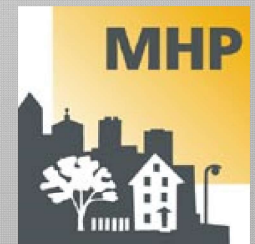




West  
Newbury  
**Affordable  
Housing  
Trust**  
**Overview**  
Aug. 17, 2021

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

August 17, 2021



What is a  
housing trust?

Operations & best  
practices



Eligible activities

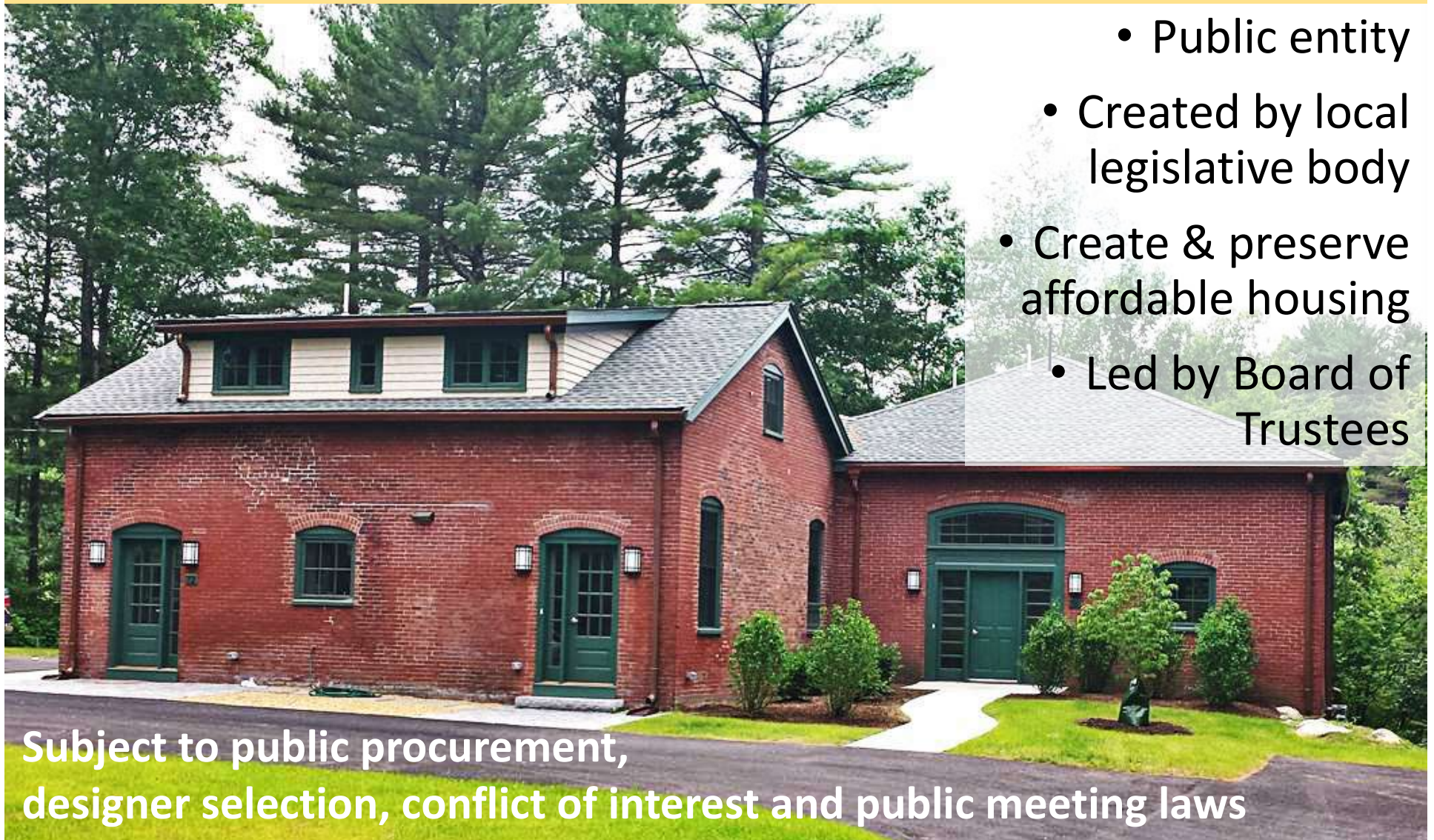


# Municipal Affordable Housing Trusts

Chapter 44, section 55c



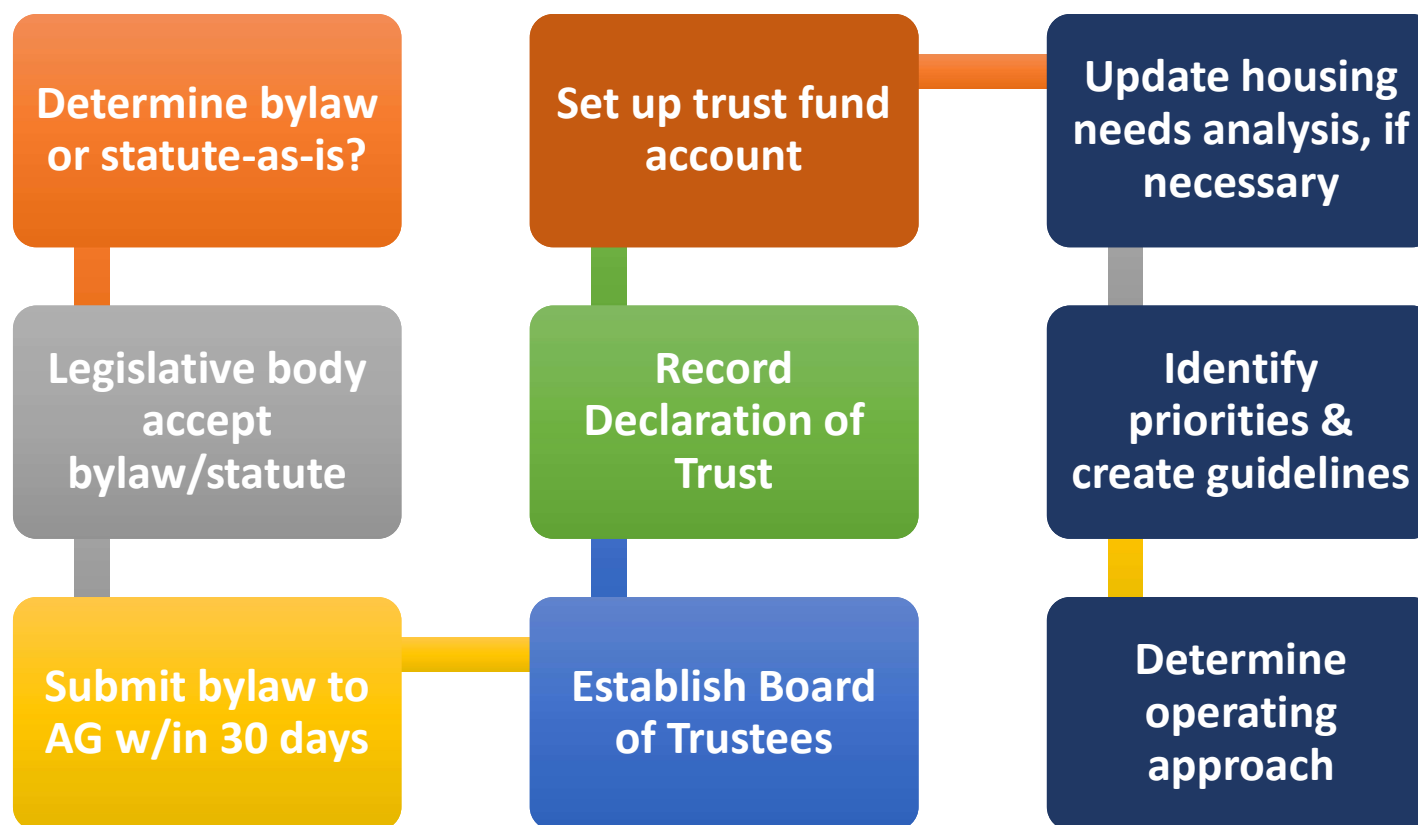
- Public entity
- Created by local legislative body
- Create & preserve affordable housing
- Led by Board of Trustees



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



# City of Beverly

## Case Study

Created MAHT in early 2017. First year:

- Appointed members
- Completed updated housing plan (already over 10% on SHI)
- Developed housing trust guidelines and NOFA (engaged AH developers)

### Trustees

- 5 members
- Mayor
- Planning & CD
- Municipal finance
- 2 at large residents

### Powers

- Conveyance of real property requires Mayor and CC approval

### Funding

- IZ payments
- *Potentially* CPA

# Keys to Success

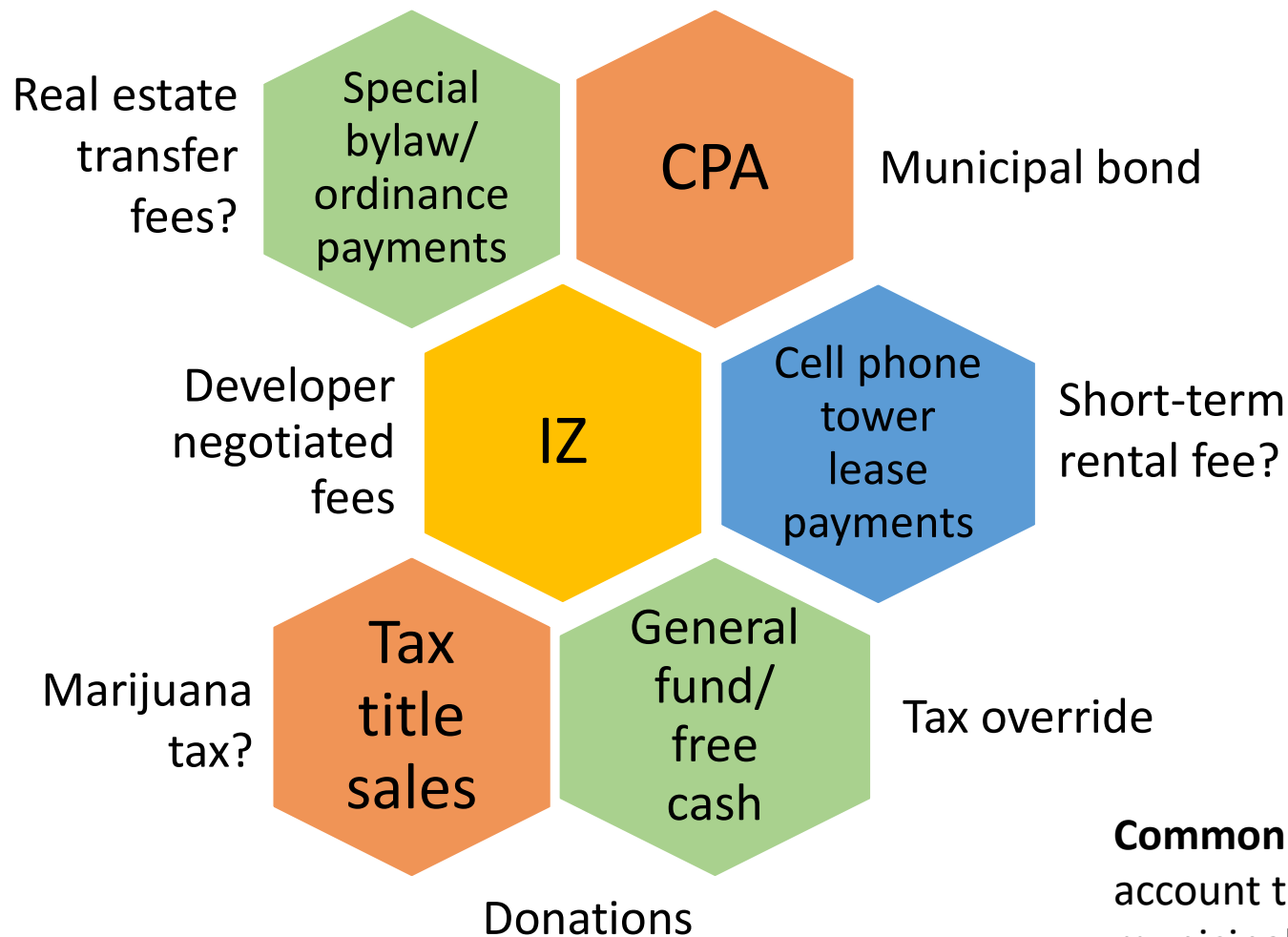
1. Money
2. Vision
3. Leadership
4. Transparency







# What funds can be used?



**Common** = municipal account through municipal treasurer

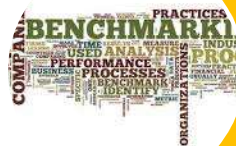
# What do you want to accomplish?



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

### TABLE OF CONTENTS

#### ACKNOWLEDGEMENTS

#### EXECUTIVE SUMMARY

PURPOSE AND BACKGROUND  
PLANNING PROCESS  
FIVE-YEAR GOALS  
PRIORITY INITIATIVES

#### REPORT ORGANIZATION

#### CHAPTER 1

##### INTRODUCTION

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

23

23

26

26

26

27

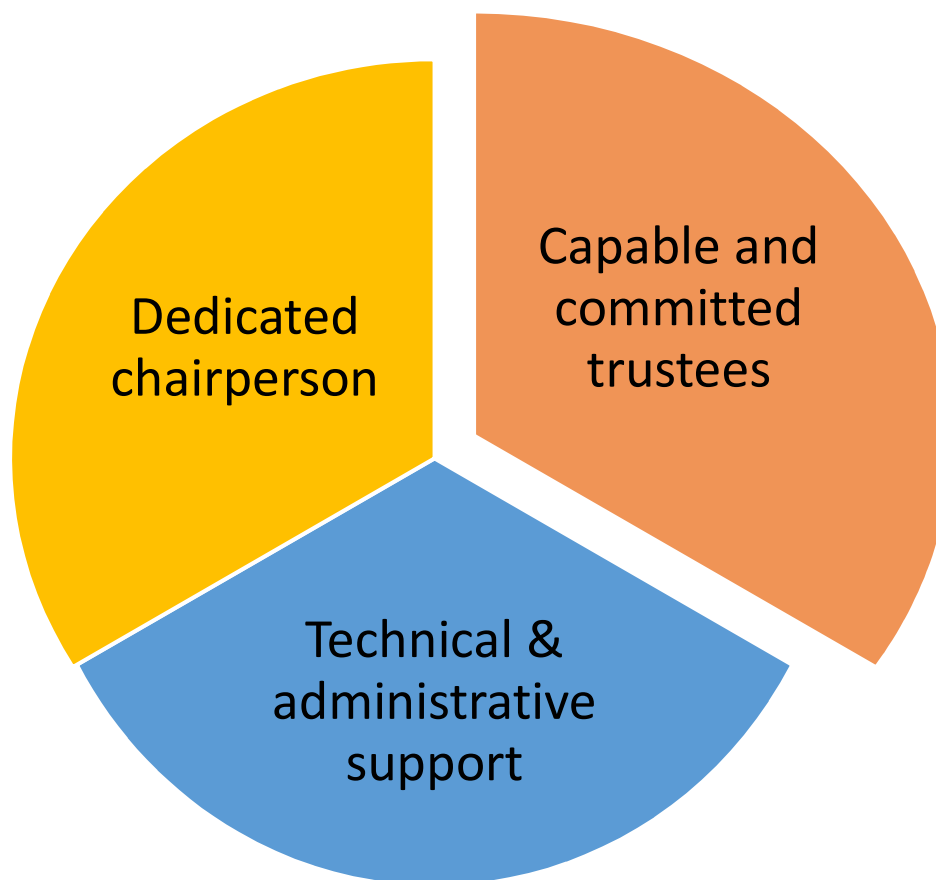
28

29



# It takes teamwork

Is staffing necessary?





# Clarify roles

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

HOUSING STRATEGIES	Priority for Implementation			
	Years 1-2	Years 3-5	# AH units	Lead
<b>CAPACITY BUILDING</b>				
Establish & capitalize MAHT	X			BOS/CPC
Secure professional support	X			BOS
Ongoing education	X			MAHT+
<b>ZONING</b>				
Pursue 40R/40S	X			PB/MAHT
Modify multi-family requirements		X		PB/MAHT
Modify accessory bylaw		X		PB/MAHT
<b>DEVELOPMENT</b>				
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

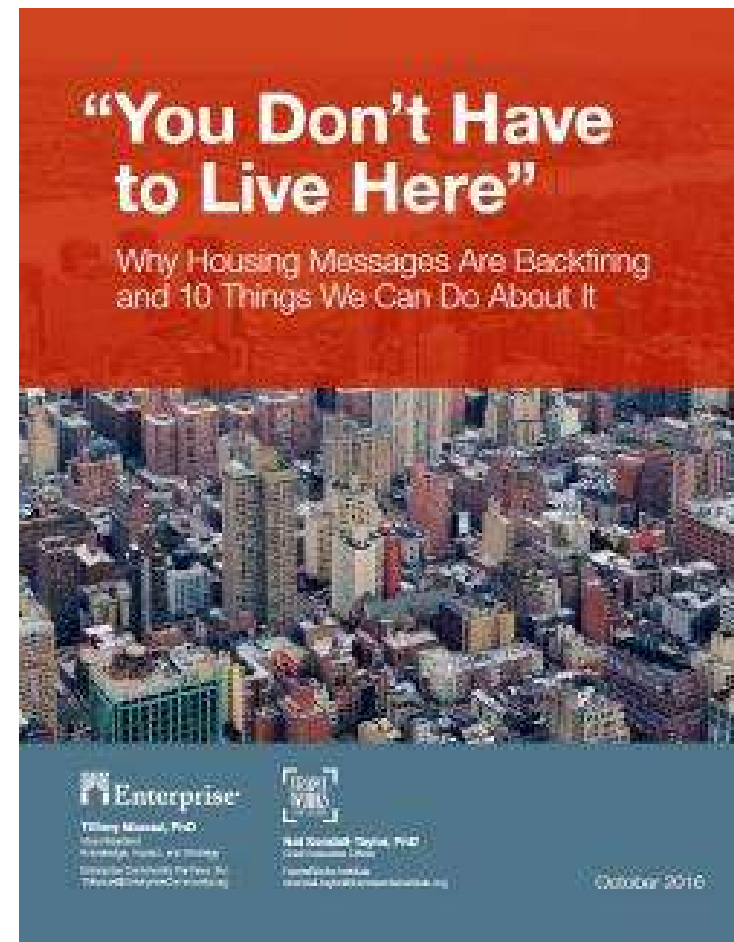
Initiator





# Creating a Culture of Support

- Balance people with places and systems
- Tell “story of us” rather than “story of them”
- Connect housing to other social issues and outcomes
- Where you live affects you
- Consider language that we use (e.g. home vs housing)



# 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



# Leverett

## Homeownership Assistance Program



**Max purchase price: \$275,000**

**Up to 20% (\$50,000) of sale price**

**Managed by Regional Housing & Redevelopment Authority**



# Create

## Yarmouth Commons, Yarmouth



- Former Cavalier Motor Lodge on Route 28
- 69 affordable apartments, 1-, 2-, 3-bedroom units
- 60% AMI (62 units), 30% AMI (7 units)
- \$2.07 million from MAHT (\$30,000 per unit)

# 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**



# Three Things

1

Consider the local infrastructure – needs and resources.

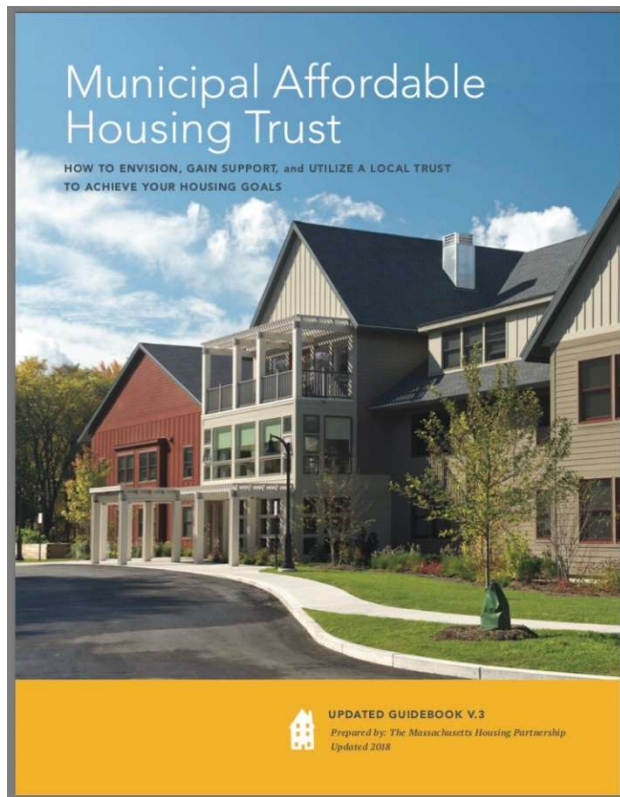
2

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**

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