



Using CPA to further affordable housing goals

CPA + Community Housing

CPA Statute

	Open Space	Historic	Recreation	Housing
Acquire	YES	YES	YES	YES
Create	YES	NO	YES	YES
Preserve	YES	YES	YES	YES
Support	NO	NO	NO	YES
Rehabilitate and/or Restore	YES (if acquired or created with CPA funds)	YES	YES (new 7/8/2012)	YES (if acquired or created with CPA funds)

Terms

Acquire – obtain by gift, purchase, devise, grant, rental, rental purchase, lease or otherwise.

Create – often speaks to new development, re-use

Preserve - protect real property from injury, harm or destruction

Support - provide grants, loans, rental assistance...or other forms of assistance (“for the purpose of making housing affordable”)

Rehabilitate and/or Restore – if acquired or created with CPA

Community Housing

Planning

Create
housing

Re-use

Buy downs

Rental
Assistance

Housing
Coordinator



Planning

Common vision

Accountability and trust

Establish need with data

ALL plans

Planning Tools

- Housing Needs Assessment
- Housing Production Plan (DHCD)
- Municipal Affordable Housing Trust (MAHT)
ACTION Plan
- City master plan
- CPC plan



Medway MAHT Plan

http://www.townofmedway.org/Pages/MedwayMA_Bcomm/PlanEcon/trust.pdf

Goals

Retain & Create Units for Low-Income Households

Fund Production of Housing Units

Help & Promote other Local Affordable Housing Efforts

Help Homeowners Stay in Homes

Diversify Trust Fund Revenue

Medway MAHT Initiatives

**Build
Capacity**

**Identify &
acquire land**

**Support
developers**

Lottery

Monitoring

**Retain
existing units**

Create Housing



Partnering with Housing Authorities



Cutler
Heights,
Holliston



Benfield
Farms,
Carlisle

Re-use



Ames Shovel Works

Easton

113 rental
(family housing)



Stevens Corner

North Andover

42 rental
(family housing)



Rockport HS Apartments

Rockport

31 rental
(age restricted)

Affordability Restrictions

- Section 12 – real property interest acquired with CPA funds shall be bound by a permanent restriction
- Non-profit can enforce the restriction and manage the property



Programs



**Buy
downs**

**Purchase
and
Resell**

**Down-
Payment
Assistance**

**Rental
Assistance**

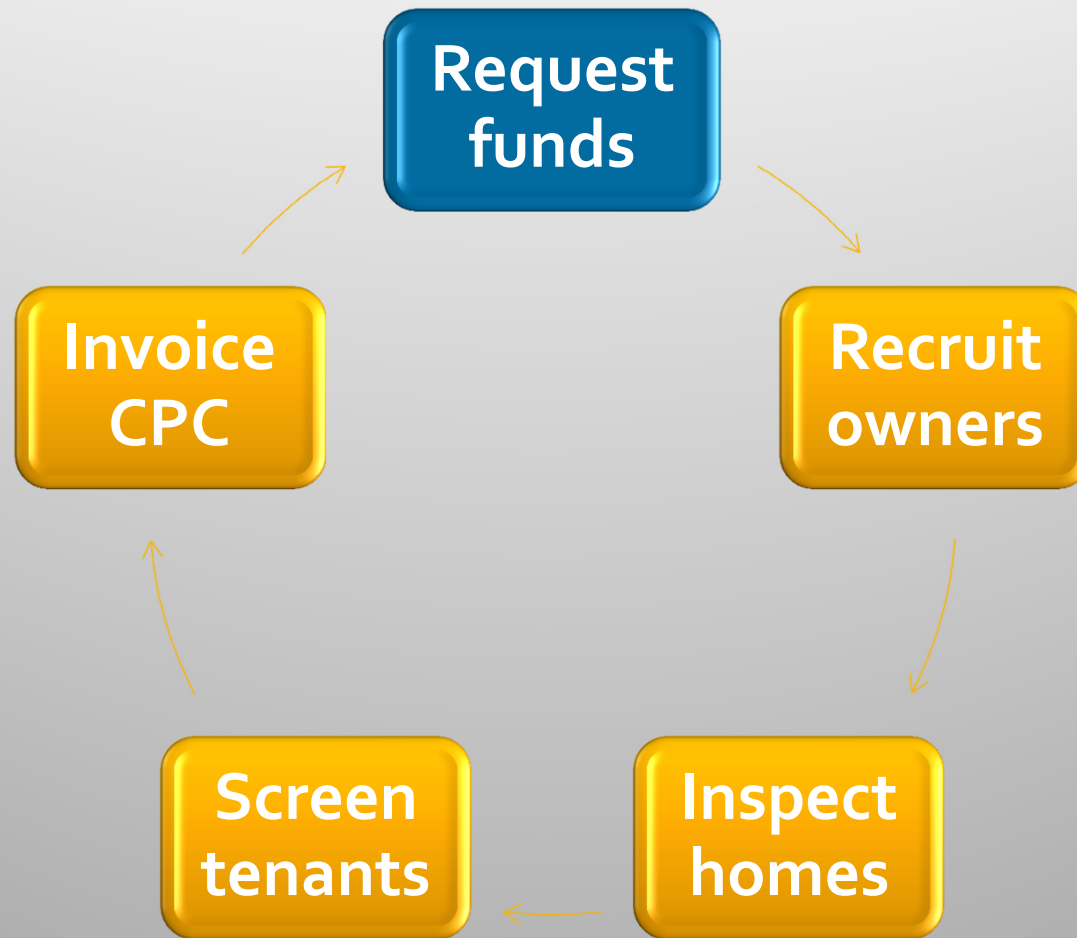
Sudbury MAHT

Home Preservation Program



Rental Assistance

Dukes County Regional Housing Authority



Martha's Vineyard



Targets year-round residents

Less than 80% AMI

Pay no more than 30% of income

Tenant pays minimum 50% of rent

Assistance generally for 3 years

Martha's Vineyard FY2014

- 66 rental assistance subsidies
- 147 people on waiting list
- \$543,000 CPC appropriations
- Average monthly subsidy = \$499
- Average income served = 45% AMI



Benefits



Community

- Quickly increases AH options
- Helps stabilize local economy

Property Owner

- Stable, screened tenant

Tenants

- Additional option for much needed rental housing
- Time to increase household income

Anti-aid Amendment to MA Constitution

- Public funds cannot be given or loaned to individuals or organizations for their private purposes
- Needs to have public benefit

Restriction

Lease
agreement

Recapture

Housing Coordinators

Advocacy

Staffing

Monitoring

Programs

Municipal Affordable Housing Trusts (MAHT)



Benefits

- More nimble in real estate market than CPC
- Designated funds for affordable housing
- Trustees can be additional voices for AH

Possible Challenges

- Could duplicate existing local capacity
- Another layer, board to staff
- Need trustees with expertise to be effective

Municipal Affordable Housing Trusts (MAHT)



Fund AH development

Rehab existing homes to convert to AH

Increase affordability in new dev

Develop surplus municipal land or buildings

Preserve expiring use

MAHT – some concerns

- To create and preserve affordable housing – no “support” element
- Some programs *may not* comply since a restriction is generally needed to “qualify” as create or preserve
- Trust powers – ability to enter into grant agreement must come from legislative body
- Working on legal and/or legislative answers

Suggestions

1. Legislative body give Trust the ability to enter into grant agreements
2. CPA designate funds to Trust with a grant agreement that specifies funds are to be used for CPA-eligible activities



Federal Fair Housing Act

MA Anti-Discrimination Law



Final Notes

“Support”
CH

100% AMI

Sudbury/
regional
model

Questions?

