

# State Approaches to Equitable Development: Massachusetts



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# State Policies

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- Affordable Housing Law, Chapter 40B
- Smart Growth Zoning Incentives, Chapter 40R
- State Low Income Housing Tax Credit and Housing Programs
- Community Preservation Act
- Multi-family Housing Initiative

# Affordable Housing Law Successes

- 60,000 homes built in 1,200 developments
  - 42,000 rental units
  - 18,000 homeownership units



Dedham, MA  
rental



Andover, MA  
homeownership

- 40 communities are at or above the 10% affordable housing threshold established by the law
- Used for about 80% of affordable housing built since 1997
- More than 100 communities have created housing production plans

# State Low Income Housing Tax Credit

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- Developments must set aside 1 out of every 10 units for households below 30% of Area Median Income



Temple Landing, New Bedford  
State LIHTC Development



Oliver Lofts, Boston  
State LIHTC  
Development

- Since 1999, the state LIHTC has created 6,372 affordable apartments. An additional 1,841 market rate apartments have been incorporated into the developments.
- 101 developments built throughout the state in more than 45 communities.

# Welcome Home (cont.)

## Media Outreach

The Boston Globe

### Business

#### A steep roof over their heads

Housing is taking bigger bite of income

By Jennifer B. McKim | GLOBE STAFF | FEBRUARY 25, 2012

Nearly a quarter of working households in Massachusetts and across the United States spend more than half their income on housing, according to a study released yesterday by the Washington, D.C.-based Center for Housing Policy.

More than 231,000 Massachusetts households, or 24 percent of working families, suffered from a "severe housing cost burden" of spending more than 50 percent of their income on housing in 2010, up from 22 percent in 2009, according to the center, which based its analysis on recent census data.

Nationwide, the percentage of working households that spent more than half their income on housing grew to 23.6 percent in 2010, up from 22.8 percent in 2009, the study said.

The report emphasizes what many working people know firsthand: They are increasingly struggling to keep a roof over their heads and cover other expenses. The task is even harder for many tenants, who have seen rents rise despite the sluggish economy and high unemployment rate, the report said.

"In Greater Boston we are seeing huge challenges in rents rising at the same time that incomes are stagnating," said Sean Caron, director of public policy at the Boston-based affordable housing nonprofit, Citizens' Housing and Planning Association. "Working



CARS JOBS REAL ESTATE

The Boston Globe

North

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#### Rents north of Boston rise nearly 9 percent in five years

By Kathleen Conn | GLOBE STAFF | AUGUST 31, 2011

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#### Senior living developments upgrade offerings for baby boomers

By Lisa Reardon | GLOBE STAFF | JULY 16, 2011



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#### Construction slump stifles affordable housing inventory

By Brian Boyd  
bboyd@s-t.com  
February 06, 2012 - 12:00 AM

Fewer housing units were permitted to begin construction statewide in 2011 than anytime in 51 years, contributing to a shortage in affordable housing, a housing advocacy group said.

The number of housing units permitted last year fell to 7,260 from 9,075 the year before, the lowest level since the Census began recording the data in 1960, according to Citizens' Housing and Planning Association, a Boston-based nonprofit organization.

See full article text

The decline in production has hit both single-family and multifamily houses. While home sales are still weak, there is strong demand for rental units, said Sean Caron, director of public policy for CHAPA.

"We would have hoped to see more multifamily housing production, because the demand is very high," Caron said.

More than 40,000 households have lost their homes to foreclosure since 2006, pushing them into the rental market. At the same time, would-be home buyers are having a hard time getting approved for mortgages, he said.

The slump in construction is particularly stark when compared to earlier recessions. There were 12,672 permits issued in 1991 and 17,034 in 2001, despite economic difficulties in those years, according to CHAPA.

# 2011-2012 Advocacy Highlights

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- State Funding for Affordable Housing Increased
  - State Low Income Housing Tax Credit
  - MRVP, homelessness prevention
  - Capital Budget Increase – HIF, HSF
  
- CPA Updates and Funding
  
- New Focus on Supportive Housing
  
- Comm. Development Partnership Act

# Other Important Changes in Housing Policy and Programs

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- State
  - New Funding Focus for Housing and Infrastructure
    - Qualified Allocation Plan (QAP) changes
    - MassWorks
  - Public Housing Reform Proposals
    - Enhanced Oversight
    - Statewide Waitlist
    - Regionalization and/or Reorganization
  - Housing Development Incentive Program
  - Attorney General Mortgage Servicing Settlement Resources
  - Persistent Family Homelessness Challenges and Program Changes