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# A GUIDE TO THE MASSACHUSETTS HOUSING PARTNERSHIP

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**SUPPORTING LOCAL EFFORTS  
TO MEET LOCAL HOUSING NEEDS**



Michael S. Dukakis, Governor



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# I. INTRODUCTION TO THE MASSACHUSETTS HOUSING PARTNERSHIP

*...a new way of doing business.*

The Massachusetts Housing Partnership (MHP) is a state-wide initiative formed to support local affordable housing initiatives. Created by Governor Michael S. Dukakis in 1985, the MHP is marshalling resources from a variety of state agencies to assist local alliances in their work to provide needed housing opportunities. With the support of the Legislature, the MHP has targeted over half-a-billion dollars in development and technical assistance on behalf of local housing initiatives designed to increase the supply of affordable housing in Massachusetts.

A Board of Directors with over 30 members heads the Massachusetts Housing Partnership and includes bankers, realtors, labor leaders, housing and consumer advocates, businesspeople, municipal officials, planners, developers, legislators, and housing officials. The Executive Office of Communities and Development (EOCD), working in conjunction with other state agencies such as the Executive Office of Human Services (EOHS) and the Massachusetts Housing Finance Agency (MHFA), leads the MHP initiative to address the critical need for affordable housing for families, individuals, and citizens with special needs.

Massachusetts is experiencing one of the outcomes of unparalleled economic expansion – enormous pressure on the housing market. The results of this pressure become increasingly clear with each passing week. Many young families are concerned about how they will be able to achieve the dream of owning their own home. Employees may have difficulty finding affordable homes within commuting distance of their work. Those with limited or fixed incomes, or with special housing needs, cannot always find suitable housing.

To meet this challenge, the MHP effort centers on the following activities:

- Producing affordable housing for those in need;
- Managing local growth through local policies which also provide for affordable housing opportunities;
- Providing specialized housing opportunities for persons with special needs; and
- Reclaiming abandoned and vacant properties.

Concerned citizens and officials across the state have joined with MHP to meet their own communities' housing needs. Such persons have formed **local housing partnerships** which first identify, then form plans to address the particular needs of their own community. Members of these local housing partnerships come from both the public and private sectors and include such individuals as selectmen, mayors, bankers, businesspeople, housing activists, clergy, real estate brokers, attorneys, homebuilders, and representatives from civic, community, human service, and other non-profit organizations.

Once a local housing partnership has defined its community's particular housing needs, as well as available local resources, MHP can help to target appropriate programs of financial and technical support.

MHP is offering communities "a new way of doing business" by establishing a new and different kind of working relationship between state and local government. MHP's development goals and resources, described in the following chapters, give communities substantial responsibility in designing and shaping their own housing solutions to meet their own local needs.

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## II. THE OBJECTIVES OF THE MASSACHUSETTS HOUSING PARTNERSHIP

Under the umbrella of the Massachusetts Housing Partnership, efforts to expand the production of affordable housing throughout the state are underway. These efforts, based upon MHP's founding objectives, are described in the following sections:

- INCREASING THE SUPPLY OF AFFORDABLE HOUSING
- DEVELOPING URBAN RESOURCES
- COMBINING GROWTH MANAGEMENT & AFFORDABLE HOUSING INITIATIVES
- HOUSING PERSONS WITH SPECIAL NEEDS

### A. INCREASING THE SUPPLY OF AFFORDABLE HOUSING

*"In recent years, the strength of the Massachusetts economy has mounted enormous pressure on the cost of buying or renting a home. In some communities, the children of lifelong residents cannot afford housing in the towns where they grew up and municipal employees cannot afford to live in the communities where they work. The economic future of many cities and towns is tied increasingly to the supply of affordable housing."*

*Amy S. Anthony  
Secretary  
Executive Office of Communities &  
Development*

The Massachusetts Housing Partnership, with the support of the Governor and the Legislature, is targeting millions of dollars in new housing program initiatives as well as increased funding allocations for existing programs to local efforts that increase the supply of affordable housing. MHP encourages the formation of **local housing partnerships** that define their community's particular housing needs, then form and carry out plans to address those needs.

### *Types of Resources Available*

MHP makes available a wide array of financial and technical resources to local housing partnerships so that they can carry out initiatives that increase the supply of affordable housing in their communities. Here are a few examples:

- the **Homeownership Opportunity Program (HOP)**, which produces new or rehabilitated homes for qualified first-time homebuyers at a price they can afford, and at loan interest rates as low as 5 per cent.
- **Infrastructure grants** for the construction of roads, utilities, site improvements related to housing production in order to lower the ultimate housing costs to the consumer.
- **Pre-Development Advance Grants & Technical Assistance Loans** to communities and non-profit developers for planning and pre-development activities related to affordable housing initiatives.
- **Rental housing production programs** such as SHARP, TELLER, and public housing development programs, for which special funding allocations are available.

### *Examples of Local Initiatives*

Some local housing partnerships are already creating affordable housing opportunities in their communities:

- **Methuen:** A private developer is constructing a combination of condominium and single-family detached housing for homebuyers with a variety of income levels. The local housing authority is purchasing 12 dwelling units to be rented to very low-income households. Several apartments are constructed as "barrier-free", allowing for occupancy by physically disabled individuals.
- **Somerville:** A non-profit development corporation has developed new, modular construction townhouses for purchase by low and moderate income first-time homebuyers. The City made available several vacant parcels of land at reduced purchase prices to make possible this affordable housing initiative.

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## B. DEVELOPING URBAN RESOURCES

*In a time of housing shortage, we cannot allow potential housing resources to lie vacant and abandoned.*

Communities have taken great strides in recent years to reclaim idle urban property. The number of visibly vacant and boarded buildings has dramatically decreased as a result. Most recently, these efforts have been accompanied by renewed interest on the part of the private sector to renovate abandoned buildings.

Much remains to be done, however. In several cities, a scattering of boarded buildings and the clear presence of vacant, unused lots is visible testimony. On the other hand, these same abandoned properties can be viewed as opportunities—structures for renovation and sites for new “infill” construction. Low-cost vacant land and boarded-up buildings can serve as the base for a community program to reduce substantially the cost of providing new housing.

The Massachusetts Housing Partnership (MHP) is giving particular priority to local initiatives which reclaim abandoned property. Toward this goal, MHP will target various state resources, as necessary, to support such local objectives. With the help of this assistance, local partnerships can identify vacant lots and buildings, properties whose taxes have not been paid in years, and can work with property owners holding dilapidated structures or vacant land. MHP supports efforts by those involved in the complex urban property assembly and disposition process to reclaim these valuable resources.

### *Types of Resources Available*

The MHP offers the following assistance to support urban initiatives to reclaim idle property:

- **Special set-asides of interest subsidy for rental housing construction (SHARP)** to support difficult rental development projects in urban partnership areas.
- **Grants of up to \$2,500** to secure a vacant property, carry out essential repairs, or manage on an interim basis.

- **Municipal Advance Program Grants** to aid communities in identifying vacant parcels and in packaging them for development.

The MHP offers local partnerships who focus on abandonment issues special funding allocations and priority consideration for other housing financing programs. For a description of these additional housing resources, turn to Chapter IV.

### *Examples of Local Initiatives*

Key to successful reclamation of abandoned properties are effective local partnerships which bring together public and private resources to accomplish the job. In some communities, there are numbers of abandoned buildings or vacant sites to which local government has access by way of the tax title process. Such an opportunity might be a good starting point for a local partnership.

Many partnerships have already reclaimed abandoned properties:

**City of Springfield:** The Redevelopment Authority conveyed vacant city lots to a local community development corporation for the construction of 21 3-bedroom homes at a land cost of \$1,000 per unit. Using a combination of MHP and other resources including the Homeownership Opportunity Program and a CDAG grant for roads and utilities, this community development corporation is able to offer homes at purchase prices ranging from \$69,800 to \$78,000 to qualified neighborhood residents.

**City of New Bedford:** The City contributed, at a nominal cost, a vacant, deteriorating property in tax title—the former Touraine Hotel—for conversion to rental efficiency apartments to be developed by a local community action agency. At least 25 per cent of the apartments will be rented to low-income individuals.

**City of Boston:** The City carried out an inventory of vacant parcels throughout the city. Through a Municipal Advance Grant provided through the MHP, the City next carried out needed site preparation work. In the next phase, the City is assembling developers' kits for these sites, targeted to produce affordable housing for low and moderate income households.

**Allston-Brighton** neighborhood of Boston: A local community development corporation was able to purchase an occupied 34-unit residential property about to be converted to condominiums. The CDC

**AN URBAN RESOURCES INITIATIVE:  
*The Aurora Hotel, City of Worcester***

*The Aurora Hotel was a vacant, deteriorating property located near the central downtown of Worcester. Working with the City, the Worcester Housing Authority and a non-profit developer (Greater Boston Community Development, Inc), have reclaimed and rehabilitated this building into 85 mixed-income efficiency apartments for single individuals with a range of incomes. MHP is channeling \$2.7 million in tax-exempt financing and rental housing interest subsidy from EOCD and MHFA, as well as \$200,000 in weatherization grants for energy improvements to the building. Contributions from local partnership members have also made this development possible. The City of Worcester took the property through tax title and has agreed to a deferred payment mortgage with the non-profit developer. The City has also provided \$100,000 in rental rehabilitation funds to the project. The Worcester Housing Authority has made available 15 Section 8 housing certificates and 30 Chapter 707 rent subsidy certificates to allow many residents to pay approximately 25-30 per cent of their income for rent. The combination of these rent subsidies is enabling individuals with incomes less than 65 per cent of the area median income to occupy, at affordable rents, 45 of the 85 single-room apartments. The resident population is a diversity of individuals—some from conventional backgrounds, others who have come from shelters for homeless persons or for battered women, from halfway houses for substance abusers, or from local rooming houses.*

is converting this property to a limited equity cooperative, using Chapter 707 subsidy funds to reduce monthly housing payments to levels affordable by very low income households for 40% of the units. Another 20% of the units will be occupied by moderate income households, with the remaining unit costs at market levels. Through MHP, front-end loans were made available for predevelopment costs.

Local partnerships are encouraged to bring to the MHP a series of proposed efforts to reclaim land or buildings, for example, proposals ranging from carrying out an initial inventory of va-

cant properties to assembling sites and packaging development projects involving these sites. MHP in turn will help target the resources to assist the local partnership in bringing all of these phases to fruition where appropriate.

For further assistance in designing a local urban resources initiative, review the Resources section (Chapter IV) of this Guide.

**C. COMBINING GROWTH MANAGEMENT AND AFFORDABLE HOUSING INITIATIVES**

*Saving what needs to be saved  
Building what needs to be built*

Communities throughout the state are coping with the pressures of growth—attempting to manage growth in a manner consistent with their aspirations for their community's future. A particular challenge for communities is to do so in a way that provides opportunities at the same time for the development of affordable housing.

The shortage of affordable housing has become a serious concern in many Massachusetts communities. People often cannot afford to live near where they were raised, and many homeowners could not even afford their present homes if they were trying to purchase them today.

City and town policies are often linked to these problems through their effects upon the supply and production of affordable housing. Outdated zoning restrictions prevent communities from deciding when, where, and how growth will occur. Restrictions on accessory apartments keep many large homes mostly empty. Elders who wish to sell their homes cannot find smaller homes within their own communities. Rules that favor large-lot single-family homes over multi-family housing actually exacerbate demands upon municipal services and consume valuable open space. Unplanned developments often ignore the housing needs of those who already live or work in each community.

Yet many cities and towns now recognize that they *can* shape their own growth *and* significantly increase their supply of affordable housing. Several Massachusetts communities are addressing their housing needs by:

- Allowing the development of housing at higher densities in exchange for the permanent dedication of other land as open space, as a means of guaranteeing the preservation of open space at no cost to the taxpayers;
- Requiring developers to include specially-priced, units for lower-income families – without any government subsidy – in all new multi-family housing developments;
- Providing land or surplus buildings to developers at little or no cost to construct private, affordable housing;
- Implementing planned growth by-laws that assure housing needs are met while placing a check on uncontrolled growth.

Many solutions to the shortage of affordable housing can best be achieved by similar efforts at the city or town level – through **local housing partnerships**.

#### *Types of Resources Available*

Local partnerships interested in planning for growth in a way that will assure an adequate supply of affordable housing can gain access to several useful financial and technical tools through the Massachusetts Housing Partnership, including the following:

- **Strategic Planning Grants** for planning projects, including land use and growth management studies.
- **Incentive Aid Program Grants** to local municipalities and school districts for improvement of management and municipal operations.
- **Municipal Advance Program Grants** available for pre-development and project planning.
- **Housing development resources**, such as the Homeownership Opportunity program, to carry out local affordable housing strategies.

In addition to direct financial assistance, MHP also offers technical assistance and training for local public officials in combining growth management techniques with incentive techniques for the provision of affordable housing.

The Massachusetts Housing Partnership is

### **A COMBINED INITIATIVE FOR GROWTH MANAGEMENT AND AFFORDABLE HOUSING:**

#### *The Town of Lincoln*

*The Town of Lincoln has initiated a 120-unit mixed-income homeownership development which links the provision of affordable housing with land conservation and sensitive land use planning. In June 1986, the Lincoln Town Meeting approved the Town purchase of a 30-acre site for development of affordable housing. Shortly thereafter, the Town issued a Request for Proposals from developers to develop through the MHP Homeownership Opportunity Program (HOP) on this site. Of the available 30 acres, the Town set aside 20 percent of the land, located adjacent to an existing park, for permanent conservation. The Town also set criteria for creation of a buffer area, as well as protective measures for a five-acre wetland located on site. The Town selected a developer, who proceeded to carry out the project, working with a Town Committee consisting of members from the Planning Board, Selectmen, Conservation Commission, and Housing Commission. The site plan subsequently developed included a conservation trail system tying in with the larger Lincoln trail system, a town common area, a meeting house for the residents plus members of the larger community, as well as the retaining of the wooded character of the site.*

*Of the 120 dwelling units, 33 are designated for purchase by moderate-income first-time homebuyers at a price of \$81,000 for a 2-bedroom unit and \$93,000 for a 3-bedroom unit. Another 33 units will be available at prices between \$105,000-115,000. Seven units will be available for rental by low-income households. The remaining units will be sold at market levels. To achieve these affordable cost levels, MHP made a commitment of HOP funding as well as a \$500,000 grant from EOCD for infrastructure construction. The Town of Lincoln made available the land at a reduced price, and rezoned the land to provide the increased density incentive to the developer.*

also working with the Executive Office of Communities & Development (EOCD) and the Executive Office of Environmental Affairs (EOEA) to develop combined strategies for the preservation of farmland and open space and the creation of affordable housing. Communities are encouraged to view these objectives not as mutually exclusive activities, but rather as two useful

and compatible tools by which a city or town can creatively shape its own development future.

### *Examples of Local Initiatives*

Communities such as the following have successfully combined growth management and affordable housing creation:

- **City of Newton:** The City of Newton grants special permits that allow developers to build at a higher density in return for providing 10 per cent of the units (or an equivalent in cash or housing units at another site) to lower and moderate-income persons. Through this mechanism, over 100 affordable housing units for local residents have been produced at no direct cost to the taxpayer.
- **Town of Orleans:** The Town has limited the number of building permits per applicant, per 24-month period, with exceptions granted for public, non-profit, or subsidized housing for low and moderate income persons.
- **Town of Edgartown:** The Town has limited the number of lots per subdivisions, with exceptions granted by special permit where the applicant demonstrates a "public benefit".

## **D. HOUSING PERSONS WITH SPECIAL NEEDS**

*"When housing costs too much, we know that the poor, the elderly, and the disabled have the hardest time of all."*

*Governor Michael S. Dukakis*

In today's housing market, every community has had to struggle with the need to provide for persons who cannot compete for scarce housing resources. The housing shortage hits hardest families and individuals with limited incomes, and those who require housing with special support services, such as those who are physically disabled, mentally ill, frail elders, and families temporarily in crisis. The challenge to provide greater housing security to these individuals can be an important priority for a local housing partnership.

The range of families and individuals with special housing needs varies from one community to the next. It could include:

- households with the dual disadvantage of a low income and a physical or mental disability;
- victims of domestic violence who have found they have no safe housing options;
- renters whose rents are doubling as new property owners take on dramatically higher financing costs; or
- elders whose apartments are threatened by condominium conversions.

Local community and human service organizations, churches and synagogues often can help to identify particular housing needs. Local housing partnerships consisting of public officials, housing developers, human service providers, clergy, civic and community representatives can develop housing solutions to meet the needs of these families and individuals.

### *Types of Resources Available*

The **Massachusetts Housing Partnership** helps local partnerships to gain access to the tools they need to develop special housing solutions, including:

- **Development Advance Grants** to carry out planning and feasibility studies.
- **Grants to local housing agencies to construct or acquire specialized housing**, often with accompanying support services. Types of housing can include:
  - Supervised apartments
  - Barrier-free apartments
  - Group residences
- **Funding for supportive services for the above housing types** through local human service agencies, in turn funded by the Executive Office of Human Services (EOHS).
- **Rent subsidies** for low income households to rent privately-owned apartments, yet pay no more than 25 per cent of their income for rent.

## **AN INITIATIVE TO HOUSE PERSONS WITH SPECIAL NEEDS:**

### *The Town of Yarmouth*

*A local citizen's task force is developing a home for teen mothers in the Town of Yarmouth. The Teen Mothers Group Home Committee successfully planned and procured funding for a facility to house five, and eventually eight homeless teen-age mothers and their children. Since the home is across the street from the Dennis-Yarmouth High School, the young mothers will be able to attend school and still be close to their children. With the help of \$132,000 in funding received from the State Department of Social Services, a local human services organization—the Center for Individual and Family Services—will offer support programs and counseling to the young residents, preparing them to live independently and responsibly within the community. The Yarmouth Housing Authority is developing the residence, using a \$632,000 special needs housing grant from EOCD via MHP.*

These are just a few of a wide variety of the housing resources that local partnerships can use to create needed specialized housing opportunities in their community.

The Massachusetts Housing Partnership recognizes and gives special support to communities who plan and provide for the development of housing for all income groups, including those persons with special needs or without homes. For such communities who achieve certain measures in doing so, MHP extends priority consideration for all MHP resources and programs, special consideration for EOCD programs, and priority recommendations to other state agencies concerning other program activities.

At the state level, this MHP initiative involves several agencies working together to encourage and streamline the provision of specialized housing with accompanying support services throughout the state. The Executive Office of Communities & Development (EOCD), the Ex-

ecutive Office of Human Services (EOHS), and a number of other public and private housing and human service organizations, together with MHP have formed a coalition to increase and facilitate the provision of housing and human service resources to local partnerships throughout the state. MHP is also working with the Massachusetts Community Economic Development Assistance Corporation (CEDAC), the Massachusetts Housing Finance Agency (MHFA), and other housing agencies to examine alternatives for subsidized housing developments whose subsidy contracts will be coming to an end throughout the next decade.

### *Examples of Local Initiatives*

Local partnerships across the state are designing and carrying out a wide range of types of specialized housing opportunities, such as:

- **Town of Northampton:** Seven staffed functionally accessible apartments are being constructed for physically disabled individuals and also for mentally-ill individuals. The Massachusetts Department of Mental Health is funding on-site support services provided through a local human service organization.
- **Town of Chatham:** A newly-constructed group home is available for 6 autistic adolescents, staffed on a 24-hour basis. The home includes an on-site apartment for house-parents. The May Institute operates the home and provides support services funded by the Massachusetts Departments of Social Services (DSS).
- **Town of Methuen:** The local housing authority is purchasing 8 dwelling units for occupancy by low-income families within a privately-owned mixed-income condominium development. Some of these units have been constructed barrier-free for physically disabled individuals. The remainder of the project will be developed through the MHP Homeownership Opportunity Program (HOP).

# III. FORMING A LOCAL HOUSING PARTNERSHIP

*"The State doesn't build housing; cities and towns do."*  
Governor Michael S. Dukakis

*What are local housing partnerships?*

**Local housing partnerships** are groups of individuals—mayors and selectmen, bankers, builders and businesspeople, consumer, civic and housing advocates as well as other citizens—who are working together to develop and implement a local housing agenda. Such groups already exist in many Massachusetts communities.

*How do local housing partnerships function?*

Partnerships work as informal coalitions to pursue specific action-oriented housing initiatives based on locally-defined needs. They are not study groups or "just another task force". They work through and with existing local agencies such as the housing authority, planning board, or a local civic or community development corporation. Partnerships can assemble funding, technical expertise, land or buildings, town support, coordination with local land use regulations, among other actions to implement their local housing agenda.

The Massachusetts Housing Partnership joins with groups such as these to provide some of the resources needed to accomplish their task.

*What persons can be involved in a local housing partnership?*

Anyone in a community interested in and concerned about providing local affordable housing opportunities could be involved in a housing partnership.

Local housing partnership members might include:

- Mayors
- Councillors
- Selectmen
- City or Town Managers
- Chamber of commerce members
- Clergy
- Community action agency members
- Bankers
- Real estate brokers
- Housing authority representatives
- Businesspeople
- Planning board members
- Human service workers
- Volunteers
- Conservation commission members
- Community development corporation representatives

- Real estate attorneys
- Community development & planning officials
- Real estate developers
- Zoning board representatives
- Tenant organization representatives
- Land trust members

*What type of functions can local housing partnerships carry out within their communities?*

Local partnerships can play a wide variety of roles within their communities to accomplish housing initiatives, depending on their community's needs. Partnerships in towns without full-time planning or community development staff might start with an inventory of housing needs, vacant land or buildings. Other roles could involve:

- increasing community awareness about the seriousness of the need for housing;
- identifying and working with private developers sensitive to community needs, goals and willing to cooperate with local officials and partnership members;
- coordinating or facilitating the local permit and planning process; or
- coordinating or facilitating the local permit and planning process; or
- designing and developing a specific housing project shaped to meet a particular housing need.

Precisely what a local housing partnership is and does depends on what needs to be done in its community. whatever functions it chooses to carry out, however, the primary objectives of a partnership could be characterized as follows:

- To increase the supply of affordable housing opportunities in its community for those in need, and in doing so;
- To strengthen communication and cooperation among the local public and private individuals involved with housing and development within the community; and
- To broaden the base of support for affordable housing strategies within the community by increasing community awareness about its own housing needs.

*To gain access to resources through MHP, what must a local housing partnership do?*

To take advantage of the variety of financial and technical assistance offered through MHP, a local housing partnership, working with its municipality, must achieve varying levels of recognition from MHP. Each level of recognition opens up an increased array of resources to the local partnership and municipality. The levels of recognition, or "designation", are

characterized as:

- **Initial**
- **Development**
- **Comprehensive**

The steps that MHP wishes to see a local partnership achieve at each level, and the resources which each level opens to the local partnership are described in the following highlighted areas:

#### **LOCAL HOUSING PARTNERSHIPS: Threshold Levels for MHP Designation**

##### ***Level I – Initial:***

##### **Threshold Steps**

##### **1. Commitment to Affordable Housing:**

The city or town should demonstrate a public commitment to address its local need for affordable housing. It can do this through a written letter from the chief elected official of the municipality to the Massachusetts Housing Partnership.

##### **2. Assessment of:** Community housing need Local resources available to address needs

The municipality or partnership should prepare a brief description of the community's housing needs, and a review of the local resources available to help address these needs. Examples of resources could be:

- Potential development sites (either publicly or privately-owned)
- Existing municipal programs or policies to support affordable housing
- Local lender or builder willingness to participate in financing of community-supported projects

##### **3. Review of Past Actions and Prospective Plans for housing affordability:**

The municipality or partnership should provide a brief overview of actions the community has taken in the past to further affordable housing, and any current or prospective plans it has for doing so.

##### **4. Identification of Lead/Contact person or organization for the local housing partnership:**

The municipality or partnership should identify an individual, an organization or office that will be coordinating the affordable housing activities on behalf of the partnership.

##### ***MHP Resources Available for Initial Partnerships:***

- MHP Regional Staff technical assistance
- Strategic Planning Grants
- Incentive Aid Grants
- Municipal Assistance Program Grants
- Small Cities CDBG Program activity bonus points

### ***Level II - Development:***

At this level, a community should be ready to endorse and support a specific development project to create affordable housing.

#### **Threshold Steps:**

##### **1. Existence of Viable, Affordable Project:**

There should be a specific affordable housing project planned where at least 25 per cent of the units will be affordable to low or moderate income households, whether rental or homeownership.

##### **2. Community Support for Project:**

Types of support should be:

- donated or reduced-cost sites
- support for increased density to reduce per/unit costs
- expedited permitting process
- local contribution to reduce development costs
- waiving of municipal permit fees

#### ***MHP Resources Available for Development Partnerships:***

- Homeownership Opportunity Program (HOP)
- Community Development Action Grants (CDAG)
- Rental Development Programs:
  - SHARP (State Housing Assistance for Rental Production)
  - Public Housing Development Grants:
    - Chapter 705 Family Housing
    - Chapter 667 Elderly Housing
    - Chapter 689 Special Needs Housing
- 707 Moderate Rehabilitation Program
- Pre-Development Resources for Non-Profit Organizations
  - Site Control Loan Program
  - Technical Assistance Advances from CEDAC
  - Front Money Loans from CEDAC
- All Resources available to Initial Partnerships are also available to Development Partnerships

### ***Level III - Comprehensive:***

#### **Threshold Steps:**

##### **1. Local Housing Partnership Formation:**

The community should demonstrate that a variety of local individuals from both the public and private sectors are involved in the affordable housing initiative.

##### **2. Inventory of Housing Resources:**

In urban areas, these resources might include a listing of vacant, tax delinquent property. In other areas, the listing might include privately-held, but idle land or deteriorated buildings.

##### **3. Commitment to Expedite Use of Resources:**

This could include, for example, a commitment to accelerate local processing of tax-delinquent properties.

##### **4. Partnership Identification of Project Agenda:**

The local housing partnership should review and accept a set of affordable housing projects or efforts to support overtime, which might be referred to as a "pipeline" of projects.

#### ***MHP Resources Available For Comprehensive Partnerships:***

- Special Homeownership Opportunity Program (HOP) Set-Aside of Funding
- Special SHARP Set-Aside of Funding
- Abandoned Housing Program
- Weatherization Grants
- All Resources available to Initial and Development Partnerships are also available to Comprehensive Partnerships

*A local housing partnership is generally created through the following steps:*

*First, identify the particular housing needs that you wish to address, if you have not done so already.*

*Next, approach your Board of Selectmen, Mayor's office, councillors, aldermen, or housing and development staff about the possibility*

*of forming a local housing partnership. Contact as well any citizens, human service providers, clergy, or others who are concerned and may wish to help.*

*Finally, contact the area MHP representative located nearest you, if you need more information. MHP regional offices are listed at the back of this Guide.*

# IV. THE RESOURCES

*"In Massachusetts, we are fortunate to have a strong network of locally-based housing providers and producers. To meet the increasing need for affordable housing, the State is prepared to provide a wide array of programs. While the challenge is enormous, the opportunities are also great."*

*Governor Michael S. Dukakis*

The Massachusetts Housing Partnership (MHP) offers a variety in financial and technical assistance to communities in which local housing partnerships have formed. Significant among the resources made available are several new programs and special set-asides of funding for existing housing production and technical assistance from agencies including the Executive Office of Communities & Development (EOCD), Massachusetts Housing Finance Agency (MHFA), Community Economic Development Assistance Corporation (CEDAC), and others. Communities who have received recognition from MHP as partnership communities can receive special consideration for funding, using these new programs and set-asides.

Notable among the new program initiatives presented through MHP are the following:

- **The Homeownership Opportunity Program (HOP)**, which gives first-time homebuyers the chance to own their own home at reasonable prices and attractive financing rates;
- **The Municipal Advance Program (MAP)**, which enables cities and towns to purchase professional consulting services to perform needed pre-development and planning tasks in starting a housing initiative;
- **Technical Assistance Advance and Front-End Loans**, made available through the Community Economic Development Assistance Corporation (CEDAC), which allow non-profit developers to carry out needed pre-development and planning tasks to create affordable housing;
- **Challenge Grants**, which encourage communities to plan and package innovative housing strategies related to the design, financing and development of affordable housing.

In addition to such programs, MHP offers a staff of regional representatives who can assist

local partnerships and communities in discussing ideas for local housing strategies and what resources may be appropriate. These representatives have offices in Boston as well as five other areas of Massachusetts, and can be contacted at the locations listed inside the back cover.

MHP also gives partnership communities access to the special funding allocations which have been made available, with the support of the Legislature, for the following existing programs through their administering agencies:

### *Special Access to Funding for Partnership Communities:*

<b>Program Resource</b>	<b>Agency</b>
• SHARP (State Housing Assistance for Rental Production)	MHFA/EOCD
• TELLER (Tax-Exempt Financing to Encourage Rental Production)	Local housing authorities/EOCD
• Public Housing Development Grants	Local housing authorities/EOCD
• Rental Assistance (Ch. 707)	Local housing agencies/EOCD
• CDAGs (Community Development Action Grants)	EOCD
• Abandonment Program	EOCD
• Incentive Aid Program	EOCD
• Strategic Planning Grants	EOCD
• Interim HoDAG (Interim Rental Project Assistance)	EOCD

Other state agencies are contributing resources to augment the housing initiatives supported through MHP. In particular, the Executive Office of Human Services (EOHS) makes available operating subsidies through local human service agencies to provide supportive services for persons with special needs. These services can be combined with housing developed through MHP-targeted production programs to provide specialized housing opportunities, with accompanying services, for persons with special needs.

The following summaries outline MHP's new program initiatives and programs with special funding allocations, along with other resources often used by partnership communities. Detailed sets of program guidelines and applications for each resource are available at the MHP central office.

A. DEVELOPMENT RESOURCES page

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**A. DEVELOPMENT RESOURCES**

**1. Mixed-Income Homeownership Housing**

**THE MASSACHUSETTS HOMEOWNERSHIP OPPORTUNITY PROGRAM (HOP):**

*Purpose & Description*

In January of 1986, as part of an effort to increase the supply of affordable housing throughout the state, Governor Michael Dukakis announced the Massachusetts Homeownership Opportunity Program (HOP) - a major new program of the Massachusetts Housing Partnership.

The Homeownership Opportunity Program makes available home mortgage financing with interest rates as low as 5 per cent to qualified first-time homebuyers. Also available are grants to cities and towns for the costs of new roads, sidewalks, and sewers, which allows home purchase prices to be reduced substantially. This combination offers strong incentives for local governments to work with private developers to produce new, affordable housing.

*Benefits of the Homeownership Opportunity Program (HOP)*

- For homebuyers, HOP offers affordable home prices and annual interest rates which start as low as 5 per cent;
- For future homebuyers, HOP creates housing that remains affordable through long-term deed restric-

tions that limit resale prices, while protecting each homebuyer's investment;

- For communities, HOP can include occupancy priority for local residents in instances where the local municipality makes significant contributions to the project such as providing increased density incentives;
- For developers, HOP allows a wide variety of unit types to be built, flexible development standards, and often reduced land costs through the cooperation of local governments.

*Affordability Mix*

At least 25 per cent of dwelling units in a HOP development are priced so as to be affordable to moderate income households. For lower-income households, home financing loans are available starting at 5 per cent, while for other households with slightly higher incomes, mortgage interest rates of 7.9 per cent are available. The following table illustrates the home prices and interest rates that are available to first-time homebuyers, according to their income level:

	HOUSEHOLD INCOME LEVELS*	HOME PURCHASE PRICES*	INTEREST RATES
<b>Most Affordable</b>			
• Boston area	up to \$29,900	up to \$86,000	5%
• Balance of state	up to \$27,600	up to \$78,500	5%
<b>Affordable</b>			
• State-wide	up to \$43,000	up to \$110,000	7.9%

\*Income limits and purchase prices vary also according to the household size; these may be obtained from your MHP field representative or through the MHFA.

*Types of Housing Created*

Within the Homeownership Opportunity Program (HOP), developers can construct a variety of unit types, including single-family detached and attached units, townhouses, multi-level buildings, according to local building codes and review requirements. Although new construction of housing units is encouraged, HOP also allows the substantial rehabilitation of vacant, existing structures for housing. The type of housing ownership may vary from single lot ownership to condominium as well as cooperative ownership.

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*Financing/Funding Available*

MHP, with the Massachusetts Housing Finance Agency (MHFA), is making available home purchase financing to qualified homebuyers at the interest rates described above. Loan down-payments can be as low as 5 per cent of the purchase price, with a loan term of up to 30 years.

*Households to be served and selection guidelines*

At least 25 per cent of the units must be priced to be "affordable" as illustrated in the preceding table (40 per cent in the case of a development needing a comprehensive permit). The remaining units can be priced and sold at market levels. Households must have good credit records and meet the underwriting requirements of the participating lending institutions. For affordable housing units, MHP has prepared resident selection guidelines for use in this program. Local communities may establish

selection priority for local residents, consistent with an affirmative marketing plan. Where communities are making significant contributions in making the project a success, such as offering increased density incentives, or allowing a "friendly" comprehensive permit process, if required, a higher level of local resident priority is possible.

*How to apply*

Communities interested in HOP should contact their area MHP representative for specific advice on how to proceed, for more detailed program guidelines and application forms for designation as a Homeownership Partnership Community, as well as a project application.

Actual cases illustrating HOP developments are described in Chapter II.

The tables on the following pages outline the key features of additional MHP resources:

<b>2. Mixed-Income Rental Housing</b>		
<b>Name of Program:</b>	<b>SHARP (State Housing Assistance for Rental Production)</b>	<b>TELLER (Tax-Exempt Local Loans To Encourage Rental Housing)</b>
<b>Purpose/Summary Description:</b>	Interest write-down of MHFA mortgages to 5%. Permanent financing for construction of mixed-income rental housing.	LHA bond issue financing to produce mixed-income rental housing, new construction or rehabilitation. At least 20% units for low/moderate income households.
<b>Eligible Applicants:</b>	Private or non-profit developers. Special \$\$ set-asides for partnership communities.	Private or non-profit developers. Special funding consideration for partnership communities.
<b>Type of housing to be created:</b>	New construction/substantial rehabilitation. At least 25% low income occupancy. Variety of unit types allowed.	New construction/substantial rehabilitation of rental housing. Variety of unit types.
<b>Financing/Funding available:</b>	Interest write-downs to 5% for permanent MHFA loans with term of 30 years. Interest subsidy declines over time.	Tax-exempt bonds issued by a local housing authority backed by property mortgage. Below market interest rates apply.
<b>Terms of Funding:</b>	Maximum subsidy per unit determined by EOCD.	15-year "Lock-in Period"; 4-yr. advance notice to tenants if condo conversion planned.
<b>Households to be served:</b>	At least 25% of units for households with incomes below 50% of median for area.	At least 20% of units rented to households w/ incomes less than 50% of area median; or 40% of units to households with incomes below 60% of area median.
<b>Requirements:</b>	1. Equity participation requirements for general partners; 2. Guidelines for operating expenses; 3. Project location in a "housing development area"; 4. Affirmative action plan; and others.	1. Low/moderate income rents plus utilities must not exceed 15% of area median income; 2. Market tests apply for market units; 3. State-wide bond allocation limits apply. 4. Other requirements applicable.
<b>Application Period:</b>	Annual funding rounds.	Developers may apply to local LHA at any time.
<b>Administering Agencies:</b>	MHP, MHFA, EOCD	Local housing authorities/EOCD.
<b>How to Apply:</b>	Contact MHFA for application & application dates.	Contact Local LHA

### 3. Public Housing Development

	<b>CHAPTER 705 FAMILY HOUSING (Public Housing)</b>	<b>CHAPTER 689 HOUSING FOR PERSONS WITH SPECIAL NEEDS (Public Housing)</b>	<b>CHAPTER 667 HOUSING FOR THE ELDERLY (Public Housing)</b>
	To provide rental housing for families with low incomes. LHA can purchase units in a HOP or other new construction development or construct itself.	To provide housing & related support services through EOHS for persons with special needs, such as physical or emotional disabilities.	To create elderly housing, including congregate facilities.
	Local housing authorities.	Local housing authorities.	Local housing authorities.
	New construction preferred. 12-unit minimum project size. 3-Br or larger units strongly encouraged.	New construction strongly encouraged. Substantial rehabilitation possible if no other alternative. Models include shared houses, shared or individual apts. Also "barrier free" or "functionally accessible" units.	New construction or adaptive re-use of 40 or more units; either all 1-Br or mixed 1-Br & congregate units. Acquisition of condominiums permitted.
	Capital & planning grants to local housing authorities. \$95,000/unit maximum development cost. Maximum acquisition cost slightly less. (Assumed 3-Br unit).	Capital & planning grants to local housing authorities. Funding for support services through EOHS to local service providers.	Capital & planning grants to LHAs.
	\$95,000 maximum development cost per 3-Br unit.	Maximum development cost per person: \$67,500, but may vary with model type and local building codes.	Maximum TDC/unit: 1-Br — \$60,000; Congregate Br — \$45,000.
	Families with incomes at/below public housing limits.	Physically disabled, mentally ill, or other persons with special needs with incomes at/below public housing limits.	Persons 65 yrs + with incomes at/below public housing limits.
	1. Evidence of need; 2. Evidence of local support; 3. EOCD cost & design guidelines; 4. Provides balanced housing opportunities.	Same as Ch. 705, plus: Must have local human service sponsor, & support program for residents. EOHS must also approve application.	Same as for Ch. 705; also must include certain ratio of family units/elderly units, & agreement to apply for Ch. 689 housing within 90 days.
	Annual funding rounds to be announced.	Continuous.	Annual funding rounds to be announced.
	EOCD, local housing authority.	EOCD, EOHS, local housing authority, local human service agency.	EOCD, local housing authority.
	Contact EOCD for RFP, application, & program requirements.	Contact EOCD & also local human service agency.	EOCD notifies LHAs when funds are available.

	4. Rental Rehabilitation & Rental Subsidy			5. Related Development Resources
<b>Name of Program:</b>	<b>CHAPTER 707 MODERATE REHABILITATION</b>	<b>CHAPTER 707 RENTAL ASSISTANCE</b>	<b>CORE FOCUS (Commercial Residential Financing Options for Central Urban Sites)</b>	<b>CDAG (Community Development Action Grant)</b>
<b>Purpose/Summary Description:</b>	To guarantee appropriate rent level to private owner to pay for rehabilitation costs of existing units; rental assistance for tenants to afford these rents.	To allow low-income households to rent privately-owned, standard apartments at a rent no greater than 25% of income.	To assist municipalities in revitalizing abandoned or blighted buildings or vacant land sites in urban centers.	Grant for development-related work including site & infrastructure improvements to be publicly owned; relocation; acquisition.
<b>Eligible Applicants:</b>	Local housing authorities; regional non-profit housing agencies.	Families & individuals whose incomes are below the Ch. 707 area income limits. Local housing authority applies to EOCD for subsidy funds.	Municipalities. Special funding consideration for partnership communities.	Municipalities, who may in turn make sub-grants to quasi-public corporations & CDCs.
<b>Type of housing to be created:</b>	Moderately rehabilitated, energy-efficient units. SRO units are also eligible.	Existing or newly-constructed, standard privately-owned housing units.	Affordable rental housing in mixed-use developments.	New construction of affordable housing.
<b>Financing/Funding available:</b>	Grants to LHAs, who in turn provide rent subsidy payments to private landlord/owners on behalf of eligible tenants. Owner obtains own rehabilitation loan.	LHA subsidy payments to private landlord/owner for difference between tenant rent share and established allowable rent.	Small Cities - maximum grant is \$200,000. Ch. 707 Rental assistance also available.	\$500,000 maximum grant amount. Grant should not exceed \$7,000 per unit.
<b>Terms of Funding:</b>	Area maximum rent levels apply. Minimum rehab. expenditure must be at least \$5,000/unit or \$1,000/unit for SROs. No maximum expenditure - only what can be financed at maximum rent levels.	Local housing authority must sign 5-yr. annual contributions contract with EOCD for subsidy; then 3-party lease with private owner & tenant.	Same as Small Cities CDBG and Ch. 707 Rental Assistance.	Acquisition, infrastructure, including water/sewer, utilities, roads, parking facilities, relocation assistance.
<b>Households to be served:</b>	Individuals & families at/below public housing income limits. LHA defines tenant eligibility.	Families or individuals with incomes below Ch. 707 income limits.	See above.	Mixed income households.
<b>Requirements:</b>	Same as Ch. 705, also: EOCD density requirements apply; eligible rehab. costs apply; administrative, leasing plans, & other requirements.	1. Maximum rent levels per area & size of unit; 2. Units must be certified by local Board of Health; 3. Tenant selection guidelines apply. 4. EOCD dwelling density guidelines apply.	CORE FOCUS is a combination of Small Cities CDBG & Ch. 707 Rental Assistance. These program requirements apply.	1. Located in blighted area; 2. Public hearing, leveraging requirements; 3. EOCD selection criteria apply.
<b>Application Period:</b>	Continuous.	Continuous.	Continuous.	Continuous, for partnership communities.
<b>Administering Agencies:</b>	EOCD, local housing authorities, regional non-profit housing agencies.	Local housing authorities, regional non-profits, EOCD	EOCD, MHP	MHP, EOCD
<b>How to Apply:</b>	LHA - contact MHP.	LHAs — contact EOCD. Tenants — contact the LHA.	Contact EOCD or MHP for application package.	Request, complete, & submit application to MHP/EOCD.

**5. Related Development Resources (cont'd)**

<b>INTERIM HODAG (Interim Rental Project Assistance)</b>	<b>WEATHERIZATION GRANTS</b>	<b>SMALL CITIES CDBG (Community Develop- ment Block Grant)</b>	<b>FEDERAL INCOME TAX CREDITS FOR ASSISTED HOUSING</b>
Short-term bridge loans, guarantees, & letters of credit to assist a project in meeting a deadline.	Grants for weatherization, energy conservation, heat plant repairs.	To fund programs in housing rehab. & construction, commercial revitalization, business development, infrastructure improvements, public services.	Owners/developers of qualified mixed or low income housing developments can take a 9% or 4% tax credit on certain development expenses.
Private or non-profit developers in comprehensive partnership communities.	Non-profit organizations.	Municipalities under 50,000 population. (Non-"Entitlement" communities.)	Private or non-profit developers.
Mixed-income rental housing.	Existing rental rehabilitation.	New construction/rehabilitation of housing for low/moderate income households.	Mixed-income rental housing.
Loan guarantees with short payback time.	\$1600/unit. Up to \$2250/unit for replacement of individual heat system.	General Fund — \$700,000; CORE FOCUS — \$200,000.	State allocation of \$7.3 million tax credit ceiling. 10% of allocation reserved for projects involving non-profit sponsors.
When all other sources of financing are unavailable — as a last resort.	Same as above.	Municipal applications including activities relating to <i>housing partnership initiatives</i> are given preference.	Same as above.
Mixed-income households.	Residents/incoming tenants must meet federal poverty guidelines, which are lower than Ch. 707 income limits.	At a minimum, 51% benefit to low/moderate income households; 80% for housing developments. Higher low/moderate benefits strongly encouraged.	Qualified projects must contain at least 20% units with household income less than 50% of area median or at least 40% units with household incomes less than 60% of median.
1. Closing must occur quickly; 2. Only short-term financing must be needed; 3. Likelihood of quick payback; 4. No other means of covering costs.	1. Units must be occupied within 6 mos. of work; 2. Fuel source conversions not eligible; 3. In multi-family units, 66% households must be income-eligible; in 2-4 unit buildings, 50% must be eligible.	Same as above. See EOCD program statement for additional requirements.	As above.
Continuous.	Continuous.	1 funding round annually for General Fund. Continuous application period for CORE FOCUS.	Monthly.
MHP, EOCD.	Local CAP (Community Action Agency), EOCD	EOCD	EOCD/MHP
Contact MHP.	Contact MHP.	Contact EOCD Small Cities Office for program requirements & application forms.	Contact EOCD at least 90 days before project closing.

5. Related Development Resources (cont'd)		6. Planning & Technical Assistance		
Name of Program:	ABANDONMENT GRANT PROGRAM	CHALLENGE GRANT	STRATEGIC PLANNING GRANT	INCENTIVE AID PROGRAM
<b>Purpose/Summary Description:</b>	To secure a vacant property and prevent further deterioration. Funds can be used for interim management of a building, for tenant organizing, for repair of code violations, or for boarding the building.	To create investment in new tools for creating & preserving affordable housing.	Short-term planning grants for economic development; natural, historic, or cultural resource protection, environmental protection, capital facilities planning, growth controls & management.	To strengthen the operational, planning, & management capacity of municipal & school departments & systems; to encourage inter-local cooperation; to increase sharing of information among local departments.
<b>Eligible Applicants</b>	Municipalities or non-profit organizations. Special \$\$ set-asides for partnership communities.	Municipalities, organizations, individuals - wide ranging.	A municipality or a group of municipalities. Special funding consideration for partnership communities.	Municipalities, school departments & districts; groups of these. Special funding consideration for partnership communities.
<b>Maximum Grant Amount</b>	\$3500/unit.	Up to \$50,000.	Single applicant — \$30,000. Group applicants — \$50,000.	Single applicant — up to \$30,000. Group applicant — up to \$50,000.
<b>Eligible Activities</b>	Emergency repairs, interim management, tenant counseling, preliminary rehab. planning.	Innovative, replicable studies; demonstration projects; new procedures; wide-ranging.	1. Need analyses; 2. Land use plans; 3. Land use regulation revisions; 4. Growth management techniques; 5. Community education; 6. Affordable housing studies.	1. School/municipal cooperation projects; 2. Inter-local cooperation projects; 3. Professionalism improvements; 4. Service, operational management improvements; innovative or alternate service delivery; 5. Short term training (Mini-grants of \$3000 available).
<b>Requirements:</b>	1. Property at risk of abandonment; 2. located in a blighted area; 3. EOCD review criteria apply.	Flexible.	1. Evidence of need; 2. Willingness to plan for affordable housing; 3. Local support; 4. Local involvement in planning; 5. Plan includes affordable housing.	Vary according to project category. 1. 10-25 per cent local cash match may be required; 2. Special conditions for projects involving data processing proposals. Obtain Request for Proposals from EOCD for more information.
<b>Application Period:</b>	By the first of the month for consideration in that month.	One funding round annually.	Two rounds annually.	Two rounds annually. Annual focus of program changes.
<b>Administering Agencies:</b>	MHP, EOCD	MHP	MHP, EOCD.	EOCD. Dept. of Education reviews school applications.
<b>How to Apply:</b>	Request, complete, & submit application to MHP, EOCD.	Contact MHP for guidelines, application forms, & discussions prior to submission.	Obtain application form from EOCD. Discuss plan with MHP/EOCD first before submitting proposal.	Obtain Request for Proposals and application forms from EOCD.

**6. Planning & Technical Assistance (cont'd)**

<b>MUNICIPAL ADVANCE PROGRAM — MINI-ADVANCE</b>	<b>MUNICIPAL ADVANCE PROGRAM — DEVELOPMENT ADVANCE</b>	<b>TECHNICAL ASSISTANCE ADVANCE FUND (CEDAC)</b>	<b>FRONT MONEY LOAN FUND (CEDAC)</b>
To allow municipalities to obtain professional consulting services to carry out pre-development tasks essential to progress of developing a project.	To allow municipalities to obtain professional consulting services to carry out pre-construction activities essential to progress of developing a project.	To fund, on an advance basis, "soft" development costs which could be included in project financing.	To fund pre-development activities once site control has been established.
Municipalities designated as MHP Partnership communities.	Municipalities designated as MHP Partnership Communities. Project, however, may be initiated by other entities in the community.	Non-profit developers of housing in MHP partnership communities.	Non-profit developers of housing. Must be organized under Ch. 180 of MGL, & by-law purpose must include low & moderate income person benefit.
\$5,000	\$20,000.	Normally only up to \$20,000. Varies according to project size.	Less of \$75,000 or \$1000/unit. Varies according to project size.
Preliminary planning assistance; site surveys; soil borings; site appraisals; title searches; including others.	Planning assistance for pre-construction activities such as site inventories; preparation of developers' kits; project and feasibility analyses; expediting of property disposition, including others.	Architectural & engineering services, legal services, development consultants, environmental, or historic preservation consultants.	Pre-development activities including design, cost estimating, legal services, market studies, appraisals, engineering.
1. Only for projects to be undertaken within a 12-month period; 2. MHP to be reimbursed under certain conditions. 3. Community must meet threshold designation as a Partnership community.	1. Only for projects to be undertaken within a 12-month period; 2. MHP to be reimbursed under certain conditions; 3. Community must meet threshold designation as a Partnership community.	1. To be repaid within 30 days of construction loan closing, or interest will be charged; 2. Project must be an MHP development project.	1. Compliance with usual CEDAC requirements; 2. Location in designated MHP Partnership communities; 3. Community benefits; 4. Site control; 5. Preliminary commitments for financing; 6. Charge for CEDAC legal costs over \$1000; 7. Loans to be repaid 30 days after construction loan closing or interest charged.
Continuous	Continuous	Continuous	Continuous
MHP, EOCD	MHP, EOCD	MHP, CEDAC, EOCD.	MHP, EOCD, CEDAC.
Request application form, complete, and submit to MHP.	Request application form, complete, and submit to MHP.	Complete & submit application to CEDAC. Application should contain descriptions of project, target area, and applicant, as well as an outline of assistance begin requested and selection process for service providers.	Request, complete, & submit application to CEDAC.

### C. HOW TO GAIN ACCESS TO MHP RESOURCES

1. First, if you have not already done so, identify the particular housing needs of your community, as well as the local land use regulations, and previous efforts to provide affordable housing. You can use the questions in the following section as ideas to begin to assess your community's needs and its resources. Identify also any vacant land, buildings, or idle property you think might serve as potential resources.
2. Next, find out if your community is a designated partnership community. To do so, you can contact your mayor's office or your board of selectmen.
3. If there is a local housing partnership within your community, discuss with them your particular housing concerns, or ideas for housing strategies. You or members of the partnership can contact your area MHP representatives to discuss particular plans or ideas for housing initiatives, which MHP resources may be appropriate for your initiative, and how your partnership can gain access to these resources.
4. If there is not a housing partnership within your community, approach your local officials and housing or development staff, if any, about the possibility of forming a local housing partnership. Contact as well other citizens, human service providers, non-profit development corporations, clergy, or others who may wish to help. If you are particularly concerned about housing opportunities for persons who may need additional support services, contact also the state area human service office to discuss your ideas and to see what resources may be available.
5. When there is interest among such a range of public officials and citizens, contact your area MHP representative in the areas listed at the back of this guidebook for assistance in how to apply for designation as a housing partnership community.
6. When your community has requested and received designation as a partnership community, your partnership, working with your municipality, can gain access to the

special MHP resources described in this Chapter and in Chapter III. Your area MHP representative can assist you in identifying specific resources appropriate to your housing initiative and can provide you with the needed guidelines and application materials.

### D. SUGGESTIONS FOR ASSESSING LOCAL HOUSING NEEDS

In identifying your community's housing needs, as well as its level of growth, there are a number of specific items of information which help to define and measure the level of housing need and current rate of growth which exist in your community. Here are a few questions to ask to determine those levels:

#### *Housing Needs*

- If there is a local housing authority in your community, how many persons – elders, or families – are listed on its waiting list?
- Are there human service organizations, churches, synagogues, community action agencies, who know of persons and families needing housing assistance? How many such households are in need, and what type of assistance do they require?
- Is there an agency in your community which keeps housing statistics, such as census data? From this or other data, what are the numbers of total dwelling units in your community – rental, owner-occupied, 1-Br, 2-Br, 3+Br, etc?
- What are the current costs in your community for rental apartments, an average single-family home, condominiums, a typical house lot? (You can check with local realtors or in newspaper real estate section.)
- How have these costs changed over the past 3 years? By what percentage have they increased? (Check also with local realtors.)
- How many building permits were issued in your community 3 years ago? How many were issued last year? What is the percentage increase?

### *Inventorying Physical Resources*

- Are there many vacant lots or abandoned buildings in your community? About how many, and where are they? How many properties are in tax title?
- Are there vacant, unused structures in your community that have conversion possibilities, such as schools, warehouses, hotels or commercial buildings? Are there properties or land which have been idle for some time?
- Are there farmlands or large properties which have been converted to development over the past several years? Are there any such properties with potential for combining land preservation and affordable housing strategies?

### *Inventorying Organizational Resources*

- Do any of these types of organizations exist in your community? Are they interested in working with you?
  - Local housing authority
  - Community development corporation
  - Housing commission
  - Land trust, or community land trust
  - Community action agency
  - Human service agency
  - Large employers of local residents
  - Religious organizations
  - Civic organizations

### *Reviewing land use regulations*

- What is the minimum lot size in your community?
- Does your zoning ordinance allow for cluster housing development?
- Are there any special incentives for preservation of open space? For provision of affordable housing?
- Do people in your community feel that the current zoning and subdivision regulations are adequate to manage growth?
- Does your community have a master plan and if so, how does it address the issues of growth and affordable housing? When was the plan last updated?

These are just a few of the things to think about in assessing your community's housing situation and growth process. Additional information and ideas may be available through your local housing and/or community development office, as well as your local or regional planning commission.



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## How To Contact the MHP?

The Massachusetts Housing Partnership has regional offices in the following communities. For further information, call the MHP regional office closest to you:

Boston	(617) 727-7824
Andover	(617) 470-3800 x227
Worcester	(617) 755-7737
Amherst	(413) 549-6442
Peabody	(617) 532-1977
Bourne	(617) 727-7824

Or, you can call the MHP central office at (617) 727-7824.

**Massachusetts Housing Partnership**  
100 Cambridge St.  
Boston, MA 02202

## Massachusetts Housing Partnership Fund

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