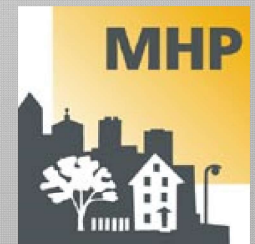




Essex
**Affordable
Housing
Trust**
Overview
Dec. 6, 2021

Shelly Goehring
Massachusetts Housing Partnership (MHP)





Massachusetts Housing Partnership

MISSION

MHP works with communities to create innovative policy and financing solutions that provide affordable homes and better lives for the people of MA.



Community Assistance

- Technical assistance
- 40B program

Lending

- Over \$1B for over 22,000 units
- Affordable rental

ONE Mortgage

- First time homebuyers
- Fixed-rate, 30-year

Center for Housing Data

- Collect, analyze & share info for effective policy creation



MHP Community Assistance Team



Trainings

- Housing Institute
- Chapter 40B
- Fair Housing
- Western Mass Housing Conference

Technical Assistance

- Pre-development
- RFPs
- Zoning
- Housing Authorities

Housing Trusts

- Conference & trainings
- Resources
- Technical assistance

MISSION To increase the supply of affordable housing by **fostering local leadership** and **providing technical support** to municipalities, non-profits and local housing authorities

Today's agenda

Dec. 6, 2021



What is a
housing trust?

Operations & best
practices



Eligible activities

Municipal Affordable Housing Trusts

Chapter 44, section 55c

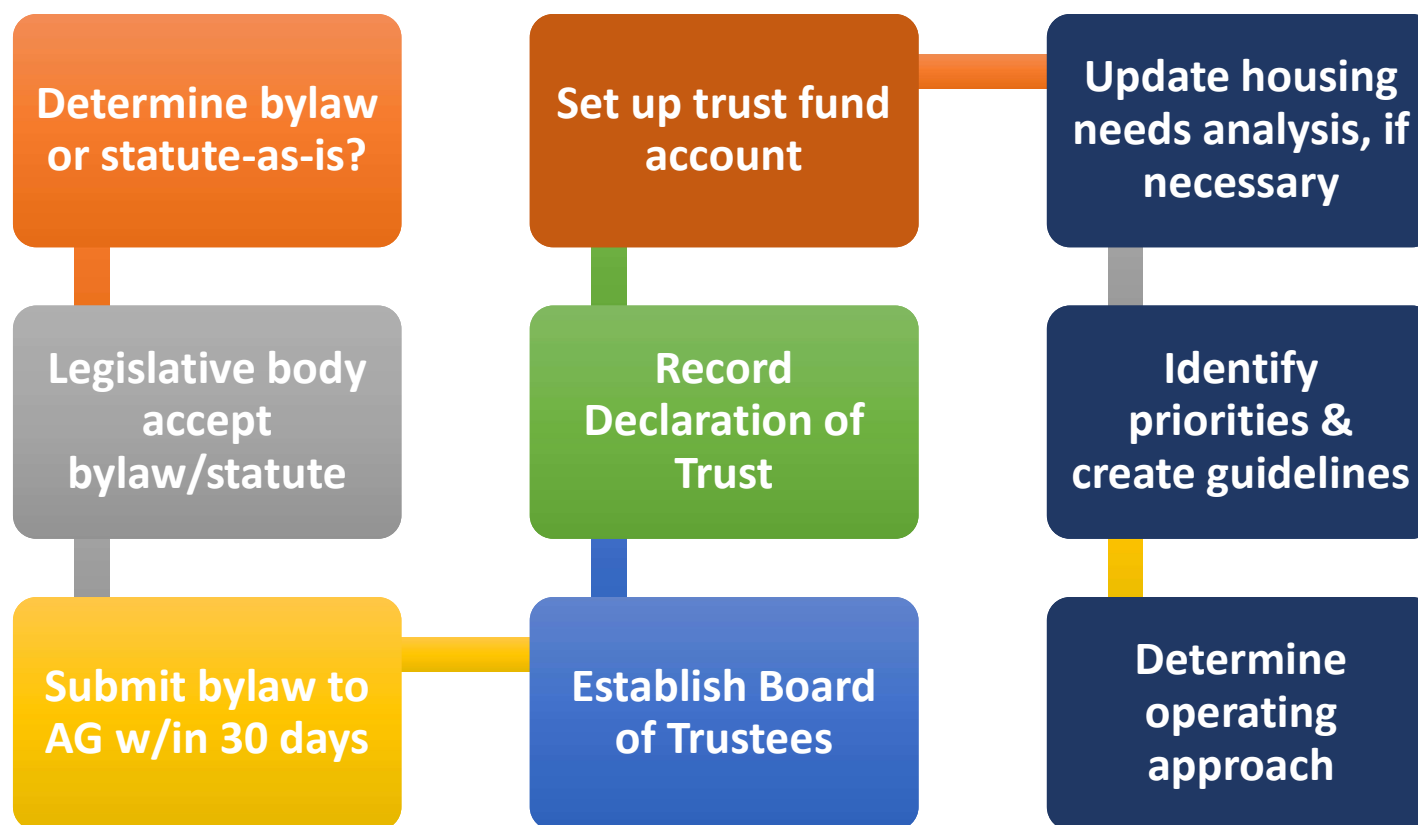


- Public entity
- Created by local legislative body
- Create & preserve affordable housing
- Led by Board of Trustees

Subject to public procurement,
designer selection, conflict of interest and public meeting laws



Process to Establish Housing Trust



What can a housing trust do?

Broadly



- Address affordable housing needs
- Support local control of housing initiatives
- Engage in real estate activity
- Make timely decisions
- Collect \$ from variety of sources





Trustees

Minimum five

Include
Member of
Select Board

Appointed by
Select Board

Two year
terms

“Public
agents”



Board Powers

- **Accept and receive real property, personal property or money**, by gift, grant, or contribution...including but not limited to money, grants of funding or other property....
- **Purchase and retain real or personal property**, including instruments
- **Sell, lease, exchange or convey** any personal, mixed, or real property at public auction or by private contract...



Town of Brewster

Case Study

Created MAHT in 2018 and dissolved an existing affordable housing fund.

- \$80,000 was transferred to new MAHT.
- Developed mission statement, goals w/priority initiatives, housing forum

Trustees (7)

- Select Board
- Town Administrator
- Housing Partnership
- Community Preservation Committee
- Planning Board
- Citizens at large (2)

Powers

- Allocations over \$50k subject to Select Board approval

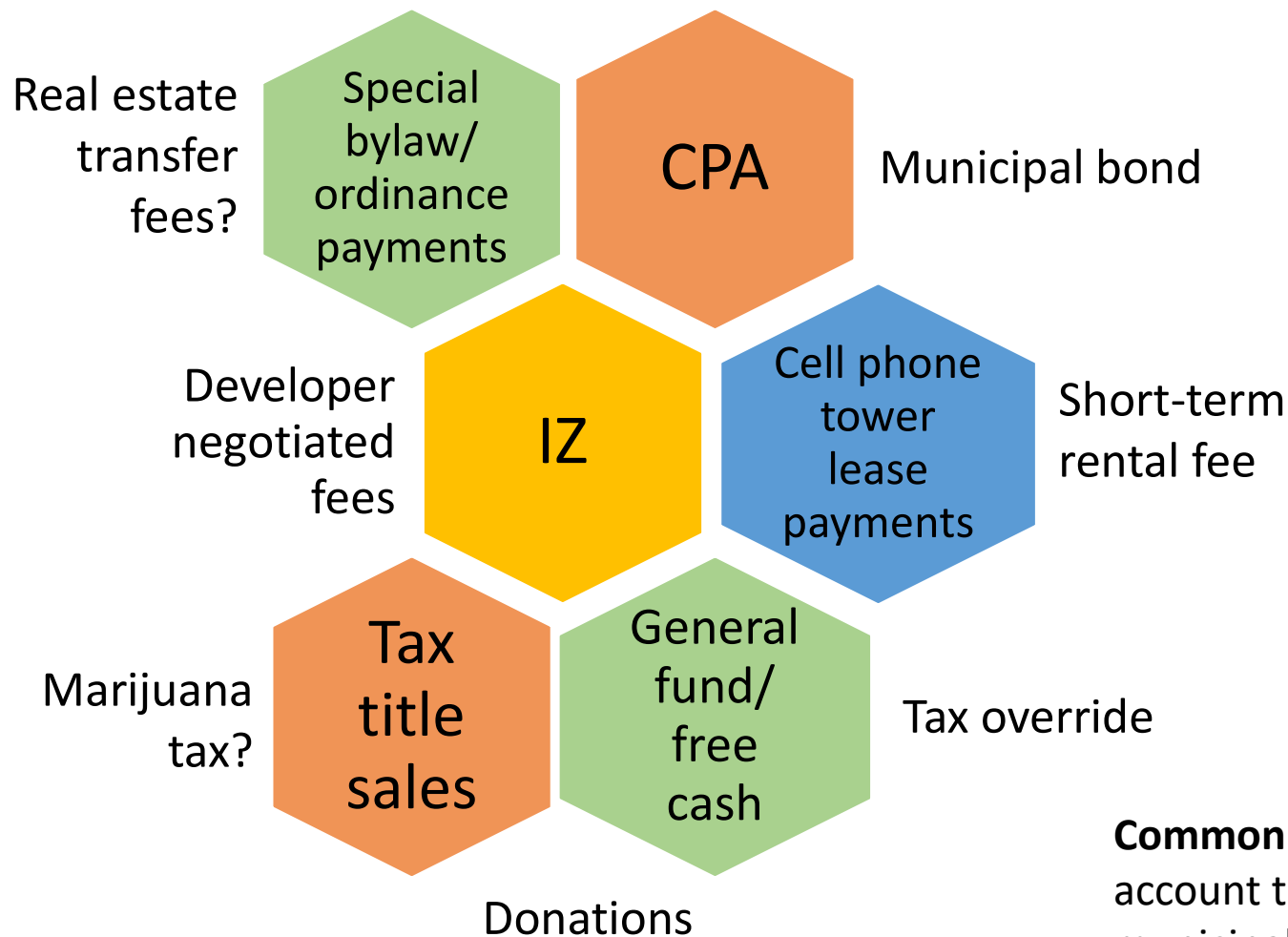
Keys to Success

1. Money
2. Vision
3. Leadership
4. Transparency





What funds can be used?



Common = municipal account through municipal treasurer

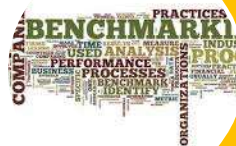
What do you want to accomplish?



Determining needs



Setting priorities



Create benchmarks



Create a Mission Statement

Grafton & Amherst



Mission Statement:

Adopted February 17, 2010

To provide for the creation, preservation and retention of affordable housing and rental housing in the Town of Grafton for the benefit of low and moderate income households through a variety of programs including education and advocacy.

Amherst Affordable Housing Trust Fund

The Trust's mission, as an instrument of town government, is to promote the town's affordable housing priorities as determined through the most recent town housing plan, particularly to create safe, decent, and affordable housing for our most vulnerable populations.



Plans to facilitate action

GUIDELINES OR GOALS

BEVERLY AFFORDABLE HOUSING TRUST HOUSING GUIDELINES AND APPLICATION PACKAGE



Beverly, Massachusetts



Beverly Affordable Housing Trust
Michael P. Cahill, Mayor
Bryant Ayles
Aaron Clausen, AICP
Richard Dinkin
Susan Gabriel

City Staff: Darlene Wynne, AICP

December 2017

IV. Eligible Activities

Funds requested in support of these strategies are:

- **Predevelopment Activities** – Includes cost financial feasibility analyses, permits, appraisals, and other costs associated with examining the feasibility of projects such as septic upgrades, creating recreational space, etc. (Note: The items listed are eligible for funding with the exception that the BAHT Trustees are not responsible for the costs of projects included in this category).
- **Development Activities** – Includes costs related to the development of affordable housing (minus other private and public funding) that are not affordable to pay. Development activities include the redevelopment of affordable residential housing and development opportunities.
- **Housing Preservation and Improvement Activities** – Includes the relative affordability of private unsubsidized households, ensuring continued affordable housing for the life of the incentive and in the Inventory (SHI) list, and making necessary stabilizing both residents and neighborhoods.
- **Direct Assistance Activities** – Includes direct assistance in obtaining housing in Beverly and/or remaining downpayment and closing costs; first and second mortgage assistance. Such direct assistance, as it relates to some of the community's most "at risk" residents.
- **Multiple Use Activities** – Includes support for developments that incorporate housing and one or more of the other categories of CPA funding – historic preservation, open space preservation and eligible recreational opportunities.

STRATEGIC PLANS

TOWN OF AMHERST

HOUSING TRUST STRATEGIC PLAN FY18-22

FUNDING PROVIDED BY THE AMHERST
AFFORDABLE HOUSING TRUST FUND AND
THE COMMUNITY PRESERVATION FUND

Prepared for

Town of Amherst
Amherst Affordable Housing Trust
4 Boltwood Avenue
Amherst, MA 01002

Prepared by

JM Goldson community preservation + planning

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ACKNOWLEDGEMENTS

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PLANNING PROCESS
FIVE-YEAR GOALS
PRIORITY INITIATIVES

REPORT ORGANIZATION

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STRATEGIC PLAN PURPOSE
AMHERST AFFORDABLE HOUSING TRUST
LOCAL HOUSING NEEDS AND OBJECTIVES
ELIGIBLE USES OF TRUST FUNDS & LEGAL CONSIDERATIONS
COMMUNITY PRESERVATION ACT AND THE TRUST
FRAMEWORK FOR TRUST OPERATING APPROACH

CHAPTER 2

GOALS & STRATEGIES

MISSION
FIVE-YEAR GOALS
OPERATING APPROACH & RELATIONSHIP WITH CPA FUNDS
PRIORITY INITIATIVES
OPERATING STRATEGIES
FIVE-YEAR BUDGET

APPENDIX 1

AMHERST AFFORDABLE HOUSING TRUST BYLAW, AS MODIFIED MAY 2017

APPENDIX 2

SUMMARY OF STRATEGIC PLANNING WORK SESSION

SUMMARY
1) SMALL GROUP DISCUSSION EXERCISE PART 1
2) PARTNER DISCUSSION EXERCISE PART 2
3) PRIORITIZATION EXERCISE

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Brewster created goals

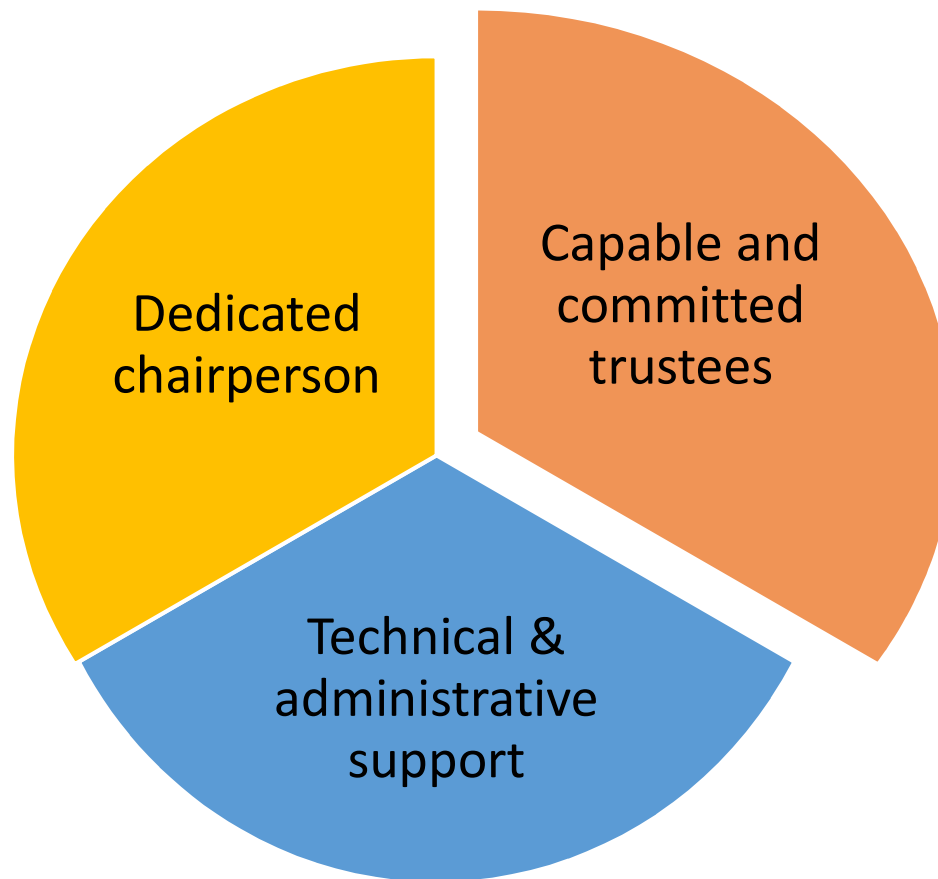


Brewster Affordable Housing Trust (BAHT) Goals with priority initiatives for FY 2020:

1. **Develop and Preserve Affordable Housing**: The BAHT will develop and preserve affordable housing and support the work of others seeking to do the same. Our work will serve very low-, low-, and moderate-income individuals and families.
 - Explore and potentially begin steps to create a home rehabilitation program.
 - Develop new affordable housing (by building): Continue process for development of community housing on Millstone Road property.
 - Develop new affordable housing (without building): Explore and potentially begin steps to create a rental assistance voucher program and a rent to ownership style program.
 - Work to preserve existing Subsidized Housing Inventory (SHI) units through outreach and, when required, with financial involvement/ commitment.
2. **Educate**: The BAHT will work to educate individuals and organizations about Brewster's community housing and why affordable housing is important to the town, its residents and visitors. Coordinating with the Brewster Housing Partnership (BHP), we will partner with other housing organizations from within and outside Brewster to provide educational opportunities to our citizens.
 - Hold at least annual forums and Select Board updates as well as regularly post information on the Town website. (Community Housing Forum & Housing Fair)
3. **Advocate and collaborate**: The BAHT will advocate for development proposals, projects, local bylaws, state and federal laws, and other programs that advance our mission to create and preserve affordable housing. We will collaborate with local, state, and federal officials as well as public, non-profit and for-profit entities to achieve our goals.
 - Identify permanent funding strategy for the Trust. For example: Community Preservation Act (CPA) allocations, short-term rental tax, Community Development Block Grants (CDBG), free cash or budget allocation, etc.
 - Work with other housing partners in Town and in surrounding Towns.
For example:
 - Support: local initiatives such as Accessory Dwelling Unit (ADU) Bylaw, Brewster Woods, Habitat Paul Hush Road, Community Preservation Committee (CPC) Buy-Down Program, Cape Housing Institute
 - Network: Attend events and communicate with housing partners.
 - Guide: With other Town entities (including Open Space) create guidelines for land. Review town parcels and properties for suitability for housing.
4. **Engage and Communicate**: The BAHT will engage and communicate with town residents, and listen to, and learn from, their ideas, so that our work reflects a broad consensus.
 - Provide opportunities for residents to share their thoughts and ideas.
 - Community Housing Forum feedback time & survey
 - Millstone Road Community Engagement Component
 - Citizen's Forum
 - Research and develop a diversity inclusion working group

It takes teamwork

Is staffing necessary?



Some form of
staffing ↑
effectiveness.



Clarify roles

Example of Manchester-by-the-Sea (HPP)

HOUSING STRATEGIES	Priority for Implementation			
	Years 1-2	Years 3-5	# AH units	Lead
CAPACITY BUILDING				
Establish & capitalize MAHT	X			BOS/CPC
Secure professional support	X			BOS
Ongoing education	X			MAHT+
ZONING				
Pursue 40R/40S	X			PB/MAHT
Modify multi-family requirements		X		PB/MAHT
Modify accessory bylaw		X		PB/MAHT
DEVELOPMENT				
Pursue mixed-use TOD	X		5	PB/MAHT
Public property for AH	X		16	BOS/PB/MAHT
Small-scale infill & conversions	X		48	PB/MAHT

Ensure transparency



Communicate

Report
back
regularly

Promote
efforts

Use
webpage
and social
media

Determine operating approach

Funder

Initiator



Eligible Activities for Trusts

Acquire

Create

Preserve

Support



Acquire

Cromwell Court Apartments -- Barnstable



- 124 units of affordable family rental housing
- Built in 1973. Acquired and rehabilitated in 2011.
- \$500,000 CPA funds

Sudbury MAHT

Home Preservation Program



**Identify
house**

**Negotiate
price**

Lottery

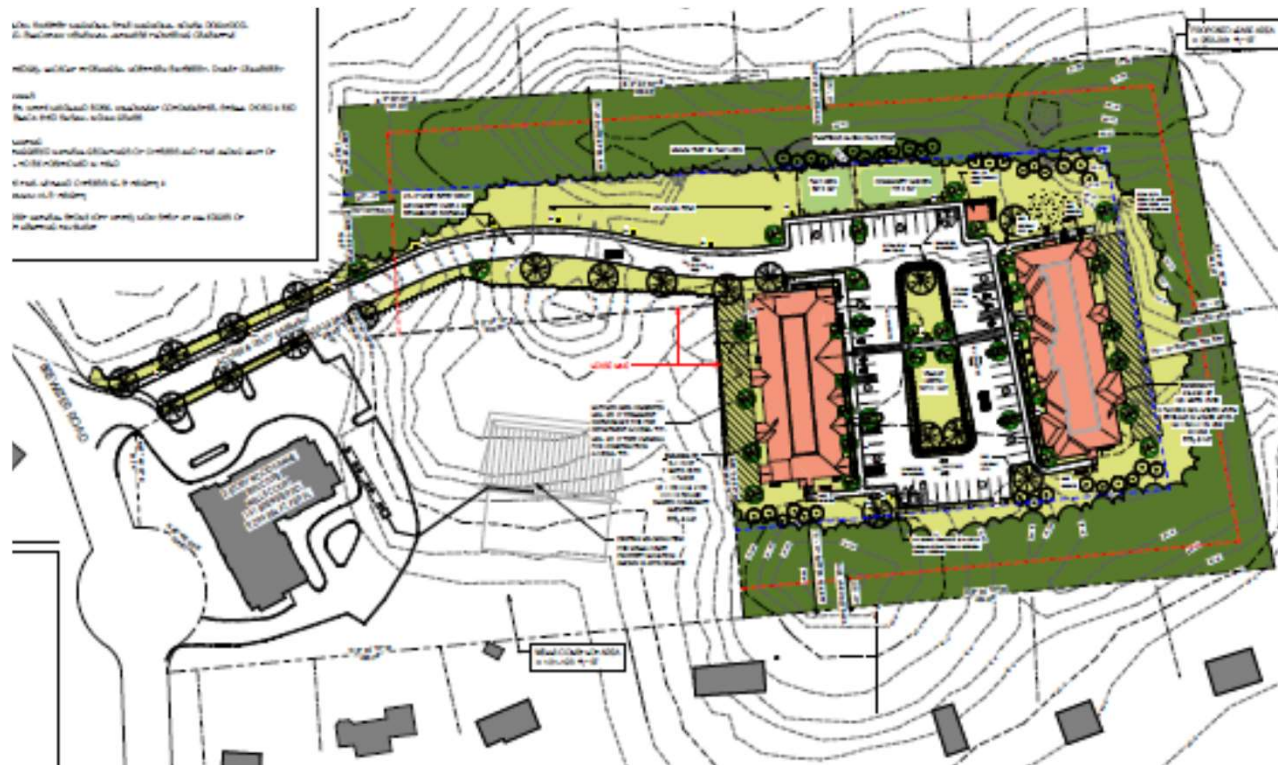
**\$225,000+
average
subsidy**

Create

Brewster Woods, Brewster

30 units of rental housing proposed by POAH/HAC
CPC allocated \$550,000

Received \$1.68 million
MassWorks grant
for septic and
road
improvement
work on this
Housing Authority
site to allow for
additional housing
development.



Community-driven

Noquochoke Village, Westport

- New construction on town owned land
- 50 affordable apartments, 1-, 2-, 3-bedroom
- 60% AMI, family rental housing (five at 100% AMI)
- Up to \$1 million from MAHT (including acquisition, predevelopment, development)



Goshen

Highland Village Circle



- Surplus church land, acquired by local non-profit with CEDAC acquisition loan
- 10 units of senior rental housing (62 years+)
- Single-floor, one-bedroom units, one fully accessible
- \$130,000 from the CPC

Create

Re-use of existing buildings



**Shoe Shop
Place**
Middleboro
25 rental
("family" housing)



Stevens Corner
North Andover
42 rental
("family" housing)



**Machon
School**
Swampscott
38 rental
(age restricted)

Amherst

Rolling Green affordable units preserved



- 204 unit multi-family development
- Refinanced in 1998 under Mass Housing's 80/20 prepayment program (15 year restrictions)
- **41 affordable units/Section 8 vouchers, \$1.25m bonded w/CPA**

Support



**Pre-
develop-
ment**

**Housing plans
and needs
assessments**

**Rental
Assistance**

Pre-development

95 Lawrence Road, Wellfleet



Three town-owned parcels totaling +/- 4.3 acres

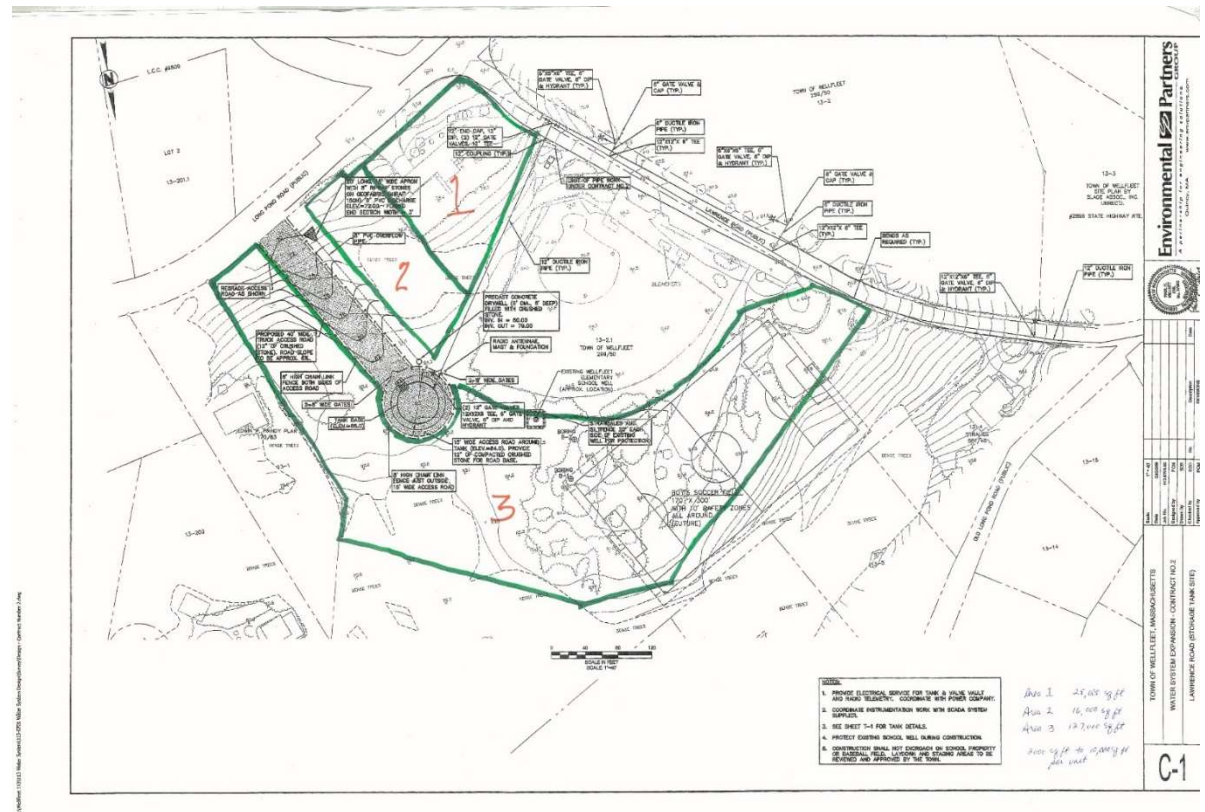
Initial feasibility results:

No wetlands or zone of contribution

Public water accessible

Not subject to Title V nitrogen limitations

Max. 90 bedrooms before necessitating Ground Water Disposable permit



Three Things

1

Consider the local infrastructure – needs and resources.

2

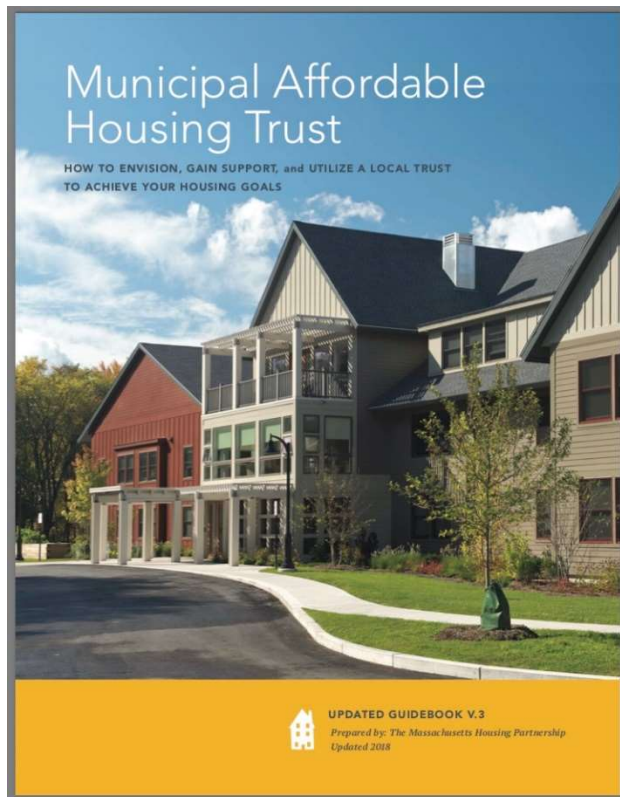
Develop goals that reflect identified needs.

3

Be real about your capacity.



MHP Online Resources



Updated housing trust
guidebook



Relevant data for every
community in the Commonwealth
to help make the case for housing.



Strategies and best practices for the
creation and preservation of
affordable housing.

Questions?



Massachusetts Housing Partnership

www.mhp.net

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