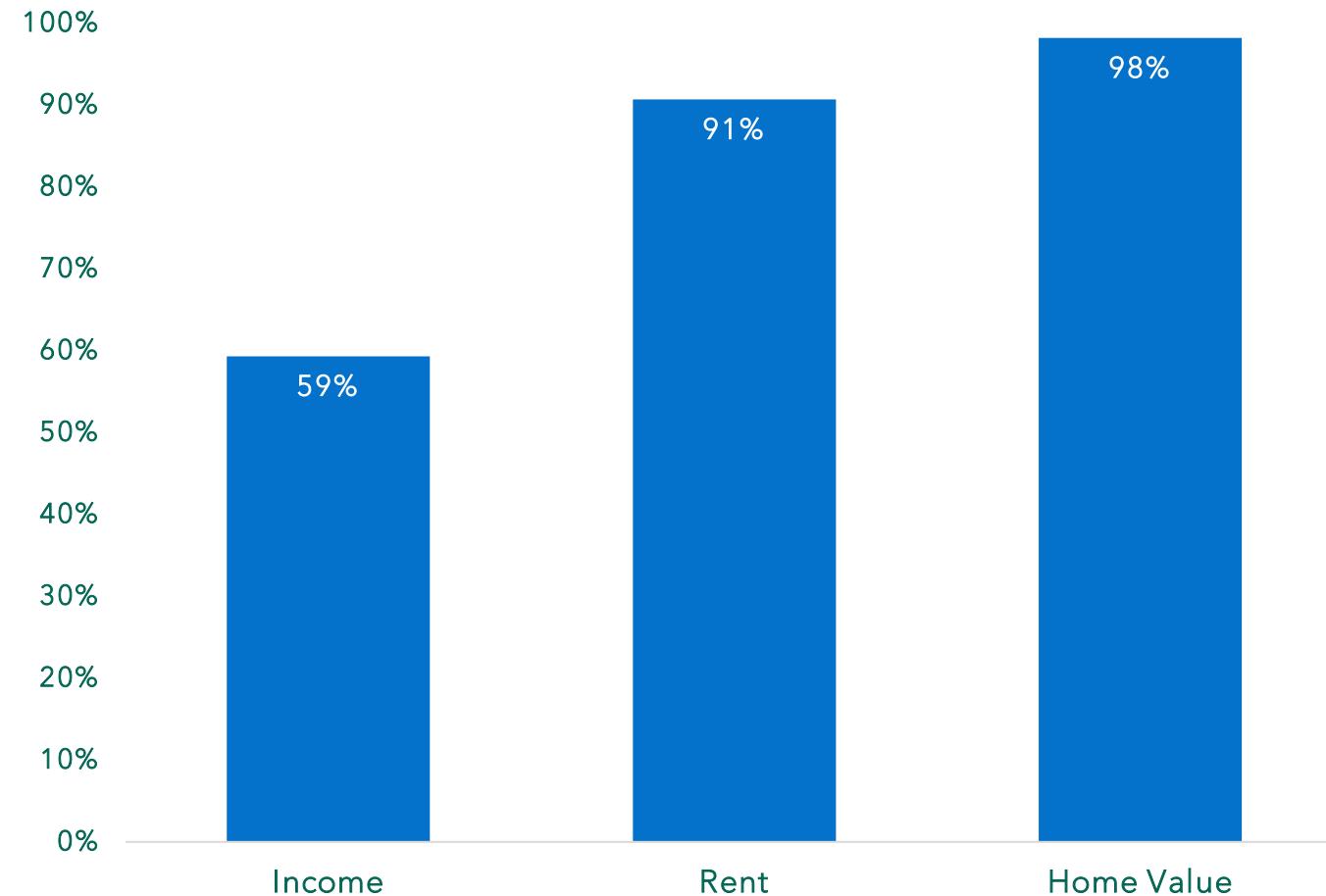


Source: Zillow Observed Rent Index and American Community Survey 5-year estimates, adjusted for inflation to 2024 dollars. Created with Datawrapper

GATEWAY CITIES – RENT AND INCOME DISCREPANCIES

HOUSING COSTS ARE OUTPACING INCOMES

Merrimack Valley Median Income, Rent, and Home
Value: % Increase from 2000-2020



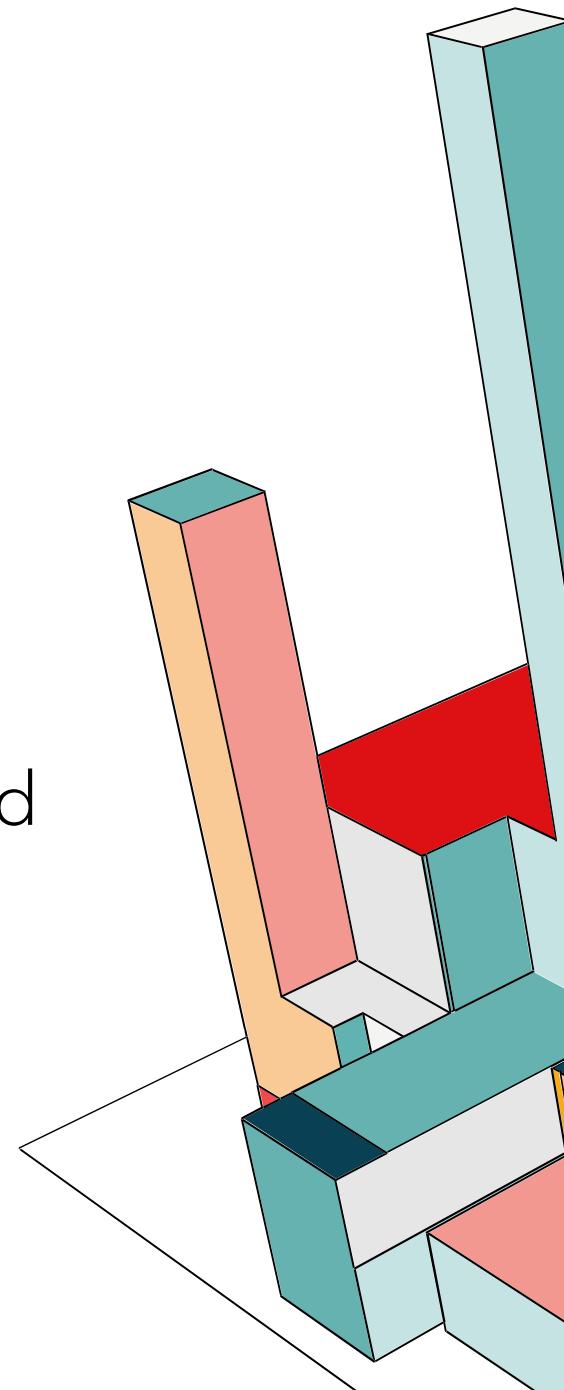
OWNERSHIP COSTS ARE RISING QUICKLY

\$4,271

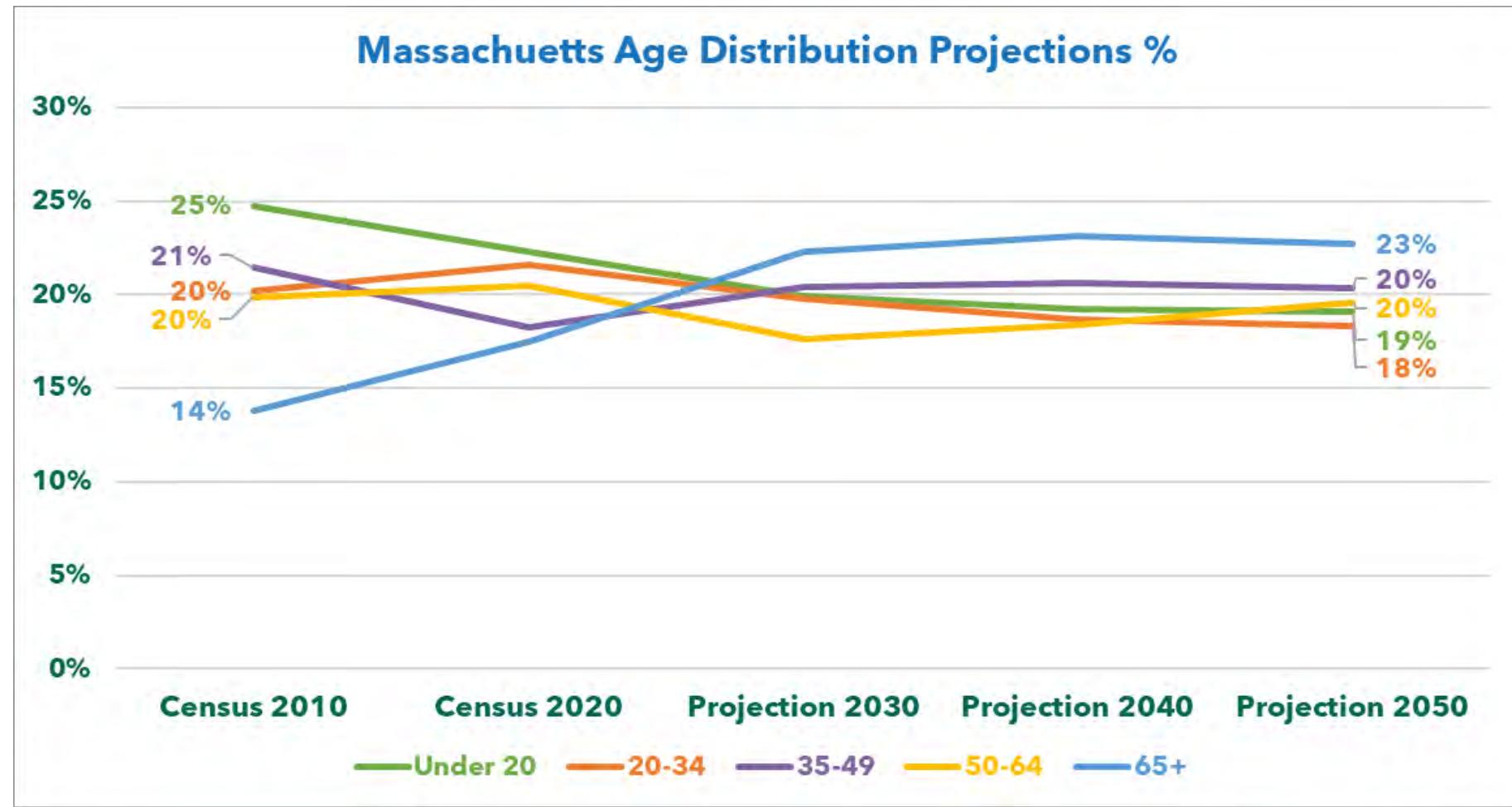
Estimated monthly costs* when buying a median-price home in the Merrimack Valley in 2023

\$171,000

Annual household income needed to afford that monthly payment and not be cost-burdened



MASSACHUSETTS IS AGING



UMass Donahue Institute Population Projections, 2024

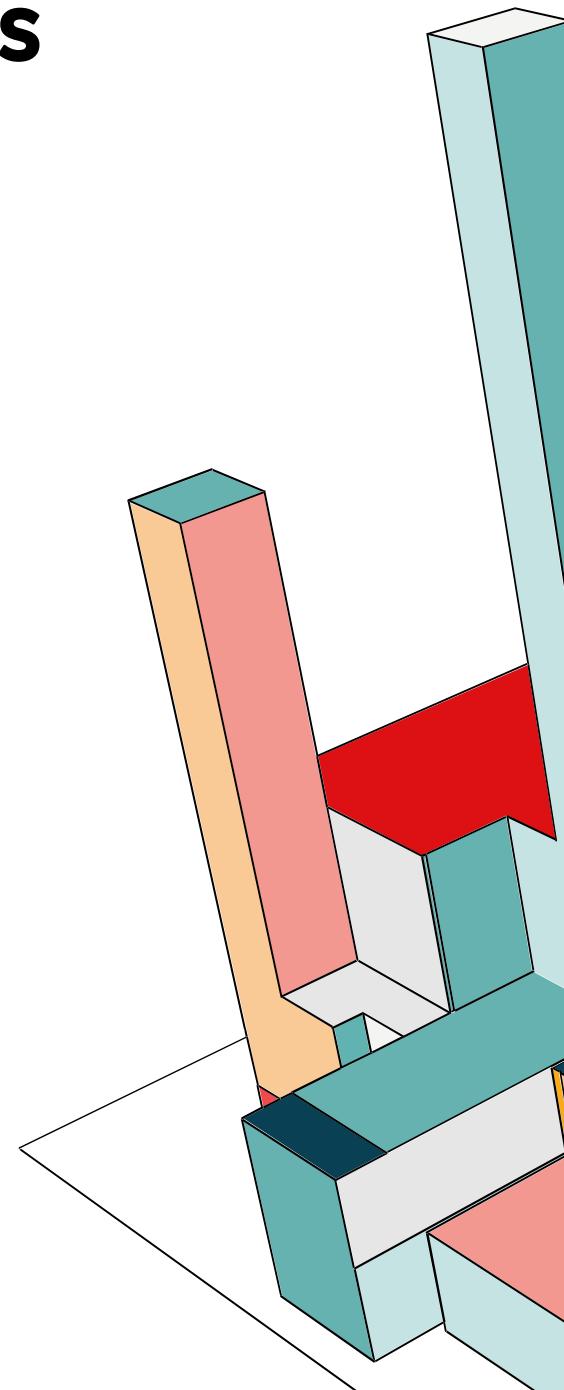
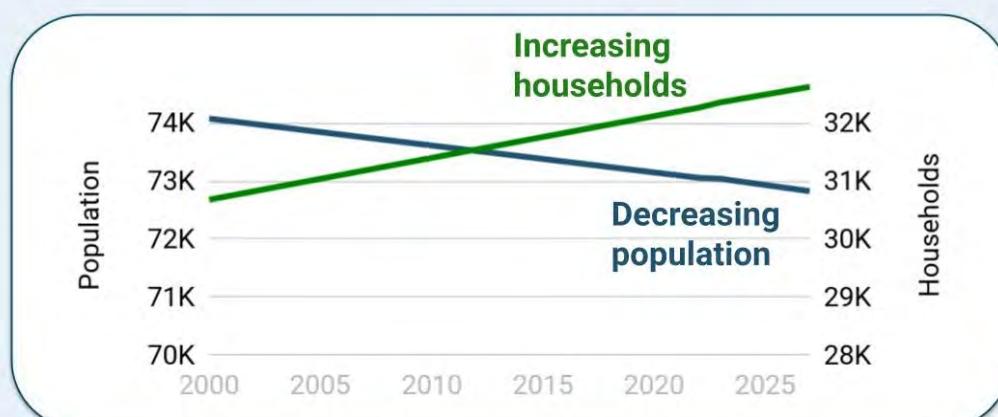
TRENDS VARY ACROSS REGIONS BUT ALL AREAS NEED MORE HOMES

FRANKLIN COUNTY HOUSING PLAN INSIGHTS



Households are increasing despite overall population decline.

While the number of people in Franklin County has been declining, the number of households—and the units needed to house them—continues to grow.





LET'S TALK

Goals:

- Dispel myths about other generations
- Learn new ways to connect across generational differences
- Identify housing preferences you have in common and ways they differ

Ground Rules:

- Share your own lived experience and respect others' experiences
- We aren't here to convince, but to listen and learn
- If you tend to be a talker, give others space to share. If you tend to be quiet, please speak up - your perspective is valuable.



SHARE OUT QUESTIONS

1. What is something you learned or something that surprised you?
2. What is a perspective or housing need/preference you have in common with other generations? Differ?
3. What is something you talked about today that you'll carry forward in your work or advocacy?

YOUR LIVED EXPERIENCE

- What is one thing you wish different generations understood about your housing needs?
- How have your housing needs changed—or not changed—over the course of your life?
- What are your priorities for housing location, design, amenities, etc?

ENGAGEMENT & ADVOCACY

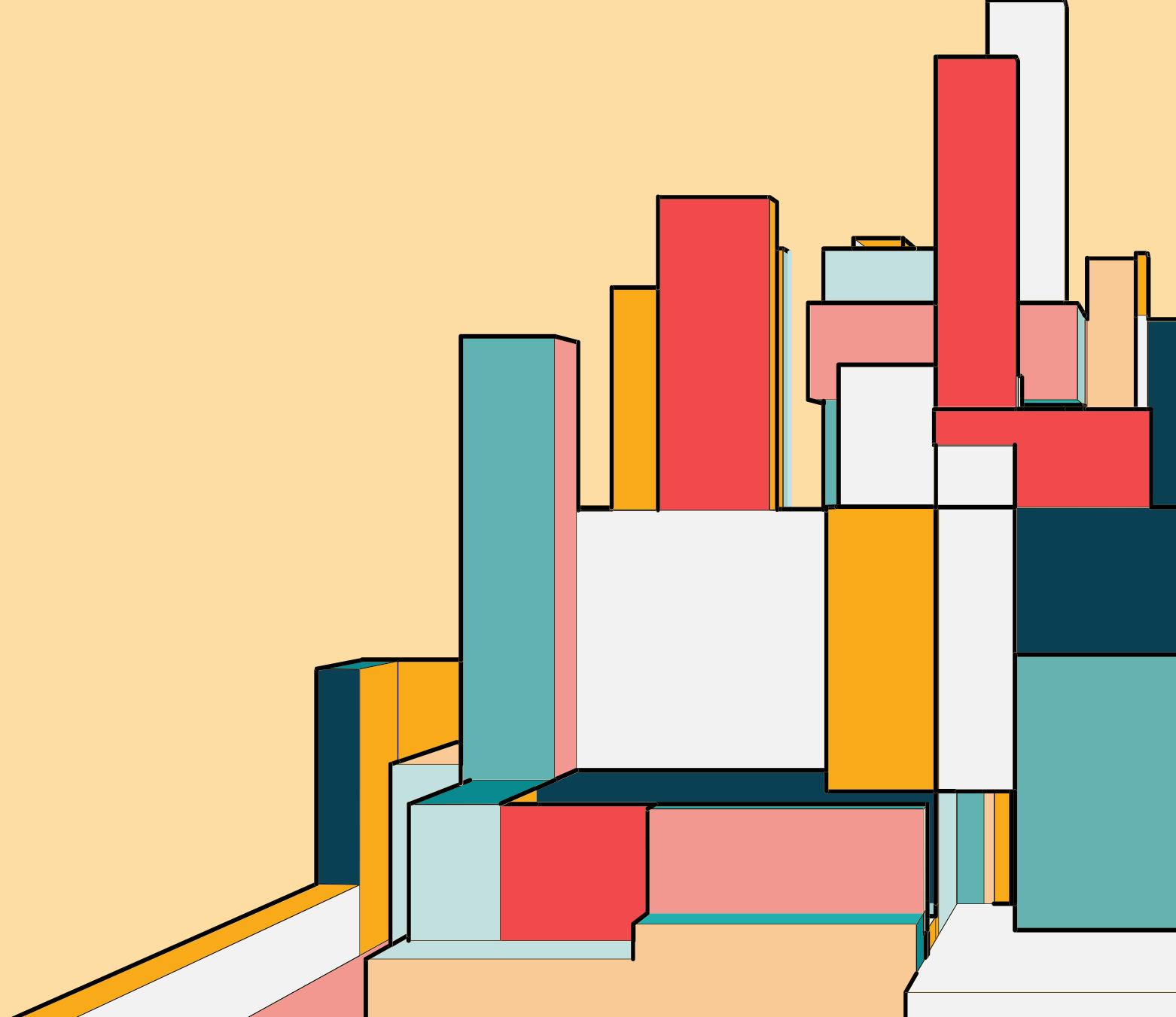
- How have you noticed your own engagement on housing issues evolve over time?
- What successes have you found in engaging residents across multiple generations on housing issues?
- How has civic engagement changed from the generation before you? How has it changed for you during your lifetime?



SHARE OUT QUESTIONS

1. What is something you learned or something that surprised you?
2. What is a perspective or housing need/preference you have in common with other generations? Differ?
3. What is something you talked about today that you'll carry forward in your work or advocacy?

THANK YOU!



18th Housing Institute

June 5, 2025

Debunking false choices between new housing development & the environment



Clark Ziegler
MHP



Molly Courson
Ipswich River Watershed
Association



John Beling
MassDEP



18th Housing Institute

June 5, 2025

Using data to identify planning & development priorities



Keith Fairey
Way Finders



Ellen Marya
MHP



Matija Janković
MHP



18th Housing Institute

Using Data to Understand Planning and Development Priorities

Keith Fairey, Way Finders

Matija Jankovic, MHP Center for Housing Data

Ellen Marya, MHP Center for Housing Data

June 5, 2025



MHP
The Massachusetts Housing Partnership

What inspired this idea?

- **Data is crucial:**
 - To inform policies and decisions
 - To understand regional differences and needs
- **Pioneer Valley Housing Study (2022) assessed baseline**
 - 19,000-unit shortage by 2025
 - Need many deeply affordable units (<\$500/mo)
 - Regional dynamics:
 - Rural development
 - Softer market
 - Preservation and rehab



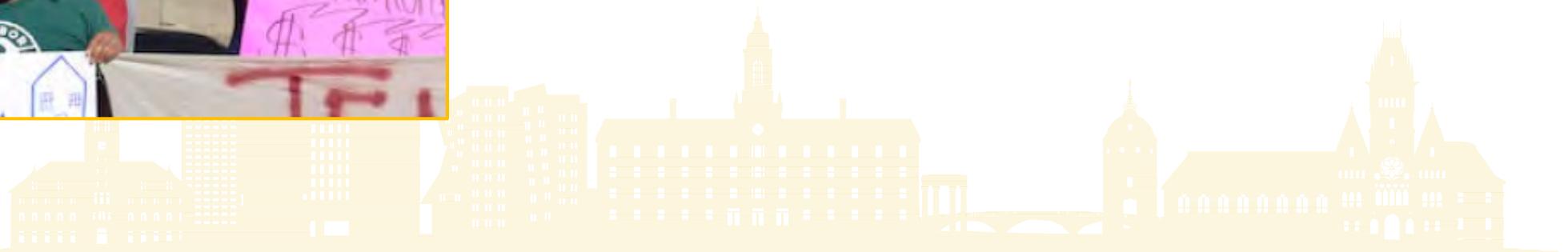
UMassAmherst | Donahue Institute
Economic and
Public Policy Research

New dynamics emerge

Springfield Gardens:
Out-of-state investor landlord
impacts tenants



Affordable Homes Act Passed:
\$5.1B investment in housing +
new policies



Developing a solution

- **Tool to answer key questions:**
 - Where can we build?
 - Assess site potential
 - Identify potential barriers
- **Centralizes data from wide range of sources**
- **Leveraged local partners through WMHC**
 - Input on development challenges and opportunities
 - Site visit to understand regional context
 - Early user testing

Western Massachusetts
Housing Coalition



Opportunities for the database

- **For developers:**

- Explore individual parcels
- Searching by key parameters (utility access, brownfields, etc.)

- **For communities:**

- Identify areas of opportunity for rezoning, 40R, etc.
- Inform local policies

- **For advocates:**

- Summary stats on parcels in the region – to help inform and improve statewide policy proposals



>>> Background Project Partners

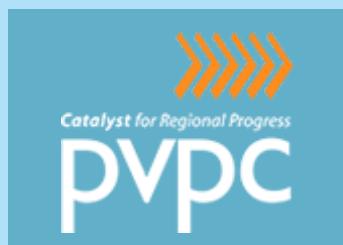


MHP
CENTER *for*
HOUSING DATA

Regional Planning Agencies
(RPAs)



Franklin Regional
Council of Governments



Western Massachusetts Housing Coalition Members	
City/Town	Affordable Housing Nonprofits & Community Development Corporations
Amherst Affordable Housing Trust Fund	CDC of South Berkshire
City of Chicopee	Central Berkshire Habitat for Humanity
City of Easthampton	Construct Berkshires
City of Greenfield	Domus, Inc.
City of Holyoke	Franklin County CDC
City of Northampton	Greater Springfield Habitat for Humanity
City of Pittsfield	Hearthway
City of Springfield	Hilltown CDC
City of Westfield	Home City Development, Inc.
Egremont Housing Committee	OneHolyoke CDC
Lenox Affordable Housing Trust	Pioneer Valley Habitat for Humanity
Town of Amherst	Quaboag Valley CDC
Town of Great Barrington	Revitalize CDC
Town of South Hadley	Rural Development, Inc.
Town of West Springfield	Springfield Neighborhood Housing Services
Town of Williamstown	Valley CDC
	Valley Opportunity Council
	Way Finders
Advocacy and Supporting Services Organizations	Regional Organizations and Housing Authorities
18 Degrees	Berkshire Regional Planning Commission
Center for Human Development	Franklin County Regional Housing & Redevelopment Authority
Clinical & Support Options (CSO)	Franklin Regional Council of Governments
Community Action Pioneer Valley	Holyoke Housing Authority
DIAL/SELF Youth & Community Services	Pioneer Valley Planning Commission
Friends of the Homeless (CSO)	Springfield Housing Authority
Hampden County Continuum of Care (COC)	UpSide413
MA Association of CDCs (MACDC)	
Mental Health Association	
Public Health Institute of Western Massachusetts	
Religious Action Center of Reform Judaism (RAC-MA)	
Springfield Partners for Community Action	
Western Massachusetts Network to End Homelessness	



>>> Background Project Details

1 Purpose

- Identify and synthesize disparate data into a tool partners can use to begin to explore potential development opportunities

2 Goals

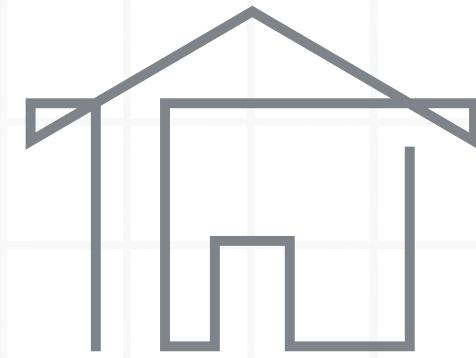
- Better understand and quantify the existing landscape
- Facilitate advocacy for policies and resources needed to promote housing development and affordability across the region

3 Motivations

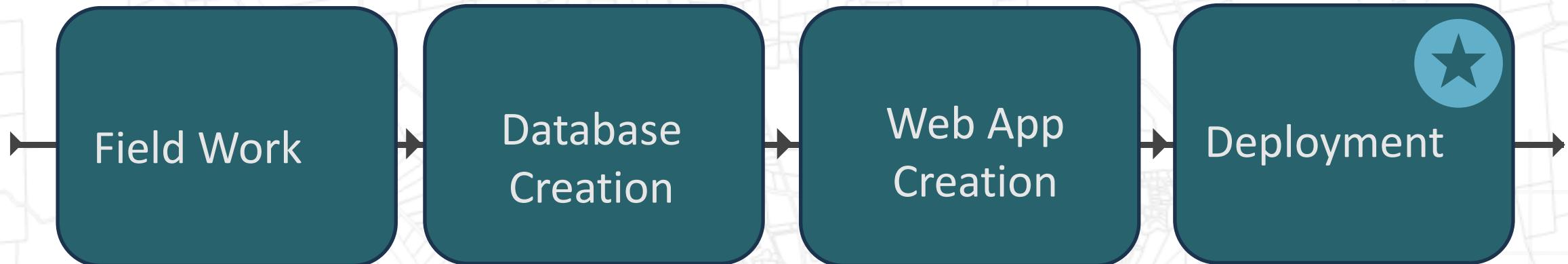
- Increasing investor activity and speculation
- Need for a proactive approach to affordable housing creation and preservation

4 Deliverables

- Interactive database tool enabling parcel exploration based on user-set filters
- Report summarizing the scale and range of potential opportunities and answering key research questions

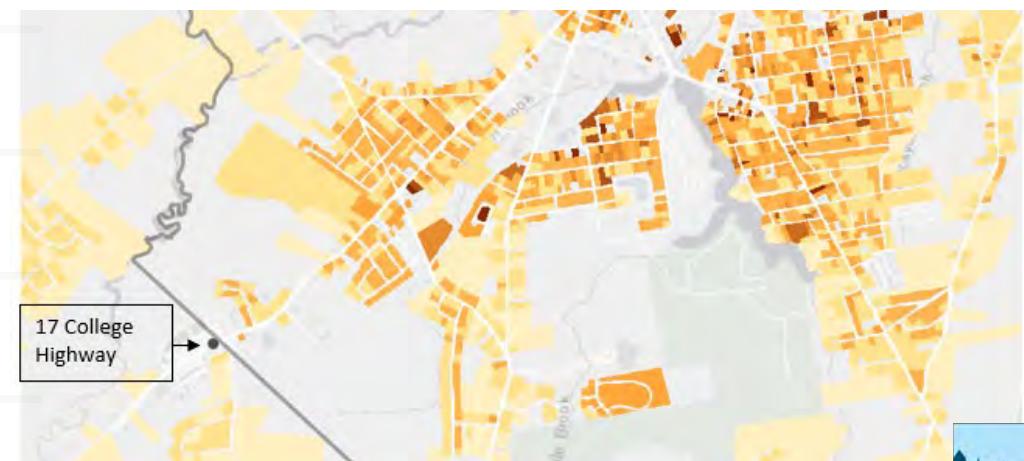


>>> Background Project Timeline

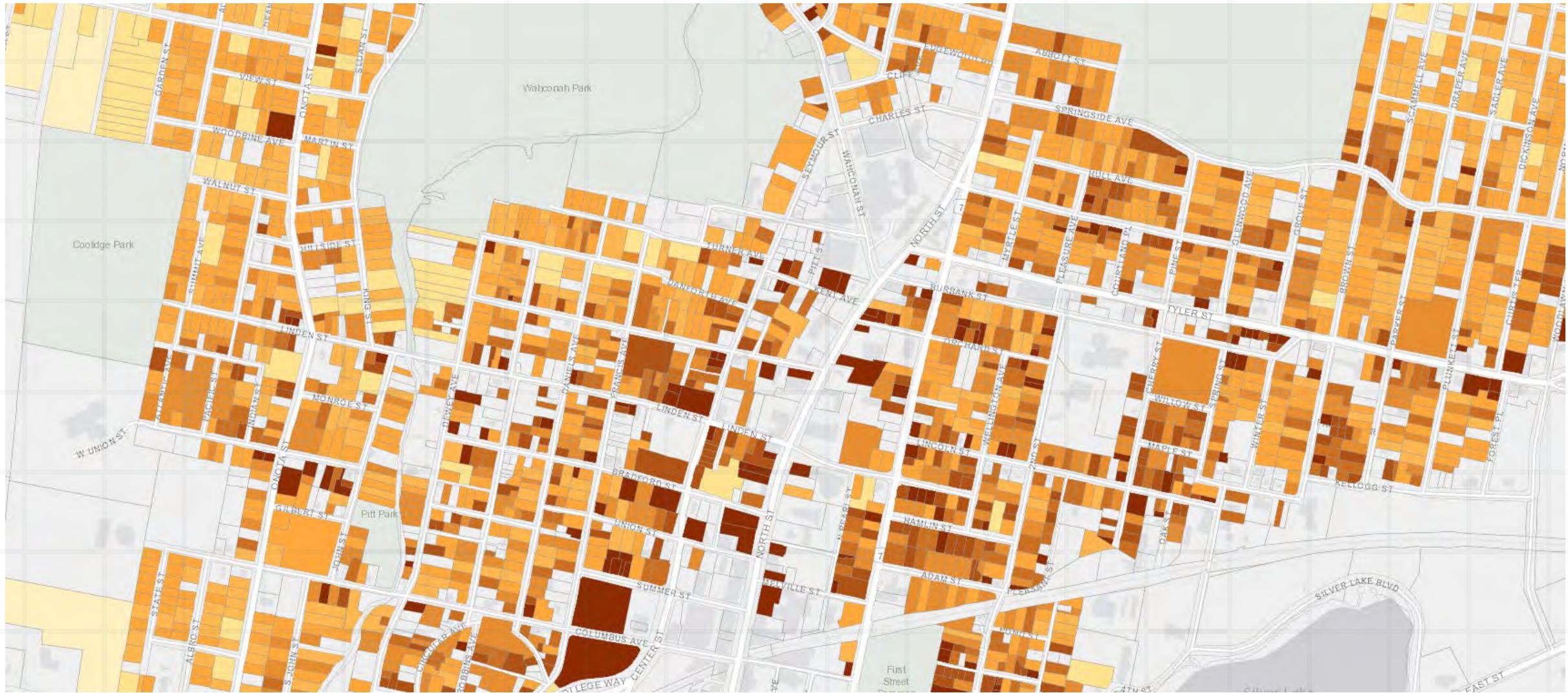


>>> Background Field Work

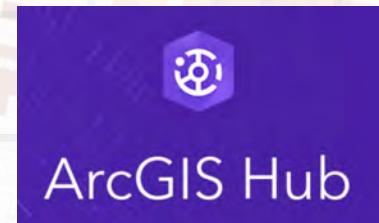
- Focus group with key stakeholders
- Presentations and feedback sessions with regional planning agencies
- Tour of development sites
- Field report identifying:
 - Attractive site qualities
 - Limiting site qualities
 - Potential speculative factors



>>> Database Creation Data Sources



>>> Database Creation Data Sources



>>> Database Creation Data Sources

Purchased
Data



Public Data



>>> Database Creation Data Sources

Partner Data



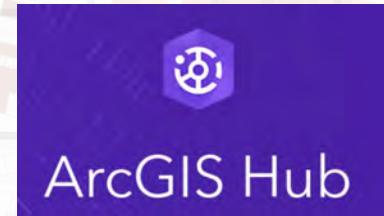
Franklin Regional
Council of Governments



Purchased
Data



Public Data



>>> Database Creation Data Organization

Current Use

Acreage & Square Feet

Use Description

Assessed Value

Multifamily Market

Recent Multifamily Sales

ZIP-level Rent

ZIP-level Vacancy

Site Considerations

Brownfields

Historic Areas

Water & Sewer

Transit Access

Nearby RTA Stops

Site Composition

Protected & Sensitive Land

Land Cover

Existing Structures

Neighborhood Development

Any New Construction

New Multifamily

New Mixed Use

Neighborhood Demographics

Tract-level Density

Tenure

Recent Movers

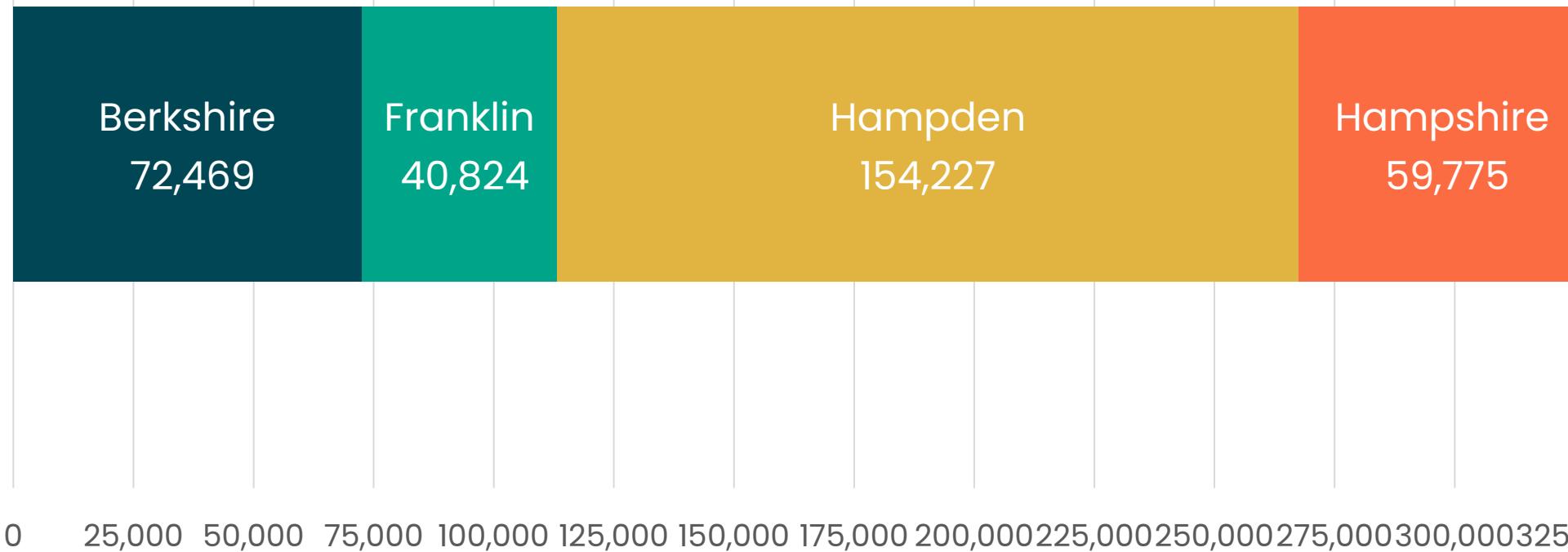
Speculation Risk

Institutional Ownership

Potential Deferred Maintenance

>>> Deployment Summary Statistics

Over 325,000 Parcels



>>> Deployment Summary Statistics

Non-residential
41.0%

Tax-exempt; public; charitable; institutional, 36.6%

Commercial, 2.9%

Industrial, 1.5%

Land
25.0%

Developable residential land, 9.3%

Open space; chapter land; forestry; recreation; agriculture, 9.0%

Undevelopable residential land, 3.6%

Potentially developable residential, 1.2%
Improved accessory land, 1.1%

Residential
25.0%

Single-family, 20.6%

Mixed-use
10.6%

Other
1.1%

Mobile home, 0.4%
Other residential, 0.2%
3-family, 0.1%
Multiple houses on parcel, 1.5%
4-8 units, 0.7%
9+, 0.3%
Condo, 0.3%
2-family, 0.5%

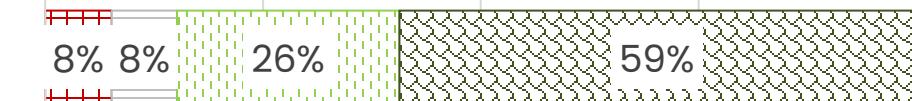
Current Land Use by Acreage, Berkshire County

>>> Deployment Summary Statistics

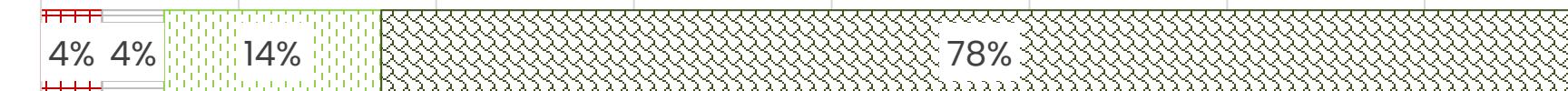
All Counties



Berkshire



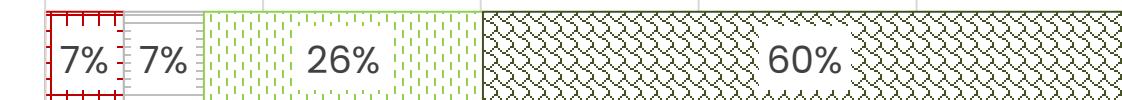
Franklin



Hampden

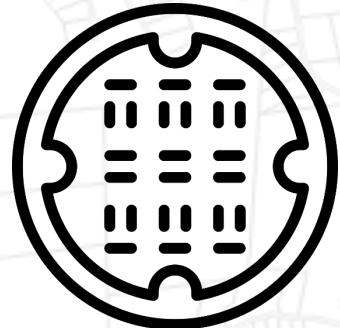


Hampshire



>>> Deployment Summary Statistics

185,524 (56.7%) of parcels across all counties are on an **existing sewer line**



Berkshire	Franklin	Hampden	Hampshire
37,164	13,311	108,647	26,042
51.3%	32.6%	70.4%	44.2%

217,146 (66.3%) of parcels across all counties are on an **existing water line**



Berkshire	Franklin	Hampden	Hampshire
40,329	18,503	123,607	34,707
55.7%	45.3%	80.1%	58.1%

>>> Deployment Development Scenarios

Infill opportunities in neighborhoods with existing residential density



Proactive investments to preserve affordable housing



Diverse strategies and partnerships in Gateway Cities



Accessory dwelling units near existing infrastructure



>>> Deployment Infill Development Scenario

Project Typology



Way Finders Library Commons development

- 3 rehabbed historic buildings and 1 new construction building providing 38 2- and 3-bedroom homes plus supportive services in a dense neighborhood of Holyoke

Filters Applied

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)

>>> Deployment Infill Development Scenario

Filters Applied

Results

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)

County	Number of Parcels
Berkshire	68
Franklin	31
Hampden	699
Hampshire	5
TOTAL	803

>>> Deployment Infill Development Scenario

Filters Applied

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)

Municipality	Number of Parcels
Springfield	373
Holyoke	267
Pittsfield	68
Westfield	50
Greenfield	31
West Springfield	9
Northampton	5
TOTAL	803

>>> Deployment Infill Development Scenario Results



Springfield – South End, Six Corners, and Metro Center neighborhoods



Holyoke – South Holyoke and Churchill neighborhoods

>>> Deployment Infill Development Scenario

Filters Applied

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)

Results

Municipality	Number of Parcels
Springfield	373
Holyoke	267
Pittsfield	68
Westfield	50
Greenfield	31
West Springfield	9
Northampton	5
TOTAL	803

>>> Deployment Infill Development Scenario

Deeper Dive

Results

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)
Existing structure	None

Municipality	Number of Parcels
Springfield	373
Holyoke	267
Pittsfield	68
Westfield	50
Greenfield	31
West Springfield	9
Northampton	5
TOTAL	803

>>> Deployment Infill Development Scenario

Deeper Dive

Results

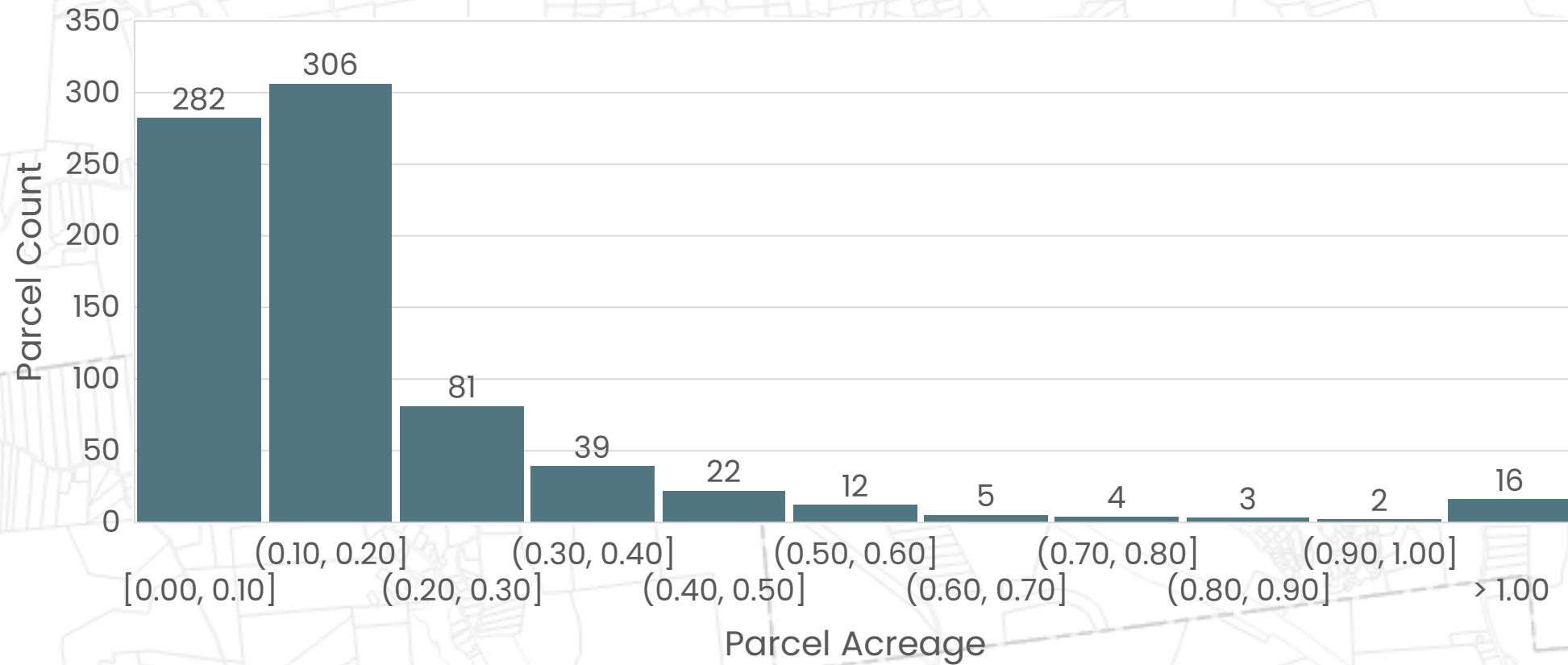
Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)
Existing structure	None

Municipality	Number of Parcels
Springfield	220
Holyoke	112
Pittsfield	34
Westfield	21
Greenfield	14
West Springfield	-
Northampton	4
TOTAL	414

>>> Deployment Infill Development Scenario

Deeper Dive

Parcel Distribution by Acreage



>>> Deployment Infill Development Scenario

Deeper Dive

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)
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Municipality	Number of Parcels
Springfield	220
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>>> Deployment Infill Development Scenario

Deeper Dive

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)
Existing structure	None
Parcel size	Greater than or equal to 1/10 th acre

Municipality	Number of Parcels
Springfield	220
Holyoke	112
Pittsfield	34
Westfield	21
Greenfield	14
West Springfield	-
Northampton	4
TOTAL	414

>>> Deployment Infill Development Scenario

Deeper Dive

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)
Existing structure	None
Parcel size	Greater than or equal to 1/10 th acre

Municipality	Number of Parcels
Springfield	144
Holyoke	63
Pittsfield	22
Westfield	16
Greenfield	10
West Springfield	-
Northampton	2
TOTAL	266

>>> Deployment Infill Development Scenario

Deeper Dive

Example Results

Variable	Value
Current use	Commercial or industrial
Assessed value	Less than or equal to \$100,000 (25 th percentile)
Census-tract residential density	Greater than or equal to 4 homes per acre (75 th percentile)
Existing structure	None
Parcel size	Greater than or equal to 1/10 th acre



>>> Deployment Infill Development Scenario

Deeper Dive

- Three adjacent parcels with owners listed at the same address
- Classified as commercial parking lots in a well-established residential area
- Within $\frac{1}{4}$ mile of an RTA stop
- Along existing water and sewer lines
- Within an historic district

Example Results



>>> Deployment ADU Development Scenario

Project Typology



Renderings 2	
Project number	035-02-002
Date	05/16/2023
Drawn by	BB
Checked by	BRL
Scale	A902

OneHolyoke CDC
"Paper House"

No.	Description	Date



5/16/2023 10:31:37 AM

UMass DesignBuild Program + OneHolyoke CDC

- The Affordable Homes Act provision allowing ADUs by-right presents opportunities for innovative and collaborative advances in all types of community settings

Filters Applied

Variable	Value
Current use	Single-family home
Parcel size	Greater than or equal to 1 acre
Parcel coverage	Less than or equal to 50% structures
Infrastructure	Along existing sewer line

>>> Deployment ADU Development Scenario

Filters Applied

Results

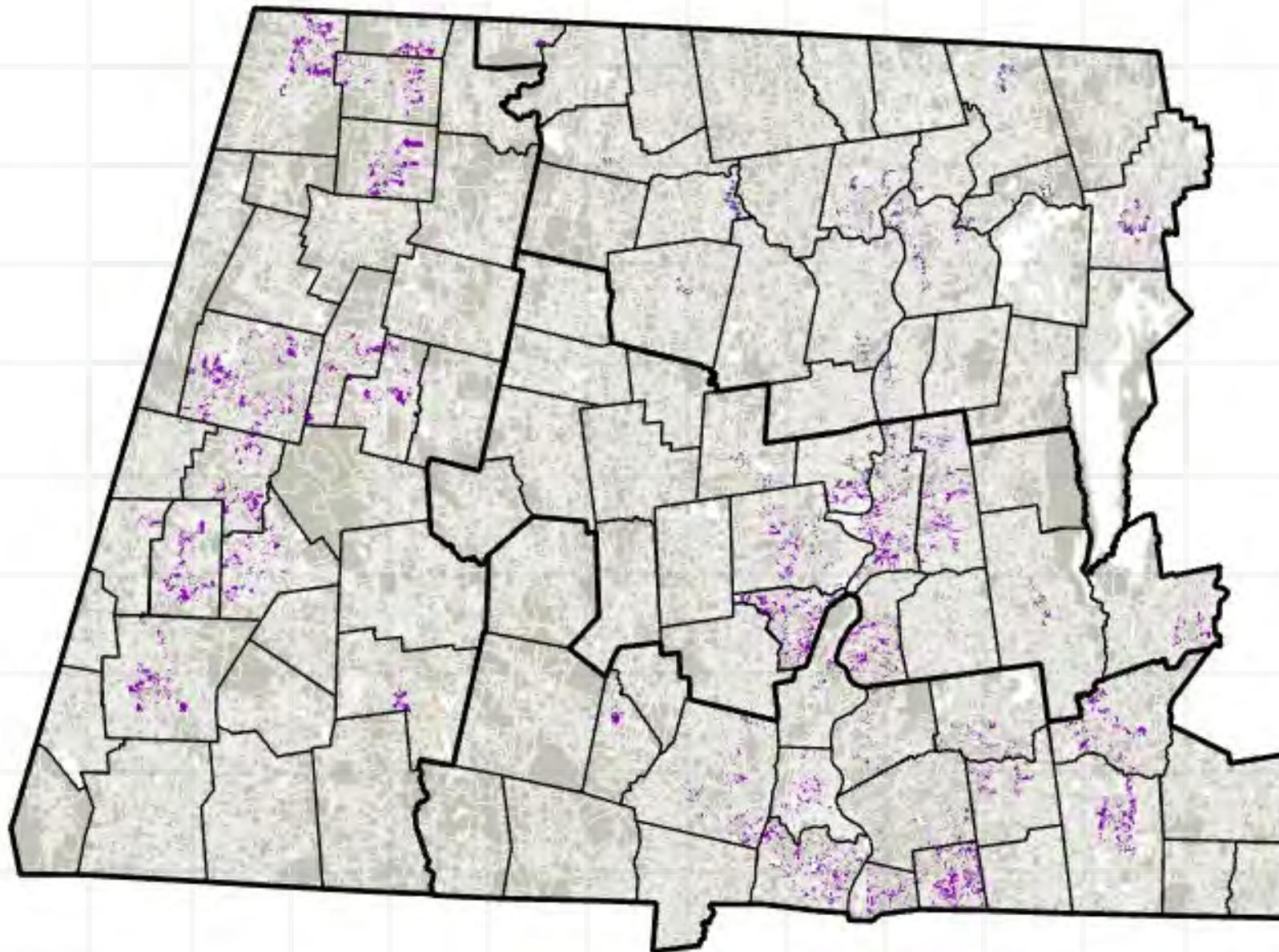
Variable	Value
Current use	Single-family home
Parcel size	Greater than or equal to 1 acre
Parcel coverage	Less than or equal to 50% structures
Infrastructure	Along existing sewer line

County	Number of Parcels
Berkshire	2,842
Franklin	848
Hampden	3,056
Hampshire	2,175
TOTAL	8,921

>>> Deployment ADU Development Scenario

Municipality	Parcels	Municipality	Parcels	Municipality	Parcels	Municipality	Parcels
East Longmeadow	654	Monson	242	Orange	139	Ashfield	27
Pittsfield	576	Longmeadow	240	Chicopee	120	West Stockbridge	22
Hadley	434	Stockbridge	237	Clarksburg	88	Charlemont	16
Agawam	433	Palmer	214	Erving	83	Shelburne	12
Easthampton	411	Hatfield	207	Belchertown	70	Gill	8
South Hadley	356	Dalton	197	Ware	70	Southampton	8
Williamstown	341	Adams	182	Northfield	69	Monroe	6
Westfield	311	North Adams	180	Holyoke	67	Hampden	3
Lenox	303	Greenfield	169	Buckland	64	Southwick	3
West Springfield	291	Springfield	157	Deerfield	64	Whately	3
Northampton	285	Hinsdale	150	Williamsburg	61	Granby	2
Lee	272	Ludlow	145	Sunderland	49	Lanesborough	2
Amherst	271	Wilbraham	145	Russell	31	Cheshire	1
Great Barrington	261	Montague	139	Otis	29	Richmond	1

>>> Deployment ADU Development Scenario



>>> Deployment ADU Development Scenario

Deeper Dive – Otis

- Berkshire County
- Population under 2,000
- 29 parcels in our initial query
- Concentration of parcel results along Route 8 near the center of town

Example Results



>>> Deployment ADU Development Scenario

Deeper Dive – Otis

- Berkshire County
- Population under 2,000
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Example Results



>>> Deployment ADU Development Scenario

Deeper Dive – Greenfield

- Franklin County
- Population of 17,000
- 169 parcels in our initial query

Example Results



>>> Deployment ADU Development Scenario

Deeper Dive – Greenfield

- Franklin County
- Population of 17,000
- 169 parcels in our initial query
 - 458 parcels when including parcels of at least $\frac{1}{2}$ acre
- Grouping of parcel results at the end of Main Street adjacent to the Crossroads Cultural District

Example Results



>>> Deployment ADU Development Scenario

Deeper Dive – Greenfield

- Franklin County
- Population of 17,000
- 169 parcels in our initial query
 - 458 parcels when including parcels of at least $\frac{1}{2}$ acre
- Grouping of parcel results at the end of Main Street adjacent to the Crossroads Cultural District

Example Results



>>> Deployment User Engagement

- Way Finders real estate team incorporating search in regular meetings
- Habitat for Humanity searching for potentially suitable sites
- UMass Donahue Institute researchers analyzing data for housing studies



>>>App Development Initial Goals

- Creating a basic interface for exploring our parcel dataset
- Developing tailored filters for all the major categories and creating a compact layout for organizing filters
- Allowing users to export data out of the app
- Creating a "Help Getting Started" widget and including a data dictionary
- **Stretch Goal:** Incorporating a mapping element

Western Massachusetts Parcel Explorer
Created by MHP's Center for Housing Data in Partnership with Way Finders

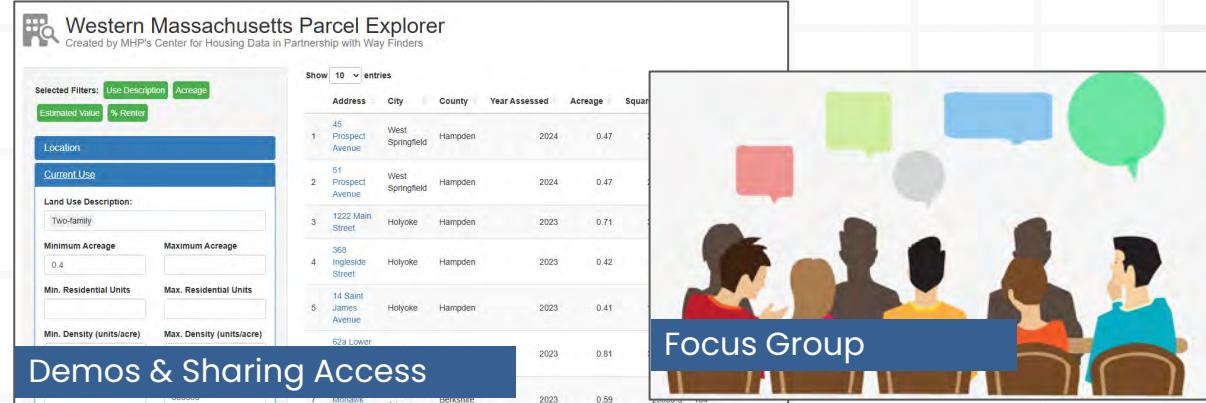
Version 1

Show 10 entries

	Address	City	County	Year Assessed	Acreage	Square Feet	Standardized Use Code
1	45 Prospect Avenue	West Springfield	Hampden	2024	0.47	20271.29	104
2	51 Prospect Avenue	West Springfield	Hampden	2024	0.47	20476.73	104
3	1222 Main Street	Holyoke	Hampden	2023	0.71	30804.68	104
4	368 Ingleside Street	Holyoke	Hampden	2023	0.42	18111.56	104
5	14 Saint James Avenue	Holyoke	Hampden	2023	0.41	17727.64	104
6	62a Lower Westfield Road	Holyoke	Hampden	2023	0.81	35153.86	104
7	907 Mohawk Trail	North Adams	Berkshire	2023	0.59	25533.6	104
8	392 Church Street	North Adams	Berkshire	2023	0.98	42792.61	104
9	256 Wisdom Street	Greenfield	Franklin	2024	0.68	29614.9	104

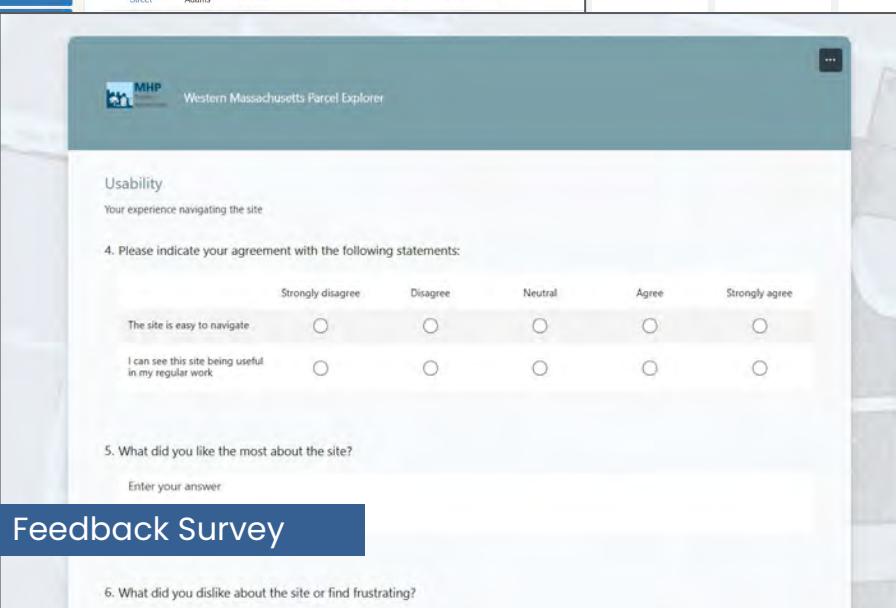
Showing 1 to 10 of 165 entries

>>>App Development Focus Group



The image shows the Western Massachusetts Parcel Explorer interface. On the left, there is a sidebar with various filters and sections like 'Demos & Sharing Access' and 'Feedback Survey'. The main area displays a table of parcel data with columns for Address, City, County, Year Assessed, Acreage, and Square. Overlaid on the interface is a graphic of a focus group discussion with several people and speech bubbles. A blue box labeled 'Focus Group' is overlaid on the graphic.

Address	City	County	Year Assessed	Acreage	Square
45 Prospect Avenue	West Springfield	Hampden	2024	0.47	
51 Prospect Avenue	West Springfield	Hampden	2024	0.47	
1222 Main Street	Holyoke	Hampden	2023	0.71	
368 Ingleside Street	Holyoke	Hampden	2023	0.42	
14 Saint James Avenue	Holyoke	Hampden	2023	0.41	
62a Lower			2023	0.81	
1 Minkok Trail	Adams	Berkshire	2023	0.59	
392 Church Street	North Adams	Berkshire	2023	0.98	42792.61 104



The image shows a feedback survey interface. It includes sections for 'Usability' and 'Agreement with statements'. The 'Usability' section asks 'Your experience navigating the site'. The 'Agreement' section asks 'Please indicate your agreement with the following statements' and includes five statements with a scale from 'Strongly disagree' to 'Strongly agree'. Below these are sections for 'What you like most' and 'What you dislike'.

Feedback Survey

4. Please indicate your agreement with the following statements:

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The site is easy to navigate	<input type="radio"/>				
I can see this site being useful in my regular work	<input type="radio"/>				

5. What did you like the most about the site?
Enter your answer

6. What did you dislike about the site or find frustrating?

- We shared our beta-site with our partners at the Western Mass. Housing Coalition
- Received feedback on the design, layout, functionality, and ease of use
- Identified gaps in the data and local knowledge that could be better represented in the tool
- Discussed areas for improvement that the data team would incorporate into the next version

>>> App Development Incorporating Feedback

 **Western Massachusetts Parcel Explorer**
Created by MHP's Center for Housing Data in Partnership with Way Finders

Version 2

Selected Filters: **County** **% Structure** **Transit Proximity**

Data Table **Map**
Show 10 entries

	Address	City	County	Year Assessed	Acreage	Square Feet	Standardized Use Code
1	333 Hope Street	Greenfield	Franklin	2024	6.88	299671.74	111
2	374 Deerfield Street	Greenfield	Franklin	2024	0.29	12732.45	031
3	323 Deerfield Street	Greenfield	Franklin	2024	1.89	82352.57	013
4	Deerfield St	Greenfield	Franklin	2024	1.29	56116.86	
5	48 Montague City Road	Greenfield	Franklin	2024	1.48	64367.42	
6	Deerfield St	Greenfield	Franklin	2024	1.67	72560.69	
7	Montague City Rd	Greenfield	Franklin	2024	0.58	25393.01	
8	Hope St	Greenfield	Franklin	2024	1.62	70481.33	

Export Table **Export Map Data**

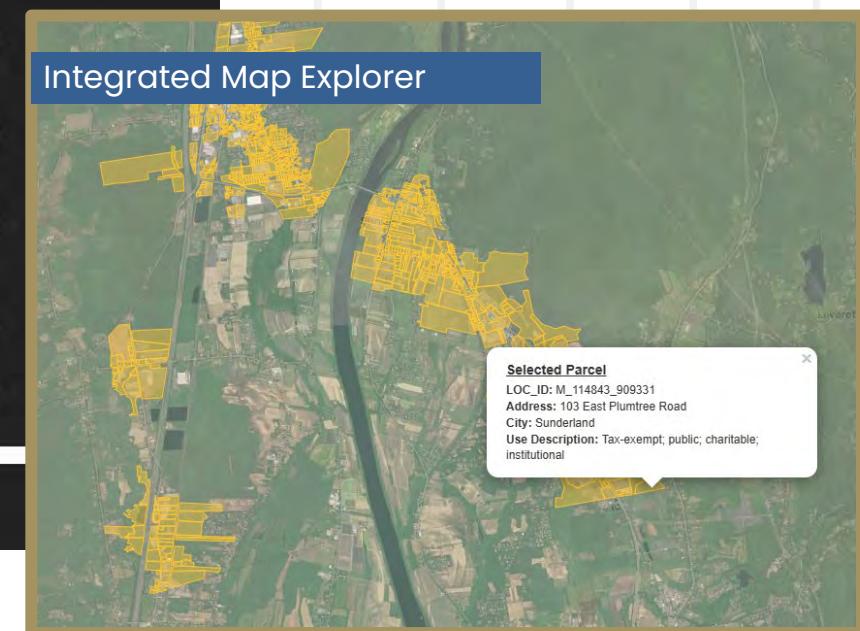
Reset Filters

Help Getting Started

Feedback & Data Dictionary

Showing 1 to 10 of 5,024 entries

- Improved & clarified fields in the dataset based on feedback
- **Added a map explorer!**
- Added GIS export



>>>App Development

 **Western Massachusetts Parcel Explorer**
Created by MHP's Center for Housing Data in Partnership with Way Finders

Selected Filters: **County** **% Structure** **Transit Proximity**

Data Table **Map**
Show 10 entries

	Address	City	County	Year Assessed	Acreage	Square Feet	Standardized Use Code
1	333 Hope Street	Greenfield	Franklin	2024	6.88	299671.74	111
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7	Montague City Rd	Greenfield	Franklin	2024	0.58	25393.01	
8	Hope St	Greenfield	Franklin	2024	1.62	70481.33	

Location
Current Use
Site Considerations
Site Composition
Neighborhood Demographics
Multifamily Market
Transit Access
Speculation Risk

Export Table **Export Map Data**

Reset Filters

Help Getting Started

Feedback & Data Dictionary

Showing 1 to 10 of 5,024 entries

Site Demo!

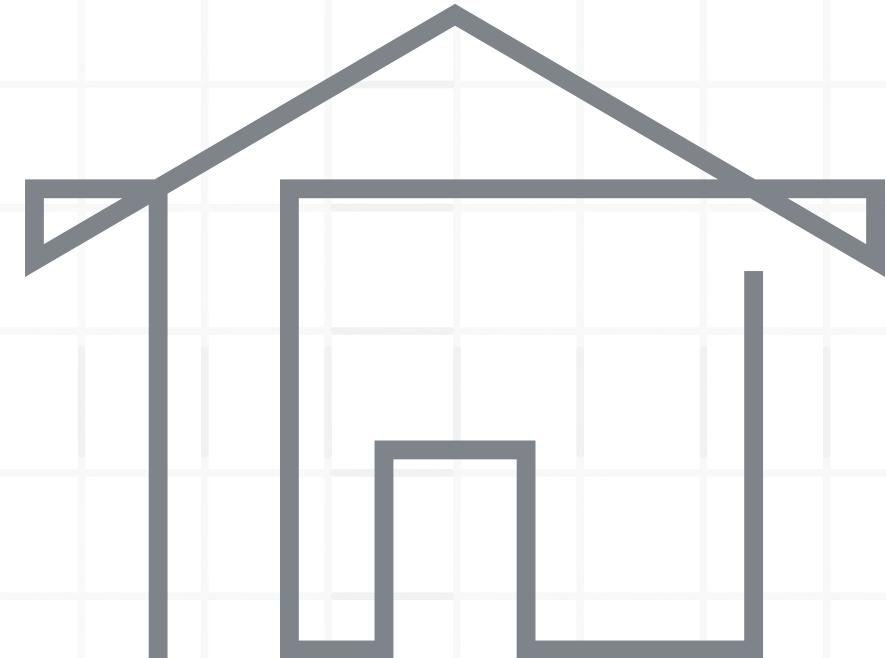


Questions

Thank you!

>>> Questions

- What data do you look at when considering potential development sites in your community?
- What data challenges do you face when considering potential development sites in your community?
- What should our team know about development in your area?



18th Housing Institute

June 5, 2025

Beyond business as usual: Re- imagining creative & accessible community engagement strategies



Kassie Infante
MHP



Joyce Mandell
AHMA

Session Objectives

- ✓ Learn about fun, creative and accessible approaches to public engagement through case studies and practical examples.
- ✓ Leave with unique frameworks that can be applied to a variety of community engagement needs.



About AHMA

✓ Statewide network of pro-housing advocates.

We stand up for abundant housing for all in communities across Massachusetts=MA is for Everyone

By organizing and building the grassroots capacity of over 400 members & affiliated pro-housing groups.



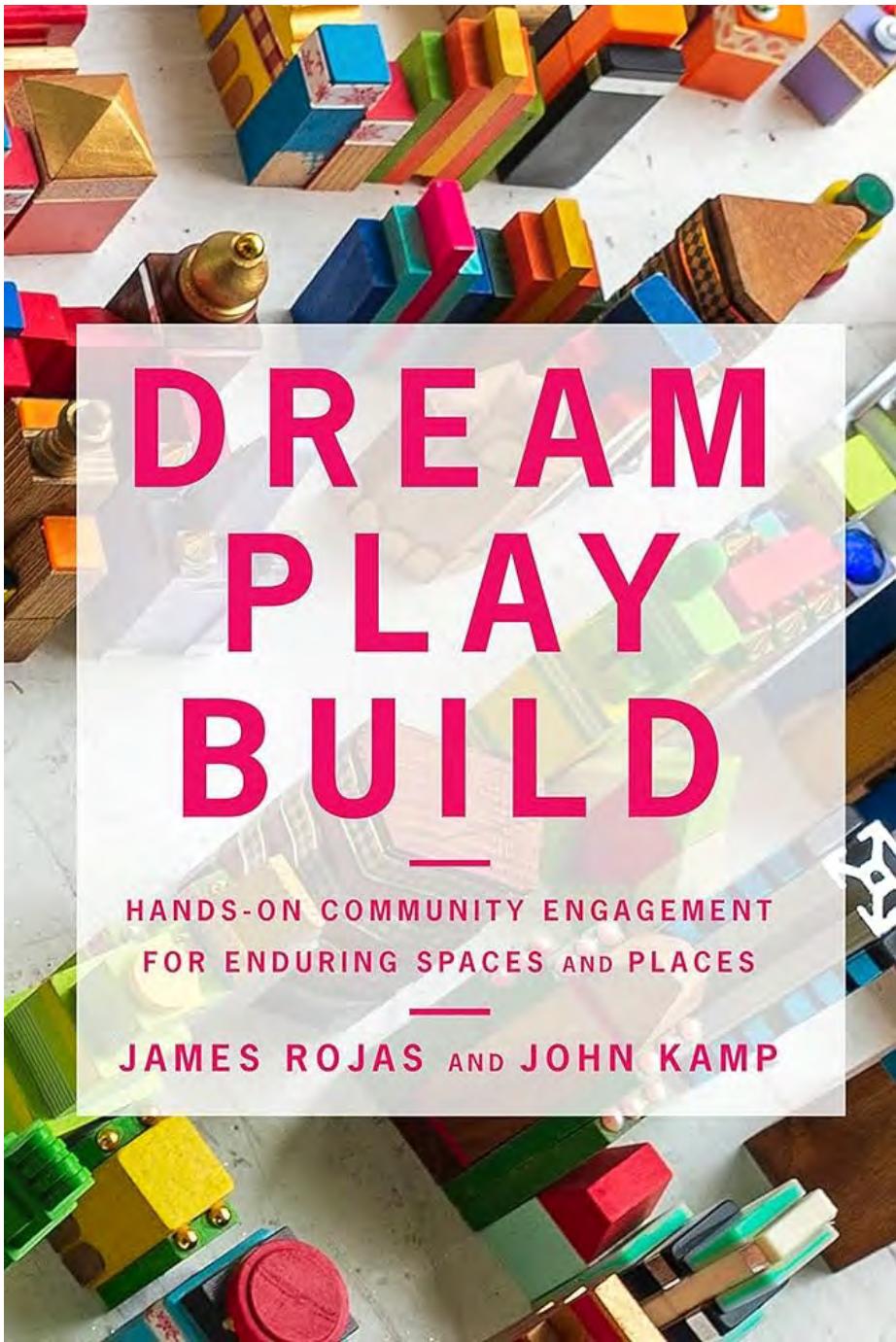
The problems in traditional “Community Engagement”

- Assumptions based
- The “Cake Approach”
- Exclusive by design
- Doesn’t build community
- Public speaking approach is not always inclusive



Source: “Dream, Play Build...” (2022)





The Science behind “Dream, Play, Build”

Language Based Engagement →

Engages the Prefrontal Cortex = Fight/Flight/Freeze Response

Sensorial/Play Based Engagement →

Engages us Somatically= Safety & New Ideas/Inspiration & Creativity



Place it! Methods

1. Model-Building Workshops
2. Pop Up Models
3. Site Explorations



1. Model Building

- Participants build both memories and ideal spaces and places with found objects (buttons, legos, bottle caps, pipe cleaners, etc.)
- **Objectives:**
 - Visioning Process for both mid-long term planning
 - Creating shared goals, values & vision/mission statements
 - Galvanize people on an issue
 - Team Building/Bonding



How to (a sample agenda)

- Meet & Greet (15 min)
- Workshop Overview (5 min)
- Participants build their models (10 min)
- Participants report back on what they've built (10 min)
- Participants draw out recurring themes (5 min)
- Participants form into teams and build group models (10 min)
- Teams report back on what they've built (10 min)
- Participants draw out reoccurring themes, close out the learning loop (10 min)
- Next Steps (5 min)
- Cleanup (15 min)



2. Pop-Up Model

- Participants engage with a 'to-go' version of a larger scale 'installation/model' in community spaces.
- Objectives
 - Inform an existing plan/project
 - Reach new audiences and build buy-in/trust



How to

1. Determine goals, site location and target audience
2. Build a “loose” version of the model/scale
3. Record/Document live with post-its, interviews, photos,etc.
4. Host pop-up for 2-4 hours max.



Example: Tabling

- Opportunity to talk about housing and land use planning → **storytelling!**
- Children and parents work with blocks, train sets and found objects to build housing near transit

Prompt: Build a town where you can live without a car

Prompt: Build housing if three families want to live on the same piece of land



3. Site Exploration

- Participants explore a physical space on a multi-sensory level.
- Examples:
 - Walking Tour
- Objectives:
 - Comprehensive Planning
 - Zoning Changes
 - Audits/Needs Assessments of existing spaces



How to

1. Decide on objectives & # of sites
2. Offer Prompts
 - a. Find a particular spot you enjoy most.
 - b. what do you see, smell, hear, feel?
3. Reflect on themes
 - a. share stories and memories
4. Record reflections (both visually and written)
5. Move into a model building exercise



An Example from AHMA

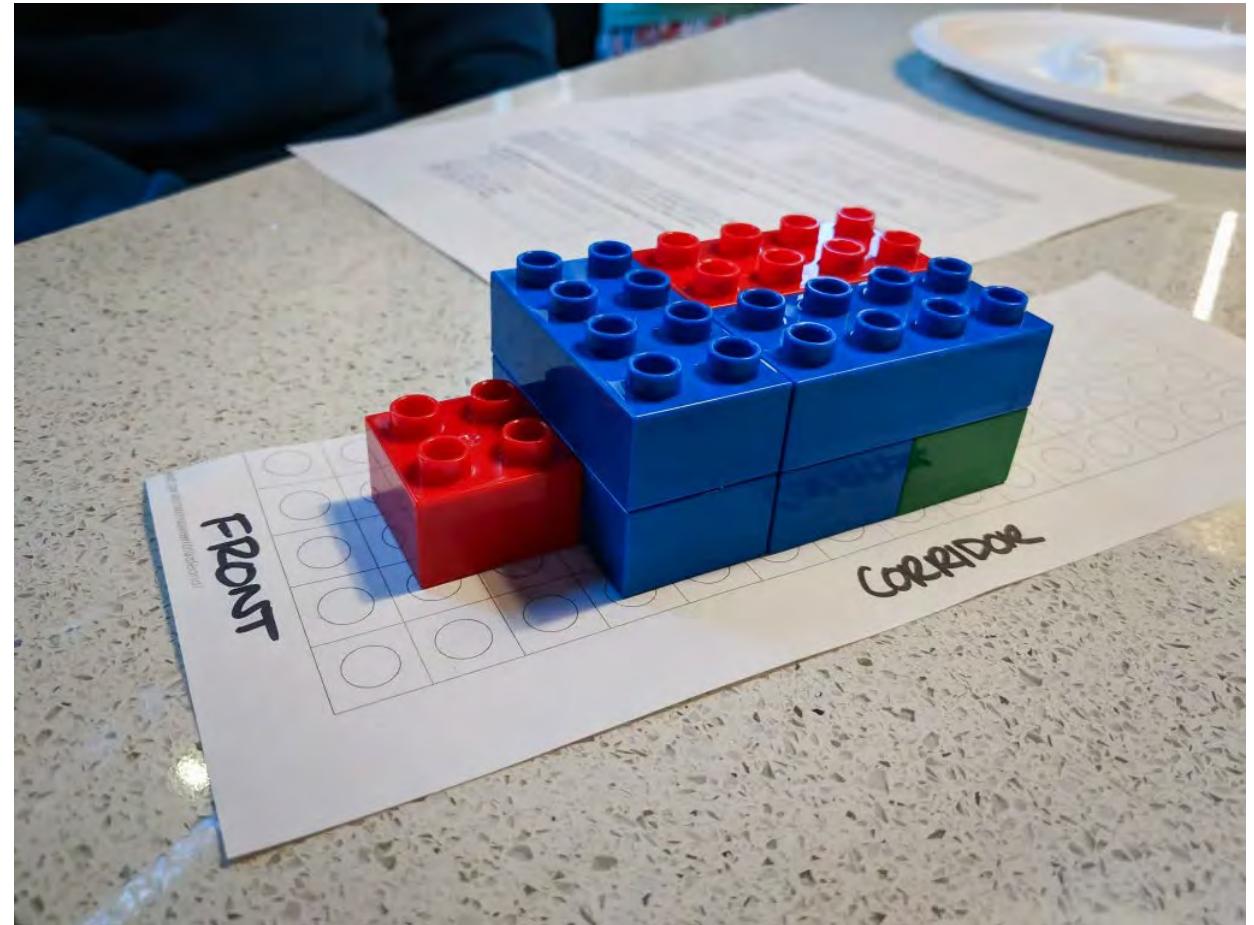
This method has helped the launch of new pro-housing groups!

A Place it! model building workshop held in August 2023 established a mission/vision statement, built community and formalized a new advocacy group.



Another tool: Game of Zones

- Game of Zones is an interactive, accessible, fun way to learn how these obscure rule-books relate to our everyday world and values.
- Working together with a neighbor or two, teams are given a parcel of land, families to house, and building materials. *Can they create enough homes for everyone who wants to live there — while building within the zoning rules?*



Let's Try it out...

By playing with the Model Building Method!

Directions

- Take a few minutes to reflect on this prompt:
 - What is your favorite memory in your current hometown? Can you describe the physical location using the 5 senses and demonstrate it?
- Then take 10-15 min to *dream, play, build* the memory using the materials provided.
- We'll come back together and share out amongst our table/groups.



Share out!

Share your memory using the 5 senses.

Questions & Reflections!

Please keep in touch!

Kassie Infante

Director of Engagement & Inclusion at MHP

kinfante@mhp.net

Joyce Mandell

Regional Organizer at Abundant Housing MA

joyce@abundanthousingma.org

18th Housing Institute

June 5, 2025

Building support for housing on local boards



Jacque McPherson
EOED



Ellen Marya
Southborough Housing Trust



Valerie Oorthuys
Town of Stow

18th Housing Institute

BUILDING LOCAL BOARD CAPACITY TO SUPPORT HOUSING

Jacquie McPherson, AICP, Senior Program Manager, MA *Executive Office of Economic Development*,
CPTC Board Member

June 5, 2025



OVERVIEW

CPTC - Who We Are

Current Collaborators

Core Workshop Topics

Trainings

Resources

Contact Information

WHO WE ARE



The Citizen Planner Training Collaborative, commonly known as CPTC, was founded in 1995 with the goal of empowering local land use officials to make effective and informed decisions.

CPTC started by offering Autumn Training in 1995. In 2001, we held our first Annual Conference. Since then, we have introduced On-Demand Training and, more recently, Online Training.

As time has progressed, we have expanded our collaborations and added local planners to our Board of Directors.

CURRENT COLLABORATORS

- Executive Office of Housing and Livable Communities (EOHLC)
- UMASS Amherst Center for Agriculture, Food and the Environment
- Massachusetts Chapter of the American Planning Association (APA-MA)
- Mass Audubon
- Massachusetts Association of Regional Planning Agencies (MARPA)
- Massachusetts Association of Planning Directors (MAPD)



CORE WORKSHOP TOPICS

- Adopting & Revising Rules & Regulations
- Creating Master Plans
- Drafting Zoning Amendments
- Fair Housing
- Introduction to the Subdivision Control Law & ANR
- Introduction to the Zoning Act
- Planning with Community Support
- The Roles and Responsibilities of Planning and Boards of Appeals
- Site Plan Review
- Special Permits & Variances
- Use of Design Review
- Vested Rights and Non-conforming Structures, Lots and Uses
- Working with MGL Chapter 40B
- Writing Reasonable and Defensible Decisions (Including Hearing Requirements)
- Zoning Exemptions
- Zoning with Overlay Districts



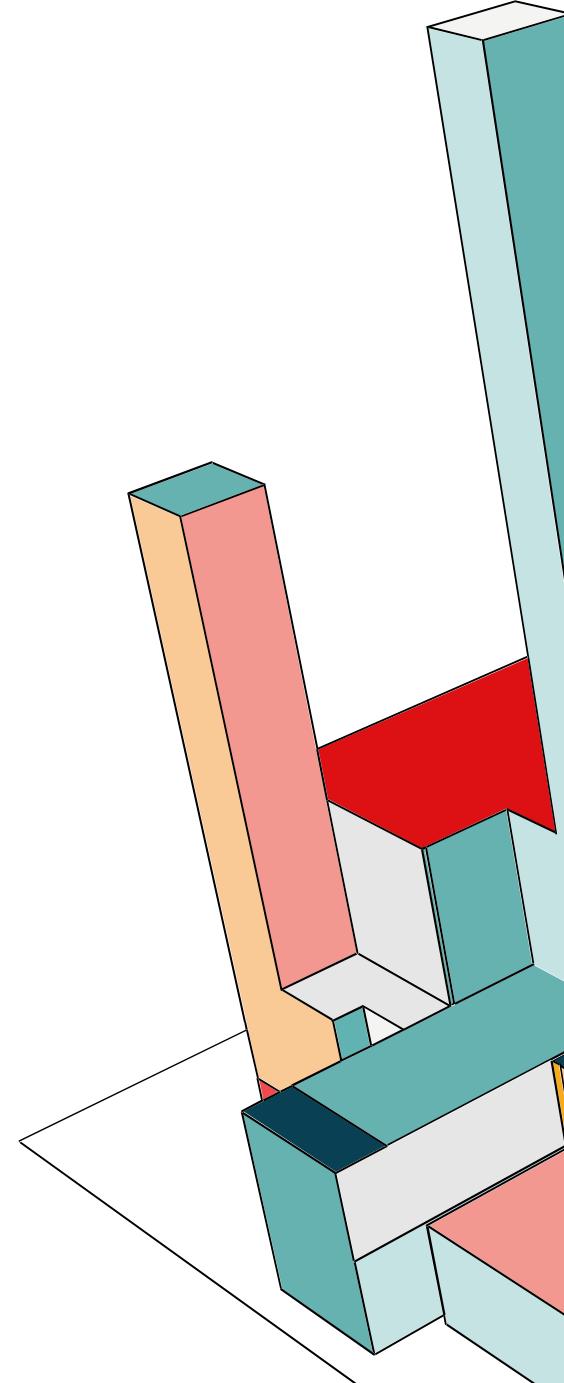
TRAININGS

CPTC provides local Massachusetts planning and zoning officials with tools to make effective decisions regarding their community's current and future land use.

Our training workshops offer several benefits including MIIA insurance credit, CPTC certificate credit and AICP credits but most importantly they offer knowledge of Massachusetts process and law for local planners.

Three styles of training opportunities are offered:

- Online Workshops/Webinars
- On Demand Training
- Annual Conference





ONLINE WORKSHOPS/ WEBINARS

- The CPTC Webinar Series replaces our traditional in person Workshops. Scheduled throughout the year, including the CPTC Webinar Training Series from October to January in coordination with the Regional Planning Agencies.
- Webinars offer a selection of core curriculum training taught by expert attorneys and professional planners.
- The fee is \$35 unless otherwise noted.



ON DEMAND TRAINING

- On Demand Training is scheduled through your city or town, regional planning agency or other organization. It is a great way to target training toward local or regional needs.
- On Demand Training can be conducted remotely or in-person (depending on availability) our trainers. Trainings are normally on one of our core curriculum topics.
- Contact CPTC for On-Demand Training at coordinator@masscptc.org



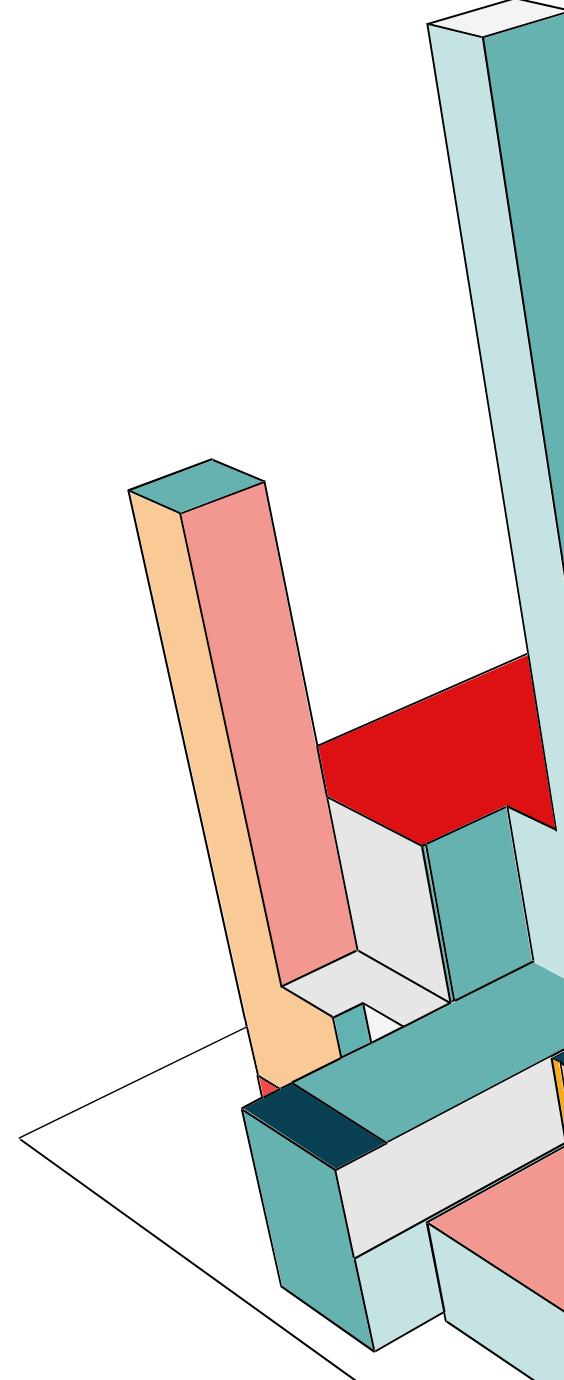
ANNUAL CONFERENCE

- CPTC's Annual Conference is an all-day conference that includes workshops, speakers and networking.
- Scheduled the third Saturday of each March, the CPTC Annual Conference is the premier event for Massachusetts citizen and professional planners, addressing important land use issues on a more in-depth basis.

RESOURCES

CPTC provides access to various resources.

- Publications
- Videos
- MassPlanners Listserve
- American Planning Association (APA) - MA Chapter



PUBLICATIONS

CPTC offers authoritative publications that address planning and land use law issues commonly dealt with by municipal planners throughout the Commonwealth of Massachusetts.

To access these publications, go to:
<https://masscptc.org/index.php/resources/publications/>



VIDEOS

- CPTC offers Webinar videos on specialized planning topics.
- Videos are freely available to the public and can be accessed at:
[https://masscptc.org/index.php/training/videos.](https://masscptc.org/index.php/training/videos)





MASSPLANNERS LISTSERVE

MassPlanners listserv is a discussion forum for people associated with planning in Massachusetts. It allows for users to seek and provide assistance for planning issues in the state.

CPTC began hosting and moderating MassPlanners in 2021.

APA-MA

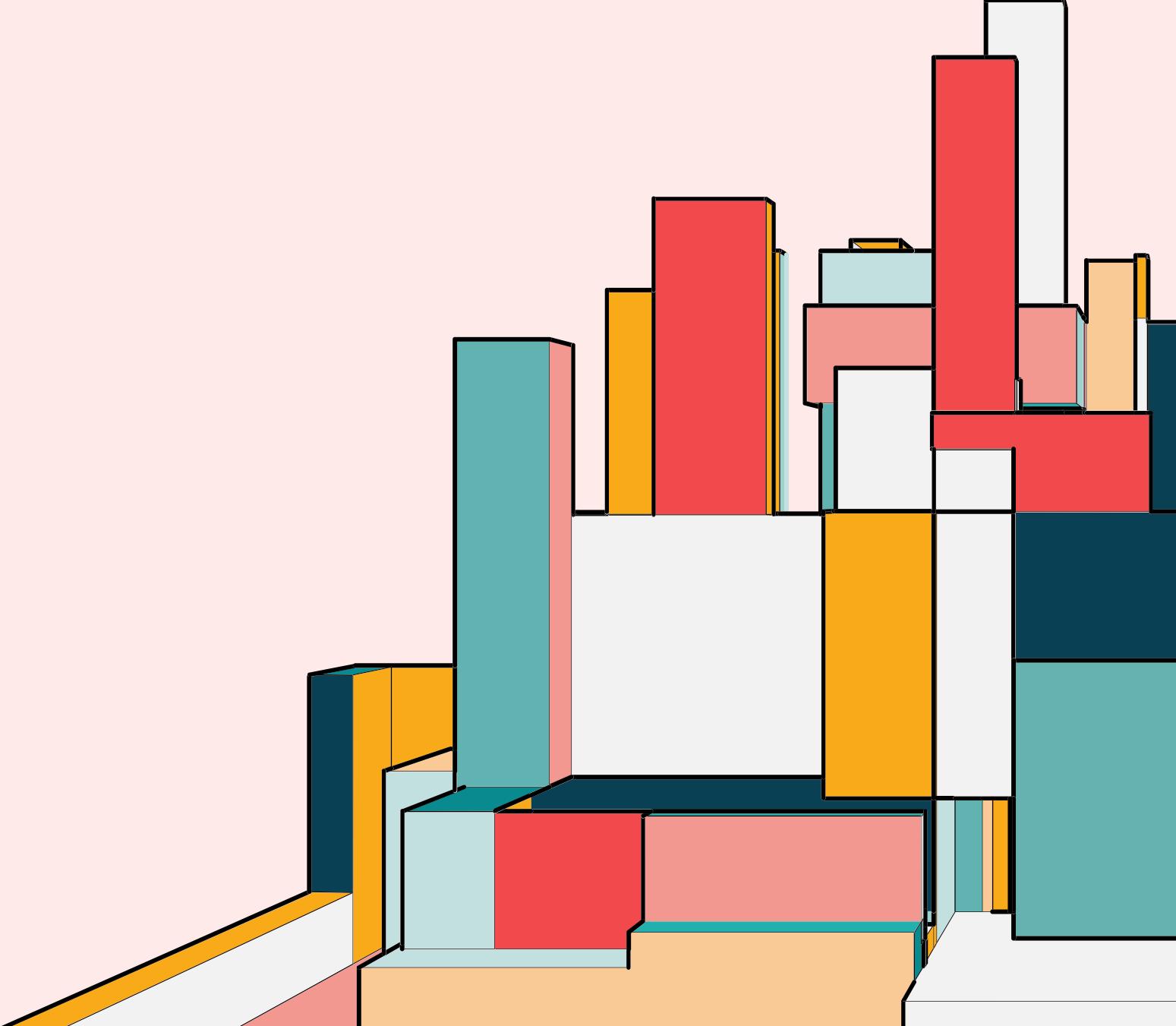
The Massachusetts Chapter of the American Planning Association is offering free membership to Massachusetts Planning Board and Zoning Board members.

As a “Chapter Only” Member, you can attend APA-MA events, webinars, and the annual SNEAPA conference at member rates. You will also receive the Chapter’s twice monthly newsletter and quarterly magazine “Massachusetts Planning.”

For more information on how to join:
<https://www.apa-ma.org/2025/02/15/apa-ma-chapter-membership-is-free-for-planning-zoning-boards/>



QUESTIONS?





THANK YOU!

- Email: coordinator@masscptc.org
- Web: <https://masscptc.org/>
- Facebook:
<https://www.facebook.com/masscptc>

18th Housing Institute

Building Support for Housing on Local Boards

Ellen Marya

Southborough Affordable Housing Trust

June 5, 2025

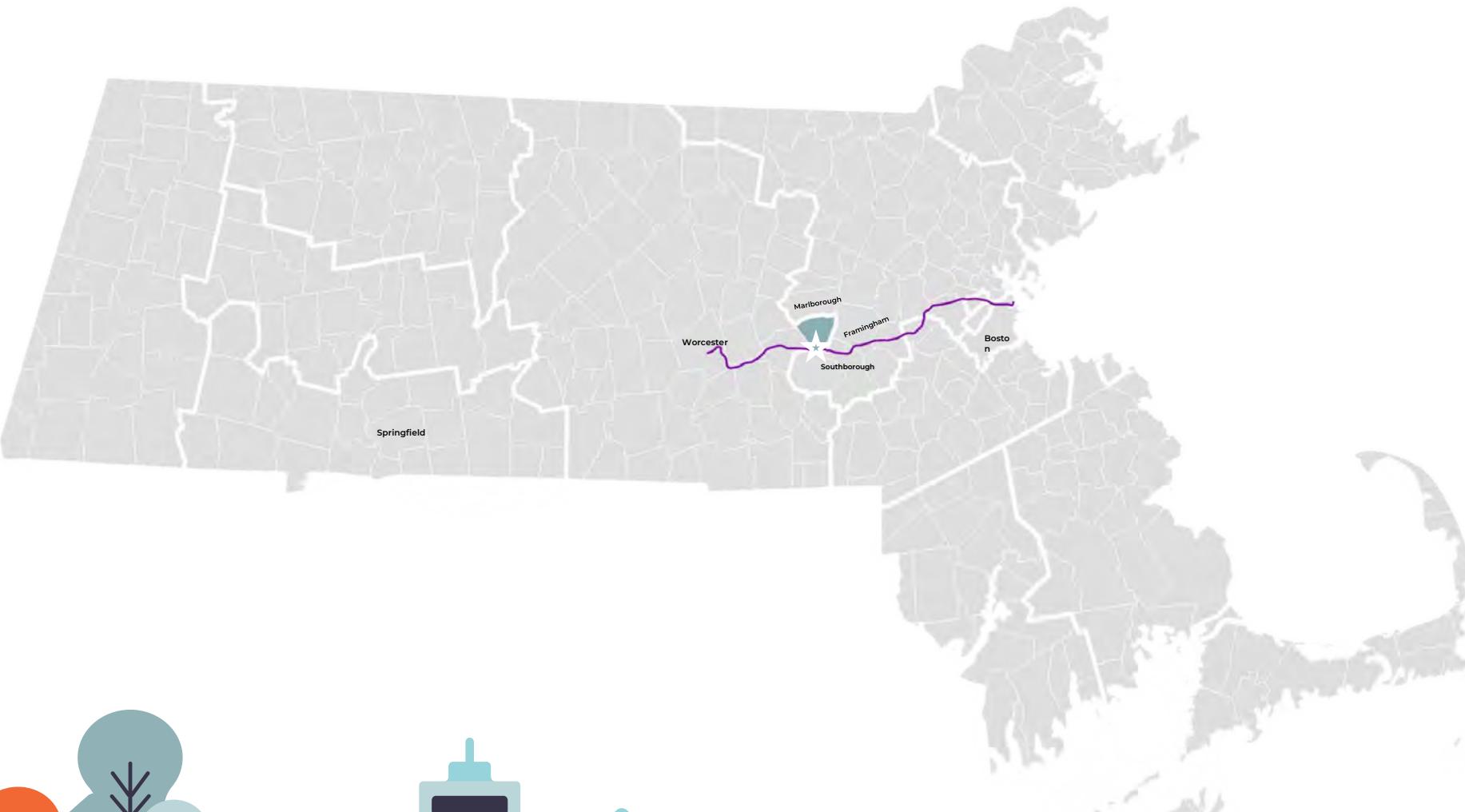


Roadmap

- About Our Trust
- Lessons Learned
- Recent Progress



About Our Trust – Southborough Background



10,000 people



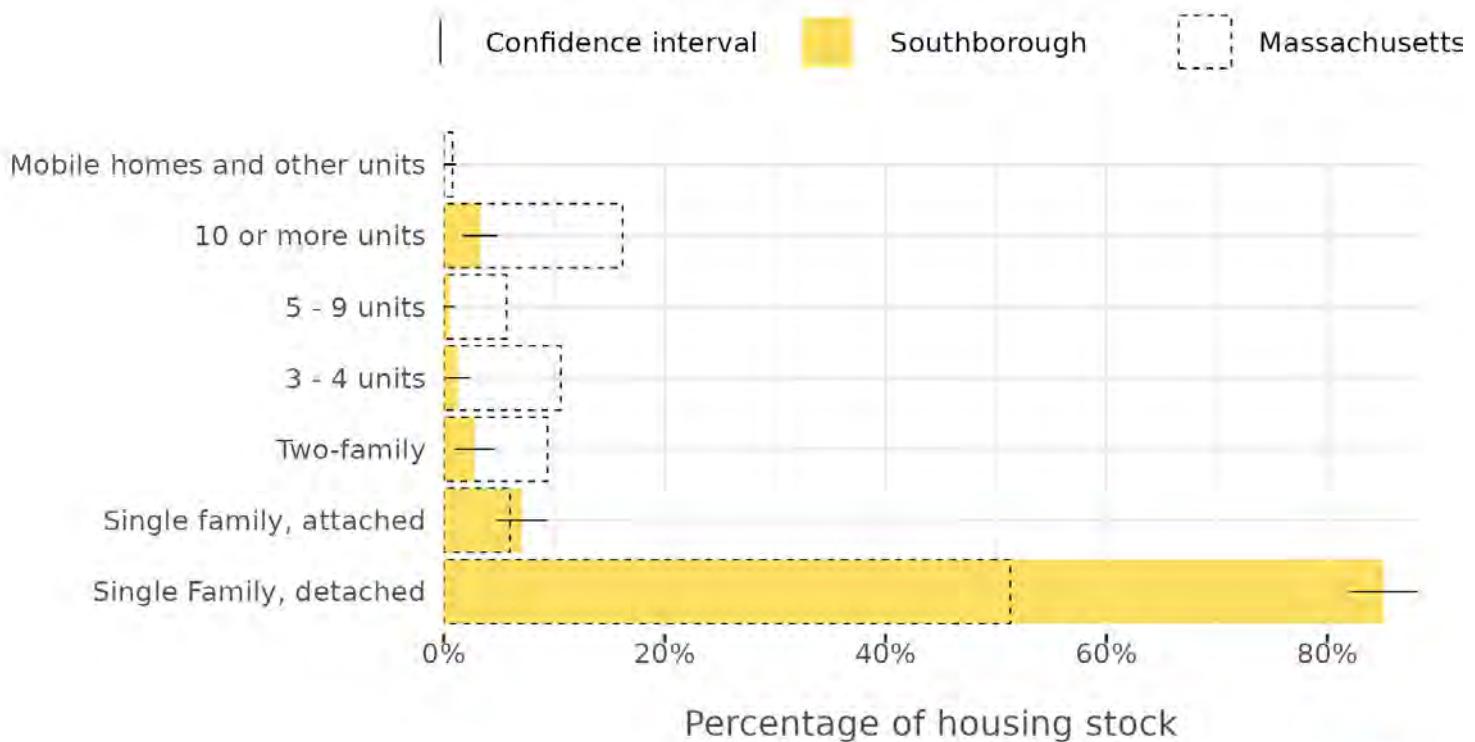
89% owner-occupied housing



Commuter rail community

About Our Trust – Southborough Background

Housing units by building type Southborough v. State

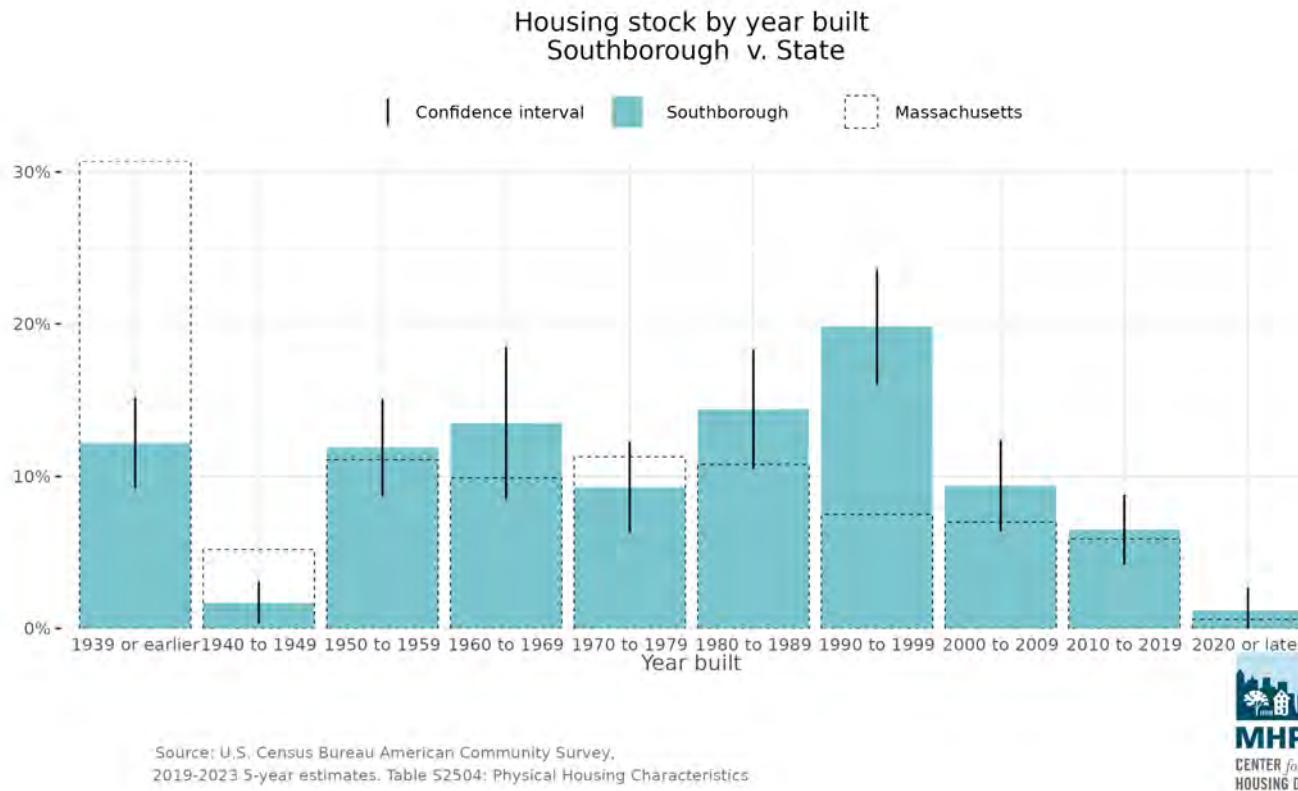


Opportunity to diversify our housing stock

Source: U.S. Census Bureau American Community Survey,
2019-2023 5-year estimates. Table S2504: Physical Housing Characteristics



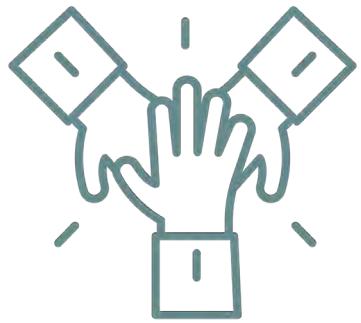
About Our Trust – Southborough Background



Capacity to
restart
construction
momentum

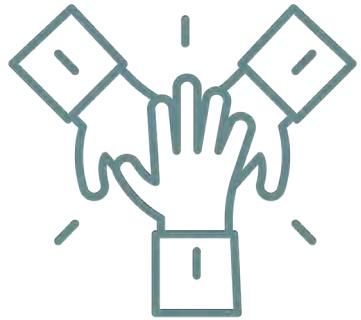


About Our Trust – Organization

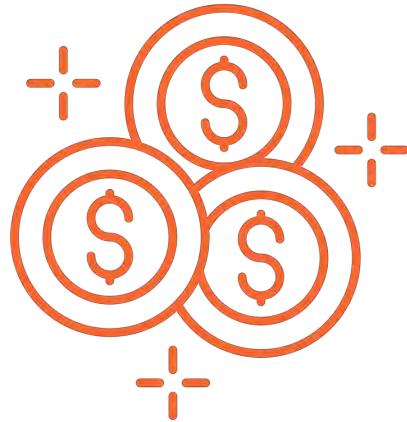


2004
SHOPC

About Our Trust – Organization

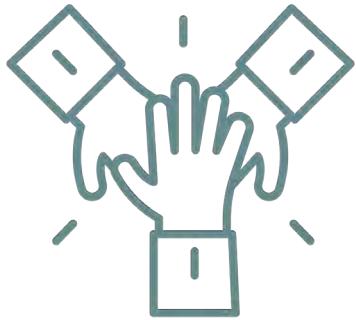


2004
SHOPC

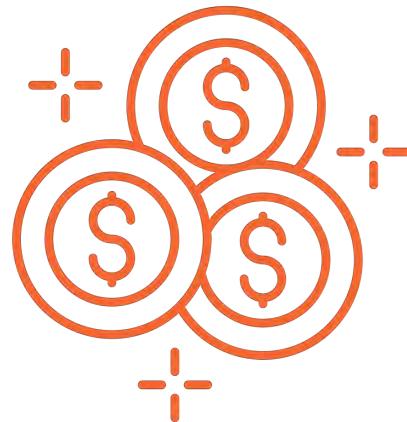


2005
Trust

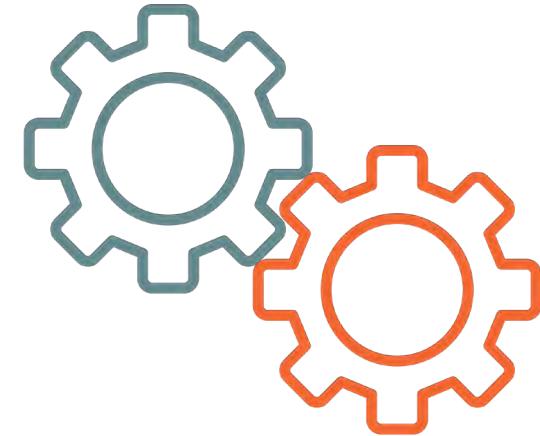
About Our Trust – Organization



2004
SHOPC

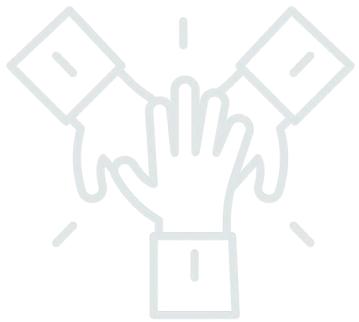


2005
Trust

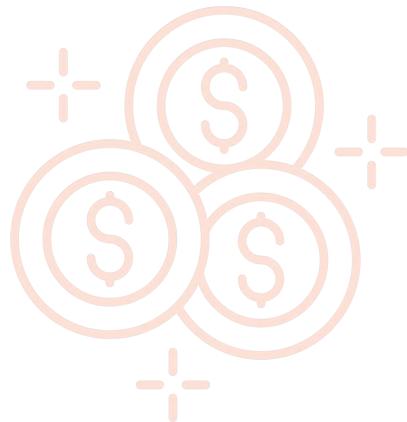


2024
Consolidation

About Our Trust – Organization



2004
SHOPC



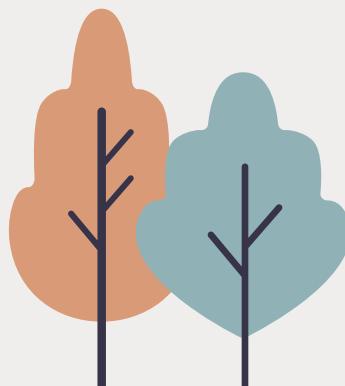
2005
Trust



2024
New Trust

Lesson #1

Think critically about
board structure and
composition



Lesson #2

Build and maintain
strong relationships with
other boards



Lesson #3

Amplify pro-housing
voices in the community



Recent Progress



3A-compliant zoning
passed at Fall 2024
Town Meeting



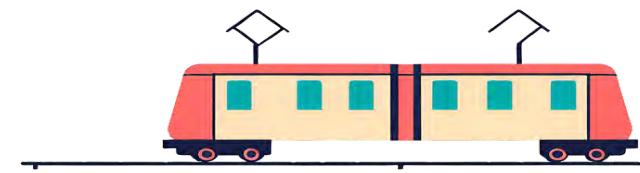
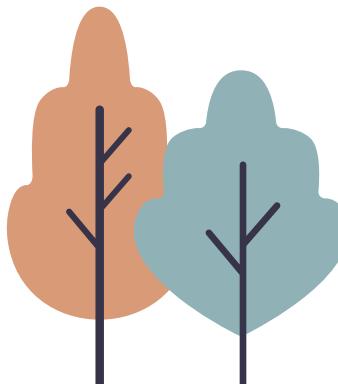
2020 Housing
Production Plan
certified in 2025



CPC funding transfer at
Spring 2025 Town
Meeting



2025 Housing
Production Plan
update underway



18th Housing Institute

Building Local Board Capacity to Support Housing: 40B Technical Assistance

Valerie Oorthuys, AICP

Planning Director, Town of Stow

June 5, 2025



MHP 40B Technical Assistance

Connects communities to expert consultants to navigate the
Comprehensive Permit process



Stow's Use of 40B TA Funds

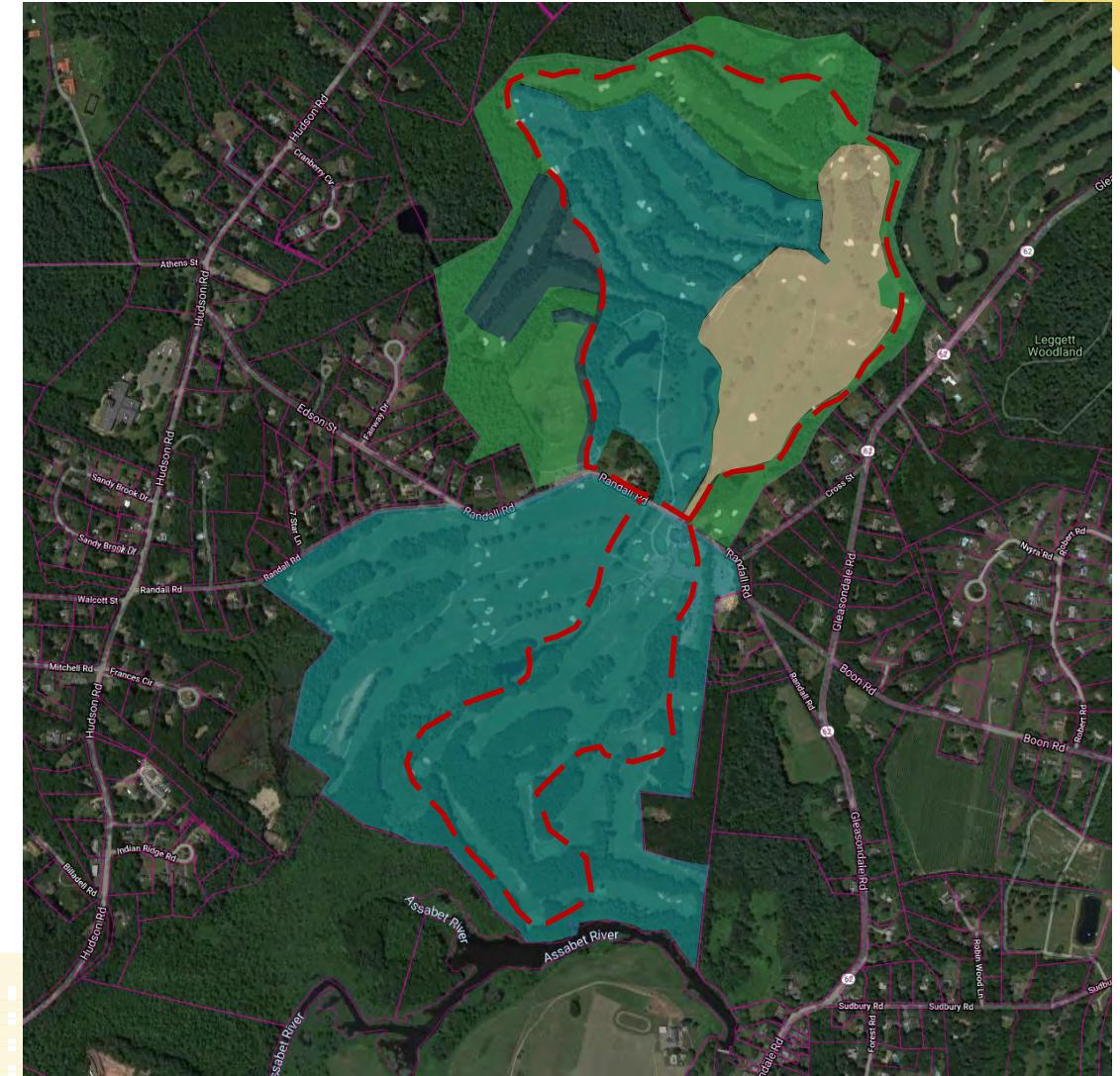
40B Application Received
December 2023

- Site of Former North Course of Stow Acres Country Club
- 189 Units on 69 acres:
 - 25 Age-restricted apartments
 - 40 rental cottages
 - 124 single family homes



Stow's Use of 40B TA Funds

- Part of a larger collaboration between Golf Course owner, Private Developer, Landscape Architect, & Conservation Non-Profit
- Initial proposal from Golf Course: 150 single-family homes over full 300+ acres
- Town Meeting voted to purchase a portion of the North Course and a Conservation Restriction on entire South Course
- Private developer purchased acreage for 40B



Stow's Application Process

- Discussion with MHP Staff ASAP (at least before first public hearing)
- Discussion with ZBA Chair to understand needs. For Stow this included:
 - Review of Comprehensive Permit process
 - Utilities (water, septic)
 - Ownership Structures (Stow Acres 40B included 3 Local Initiative Program Applications)
 - Traffic Impacts
- Review list of consultants from MHP
- Complete application includes:
 - Project information from Site Approval/ Eligibility Letter
 - List of specific review areas/ main concerns
 - Other municipal information, including 40B applications received in recent years
 - Consultant preference
 - Signature from Select Board Chair and ZBA Chair

Benefits of Using MHP 40B TA

Consultant provided:

- 40B Training Session for ZBA prior to first public hearing
- Attendance at public hearings
- Check-ins with staff ahead of meetings
- Written correspondence
- Comprehensive Permit decision review

MHP 40B TA can help overcome common challenges by providing neutral, professional analysis and offering a framework for solutions.



Resources and Next Steps

- Visit MHP's website and review their planning resources
- Reach out directly to their TA program staff
- Talk with your ZBA to better identify their needs

The earlier you engage with MHP, the better they can align assistance with your community's timing and specific needs.



18th Housing Institute

June 5, 2025

De-escalation strategies in public engagement: Navigating open hostility



Lily Linke
CHAPA



Julia Wallerce
Winthrop Working Together



Tim Czerwienski
Beals Associates

3 Steps to a Successful Meeting

MHP 2025 Housing Institute

Lily Linke, Director of Municipal Engagement at CHAPA
June 5th, 2025



Imagine you're hosting a party ...

But you shared the invite at the last minute.

You don't bother to tell people if there will be food, what the dress code is, or why you're having the party in the first place.

Who's going to show up? And will they have any fun? Will they want to come to your next party?

While public meetings may not feel much like a party, we want participants to feel comfortable, welcome, and like we value their experience.

Setting Yourself Up For Success

Setting Yourself Up for Success

- Prioritize reaching out beyond the usual suspects
 - Who typically shows up to your meetings? Do they accurately represent the town as a whole?
 - If you are running up against the same walls in your meetings, it's likely because you're hearing from the same small group of people
- Consider when and where you host events
 - Is the location and format accessible?
 - Whenever possible, meet people where they are!
- Provide resources that enable broader participation
 - Resources like Food, Childcare, Interpretation and Stipends make a world of difference

Setting Yourself Up for Success

- Share a clear agenda
 - Start the meeting by reviewing what *is* on the agenda and (just as important!) what *is not* on the agenda
 - What topics will be covered? Who is present? What is up for discussion?
- Articulate any goals or deliverables for the meeting
 - Is this part of a larger process? Where are you in that process? What has already been decided and what is still up for discussion?
- Establish clear expectations from the beginning
 - How will folks be able to engage?
 - Is it a public hearing? Presentation with Q+A?

Setting Yourself Up for Success

- Introduce a Code of Conduct/Group Agreements
 - How do we expect people to behave in this space?
 - Examples: waiting for your turn to speak, using “I” statements, being respectful of any time limits, etc
 - State these explicitly from the beginning, and post a physical copy that you can refer back to if needed
- Don’t assume that folks are coming in with prior knowledge
 - Share overview of the process so far to get people up to speed
 - Provide materials like Fact Sheets to set baseline of understanding of topic
- Provide context by explaining the broader *why*
 - Why are we taking on this policy/planning process/etc now?
 - How does it serve broader community goals?

Setting Yourself Up for Success

- Take notes, ideally in a place where people can see them
 - In person this could be a whiteboard/large pad of paper, online this could be a shared Google Doc
 - This helps people track the conversation and affirms that you're listening
- Avoid acronyms and overly technical language
 - If you need to use wonky terminology, just make sure you explain it!
- Utilize visuals
 - We all learn differently. Using visuals to illustrate planning concepts helps more people engage in the conversation
- Clarify next steps and what people can expect in the coming weeks and months

Art of the Pivot

Art of the Pivot

How do you respond when the conversation becomes too negative or off topic?

Step 1: Acknowledge what has been said without affirming it

- Make sure you don't repeat misinformation even to debunk it

Step 2: Find a “bridge”

- Where can you find common ground?

Step 3: Bring the conversation back to the topic at hand

- That's why we have an agenda!

Example #1

Resident: “I don’t want affordable housing here because it’s going to bring crime to the neighborhood!”

You: “I hear your concern. Public safety should always be a top priority and everyone deserves to live in a home where they feel safe. When people have stable housing, they are more likely to maintain a job, to build strong relationships, and stay healthy, which benefits all of us. Providing more housing opportunities to our neighbors is one of the most effective ways we can improve public health and safety, so if you are concerned about crime then I would encourage you to support this project.”

Example #2

Resident: “If we build more homes, there’s going to be too many students and it will ruin our schools!”

You: “I agree that our schools are one of our community’s most precious resources. They’re the reason so many families want to live here, and we should be proud of that. It’s also important to remember that our current students will grow up and graduate, and if new families aren’t able to come in behind them, we will see a continued decline in school enrollment, which could lead to budget cuts and school closures. Saying yes to more housing will ensure that we keep our schools open and well-funded.”

What happens if the
meeting goes off the rails?

What happens if the meeting goes off the rails?

- Have a clear policy in place
 - For example, what is your policy on police involvement?
 - Examples: Belmont and Arlington
- Assign a designated de-escalator
- Clearly stating meeting expectations at the start can help you avoid these situations
- Sometimes it's necessary to take a brief recess before proceeding
- Connecting one-on-one with difficult residents (in a way that feels safe, of course) can be a helpful way to bring down the temperature
- If this becomes a chronic problem, it is time to seriously reconsider how you are approaching engagement

Thank you!

MHP 2025 Housing Institute

Lily Linke, Director of Municipal Engagement at CHAPA
June 5th, 2025



Speaker Bios





LAURIE GOULD

Principal, VIVA Consulting

Laurie Gould splits her consulting practice between real estate finance, business and strategic planning for community development organizations, and policy research and teaching on topics related to affordable housing.

Laurie has structured nearly a billion dollars in financing to develop and preserve thousands of affordable units, as well as financing for commercial space and community facilities. She has worked with all types of financing, including Low-Income Housing, Historic and New Markets Tax Credits, bond financing, commercial and FHA-insured debt, and the full range of state and federal grant and soft loan programs. Laurie offers creativity and analytical skill to help developers and owners get the greatest possible value out of available resources. She also brings the communication skills to help decision-makers fully understand the business implications of their financial choices.

Grounded in the operational realities of community development, Laurie works with organizations around the country to develop strategic and business plans that help these groups pursue their goals with clarity and efficiency. Her on-the-ground expertise also informs research on such topics as best practices in affordable homeownership programs and PRI lending to support housing creation and preservation.

BURHAN AZEEM

Councilor and co-chair of the Housing Committee, Cambridge City Council

Burhan Azeem is serving his second term on the Cambridge City Council as the youngest councillor in the City's history. A graduate of MIT, Burhan's primary focuses are on housing affordability, street safety, and universal pre-K. Most recently, Burhan helped pass multifamily housing up to six stories throughout Cambridge, one of the largest and most comprehensive upzonings in the country. In his previous term, Burhan wrote the amendments to remove parking mandates in the city and expanded the 100% Affordable Housing Overlay (AHO).



TIM CIZERWIENSKI

Director of Land Planning, Beals Associates, Inc.

Tim Czerwienski is a planner with more than a decade of public sector planning experience. He most recently served as the Director of Planning and Community Development for the Town of Milton. In that role, Tim initiated the Town's first Open Space and Recreation Plan update in 15 years; led Milton's review of seven 40B comprehensive permit applications, all of which were approved by the Board of Appeals; and spearheaded the Town's development and drafting of MBTA Communities zoning, which went on to be approved by a supermajority at Town Meeting in December 2023. Tim began his planning career in Milton, serving as the Town's first-ever assistant town planner, where he professionalized staffing of the Planning Board and provided expert support to multiple boards and committees.

Prior to his tenure as planning director in Milton, Tim served as a senior project manager in the Development Review Department at the City of Boston Planning Department (then the Boston Planning and Development Agency). There, Tim managed the City's review of large development projects, including the master plan for 10.5 million square feet of development at the Suffolk Downs site in East Boston; 1.76 million square feet of redevelopment at the former Edison Plant in South Boston; and the 34-story mixed-use tower at the Huntington Theater site.

Tim currently serves as the Director of Land Planning at Beals Associates, Inc., a Boston-based firm that has provided site planning, civil engineering, and environmental analysis services since 1990. He lives in Dorchester with his wife, son, and cat Ludo.

MARGARET HURLEY

Senior Counsel for Housing and Municipal Law, Office of the Attorney General

Margaret J. Hurley serves as Senior Counsel for Housing and Municipal Law for the Office of the Attorney General. For sixteen years AAG Hurley served as the Chief of the Attorney General's Central Massachusetts Division and the Director of the Municipal Law Unit. Ms. Hurley is a member of the Massachusetts Bar Foundation Board of Trustees and the Massachusetts IOLTA Committee. Ms. Hurley is a graduate of Boston College and Boston College Law School. She is a resident of Grafton, where she has served on the Planning Board and Town Administrator Screening Committee.



WHITNEY DEMETRIUS

Director of Fair Housing, Executive Office of Housing & Livable Communities

Whitney Demetrius is the Director of Fair Housing for the State's inaugural Office of Fair Housing at the Executive Office of Housing and Livable Communities (EOHLC).

EOHLC's Office of Fair Housing was established by the Healey-Driscoll Administration's Affordable Homes Act to support fair housing initiatives, including enforcement, testing, outreach and education, as well as to collaborate with other state agencies to advance fair housing policies and programs.

For more than a decade Whitney has worked in fair housing and previously served as the Director of Fair Housing and Municipal Engagement at Citizens' Housing & Planning Association (CHAPA), as the Deputy Director of the Fair Housing Center of Greater Boston, and currently serves on the board of Metro Housing Boston and the Codman Square Neighborhood Development Corporation.

Whitney is passionate about housing justice and is committed to working to eliminate housing discrimination and promote open and welcoming communities for all.

In 2023 she was recognized with the Metro Housing Boston 'Rising Star' Housing Champion award for her passion and commitment to housing.

ANDREA JOY CAMPBELL

45th Attorney General of the Commonwealth of Massachusetts

Andrea Joy Campbell is the 45th Attorney General of the Commonwealth of Massachusetts, pledging to build economic prosperity and stability for all residents, prioritize the mental health and well-being of children, stop cycles of incarceration and violence and ensure the people across the state have access to the AG's Office regardless of their zip code, language or ability.

Andrea grew up in Roxbury and graduated from Boston Latin School and then worked her way through college with the help of grants and student loans, graduating from Princeton University and UCLA Law School.

After earning her law degree, she worked as a legal services attorney for the EdLaw project, defending the rights of children and their families — particularly those with disabilities. Andrea also practiced law at Proskauer LLP as an employment attorney, and ultimately left



to serve the public as General Counsel at the Metropolitan Area Planning Commission, working across 101 cities and towns to address regional challenges like health care access, transportation, affordable housing, and climate change. Andrea served as legal counsel to Governor Deval Patrick, working to improve our education and transportation systems and move forward an agenda of equity across the state.

In 2015, Andrea successfully ran for the Boston City Council becoming the first woman to represent District 4 on the Council. Her first piece of legislation was the Community Preservation Act, which still generates over \$20 million annually for new affordable housing, historical preservation, and parks and open space. In 2018, she was unanimously elected City Council President – the first Black woman to hold the title.

ANDREW DEFRAZNA

Executive Director, Harborlight Homes

Andrew DeFranza has served as the Executive Director of Harborlight Homes since 2007. Harborlight develops, manages, and advocates for high quality, service-enriched affordable homes for essential workers, fixed-income elderly, disabled individuals, and those who struggle with homelessness. Harborlight's mission is to collaborate with communities to cultivate just, equitable and sustainable housing opportunities. The current housing portfolio encompasses 500 units, providing homes for over 700 people on the North Shore. Harborlight currently has over 300 units in its real estate active development pipeline across the region.

Under Andrew's leadership, Harborlight Homes has grown dramatically, a result of the merger of 7 smaller affordable housing organizations to create the nonprofit development and management organization (until recently known as Harborlight Community Partners). Today, Harborlight has a robust project development pipeline that is slated to more than double its housing portfolio in the next 5 years. Harborlight is currently in 12 communities north of Boston: Lynn, Marblehead, Salem, Peabody, Beverly, Hamilton, Wenham, Ipswich, Saugus, Rowley, Gloucester and Rockport.

Under the outstanding and creative leadership of Andrew, Harborlight has transformed from a grass-roots effort into the most respected affordable housing developer North of Boston, garnering admiration statewide. In 2023, Andrew DeFranza was commencement speaker and bestowed Doctor of Human Letters from Lasell University. In 2021, Harborlight was named Nonprofit of the Year by the Boston Real Estate Times. Other achievements include: 2020, Andrew DeFranza named Businessperson of the Year by the



Greater Beverly Chamber of Commerce; 2019 recognized as a Distinguished Leader from the North Shore Chamber of Commerce; he received the Community Service Award from CHAPA, and the Peter J. Gomes Service Award from Congressman Seth Moulton for commitment to affordable housing. HCP has been honored by SeniorCare, the Women's Institute for Housing and Economic Development and named a "Housing Hero" by Mass Housing Partnership, North Shore Realtors Association, and MA Housing Investment Corporation.

Andrew is married with five children. He has been in nonprofit leadership roles for over 25 years, in both New England and the Midwest. Prior to leading Harborlight, Andrew was the Executive Director of Guest House, an organization serving the homeless in Milwaukee. He holds an M.A. in Theology (Social Ethics) and an M.A. in Community Economic Development.

ANGELA BOTTO

Assistant Project Manager, Bohler Engineering

Angela Botto, an Assistant Project Manager at Bohler's Boston office and a Clemson University graduate, brings nearly a decade of land development experience. As part of Bohler's Civil team, her work includes site layout and design, permitting, and coordination with municipalities and development teams to ensure projects move forward efficiently and effectively.

Angela focuses primarily on multi-family developments across Massachusetts, with a strong emphasis on affordable housing. She brings a collaborative approach and strong technical knowledge to navigating complex regulatory environments and unlocking challenging sites. Building on this foundation, Angela has supported the Massachusetts Housing Partnership (MHP) on a range of initiatives. She has helped prepare over 20 due diligence and concept packages to assess site feasibility for MHP-supported affordable housing projects—both new construction and redevelopment. She has also served as a technical consultant to nine municipalities implementing MBTA Communities (Section 3A) zoning. Angela guides clients seamlessly from early feasibility through construction, with a consistent focus on community impact and practical, forward-thinking solutions. Her work is helping to shape a more inclusive and accessible housing landscape across the Commonwealth.

**STEVE TEASEDALE****Executive Director, Main South Community Development Corporation**

Steve Tesadale has been the Executive Director of the Main South Community Development Corporation in Worcester since 1988. He continues to guide the Main South CDC through numerous rehabilitation projects, the creation of first-time homeownership opportunities, and the leasing of commercial space to small businesses throughout the Main South neighborhood.

JENNIFER HAPGOOD**Executive Director, Gloucester Housing Authority**

Jennifer Hapgood is the Executive Director at the Gloucester Housing Authority. She brings extensive experience in policy formulation, program evaluation, and staff supervision to ensure the effective administration of all housing authority operations. She previously worked as the Assistant Executive Director and assisted in the development and implementation of policies and programs that aligned with the organization's mission and goals.

Jennifer holds a Master's degree in Student Development in Higher Education from the University of Maine and a Certificate of Advanced Study in Educational Administration and Policy from the State University of New York at Albany. Additionally, I have certifications in Massachusetts Public Housing Administration, Housing Choice Voucher Specialist, and NSPIRE for Public Housing from reputable organizations.

BENJAMIN BRYANT**Director of Policy Implementation, EOHL**

Ben Bryant is the Director of Policy Implementation at EOHL. In his role, Ben oversees the implementation of the Affordable Homes Act and supports various strategic initiatives, including Governor Healey's Unlocking Housing Production Commission, HLC's Statewide Housing Plan, and several commissions created via the Affordable Homes Act. Prior to his time at HLC, Ben worked as an Associate at Boston Consulting Group where he worked on Public Sector, MedTech, and Industrial Goods projects. Ben currently lives in the West End neighborhood of Boston and is an avid Boston sports and Chelsea FC fan.



CLAIRE MOREHOUSE

ADU Coordinator, EOHL

Claire Morehouse oversees the implementation of Massachusetts' new Accessory Dwelling Unit (ADU) law under the Affordable Homes Act as ADU Coordinator for the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), providing technical assistance, training, and outreach to municipal officials, developers, and other stakeholders to support statewide housing efforts. Previously, she worked in local and federal government, including nearly four years at the U.S. Department of Housing and Urban Development (HUD), where she administered competitive and block grant programs for housing and community development. Claire holds a Bachelor's degree in Economics and a Master's degree in Geographic Information Science from Clark University.

CHRIS KLUCHMAN, FAICP

Director, Livable Communities Division, EOHL

Chris oversees and coordinates a wide range of programs in the Livable Communities Division including implementation of policies in the Affordable Homes Act, state land use laws, federal and state grant programs with annual funding of approximately \$100 million. She's worked at every level of government – local, regional, state and federal. For the past three years, she's led the implementation of the award winning MBTA Communities law which requires 177 communities in eastern Massachusetts to establish as of right multi-family zoning. Prior to her work for the Commonwealth, she worked for the Town of Westford, MA as the Director of Land Use Management. She worked in Oregon for the first half of her 35+ year career, including co-founding a planning firm. In 2016, Chris was recognized for outstanding contributions to the field of planning as a Fellow of the American Institute of Certified Planners. She has a BA in the Growth and Structure of Cities from Haverford College.

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 nearly every city and town in the Commonwealth, including financing for more than 31,000 units of affordable rental housing and more than 25,000 affordable homes for low-income first-time buyers. In total MHP has delivered \$6.4 billion in below-market financing either directly or through participating banks.

Between 1976 and 1981, Clark 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.

Clark 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 board of the Housing Partnership Fund, a federally certified community development financial institution and a lending affiliate of the Housing Partnership Network, an organization that brings together the nation's leading housing and community development nonprofits. For 11 years, he was a director and officer of the National Association of Affordable Housing Lenders before stepping down in 2020. He recently completed four years as a founding board member of Housing Navigator Massachusetts, a nonprofit tech startup that developed a searchable web portal for all subsidized housing units in the Commonwealth and is champion of a universal online application for affordable housing.

As an Ipswich resident, Clark 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 10 innovators in Massachusetts. Clark has a bachelor's degree from Hampshire College and a master's degree in public policy from the Kennedy School at Harvard University.



DARIELLA VILLON-MAGA

President and founder, DVM Housing Partners

Dariela Villon-Maga grew up in Boston, in the Grove Hall neighborhood, and spent much of her life in affordable housing. Her family faced housing instability and homelessness more than once, so she understands firsthand how critical housing is to everything else—stability, opportunity, dignity.

Over the last decade, she's built a career in affordable housing development, property management, and resident programming. She saw the system from the inside—and she saw how often the community's voice was missing. Too many decisions were made for residents, not with them. So in 2021, I took a leap of faith and launched DVM Housing Partners, a 100% woman- and minority-owned firm that brings a community-centered, culturally competent approach to affordable housing and affirmative marketing.

Their work helps families find stable housing and creates pathways to homeownership and wealth-building for those who have historically been left out. DVM partners with developers, cities, and nonprofits to ensure that affordable housing actually reaches those it's meant to serve. From launching a 900+ member BIPOC homebuyer club to designing high-impact projects in Roxbury and Mattapan, our work is rooted in equity, access, and healing. Dariela started DVM to prove that we can build differently—and that doing so leads to better outcomes for both residents and the neighborhoods they call home. We're not just checking boxes; we're building bridges.

DARLENE WYNNE, AICP

Director of Planning & Community Development, City of Beverly

Darlene Wynne is the Director of Planning & Community Development for the City of Beverly, MA. She has over 20 years of private and public sector experience in all aspects of community and land use planning and master planning and development permitting for private, institutional and public clients. She is certified by the American Institute of Certified Planners (AICP). In Beverly, Darlene oversees a team of 8 staff responsible for development review, community development, long-range planning, economic development, land conservation, grant writing, and special projects. 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. Her areas of focus include housing; economic development; arts and culture; zoning; and transportation alternatives. She was the Project Manager for the City's recently completed Comprehensive Master Plan and Community Housing Plan and leads their implementation.

Prior to joining Beverly, Darlene conducted socio-economic; real estate supply/demand; and park and open space revenue generation analysis in support of comprehensive plans, transit-oriented development, and brownfields revitalization. She assisted academic and medical institutions with institutional master plans and permitting needs; private developers with permitting and zoning needs; and municipalities with various types of planning and zoning initiatives involving multiple stakeholders. Prior public sector work for Montgomery County (PA) similarly involved advising municipalities on zoning and subdivision and land development ordinances; comprehensive planning; revitalization planning; and development review.

She was the Professional Development Officer for the APA-MA Chapter from 2015-2019. As a co-founder and past President of the New England Chapter of the Congress for the New Urbanism (CNU), she created educational events and advocated for land planning that uses environmental and infrastructure resources wisely and sustainably through a variety of tools. She also served as the Secretary of the Southeast Section Council of the American Planning Association (APA) Pennsylvania Chapter.

EMMA BATTAGLIA

Senior Housing & Land Use Planner, Metropolitan Area Planning Council

Emma Battaglia joined MAPC's Housing Division as a Senior Housing & Land Use Planner in September 2021. With expertise in municipal planning, Affordable Housing programming, and graphic design, she assists cities and towns in addressing their housing challenges through tailored planning and strategizing, creative communications, and stakeholder engagement. She oversees housing production plans, strategic financial plans, redevelopment visions and procurement processes, zoning analyses, and more to help communities become more inclusive and equitable places.

Prior to joining MAPC's housing team, Emma worked as a Senior Planner for the City of Melrose. In this role, she internally managed planning and community development projects, provided staff support and technical assistance to local boards and commissions, crafted new zoning amendments to advance smart growth and Affordable



Housing priorities, and coordinated the City's Affordable Housing activities as the Melrose representative on the North Suburban Consortium. Before her time in Melrose, Emma worked at MAPC as a Regional Land Use Planner, managing master plans, open space plans, and hazard mitigation plans and serving as South Shore Coalition Coordinator.

Emma holds a Master of Urban Planning from the Harvard Graduate School of Design, where her studies focused on designing for climate resiliency. She also holds a Bachelor of Natural Resources from Cornell University.

FILIPE ZAMBORLINI**Manager, Community Assistance Unit, EOHLC**

Filipe Zamborlini is the Manager of the Community Assistance Unit in the Executive Office of Housing and Livable Communities (EOHLC). He manages and supports a variety of state programs such as the new Accessory Dwelling Unit (ADU) law, Capital Grants, Smart Growth programs, Urban Renewal, and other of programs offering technical assistance, support, and guidance to cities and towns. Filipe has been a public servant in the Commonwealth for over a decade through his prior work as staff in the Massachusetts State Senate, and years of work as a housing advocate, and organizer. Filipe also serves as the Chair of the Salem Affordable Housing Trust Fund Board and combines his years of community advocacy, local housing action, and state service to support cities and towns across the Commonwealth meet their housing needs

GINA McLAUGHLIN**Senior Advisor to the Secretary, EOHLC**

Gina McLaughlin serves as Senior Advisory to the Secretary of Housing and Livable Communities. In her role, she oversees policy development and interagency initiatives including the management of Governor Healey's Unlocking Housing Production Commission, first Statewide Comprehensive Housing Plan, Surplus Land initiatives, and several commissions and workstreams created through the Affordable Homes Act. Prior to joining HLC she served as Chief of Staff and Undersecretary of Administration for the former Executive Office of Housing and Economic Development under Governor Baker and attended Harvard Kennedy School.

**GREG REIBMAN**

President & CEO, Charles River Regional Chamber

Our president and chief encouragement officer is a tireless advocate for the economic and cultural vitality of our communities. In collaboration with the chamber's board of directors, Greg directs the chamber's messaging, programming and economic development initiatives. In that role, he spends a lot of his days and nights meeting and listening to business and civic leaders, promoting our businesses and nonprofits and seeking to fortify our region by bringing people together.

A former journalist with a background in digital, print and broadcast media, Greg lives in Newton Highlands and was one of the founders of the blog Village14.com.

IAN BURNS

Community & Economic Development Program Manager, Merrimack Valley Planning Commission

As the Targeted Economic Development Specialist, Ian supports the implementation of the region's Comprehensive Economic Development Strategy (CEDS) and Targeted Economic Development Strategy (TEDS) for Lawrence, Andover, and North Andover. Ian's role will support MVPC's work to strengthen key economic clusters in Lawrence, Andover, and North Andover within the larger, regional economy.

Born and raised in the Merrimack Valley, Ian is passionate about creating positive change on a local and regional level. Ian previously worked with Groundwork Lawrence as a Public Affairs Coordinator, furthering the organization's community development initiatives by advocating for policy changes on the state and federal level. He has a master's degree in public affairs from Merrimack College and a Bachelor of Arts from Assumption College. Ian's experience growing up and working in the region position him as a valuable addition to the MVPC team.

In his spare time, Ian enjoys hiking throughout New England, catching a Red Sox game, or perfecting his bread baking.

**JACQUELINE (JACQUIE) MCPHERSON, AICP****Senior Program Manager, Executive Office of Economic Development (EOED)**

Jacqueline (Jacquie) McPherson currently serves as a Senior Program Manager in the state's Executive Office of Economic Development (EOED). Since joining EOED in 2016, she has had rising roles within the Community Programs and Resources Office (Copro) and works as a lead team member in developing programs and initiatives that support the implementation of strategies, and achievement of goals, outlined in the Commonwealth of Massachusetts' Economic Development Plan. She has contributed to the growth and oversight of the MassWorks Infrastructure Program by working collaboratively to demonstrate its value through clear and measurable outcomes, regular reporting, and actively seeking opportunities to expand the program's reach and impact. Most notably, Jacquie manages a portfolio of over 50 grant contracts, for projects in all regions of the state, which collectively represent nearly \$100M in state infrastructure funding.

As a Certified Planner, Jacquie is a passionate advocate for community development initiatives that foster measurable change & growth, especially those that invest in economic empowerment/advancement for underserved communities. Jacquie began her planning journey at the state-level with EOED. She has continued to build upon it by serving in volunteer roles, where she also serves as the Citizen Planner Training Collaborative (CPTC) Liaison on the American Planning Association Massachusetts Chapter (APA-MA) Board of Directors. In addition, she just recently completed a second 3-year term as the governor's appointee to the City of Medford's Community Development Board (Planning Board), of which she served as Chair.

Jacquie holds a Certificate of Advanced Graduate Study (CAGs) in Urban Justice and Sustainability, a Master of Arts in Urban and Environmental Policy and Planning, and a Bachelor of Arts in Sociology; all from Tufts University. Additionally, Jacquie received her American Institute of Certified Planning (AICP) credential in 2021.

JENNIFER RAITT**Executive Director, Northern Middlesex Council of Governments (NMCOG)**

Jenny Raitt is Executive Director of the Northern Middlesex Council of Governments. In this role, she directs the agency's work in policy and service areas that span the various disciplines under NMCOG's purview. She also leads the Council's engagement with



elected and appointed officials at the federal, state, and local levels. Prior to joining NMCOG in 2022, Jenny served as Director of Planning and Community Development for the Town of Arlington. Jenny has held several key leadership positions throughout her nearly 30 year career serving local and regional organizations in housing, community development, and urban planning. She also served as an adjunct professor with Boston University's Graduate Program in City Planning and Urban Affairs from 2008 to 2016. Jenny represents NMCOG on the Lowell Development & Financial Corporation. She also serves as chair of the American Planning Association Legislative and Policy Steering Committee, and as a Board Member for B'nai B'rith Housing.

She received a Master's in Nonprofit Management and Urban Policy at The New School's Milano School of Policy, Management, and Environment and a Bachelor's in Urban and Documentary Studies at the University of Massachusetts Amherst.

JESSICA BOATRIGHT

Head of Business Development, ReFrame Systems

Jessica brings 2 decades of experience in real estate and housing development to her role as the Head of Business Development & Strategy at Reframe Systems. Throughout her career, Jessica has worked across sectors on innovation, strategy and community building. Most recently, Jessica led Neighborhood Housing Development at the City of Boston Mayor's Office of Housing. During her tenure, she oversaw the creation, acquisition and preservation of 1000's of units across Boston. As a real estate developer at Dorchester Bay Economic Development Corporation and 2Life Communities, she directed preservation and new construction on both multifamily and commercial projects. As a leader in those organizations, she oversaw strategic planning, organizational design and policy initiatives. Her affordable housing career in Massachusetts started in the Division of Public Housing and Rental Assistance at Massachusetts' Department of Housing and Community Development. In her first planning role, with Concordia, LLC, she directed comprehensive community planning efforts and capital master plans around the country. Jessica received a Master in City Planning and a Certificate in Urban Design from MIT, a BA in Public Policy Analysis/Anthropology from Pomona College, and completed the Coro Public Affairs Fellowship.



JOHN BELING

Deputy Commissioner for Policy & Planning, Department of Environmental Protection (DEP)

John Beling is the Deputy Commissioner for Policy and Planning at MassDEP. He is responsible for ensuring that all MassDEP policies and programs are coordinated, effective, and result in measurable environmental results. He establishes MassDEP priorities based upon sound science and information and evaluates the success of MassDEP's efforts based upon environmental and public health indicators and monitoring. The Deputy Commissioner also oversees the agency's four bureaus, which include Planning and Evaluation, Water Resources, Air & Waste and Waste Site Cleanup.

He recently served as Commissioner of the Vermont Department of Environmental Conservation, where he led a 350-person agency and helped implement the state's environmental justice law, expand Vermont's approach to PFAS, deployed federal infrastructure funding, and led recovery efforts related to catastrophic flooding in 2023. He previously worked at the U.S. Department of Justice, the U.S. Environmental Protection Agency, the offices of attorney general for both Massachusetts and Vermont, and Vermont's Department of Public Service.

JOYCE MANDELL

Regional Organizer, Abundant Housing Massachusetts (AHMA)

As a livable communities activist for more than 30 years, Joyce Mandell has worn many hats – mom, community organizer, sociologist, community development specialist, urban studies professor at Worcester State University and writer of a blog called Jane Jacobs in the Woo. She has lived in Worcester since 1995 , first moving there to serve as the economic development director of Oak Hill Community Development Corporation. She received her doctorate in sociology from Boston College in 2008, writing her dissertation about network organizing as a community development strategy modeled at Lawrence Community Works, an innovative community development corporation.

A self-proclaimed urban geek, she loves exploring baystate cities and towns off-the-beaten-path and reading about parking, transportation, housing and urban design just for fun! She believes in the power of praxis, the importance of real community and the truth to be found both in stories and stillness.



JULIA WALLERCE

Member, Winthrop Working Together & Assistant Director of Transportation, MAPC

Julia Wallerce joined MAPC in 2023 and is the Assistant Director of Transportation. In addition to managing department staff and budgets, Julia plays a critical role in a variety of planning activities and policies to advance sustainable mobility, smart growth, and transportation equity in Greater Boston, including regional bikeshare, Bus Network Redesign, and place-based technical assistance projects throughout the region. Julia represents MAPC on the Boston MPO (Metropolitan Planning Organization) and works to advance the transportation components of Greater Boston's regional land use and policy plan, MetroCommon2050.

Prior to joining MAPC, Julia was the Boston Program Manager for the Institute for Transportation and Development Policy (ITDP) where she managed the BostonBRT Initiative and championed efforts to advance bus priority and pursue bus rapid transit (BRT) in Greater Boston. Julia also served as Executive Director of MassCommute, a coalition of Transportation Management Associations (TMAs) working with businesses and employers to provide sustainable commuter options and incentives programs and spent several years working in community development with the Somerville Community Corporation (SCC) and Local Initiatives Support Corporation (LISC) where she facilitated the connections between transportation and housing issues and delivered green development workshops across the nation.

As a Northern California native, Julia holds a BA in Environmental Studies from UC Santa Cruz and later ventured east to earn her MA in Urban and Environmental Policy and Planning (UEP) at Tufts University. Julia served on the Board of Directors for LivableStreets Alliance for twelve years, a non-profit organization advocating for safer, better streets and transit and recently participated on the Healey-Driscoll Administration's transportation transition team. She lives in Winthrop with her husband and two children where she is very active in local transportation planning issues and leads community building initiatives such as Bike Winthrop and Project Play.



KARA BREWTON

Director of Planning and Community Development, Town of Brookline

Kara Brewton is the Director of Planning & Community Development for the Town of Brookline, Massachusetts. Prior to this role which started in 2021, Kara served as the Economic Development Director since 2008. Before Brookline, they worked in the private sector in civil engineering, planning, and real estate development. Kara holds a Master's degree in Urban Planning from Harvard University Graduate School of Design, a Bachelor's degree in Civil Engineering from Georgia Institute of Technology, and is the immediate past president of the Boston Chapter of Lambda Alpha, a land economics society.

KASSIE INFANTE

Director of Engagement & Inclusion, Massachusetts Housing Partnership

Kassie Infante joined MHP in 2024. She focuses on driving equity and inclusion through team culture and engagement while informing external impact through a DEI lens. She is pivotal in developing, influencing, and implementing strategies aimed at boosting staff engagement and fostering a strong sense of belonging.

Kassie's professional background has spanned retail management and human resources to educational development/philanthropy with a focus on diversity, equity, and inclusion initiatives. Most recently she was associate director of operations for Abundant Housing Massachusetts.

Her civic engagement has led her to serve as the table coordinator/organizer for the Greater Lawrence Education Justice Alliance and as an elected school committee member for the Lawrence Public Schools. She is the co-founder of HomePlace Collective, LLC, an education consulting company that primarily serves nonprofit organizations, K-12 schools, and colleges and universities.

Kassie earned her master's in education in the specialized study cohort at Harvard University and her Bachelor of Science in business administration, marketing from the University of North Carolina, Wilmington.



KEITH FAIREY

President & CEO, Way Finders

Keith Fairey joined Way Finders in July 2020. Fairey most recently served as senior vice president at Enterprise Community Partners, a national nonprofit that brings together leaders in policy and investment to advance affordable housing development. In this national role—which drew upon his experience in community and organizational development, real estate finance, and strategic planning—he led 11 regional market teams.

Prior to joining Enterprise, Fairey was chief operating officer of the Mount Hope Housing Company in the Bronx, where he rebuilt the organization’s real estate development capacity. Fairey previously served as assistant director of Community Pride, a program of the Harlem Children’s Zone.

Fairey earned a Master of Public Administration with a concentration in public finance and financial management from New York University’s Robert F. Wagner Graduate School of Public Service and a Bachelor of Arts in history education from the University of Delaware.

KRISTINA JOHNSON, AICP

Director of Planning & Community Development, Town of Hudson

Collaborative public sector leader and project manager with a strong foundation of knowledge of State and municipal finance, operations, capital budgeting, personnel management, and project financing and over 15 years of experience managing land use and zoning decisions, successfully carrying out the implementation of master plans, transportation plans, and economic development initiatives, and developing and implementing inclusive and creative public outreach strategies. Kristina currently serves as the Director of Planning and Community Development for the Town of Hudson, President of the Massachusetts Association of Planning Professionals, and Chairs the Planning Board for the City of Framingham.



LILY LINKE

Director of Municipal Engagement, Citizens Housing and Planning Association

Lily Linke joined CHAPA in February 2021 as the Municipal Engagement Program Associate. In her previous role as MBTA Communities Engagement Manager, Lily provided technical support to municipalities for their education, engagement, and outreach efforts around the new MBTA Multifamily Zoning requirements (3A). She became Director of Municipal Engagement in February 2025.

Lily received her BFA in Theatre Arts from Boston University, and her MA in Urban and Environmental Policy and Planning from Tufts University. She turned her Masters' thesis on the intersection of walkability and race into a podcast called Foot Notes. She brings her years of experience in arts education to her work as a facilitator and organizer, and she believes strongly in the power of storytelling to build a better world.

In her spare time, Lily enjoys hiking with her husband and two dogs, trying new recipes, and advocating for safer streets in her hometown of Somerville.

MARIA MAFFEI

Director of Redevelopment, Brookline Housing Authority

Maria Maffei is the Director of Redevelopment at the Brookline Housing Authority. She has decades of experience in managing and financing affordable housing, including working for the City of Boston, Recap Advisors, and Preservation of Affordable Housing. Maria graduated from the University of Massachusetts with a B.A. in Political Science and Latin American Studies and holds an M.A. in Urban and Environmental Policy from Tufts University.

MARIAH KURTZ

Livability Planning, Franklin Regional Council of Governments (FRCOG)

Mariah Kurtz was born and raised in the Connecticut River Valley of Massachusetts and is currently a Livability Planner at the Franklin Regional Council of Governments (FRCOG). Previously she spent five years as Town Planner in Erving MA, wrote grant applications for clients through her business, Kurtz Consulting, and researched sustainable building



materials for construction projects across the country with Materially Better. A volunteer with Pioneer Valley Habitat for Humanity for more than a decade, she currently serves as the President. In 2024, Mariah was selected as a Business West Forty Under 40 awardee for both her professional work and volunteerism efforts. She is a proud Greenfield Community College graduate with an Associate's of Science in Renewable Energy and Energy Efficiency degree and also holds a Bachelor's of Science in Sustainable Community Development from the University of Massachusetts, Amherst.

MICHELIN CAHILL**Senior Supervising Attorney, Community Legal Aid**

Michelin Cahill is a Senior Supervising Attorney at Community Legal Aid (CLA) in Worcester. She oversees the Fair Housing Project, whose work spans Central and Western Massachusetts. CLA's Fair Housing Project engages in education, outreach, and direct advocacy to combat housing discrimination. Their case work consists of representing clients in housing discrimination cases, defending against evictions or terminations, and advocating for reasonable accommodations in housing.

Prior to being the unit supervisor, Michelin held the positions of Coordinating Attorney and Staff Attorney in the Fair Housing Project. Before coming to Community Legal Aid she was a Staff Attorney at Victim Rights Law Center assisting victims of sexual violence with their civil legal needs related to privacy, safety, and housing. She also worked as the Intake Attorney at the ACLU Pennsylvania, assessing and investigating civil rights violations and overseeing a robust team of volunteers and interns. During law school she interned at Mazzoni Center Legal Services representing LGBTQ+ clients who experienced discrimination in employment and public accommodations. Michelin attended law school at Villanova University Charles Widger School of Law and earned her undergraduate degree at The George Washington University.

PAIGE ROOSA**Director of the Mayor's Housing Innovation Lab, City of Boston**

Paige Roosa is the Director of the Mayor's Housing Innovation Lab, the City's space to test new approaches to housing policy and design to accelerate housing production and achieve affordability for all Bostonians. Having developed a strong connection to Boston's North End as a young person before moving to the Boston suburbs, Paige is passionate



about the ways in which land use regulation and housing policies influence access to economic opportunity, quality of life, and health outcomes.

Prior to joining the Housing Innovation Lab, Paige spearheaded the creation of a new housing stability department in Richmond, California, following passage of the Richmond Fair Rent, Just Cause for Eviction, and Homeowner Protection Ordinance by a majority of Richmond voters in 2016, and later served as a Senior Development Review Planner for the Santa Barbara County Planning and Development Department, where she managed regulatory review of residential, environmental, and institutional projects. She holds a Master of City Planning from the University of California, Berkeley and a Bachelor of Science in plant biology from Cornell University.

SUKANYA SHARMA

Senior Regional Land Use Planner, Metropolitan Area Planning Council (MAPC)

Sukanya joined MAPC in February 2021 as a Regional Land Use Planner II, working within the Economic Development Division. After a six-month break from work, she (re)joined MAPC's Land Use Specialists Division in December 2022. She collaborates with cities and towns as part of this division to analyze land use patterns, assists in Section 3A Massachusetts Zoning Act adoption and compliance, and implements initiatives that promote smart growth, economic inclusion, and regional cooperation.

Prior to joining MAPC, Sukanya worked as an Economic Development Planner at Champaign County Regional Planning Commission, Illinois. There she worked on various economic and workforce development policy and planning efforts creating plans by analyzing and cataloguing target industries as well as workforce development activities in the region. She also led preparation of various market and labor studies, along with policy analysis and strategic planning for economic and community development.

Sukanya received her master's in urban planning (MUP) from University of Illinois at Urbana-Champaign where she focused on economic development concentration, land economics and housing affordability. Her master's thesis titled – Impact of short-term rentals on the rental affordability in San Francisco – the Case of Airbnb, used spatial econometric research study the effects of Airbnb on rental affordability. She earned her bachelor's in planning (B.Plan) from School of Planning and Architecture, New Delhi where she received the institutes' gold medal of merit.



TIM REARDON

Chief of Data & Research, EOHLC

Tim Reardon is the Chief of Data and Research at the Executive Office of Housing and Livable Communities, where he supports informed policymaking and effective program delivery across all of the agency's Divisions. His current projects include topic-specific research projects; implementation of new data and grant management systems; analysis and visualization of program metrics; and development of a statewide housing plan. Prior to joining EOHL, Tim directed the Data Services department at the Metropolitan Area Planning Council, the regional public agency for Metro Boston. During his twenty-year tenure at MAPC, he led or supported the development of research, data products, and digital tools related to housing, transportation, equity, climate vulnerability, and zoning, among many other topics. He earned a masters degree in city planning at the Massachusetts Institute of Technology.

VALERIE OORTHUYNS

Town Planner, Town of Stow

Valerie Oorthuys, AICP, is a dedicated community planner with over a decade of experience in neighborhood and municipal planning. Valerie serves as the Planning Director for the Town of Stow and is passionate about fostering equitable and sustainable growth and advancing inclusivity in the planning process. Current projects in Stow include zoning for multifamily housing to comply with the MBTA Communities Act, completion of an update to the Comprehensive Plan, and ongoing construction of complete streets projects. She holds a BA from Earlham College and an MA in Urban and Environmental Planning and Policy from Tufts University. Outside of work, she enjoys tending to her backyard chickens, gardening, and hiking.

MOLLY COURSON, AICP

Resiliency Program Director, Ipswich River Watershed Association

Molly Courson, AICP, serves as the Resiliency Program Director at the Ipswich River Watershed Association, where she leads environmental planning projects, advocates for policy at both local and state levels, and oversees environmental education initiatives. Her



approach to watershed resilience is grounded in community planning, informed by her background in local and regional government as well as community organizing. Molly holds a Master's degree in Community Development from the University of Maryland, College Park, and a Bachelor's degree from Washington College.

LAURA SHUFELT

Senior Advisor and Real Estate Development Officer, Massachusetts Housing Partnership

Laura Shufelt joined in MHP in 2011 as a community assistance manager and now serves as Senior Advisor and Real Estate Development Officer. She is one of the most experienced housing professionals in Massachusetts, knowledgeable on a wide range of issues and practices, including proper and effective use of public funds and land, housing lotteries, fair housing, housing authority development and the state comprehensive land use permit law (Ch. 40B).

Specifically, Shufelt's responsibilities include providing pre-development, development, and strategic planning technical assistance to municipalities, housing authorities and other appropriate organizations; building relationships and providing training on affordable housing to town officials, volunteer boards, non-profits, and housing professionals; managing MHP's 40B technical assistance program; and representing MHP and its policy agenda on relevant state and regional affordable housing committees.

A native and resident of Cape Cod, Shufelt is a graduate of the University of Rhode Island with a bachelor's degree in elementary education. She began her career as a science teacher. Her path toward affordable housing began when she became a commercial lender and then in affordable housing finance for a consortium of banks. This led to a career as an affordable housing development consultant for housing authorities, towns, and for-and non-profit organizations.

CARSTEN SNOW-EIKELBERG

Senior Real Estate Development Officer, Massachusetts Housing Partnership

Carsten Snow-Eikelberg joined MHP in 2023. She provides direct pre-development technical assistance and project management of third-party consultants to facilitate the disposition of surplus public real estate for the development of affordable housing. In



addition, she assists with trainings, workshops, publications, and other direct and third-party technical assistance.

Snow-Eikelberg rejoined MHP after five years working for the Cambridge Housing Authority (CHA). Most recently she was deputy director of planning for planning development. She developed and maintained strong relationships with government agencies, community organizations and private sector partners. In addition, she consulted multiple external housing authority clients on repositioning, redevelopment and new development efforts and led cross-departmental teams on new CHA programs and initiatives.

She earned her Master of City Planning at Boston University and her Bachelor of Science in sociology at Sacred Heart University.

ELLEN MARYA

Research Manager, Massachusetts Housing Partnership

Ellen Marya joined MHP in 2024. She brings capacity and expertise to the Center for Housing Data team in terms of analysis, research, writing, and presentations. She provides structure to analytical projects and procedures, oversees management and organization of data resources, and provides project management for the team.

For the past five years she has worked as an independent research consultant on public health, education, and housing topics for organizations across the country. Earlier in her career, she worked as a researcher at Harder + Company Community Research focusing on housing and community development. Before that she was a researcher at the Joint Center for Housing Studies at Harvard University.

Ellen has also held positions with the City of Somerville, the Institute for Economic and Racial Equity and the Lurie Institute for Disability Policy at Brandeis University, the Greater Worcester Community Foundation, and Habitat for Humanity. Ellen has authored many policy and research pieces and presented her work to audiences in Massachusetts and across the country.

She earned a BA in political science and economics at Northwestern University and a Master of Public Policy in Social Policy from The Heller School for Social Policy and Management at Brandeis University. Ellen is a member of the Southborough Community Preservation Committee, Southborough Affordable Housing Trust, and serves on the Family Support Committee at the MetroWest/Greater Worcester Habitat for Humanity chapter.



MATIJA JANKOVIC

Senior Research Analyst, Massachusetts Housing Partnership

Matija Janković joined MHP in 2021. His responsibilities include providing research and analytical support for the Center for Housing Data. Janković has extensive experience in housing policy, housing case management and data analytics. Most recently he was a rent relief case manager for Boston's Rental Relief Fund and a housing case manager for Housing Families Inc., of Malden, which provides temporary shelter and affordable housing to homeless and at-risk families.

As a data analysis intern for the state, he developed a portfolio management dataset to assist in the Commonwealth's long-term capital planning efforts. As a research intern, he worked to improve data quality for the state's portfolio of community colleges.

Janković earned his bachelor's degree in urban and regional studies from Cornell University's College of Architecture, Art, and Planning. A first-generation immigrant from Belgrade, Serbia, who grew up in Massachusetts, Janković is committed to the preservation and development of quality, affordable housing in Massachusetts.

DANA LEWINTER

Chief of Public and Community Engagement, Massachusetts Housing Partnership

Dana LeWinter joined MHP in 2023. She directs MHP's community assistance, data and policy, and public affairs teams. She leads MHP's efforts to expand the supply and affordability of housing in the Commonwealth through research and analysis, legislation and public policy, education and training for local officials and community leaders, and technical assistance supporting local housing development.

Most recently she was director of the Municipal Engagement Initiative for Citizens' Housing and Planning Association (CHAPA). Earlier in her career she was executive director of the Massachusetts Community and Banking Council (now the Partnership for Financial Equity), which brings together banks and community leaders to increase the availability of credit and financial services in low- and moderate-income communities and communities of color in the Commonwealth.

She earned her master's degree in urban and environmental policy and planning at Tufts University and her bachelor's degree in sociology from Brandeis University.

Glossary of terms



HOUSING GLOSSARY

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BOARD AND COMMISSION ACRONYMS

AHTF – Affordable Housing Trust Fund

ConCom – Conservation Commission

CPC – Community Preservation Committee

FinCom – Finance Committee

ZBA – Zoning Board of Appeal (some communities may use Board of Zoning Appeals or BZA)

AFFORDABLE HOUSING TERMS

Accessory Dwelling Unit (ADU)

A secondary dwelling unit created within an existing dwelling, as an extension of an existing dwelling or as a standalone structure 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, and office buildings into residential or mixed-use developments.

Affirmative Fair Housing Marketing Plan (AFHMP)

A plan for the marketing of units eligible for the state's Subsidized Housing Inventory (SHI), including provisions for a lottery or other resident selection process, consistent with guidelines adopted by the state, and providing effective outreach to protected groups underrepresented in the municipality.

Area Median Income (AMI)

Midpoint of all household incomes in a designated area. AMI is updated annually by the US Department of Housing and Urban Development (HUD), adjusted for family size, and used as the basis of eligibility for most housing assistance programs.

www.huduser.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 that 10% of housing units be affordable for households earning up to 80% of the area median income in every community. In communities below the 10% goal, developers can seek an expedited local review under the comprehensive permit process and request a limited waiver of local zoning and other restrictions if 20-25% of the proposed units are restricted as affordable. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic. The state can overturn the local decision if it finds it unreasonable.

(Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23).

<https://www.mass.gov/chapter-40b-planning-and-information>

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/info-details/chapter-40r>

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 and to foster diverse and sustainable communities through planning and community development.

www.CHAPA.org

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 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 Executive Office of Housing and Livable Communities' CDBG program. <https://www.mass.gov/info-details/community-development-block-grant-cdbg>

Community Economic Development Assistance Corporation (CEDAC)

A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers 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 with expiring use restrictions. www.cedac.org

Community Preservation Act (CPA)

The Community Preservation Act (MGL Chapter 44B) allows communities 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 to pass CPA and support the implementation of CPA locally.

www.communitypreservation.org

Conservation Easement

A voluntary legal agreement between a landowner and a land trust or government agency that places restrictions on a property to protect the conservation values of the property's natural resources and wildlife habitat.

Cost Burdened

Households who pay more than 30 percent of their gross 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 is easy to understand, print out and bring to a community discussion.

<https://www.mhp.net/datatown>

Debt

Money owed. With debt financing, the mortgage is generally secured by the property and 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.

Hard debt: requires regular payments, with interest

Soft debt: repayment dependent on cash flow, with some soft debt forgiven overtime

Deferred loan (also called deferred-payment second mortgage or soft debt)

Debt, 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.

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.

Entitlement Community

A city or urban county with a population of at least 50,000 people, making it eligible for Community Development Block Grant (CDBG) funds directly from HUD.

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.

Executive Office of Housing and Livable Communities (EOHLC)

The Executive Office of Housing and Livable Communities (EOHLC) was established in 2023 to create more homes and lower housing costs for Massachusetts residents. EOHLC also distributes funding to municipalities, oversees the state-aided public housing portfolio, and operates the state's Emergency Family Shelter (EA) program. (EOHLC was previously DHCD.)

<https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities>

Expiring Use Restrictions

Refers to expiration of affordable housing restrictions on properties that were built with publicly assisted loans. *Also see CEDAC.*

Extremely Low Income (ELI)

Refers to a household earning less than 30% of the area median income.

Federal Fair Housing Act/MA Fair Housing Act

Federal law, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigative and enforcement responsibilities for fair housing practices. The law prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, disability, and familial status (i.e., children). There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, genetic information, veteran or active military status, gender identity/expression, age and source of income (i.e., Section 8 voucher).

Fair Market Rents (FMRs)

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

Family

According to the United State Census Bureau, a family is a group of two people or more (one of whom is the head of household) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered 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

A 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) or 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

A grant is like equity, but the grantor does not have an "interest" in the property or expect a financial return. However, the grantor does expect that the purpose for which the award was allocated is met (e.g., 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. Like CDBG funds, some communities are part of a consortium and others receive HOME funds directly from HUD. EOHLA administers HOME funds at the state level.

Housing Appeals Committee (HAC)

A quasi-judicial body within EOHLA which hears appeals by developers on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeals.

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

Initiative was legislation (*An Act to Promote Housing Choices*) that enabled 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 EOHL, that identifies local housing needs, establishes goals and strategies to address local needs and defines annual increases in its number of SHI-eligible Housing Units as described in the 40B Guidelines for the municipality to qualify for “safe harbor”.

Housing Stabilization Fund (HSF)

The Housing Stabilization Fund (HSF) is a program available through EOHL to support comprehensive neighborhood redevelopment efforts and help developers and municipalities acquire, preserve and rehabilitate affordable housing. The state legislature placed 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. The website includes 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, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters.

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 affordable housing.

Infill Development

The process of developing 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 deed restricted to maintain the long-term affordability of the units. Units are resold based on a resale multiplier index established at the original sale. The resale multiplier equals the original sales price divided by the then-current Metropolitan Statistical Area (MSA) Median Income. The multiplier is carried forward in the deed restriction to ensure the unit remains affordable.

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 because 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).

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 allocated to states and then 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. EOHLIC oversees the competitive allocation of tax credits in Massachusetts.

Local Initiative Program (LIP)

A state program under which communities may use local resources and EOHLIC 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 EOHLIC 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).

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 income above the median, half having income below the median.

Mortgage

First Mortgage This is usually a commercial loan requiring monthly payments of principal and interest during the operating life of the development. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income minus operating expenses).

Second Mortgage, Third Mortgage, etc. Affordable housing developments often include grant, low-interest or no-interest loan financing, from 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.

Municipal Affordable Housing Trust Fund (MAHTF)

A locally created municipal fund, 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.

Poverty

Following the Office of Management and Budget's (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. 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 using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

<https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>

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. <http://www.massmarpa.org/>

Section 8 (formally known as Housing Choice Voucher 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, including elders and people with disabilities. Voucher holders are free to choose any housing that meets the requirements of the program and are not limited to units located in subsidized housing projects. HCVs are administered locally by Public Housing Authorities (PHAs).

Shared Equity Homeownership

Ownership housing where the equity (sales price minus existing mortgage or sales price minus maximum affordable sales price) is split between the seller and a government agency or the lender.

Subsidized Housing Inventory (SHI)

The list compiled by EOHL containing the count of low- and moderate-income housing units by city or town.

Subsidizing Agency

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 EOHL, MassHousing, MassDevelopment, and MHP.

Total Development Costs (TDC)

The total cost of development including land or property acquisition, soft costs (e.g., permitting, legal), site work, materials, and labor.

Use Restriction

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 all 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.

USES OF FUNDS IN A DEVELOPMENT PRO FORMA

Acquisition

Costs associated with purchasing a development site, including land and building(s).

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.

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.

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.

Contingency

Contingency accounts for uncertainty at various stages of development and construction. It is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and other costs associated with development (soft costs).

Developer Fee and Overhead

Maximum developer fees are established by EOHLIC.

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.

Reserves: Lease-Up, Operating and Capital

Accounts established by 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 operating and capital reserves are meant to cover longer-term contingencies and capital needs of a development.

Site Work

On-site development costs such as grading, running utility lines, storm water management, water, sewer/septic, and entry roads. Costs associated with making the site ready for building construction.

EXPLANATION OF OPERATING BUDGETS

A project's operating budget consists of four main components: operating income, operating expenses, debt service and reserve payments. Net operating income and net cash flow are two key indicators of a project's financial health.

Net Operating Income (NOI)

Operating income less operating expenses and replacement reserves contributions

Net Cash Flow (NCF)

Net operating income less debt service payments

OPERATING INCOME

Gross Potential Rent

This is the income potential of the project, before deducting vacancy loss.

Other Income

This includes additional income such as coin laundry service.

Vacancy

This is the percentage of rents that the project will not receive, because of either vacancy or nonpayment by tenants of occupied units.

OPERATING EXPENSES

Administration

This item generally includes the cost of management staff and the direct expenses of property manager on the project.

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.

Audit & Tax Return

Tax credit partnerships must file an annual tax return. Investors require an annual audit, as well.

Insurance

The cost of property and liability insurance. Lenders and investors will usually require minimum coverage amounts.

Legal

Includes legal costs during operations to cover evictions or other management issues.

Maintenance/Repairs/Decorating

This line item includes the costs of all repairs including 'turning over' a unit when vacated. It does not include the replacement of major capital items (such as roofs and furnaces) which are funded from the replacement reserve.

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).

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.

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.

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.

DEBT SERVICE

Debt Service Coverage Ratio

This shows the ratio of net operating income to the required debt service on the first mortgage loan. Lenders set minimum debt service coverage ratios they expect to see in projections once the project has reached full occupancy, generally in the second calendar year of operations.

Replacement Reserves

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.

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

MHP's Community Assistance Team

Technical Assistance Offerings



MBTA Communities Expanded Technical Assistance Program



MHP's **3A-TA Program** is part of our Complete Neighborhoods Initiative, which supports the Healey-Driscoll Administration and state legislature's efforts to build more homes near transit, jobs, and services.

Program Overview

Launched in 2022/2023, MHP's 3ATA Program provides cities and towns with direct technical assistance from pre-qualified third-party consultants for activities related to the adoption of multi-family zoning districts in compliance with MGL 40A Section 3A (the MBTA Communities Act). To date we have helped more than 75% of the 177 Communities to adopt new districts, including identifying district boundaries, developing use and intensity requirements, estimating unit capacity using EOHL's Compliance Model, drafting zoning amendments, and community engagement.

In FY 2026 we will continue to accept TA requests from any communities seeking to comply with 3A. We will also consider requests for related, follow-up technical assistance from communities that have **already adopted** compliant multi-family zoning districts.

Examples include:

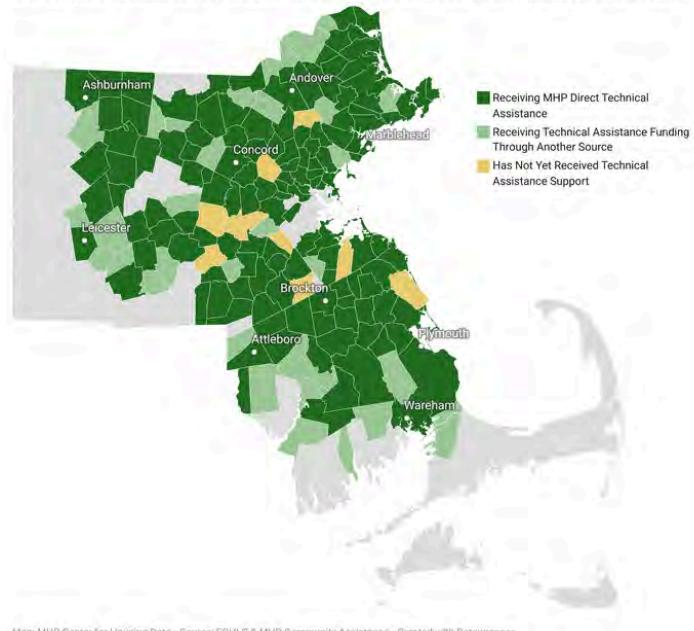
- Preparation of new or revised Economic Feasibility Analyses (EFAs) for communities who are considering adopting or increasing their affordability requirement.
- Assistance establishing templates and guidance for communities where the district includes the first (or expanded) application of an Inclusionary Zoning Requirement.
- Establishment of a new Mandatory Mixed-Use District (MMUD)
- Changes/expansion of current district boundaries or use and intensity requirements

- Other zoning or planning projects focusing on the district as a whole, exclusive of work related to the addition or expansion of infrastructure or utilities.

Individual project scopes of work cannot exceed \$25,000 in consultant services. Projects must be completed by June 31, 2026. Applications will be accepted on a rolling basis and are open to all MBTA communities. First time and repeat applications will be accepted.

MHP is Providing Direct Technical Assistance Funding to 136 MBTA Communities to Support 3A Compliance Planning Efforts

136 MBTA communities are receiving technical assistance funding through MHP. These communities are either receiving MHP direct technical assistance, are part of an MHP-funded CHAPA Cohort, or were one of the 12 Rapid Transit Cohort communities supported by MAPC with MHP funding. A total of 167 MBTA communities across Eastern Massachusetts have received TA funding through various sources including MHP, the state, their regional planning agency, or other programs.



Map: MHP Center for Housing Data • Source: EOHL & MHP Community Assistance • Created with Datawrapper

Contact

Please contact Program Manager **Katy Lacy** at klacy@mhp.net with any questions or for more information.

Technical Assistance for Chapter 40B



MHP's Chapter 40B Technical Assistance Program assists Zoning Boards of Appeals and other relevant municipal boards in the review of Chapter 40B Comprehensive Permit proposals.

Since the inception of this program in 1999, the program has assisted 210 communities in their review of at least 418 proposed developments.

Most communities receiving 40B technical assistance from MHP have successfully negotiated comprehensive permits on terms mutually agreeable to the municipality and the developer.

Program Overview

The Massachusetts Housing Partnership (MHP) provides technical assistance to local Zoning Boards of Appeal (ZBA) in the review of permit applications for Comprehensive Permits pursuant to Chapter 40B of the Massachusetts General Laws ("Chapter 40B") and the regulations promulgated there under at 760 C.M.R. 56.00 (the "Regulations").

The purpose of the MHP Chapter 40B Technical Assistance Program is to assist the Zoning Board of Appeals (ZBA), 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 pay for third-party consultants to work with the ZBA to increase local capacity and to assist in the review and permitting process for Chapter 40B Comprehensive Permit projects.

Application Process

- The applicant contacts the MHP Chapter 40B technical assistance staff at any time to discuss a Chapter 40B development that has been filed or is likely to be filed with the ZBA.
- Applications are accepted by MHP after an initial phone intake.
- An application for technical assistance will only be accepted and reviewed by MHP after the comprehensive permit application has been filed with the ZBA.
- Applicants can request a pre-hearing training on 40B for the Zoning Board and other town staff, boards and committees.
- MHP strongly recommends interested communities contact MHP early in the process to facilitate the engagement of a qualified consultant prior to the start of the first public hearing. MHP reserves the right to reject an application for assistance after the hearing has opened.
- MHP typically completes a review within 10 days of the receipt of a complete of the application and, if approved, sends an award letter to the applicant community.

Consultant Services

- Prior to receiving an award a community must select a consultant from MHP's list of pre-approved Program Consultants.
- Program Consultants are responsible for
 - providing technical assistance to the municipality in understanding the Chapter 40B permitting and review process;

Chapter 40B Technical Assistance Program Guidelines

- assisting in identifying areas needing additional study or technical information; and
- facilitating constructive discussions between the developer and the ZBA.
- The Program Consultant's role in providing comprehensive Chapter 40B technical assistance does not replace the role of the municipality's legal counsel or the ZBA Chair.
- The Program Consultant shall submit invoices directly to MHP for payment. MHP may request authorization for payment from the municipality prior to making a payment to the Program Consultant.

- An award under the Program does not fund or take the place of services that are typically the financial responsibility of the developer, such as peer review for engineering, traffic, architecture and other technical issues eligible for funding under M.G.L. c. 44 Sec. 53G.
- Legal costs for municipal counsel and mediation services are not within the scope of this Program.
- Communities that have achieved 10% on the Subsidized Housing Inventory or that have been certified by EOHLC to have an affordable housing inventory that is at or above 10% or exceeds 1.5% of the land zoned for residential, commercial or industrial use are not eligible for the 40B TA Program.

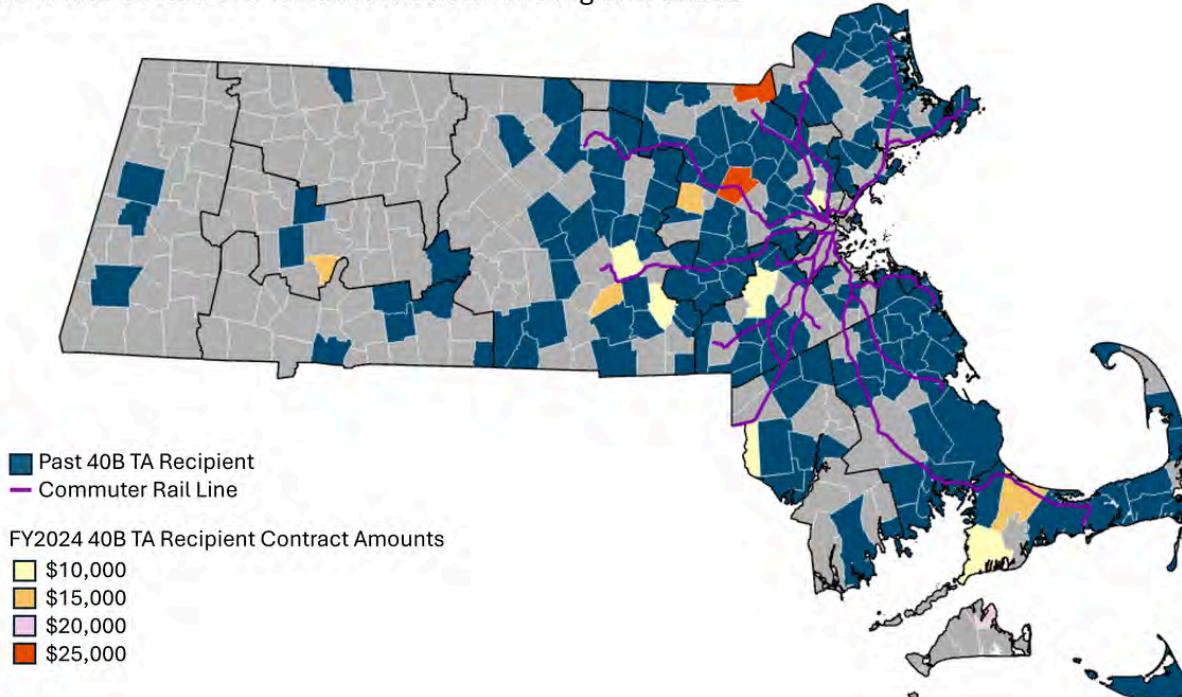
Uses of Technical Assistance Funds

- MHP Program staff will work with the applicant community to determine the amount of the technical assistance award. A maximum of \$15,000 is available for the first award to a given community with a typical award amount of up to \$10,000 for subsequent requests.
- For communities with multiple simultaneous 40B projects, MHP reserves the right to limit the total amount of funds awarded at any given time to a community.

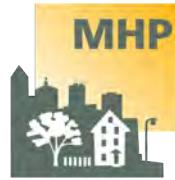
Contact

To speak to MHP staff about your Chapter 40B project and to request an application for technical assistance, contact **Emma McGurren** at emcgurren@mhp.net or (857) 317-8517.

FY2024 and Overall 40B Technical Assistance Program Awards



Municipal Affordable Housing Trust Technical Assistance Program



Has your community established an **affordable housing trust fund**, but your trustees need help identifying goals and strategies? Or is your community interested in creating a housing trust fund? MHP may be able to help.

*MHP's history of helping communities start and operate effective trusts began in 2005 when the state legislature passed the **Municipal Affordable Housing Trust Law**, simplifying the process of establishing a local housing trust fund.*

General Technical Assistance for housing trusts and Community Preservation Committees (CPC)

Along with intensive support to a few communities each year, we actively support dozens of housing trust funds and CPCs on a day-to-day basis. Whether through phone, email or virtual meetings, we can answer questions and expand the housing development understanding of local boards to build their capacity to invest in affordable housing.

Committed to Supporting Trusts

Since early 2020, the state has experienced a 36 percent increase in the number of local housing trust funds from 110 to 150.

"During the pandemic, we saw a significant annual increase in communities adopting a municipal affordable housing trust fund," said MHP Senior Program Manager Shelly Goehring. "That, coupled with the urgency of our housing crisis, makes it all the more critical that we provide additional support to communities that want it."

Our efforts to support housing trusts funds are flexible and extensive.

Intensive Technical Assistance

Launched in 2021, MHP's Affordable Housing Trust Fund Technical Assistance Program has provided intensive support for thirteen communities. Four have established housing trust funds and the others have worked on identifying missions, goals and strategies. Some developed guidelines to outline the role of the trust in the community and how it intends to invest its resources.



The Medway Affordable Housing Trust Fund supported the creation of 48 affordable apartments at Glen Brook Way.

Regional Trust Roundtables

Touring well-thought out, high quality affordable housing can go a long way in helping people imagine similar housing in their community. This experience can bolster the ability of municipal staff and volunteers to advocate for housing locally. To this end, we periodically organize regional gatherings for housing trusts, municipal staff and housing advocates to tour an affordable housing development and then gather for further conversation and learning.

Affordable Housing Trust + CPA training

Each year we develop trainings geared towards housing trust and CPA boards, touching on subjects such as community-supported affordable housing, bonding CPA funds for affordable housing development, and tips for trusts & CPCs working together.

Materials for Housing Trusts

MHP has created a guidebook, [Municipal Housing Trust Operations Manual](#), designed to help municipal officials delve step-by-step into the details of how to operate new or established housing trusts. There is additional information on trusts on the [housing toolbox](#).



A tour of Glen Brook Way in Medway.



A tour of the McElwain School Apartments in Bridgewater.

Contact

For more information about how MHP can help support your affordable housing trust or CPC, contact **Shelly Goehring** at sgoehring@mhp.net.

mhp.net/technical-support

MHP Housing Opportunity on Public Land Program



The **MHP Housing Opportunity on Public Land Program** is a partnership between MHP and municipalities or local housing authorities to support the creation of new affordable housing on publicly owned land or surplus buildings.

MHP's Community Assistance Team has assisted 60 communities in using public land to create over 3,800 affordable homes.

Program Overview

MHP has over 30 years of experience assisting communities with repurposing surplus public sites for affordable housing. This effort begins with thorough due diligence to facilitate a thoughtful disposition and development process, but often there is a funding gap for municipalities to be able to complete this necessary pre-development work on their own. This technical assistance and forgivable loan program aims to fill this gap.

Pre-development work prior to property disposition allows a community to determine the feasibility of developing affordable housing on an identified parcel. By publishing a comprehensive Request for Proposal (RFP), communities increase the likelihood of receiving detailed proposal submissions by qualified developers. This initial investment may include title review; site outline with soil conditions and topography; identification of floodplains, rare species and habitats, and protection zones; utility infrastructure, considering sewer, water, and drainage needs; and zoning analysis.

The scope of the MHP Housing Opportunity on Public Land Program covers the beginning of a

feasibility analysis through the release of an RFP (if the selected parcel is deemed feasible) and facilitating the selection of a developer for the site. An award under this program consists of: 1) MHP staff time and expertise, and; 2) loan funds for third-party consultants and firms as necessary to conduct the pre-development work to confirm whether a site is suitable for housing development. MHP staff will serve as project managers for a range of pre-development services mutually agreed upon with the municipality for one site. MHP will also contract directly with any third-party vendors on behalf of the municipality and manage the contract and delivery of their work.

Eligibility

Any municipality in the Commonwealth of Massachusetts with surplus land or buildings is eligible to apply for this assistance and loan program. Local housing authorities with surplus land or buildings that do not have an Executive Office of Housing and Livable Communities ("EOHLC") Contract for Financial Assistance ("CFA") are also eligible for this program.

Prior to applying, the municipality must identify 1-3 publicly owned sites under consideration for affordable housing. All information known about the site(s) being considered should be included with the application (see the section below on "Application and Selection Process" for more details). The parcels must have been declared available for disposition for affordable housing by the municipality. In the case of multiple sites, MHP

MHP Housing Opportunity on Public Land Program

staff will offer an initial assessment to narrow options to the most plausible location.

As a condition of acceptance of this technical assistance, municipalities must agree that a majority of anticipated units on the selected site(s) must be affordable for households earning no more than 80% of the area median income (AMI). Priority consideration will be given to proposed sites that are one or more acres in size, have well-documented community support, are not limited to age-restricted housing, and/or are zoned for multi-family housing.

Local Housing Authorities are welcome to apply for assistance for a site(s) that may have been transferred to an authority by a municipality, donated by a private party, or purchased with operating or public funds and never subject to a CFA. MHP has a separate technical assistance grant program, funded by EOHL, specifically for surplus Housing Authority land that is subject to a CFA.

Loan Terms

Loan Amount: up to \$35,000 per project

Interest Rate: 0%

Maturity and Repayment Schedule:

- Repayment is due within five (5) years of the date of the Forgivable Loan Agreement
 - If a housing development project (market-rate, affordable, or mixed-income), or a non-residential development, moves forward on the subject site within **five (5) years**, the loan is expected to be built into the developer's project costs and repaid in full at the closing of the construction loan. If no development moves forward within **five (5) years**, the loan is still due to be repaid in full by the maturity date and will be the responsibility of the municipality.
 - If no housing development project moves forward within **five (5) years** due to a "fatal flaw" with the site, as determined in MHP's sole discretion, the loan is forgiven in its entirety.
 - Examples of "fatal flaws" preventing

development include but are not limited to extensive remediation needs; larger than anticipated protected resource areas; or, challenges to the site outside the control of the municipality.

Application and Selection Process

Applications are accepted on a rolling basis. To apply, applicants should complete the online form found on MHP's website at bit.ly/4jK6gsD



Scan here!

Required Application Supporting Information and Documentation:

- One to three identified site(s) declared for affordable housing disposition.
- Evidence of support from the municipality or the housing authority board.
- Identified municipal or housing authority staff to work with MHP on the predevelopment project.
- All known information on each site, as available (e.g., survey, evidence of ownership, soil conditions, or zoning analysis).

Project selection is dependent on the completeness of the application, as well as availability of funds. If completed applications surpass staff capacity to manage projects and/or available funds, projects will be put on a waitlist in the order they are received. At that point, applicants will be given an approximate start date for their project.

Upon selection and award of the technical assistance, a municipality will enter into a loan agreement with MHP.

Contact

Please contact **Carsten Snow-Eikelberg** at csnoweikelberg@mhp.net with any questions or for more information.

Technical Assistance for Local Housing Authorities



In partnership with the Executive Office of Housing and Livable Communities (EOHLC), MHP provides **targeted technical assistance to housing authorities** across the state to explore opportunities for new and rehabilitated housing development.

Since 1994, MHP's Community Assistance team has helped with the development of more than 1,700 homes on land owned by housing authorities across Massachusetts.



Brewster Woods features 30 affordable apartments built on a 5.8-acre housing authority site.

Surplus Land Technical Assistance

For housing authorities across the state who own vacant surplus land, MHP assists with the feasibility review to confirm if the site is suitable for new housing development. This could include guidance on the disposition approval process, overseeing small grants for hiring third- party consultants for engineering services, financial feasibility analysis, and preparing Requests for Proposals (RFPs) for developers.

State Public Housing Redevelopment Assistance

MHP can now assist housing authorities in the feasibility review and RFP process to substantially rehabilitate or redevelop existing state-aided public housing. Many of these sites present opportunities to add units through accessing new sources of public and/or private funding. Work to assist in these efforts includes financial feasibility modeling, grants for third-party consultants, site analysis, and preparing RFPs for development partners, or disposition to a developer.



Thankful Chase in Harwich is a 12-home affordable community built on public land.

Contact

Please contact **Carsten Snow-Eikelberg** at csnoweikelberg@mhp.net or **Laura Shufelt** at lshufelt@mhp.net with any questions or for more information.

mhp.net/technical-support

18th Housing Institute

**Thank you for joining us
& see you next year!**

