Message from Tim Sullivan, Executive Director

This month we discuss Gateway Cities. MassHousing has a strong presence in these 26 communities and as you'll see, is focusing on them more than ever. For those unfamiliar with the term, Gateway Cities are communities with

- populations between 35,000 and 250,000;
- median household incomes below the state average, and;
- rates of educational attainment of a bachelor’s degree or above that are below the state average.

The Gateway Cities are Attleboro, Barnstable, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Revere, Salem, Springfield, Taunton, Westfield and Worcester.

No two Gateway Cities are the same but there are some commonalities. They tend to be older cities with older housing stock. Many have old industrial or mill buildings that are prime candidates for housing. Their growth and success are central to the continued strength of Massachusetts.

Please read on and be sure to let us know your thoughts. You can send us your comments atwebinfo@masshousing.com.
MassHousing had a large lending presence in the Commonwealth's 26 Gateway Cities in 2016, providing $512.6 million for home mortgage loans and affordable rental housing for low- and moderate income residents. Continue reading...

MassHousing has embarked on a Gateway City Tour in an effort to help those communities create more housing opportunities for their residents and to offer the Agency's expertise in rental and for-purchase housing. Since October, MassHousing staff have met with city and state officials in Brockton, Everett, Quincy, Malden, Worcester and Chicopee. Continue reading...

Affordable Housing Among Most Prominent Buildings in Gateway City Skylines
The Regency, New Bedford

If you're in a Gateway City and you look up, there's a good chance that the tallest building you see is an affordable multifamily development. In fact, MassHousing rental communities represent the tallest buildings in Fall River, Lawrence, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody and Salem, the second tallest in Haverhill and Holyoke, and among the most prominent in Worcester and Springfield, where the 34-floor Chestnut Park has the most floors of any Massachusetts building outside of Boston.

Multifamily Programs for Gateway Cities

MassHousing, DHCD Taking Steps toward Financing 'Community-Scale' Housing
MassHousing and the state's Department of Housing and Community Development (DHCD) are working toward financing smaller multifamily housing developments, in an effort to increase affordable rental opportunities in more of the Commonwealth's cities and towns. Continue reading...

Notice of Funding Availability, Community Scale Housing
We are pleased to announce the release of the first Notice of Funding Availability for the Community Scale Housing Initiative - a collaboration between MassHousing and DHCD to support small-scale projects in the smaller cities and towns of the Commonwealth. View the NOFA.

Commonwealth's Housing Development Incentive Program Sparks Development in Gateway Cities
The Commonwealth's Housing Development Incentive Program (HDIP) is proving successful in spurring the development of new housing in Gateway Cities. Along with relatively new programs like MassHousing's workforce housing program, HDIP has been used by several developers to purchase underutilized properties or vacant sites and transform them into mixed-use developments. Continue reading...

Loans for Gateway Cities Homebuyers, Owners

Program Helps Gateway City Buyers Tackle Homes in Need of Repair
Homebuyers thinking of buying a property in need of repair should
consider a MassHousing Mortgage with Rehabilitation. The loan program, which replaced our Purchase & Rehab program in the first quarter of FY 2017, provides financing to purchase or refinance a home and fund needed repairs. Up to 50% of the “as-completed” cost of a home can be financed toward renovations. Continue reading...

**Changes Help More Homeowners Remove Hazardous Lead Paint**
MassHousing recently rolled out a number of enhancements to its Get the Lead Out program to help homeowners and landlords remove hazardous lead paint from their properties. Program enhancements have allowed more lenders and local rehabilitation agencies to participate, thus making Get the Lead Out available to more Massachusetts residents. Easier approvals, faster processing and greater flexibility will help more property owners take advantage of the program. Continue reading...

**CustomerProfiles**

**Renter Profile: The Morris Family**

There were times when Courtney Morris - now a resident of Carpenters Glen in the Gateway City of Taunton - lay awake in a homeless shelter wondering if she would ever find a permanent, affordable home where she could live with her mother and two daughters. Continue reading...

**Homebuyer Profile: The Herreras**

Kelly Herrera put in the extra work necessary to purchase a home for
Recent Gateway City Loan Closings

MassHousing Provides $41.2M in Financing to Make Critical Repairs at Salem Housing Community

MassHousing financing is going to resolve a serious structural problem and increase affordability at one of the signature properties in the Gateway City of Salem, the 250-unit Pequot Highlands. Continue reading...

Essex Towers in Lawrence Will Continue as Affordable Housing for Seniors

Seniors living at Essex Towers in the Gateway City of Lawrence will not have to worry about losing their affordable rents anytime soon. Continue reading...