





# **MassHousing**

The Massachusetts Housing Finance Agency

We are an independent quasi-public agency created by the Massachusetts Legislature in 1966.

We provide financing for the creation + preservation of affordable housing and affordable home mortgage loans to homebuyers.









**At MassHousing** 







**At MassHousing** 

#### Goals:

Support the **revitalization** of neighborhoods with a high rate of **vacant**, **abandoned**, **or underused** housing structures.

assistance for interventions tailored to the needs of local communities.

Encourage **partnerships** between municipalities and their local/regional community organizations.





**At MassHousing** 

### **Program Details:**

Length 2 Years

Participants Municipalities & Local Partners

Grant Amount Up to \$100,000

Preferences **COVID-19** Impacted Communities

**2008 Recession** Impacted Communities



# **MassINC**



The Hub Advisory













**At MassHousing** 

### **Project Themes:**

# **Organizational Improvements**

**Internal organizational support** for municipalities and/or their community partners to address neighborhood stabilization challenges.

# Reuse Plans & Strategies

Creation of **plans for specific neighborhoods** or areas that have a high rate of homes that are vacant, abandoned, or in need of other repairs.

# Regulations & Incentives

Development of regulations and/or incentives to mitigate the disrepair of homes owned by households or landlords.

# Property ID & Prioritization

Identification of **private** and/or public properties in need of repair, as well as their prioritization for redevelopment.





**At MassHousing** 

#### **Program Components:**

- Bi-weekly to monthly one-on-one check-ins with each city team
- Bi-monthly check-ins with all teams
- Newsletters with upcoming opportunities and teams' progress
- Annual webinar to showcase neighborhood stabilization efforts in the Commonwealth













# Housing in the Gateway Cities

#### Presented by the Neighborhood Hub

The Neighborhood Hub is a multi-agency partnership that includes:

- MassHousing
- MassDevelopment
- Massachusetts Housing Partnership (MHP)
- Massachusetts Association of Community Development Corporations (MACDC)
- Massachusetts Institute for a New Commonwealth (MassInc)
- Department of Housing and Community Development (DHCD)
- In collaboration with the Attorney General's Office



# Neighborhood Stabilization – A Collaborative Effort to Renew and Repair

#### **DHCD**

- Liabilities to Assets (LTA) North Central MA, NewVue Communities CDC
- Gateway Housing Program 9 Gateway Cities
- Neighborhood HUB Advisory Committee
- Neighborhood Stabilization Program (NSP) coordination with MassHousing
- CDBG non-entitlement communities, funding can support rehabilitation
- Technical Assistance coordination

#### MassHousing

- Neighborhood HUB program
- Neighborhood Stabilization Program (NSP) program implementation

#### **Attorney General's Office**

Abandoned Properties Initiative – Neighborhood HUB Advisory Committee

# CITY OF CHELSEA **NEIGHBORHOOD** HOUSING **PARTNERSHIPS**



Alex Train, AICP, Director

Dept. of Housing & Community Development

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# INTRODUCTION

- Urban, Gateway City Environmental Justice Community
- Diverse population of over 40,000 residents
- Demographic + socioeconomic characteristics
- Economic + workforce composition
- Housing + land use
- Transportation
- Environment + resilience
- Community development
- Public health



# **CONTEXT + SCALE**







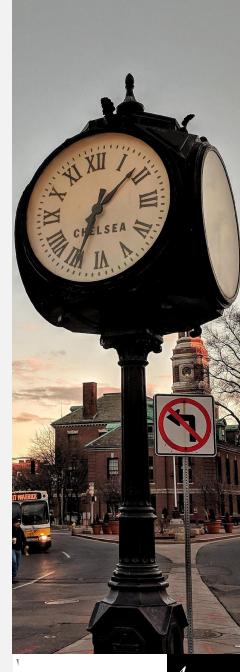
## **DEVELOPMENT OBJECTIVES**

- Spur high quality, financially sound, and feasible affordable housing projects.
- Apply sustainable design and low impact development principles, with a focus on public health, comfort, and livability
- Encourage deep affordability, family unit types near transit, schools, and parks.
- Foster the use of design principles and techniques complementary to the historic nature of the built environment.
- Employ creative financing tools and design techniques to leverage local resources and maximize utility of capital.
- Activate underutilized property, enliven public realm, and integrate physical infrastructure and placemaking.
- Advance racial equity, wealth building, and affirmative fair housing goals use of equity and tenure models.
- Collaborative approach, including co-management of projects + resident decision making.



### **PRESERVATION + REHAB**

- Acquisition + Rehabilitation
  - 3D Program (AHTFB, Chelsea Restoration Corp.)
    - Foreclosed / tax title properties
    - Existing 1-4 unit properties
    - Homeownership + wealth building focused on BIPOC + marginalized residents
  - Route 1 Housing Enhancements Program
    - EJ focus, prioritizing improvements for healthy living
  - 181 Chestnut St.: 38 units (TND)
    - NOAH / market rate acquisition with anti-displacement focus
    - Novel financing tools flexible acquisition capital
    - Adjacent to schools, downtown, and public transit
- Preservation
  - 466 Broadway: 18 units (Traggorth Companies)
    - Situated in central business district
    - Historic tax credits, LIHTC, and others
  - Chelsea Homes I: 86 units of scattered sites
    - Situated in EJ neighborhoods, proximate to transit, parks, schools
    - Financed through 4% LIHTC, DHCD, Historic Tax Credits, Tax Exempt Bond, local funding
    - Coordinated infrastructure improvements for public health lead service line replacement, energy efficiency, air quality, heat mitigation

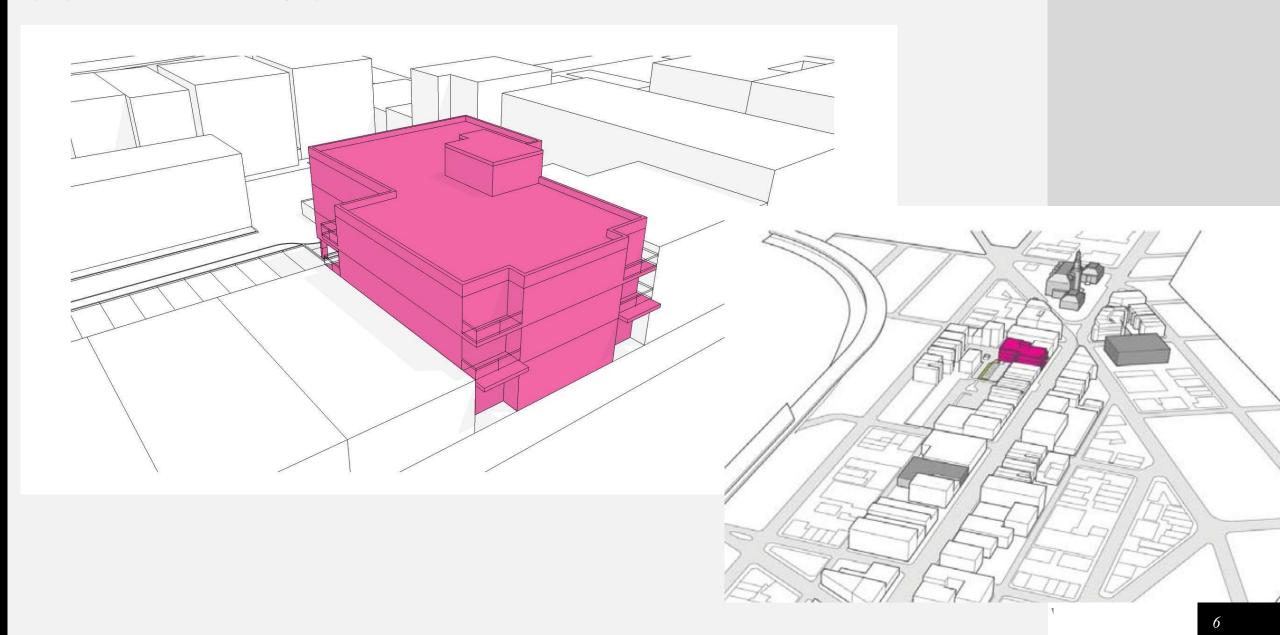


# **ACQUISITION + PRODUCTION**

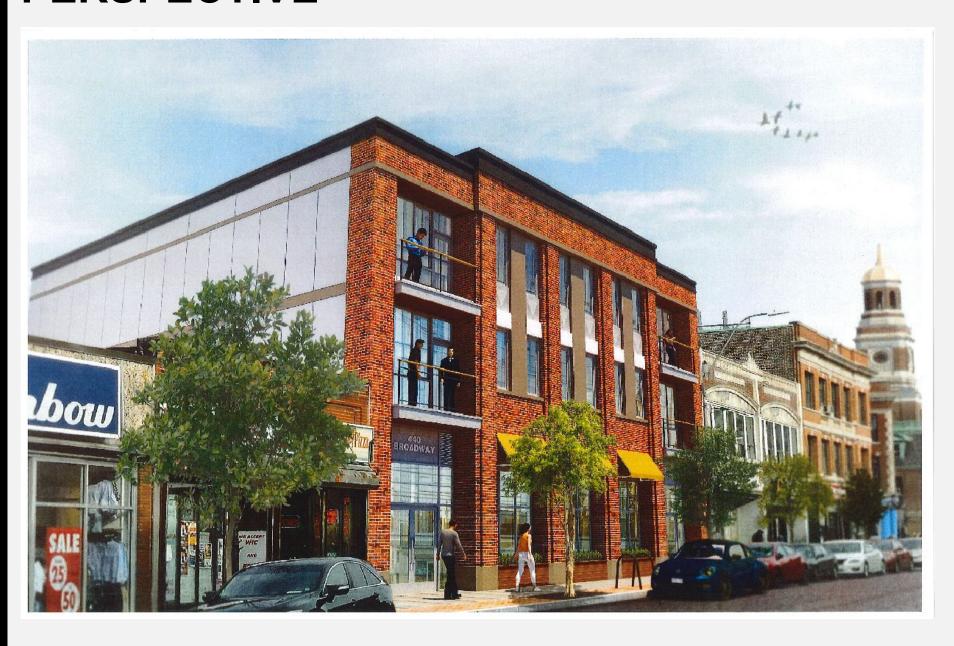
- Infill + Neighborhood Development
  - Neighborhood Scale Housing Program: 41 Orange St. (AHTFB)
    - Foreclosed / tax title properties
    - Maximizes open space + healthy design principles
    - Homeownership, centered on wealth building
    - Empower community voice during all project phases
- Transit-Oriented Development
  - 25 6<sup>th</sup> St.: 53 units, including 6 home ownership units (TND)
    - Adjacent to Silver Line Gateway, Commuter Rail, Downtown
    - Financed through LIHTC, DHCD, NSC, and others
    - Designed in accordance with passive house standards, energy efficient systems (i.e. heat pumps)
  - **440 Broadway:** 29 units, including 10 home ownership units and retail (City/Traggorth Co./Hispanic American Inst.)
    - Cornerstone of City's downtown agenda
    - Eminent domain acquisition
    - Pre-permitting to reduce risks, costs, and timeline
    - Post-pandemic design, focused on health, livability, and social cohesion
    - Collaboration with Latinx business leaders to design flexible retail space for culinary start-ups and small businesses



# **CONTEXT + SCALE**



# **PERSPECTIVE**



## ANTI-DISPLACEMENT + ARPA

#### Eviction Task Force

- Multi-agency coalition committed to coordinated service delivery
- Local rental + utility assistance
- Foreclosure prevention program + homeowner stabilization
- Housing legal clinic
- Emergency housing program
- ERAP/RAFT Capacity Enhancement Program

#### • What comes next?

- ARPA Community Engagement Project
- Community Advisory Committee comprised of community leaders + compensated residents
- Focal areas: housing, small business, workforce development, food security, mental health, environment + open space
- Community driven allocation plan, highlighting priorities, strategies, and projects



# QUESTIONS? THANK YOU!



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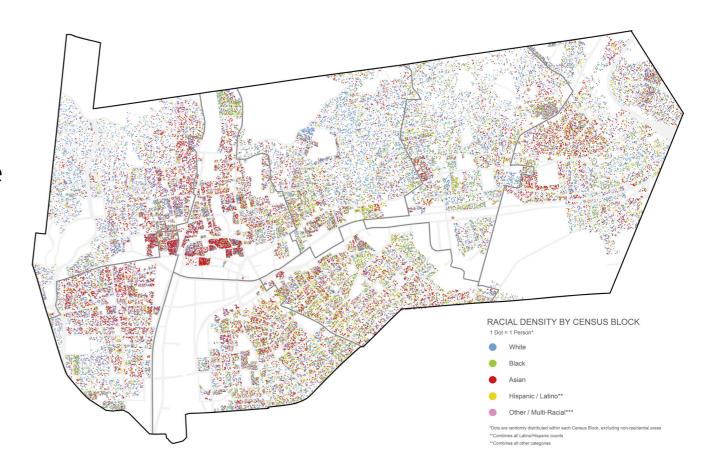


Neighborhood Hub Project Update September 23, 2021

Evan Spetrini, Senior Planner & Policy Manager Office of Strategic Planning & Community Development City of Malden

# Malden overview

- 66,000 residents
- 11.5% growth since 2010
- Just north of Boston two orange line stations
- 40% White
- 59% renter households
- 56% low-income households



# Housing landscape

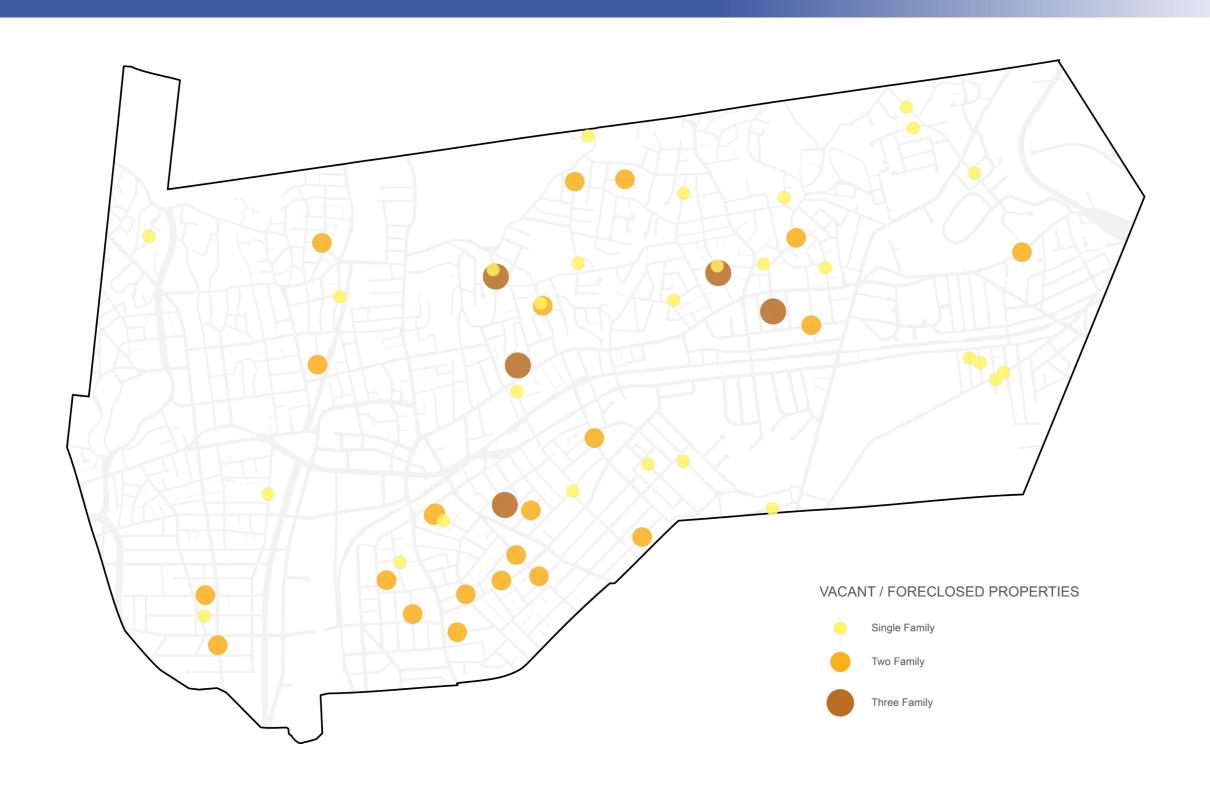
# Housing market

- 2,100 units built since 2010 very few affordable
- Median single family (2017): \$435,000
- Median condo (2017): \$319,500

# Affordable housing

- 1 deed-restricted affordable unit / 5 eligible households
- 29 / 600 HOME funded units created in Malden since 2010
- No Malden-based Community Development Corporation
- Malden Affordable Housing Trust established in 2019
- Inclusionary Zoning enacted 2021

# Vacant / foreclosed properties



# Neighborhood Hub project plan

# Convert vacant homes to Affordable Housing

- Task 1: Information gathering
- Task 2: Develop CDC partnerships
- Task 3: Streamline funding applications
- Task 4: Acquisition/rehab

# Neighborhood Hub progress update

# **Progress**

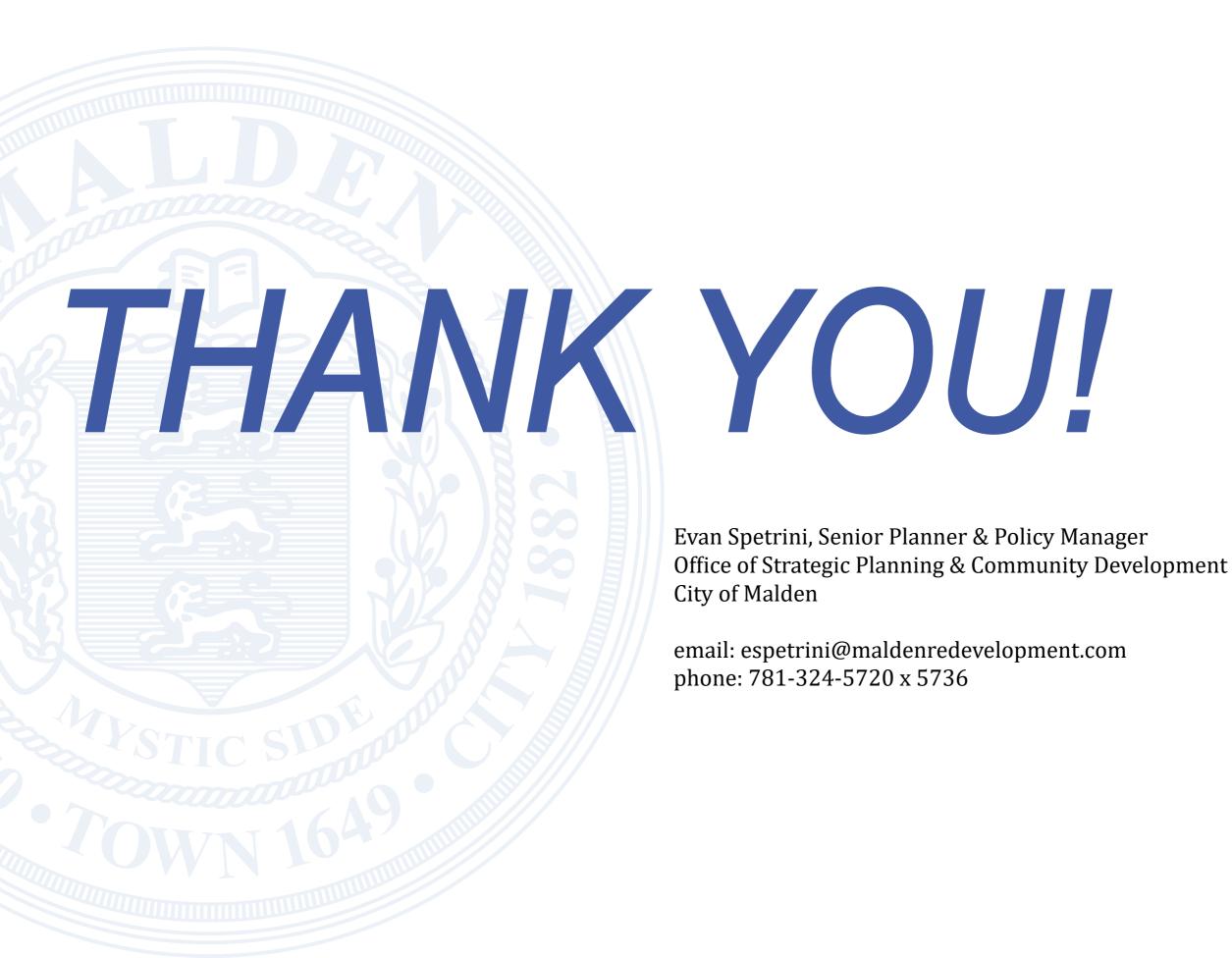
- Hired housing inspector to investigate properties
- Held CDC roundtable with Mayor
- Identified interested CDC partners
- Completed site visits of vacant / foreclosed properties
- Contacting property owners
- Developing list of target properties

# Shifting strategies

- Considering City acquisition and sale as a package
- Identifying potential funding sources for acquisition (ARPA, NSF, AHTF)

# **Next Steps**

- Continue to refine list of target properties
- Make contact with owners
- Engage with legal and appraisal consultants
- Secure funding
- Make acquisition plan
- Acquire properties
- Define RFP parameters (ownership vs. rental, income eligibility, etc.)





north shore community development coalition





### **PARTNERSHIPS**

#### Cities & Towns

Aligning our projects with municipal plans, permitting, infrastructure alignment, etc.







#### **Healthcare organizations**





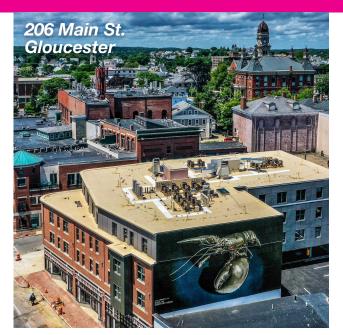
# Other non-housing focused non-profits



#### Faith-based organizations



### HARBOR VILLAGE



		BELOW 50% AMI		TOTAL UNITS
1 BR		3	7	10
2 BR	6	6	5	17
3 BR	2		1	3
Total	8	9	13	30

Status: Completed, Summer 2021

Partnership: Action, Inc. (Cape Ann's CAP agency)

**Project Summary:** 

30 affordable family apartments

• Retail & program space



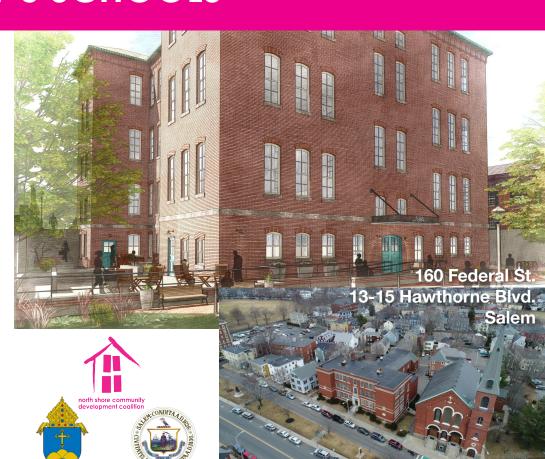


### ST. JAMES & ST. MARY'S SCHOOLS

**Status:** Permitted, waiting for funding **Partnerships:** Salem Archdiocese **Project Summary:** 

- Mixed-income redevelopment of two historic schools in Salem's downtown (80% affordable; 20% market)
- 29 apartments with artists' preference + artists' gallery & workspace
- 33 apartments for seniors

	BELOW 30% AMI	BELOW 50% AMI			
Total	8	8	30	17	63



### **EL CENTRO**



9 Peabody St.
Salem





Status: Permitting Fall 2021

**Partnership:** North Shore Community

Health

#### **Project Summary:**

 2 Phases: New Market Tax Credit & LIHTC

- New & expanded community health center
- 47 affordable homes for seniors
- Major new arts infrastructure 2 galleries, artist in residency, major public art opportunities

	BELOW 30% AMI		BELOW 60% AMI	
Total	22	25	0	47

### **50 WASHINGTON ST., SALEM**

**Status:** Design development;

Permitting 2022

Partnership: Salem-based church

**Project Summary:** 

 Redevelopment of a church campus in downtown Salem

- 50-60 new affordable homes for 30 & 50% AMI individuals
- Expansion of NSCDC's housing stock serving formerly-homeless young adults with support services



	BELOW	BELOW	BELOW	TOTAL
	30% AMI	50% AMI	60% AMI	UNITS
Total	25	35	0	62 *





<sup>\* 2</sup> units allocated for live in managers

# THANK YOU!

north shore 10 YEARS community OF IMPACT