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**TO:** 495/MetroWest Partnership Stakeholders, Municipal Staff  
**FROM:** The 495/MetroWest Partnership  
**RE:** *Housing Toolkit for Municipal Staff*

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As part of the 495/MetroWest Partnership's ongoing effort to support the development of diverse housing within our region, we have created a toolkit of housing resources for municipal staff. This toolkit aims to provide information on available state and federal resources that can assist in the planning, funding, and implementation of diverse housing developments.

## **Housing Toolkit for Municipal Staff**

### **Executive Office of Housing and Livable Communities:**

#### **Community Planning Grant Program**

##### **Organization: Executive Office of Housing and Livable Communities**

This comprehensive grant program is open to municipalities, Regional Planning Agencies, and municipal entities. It supports various community planning activities, including housing, transportation, infrastructure, economic development, community development, and MBTA Communities compliance. Grants provide up to \$150,000 and can fund planning studies, feasibility analyses, and development of local strategies to address community needs.

#### **Compact Neighborhoods**

##### **Organization: Executive Office of Housing and Livable Communities**

Compact Neighborhoods is an incentive program encouraging municipalities to adopt zoning districts that promote housing for working families of all incomes. Compact Neighborhoods must allow for a minimum density of 4 units per acre for single-family developments and 8 units per acre for multi-family developments (any structure with more than one unit). Participating cities and towns are eligible for preference in discretionary funding and possible Chapter 40B relief.

#### **EOHLC Fair Housing and Civil Rights Information**

##### **Organization: Executive Office of Housing and Livable Communities**

This resource provides information on fair housing and civil rights, ensuring compliance with state and federal regulations. It includes guidelines, best practices, and support for creating inclusive communities.

### Community Development Block Grant (CDBG)

#### **Organization: Executive Office of Housing and Livable Communities**

The CDBG program provides funding to municipalities for a wide range of community development activities, including housing rehabilitation, infrastructure improvements, economic development, and public social services. This program has two primary funding programs, the Community Development Fund (CDF) and the Mini-Entitlement Program (ME). The Community Development Fund (CDF) offers competitive grants to municipalities that are not HUD Entitlement or Mini-Entitlement (ME) communities, supporting a wide range of projects, including housing, infrastructure, economic development, revitalization, and public social services. The ME program, on the other hand, distributes funds based on need, poverty levels, and population size, targeting communities with high statistical indicators of need to address local challenges.

### HousingWorks Infrastructure Program (HWIP)

#### **Organization: Executive Office of Housing and Livable Communities**

The HousingWorks Infrastructure Program is a competitive grant program that supports municipalities and other public entities conducting infrastructure projects related to housing development. Eligible activities include design, construction, building, rehabilitation, and other improvements, and funding is awarded based on the project's connection to housing, transportation, infrastructure, and community development needs.

### Urban Center Housing Tax Increment Financing (UCH-TIF)

#### **Organization: Executive Office of Housing and Livable Communities**

Urban Center Housing Tax Increment Financing (UCH-TIF) authorizes municipalities to promote housing and commercial development by offering real estate tax exemptions on improved properties. The program is open to all cities and towns with commercial centers that need multi-unit housing. This financing is available to all municipalities having designated commercial centers and a need for multi-unit housing.

### Housing Innovations Fund (HIF)

#### **Organization: Executive Office of Housing and Livable Communities**

The Housing Innovations Fund (HIF) is a state-funded program designed to assist 501(c)(3) non-profit developers in creating and preserving affordable rental housing for special needs populations. HIF projects may include supportive housing for veterans, elders, single-person occupancy (SPO) units, limited equity cooperatives, as well as transitional and permanent housing for formerly homeless individuals and survivors of domestic violence. HIF funds can be used for acquiring, rehabilitating, or constructing new rental properties. At least 50% of the residents in HIF-supported housing must have incomes at or below 80% of the area median income, as defined by HUD, and at least 25% of residents must have incomes at or below 30% of the area median income.

### Local Initiative Program (LIP)

#### **Organization: Executive Office of Housing and Livable Communities**

LIP provides technical assistance to municipalities and developers looking to create affordable rental opportunities. The program supports local efforts to address affordable housing needs by offering guidance on project planning, zoning, and permitting to develop affordable rental units. Both for-profit and non-profit developers may use the LIP program in conjunction with a city or town but must work with town officials to obtain approval and ensure that the proposed units serve households below 80% of the area median income.

### HOME Investment Partnerships Program

**Organization: Executive Office of Housing and Livable Communities**

*This program is for non-entitlement communities.* This federally funded program assists municipalities in partnership with developers or Community Housing Development Organizations (CHDOs) to produce and preserve affordable housing. Eligible activities include new construction, acquisition, and rehabilitation of rental properties, with any projects seeking HOME funds needing to have 5 HOME-assisted units. All HOME-assisted units must be occupied by households earning no more than 60% of the area median income.

### Housing Stabilization Fund (HSF)

**Organization: Executive Office of Housing and Livable Communities**

The Housing Stabilization Fund (HSF) provides financial support to municipalities and developers for producing or rehabilitating rental housing. HSF funds can be used for the acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or for the new construction of rental projects. Each project can be granted up to \$1,000,000 from the EOHLC, or up to \$65,000 per HSF-assisted unit.

### Facilities Consolidation Fund (FCF)

**Organization: Executive Office of Housing and Livable Communities**

The Facilities Consolidation Fund provides funding for the development of community-based housing for clients of the Department of Mental Health and the Department of Developmental Services. The program is open to municipalities and local housing authorities in cooperation with for-profit and non-profit developers. Funding may be used for acquisition or rehabilitation of existing rental properties or for the construction of new rental properties.

### National Housing Trust Fund (HTF)

**Organization: Executive Office of Housing and Livable Communities**

The National Housing Trust Fund (HTF) Program supports cities and municipalities in creating and preserving affordable housing for very low-income households, including homeless families. The HTF helps to create more stable tenancies for low-income and homeless families who would otherwise be struggling to find stable housing solutions. The program provides federal funding for the acquisition, rehabilitation, or construction of rental housing, with strict income eligibility requirements.

### Community Based Housing (CBH)

**Organization: Executive Office of Housing and Livable Communities**

The Community Based Housing program funds the development, acquisition, and rehabilitation of integrated and community-based housing for people with disabilities and elderly people. Eligible borrowers for CBH funds include for-profit and non-profit developers, local housing authorities, and municipalities working with developers. CBH funds can be used for the acquisition, rehabilitation, or new construction of rental projects, with all units occupied by individuals certified as eligible by the Massachusetts Rehabilitation Commission (MRC) and earning no more than 80% of the area median income.

### In Conjunction with MassHousing:

### Affordable Housing Trust Fund (AHTF)

**Organization: Executive Office of Housing and Livable Communities and MassHousing**

The Massachusetts Affordable Housing Trust Fund (AHTF) offers financial support to municipalities, local housing authorities, nonprofits, and private entities for developing or preserving affordable housing. The fund targets households with incomes up to 110% of the area median income, with AHTF funds available for rental, home ownership, mixed-use projects, as well as housing for disabled and homeless individuals.

## **Citizen's Housing And Planning Association (CHAPA):**

### **Municipal Engagement Initiative (MEI)**

#### **Organization: Citizens' Housing And Planning Association (CHAPA)**

The Citizens' Housing and Planning Association (CHAPA) partners with municipalities and community organizations to conduct public education and advocacy efforts in support of affordable housing production. The initiative offers a community engagement model tailored to address each community's unique housing challenges and foster sustainable development. CHAPA also offers a MEI Lite program, which helps communities establish coalition building efforts of their own. Currently, the 495/MetroWest communities of Acton and Foxborough are partnered with CHAPA on the MEI.

## **Massachusetts Housing Partnership:**

### **Massachusetts Housing Partnership (MHP) Technical Assistance**

#### **Organization: Massachusetts Housing Partnership**

MHP offers technical assistance to municipalities, Housing Authorities, and non-profits for housing planning and development activities. Services include grants, consultant engagements, and staff support to help communities assess housing needs, evaluate sites, and leverage resources. The goal of this program, which is led by MHP's Community Assistance team, is to support housing policies and programs that increase housing variety and open communities to all people, particularly those of diverse racial and economic backgrounds.

### **Community Preservation Act Guidebook**

#### **Organization: Massachusetts Housing Partnership**

MHP's guidebook provides information on how to use Community Preservation Act (CPA) funds to achieve local affordable housing goals. It covers topics such as fostering community housing, legal considerations to be aware of while utilizing CPA funds, and examples of eligible activities under the act.

### **Municipal Affordable Housing Trust Guidebook**

#### **Organization: Massachusetts Housing Partnership**

MHP's guidebook provides information on how municipalities can establish and use local housing trusts to achieve affordable housing goals. It offers practical advice on creating and managing housing trusts, funding mechanisms, and leveraging local resources to support affordable housing initiatives.

## **In Conjunction with Citizen's Housing and Planning Association (CHAPA):**

### **Housing Toolbox for Massachusetts Communities**

#### **Organization: CHAPA and Massachusetts Housing Partnership**

Developed by CHAPA and MHP, this resource for local boards, planners, and municipal staff provides guidance on creating and executing effective affordable housing strategies. It includes tips for assessing community needs, building local support, the importance of land use, understanding the development process, and securing financing and funding for housing projects.

## **Housing Choice Initiative**

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#### **Organization: Housing Choice Initiative**

The Housing Choice Initiative promotes municipal commitment to housing production by providing incentives, technical assistance, and priority access to financing programs. This initiative aims to align resources and data to create a single point of entry for communities seeking assistance in increasing their housing stock. Designated Housing Choice Communities receive exclusive admission to the Housing Choice Community Grants Program, as well as access to other state grants and technical support for the purpose of advancing housing projects that meet local needs.

## **US Department of Housing and Urban Development:**

### **Public Housing Capital Fund**

#### **Organization: US Department of Housing and Urban Development**

The Public Housing Capital Fund assists Public Housing Agencies (PHAs) in developing and renovating blighted or deteriorating Public Housing infrastructure. The fund, which is operated by the Capital Fund program, provides formula funding to approximately 3,200 PHAs annually. These funds, which are given in the form of grants, can be used for development, financing, modernization, and management improvement projects. Technical assistance and field office support are also provided through this initiative.

### **Continuum of Care (CoC) Builds**

#### **Organization: US Department of Housing and Urban Development, Office of Community Planning and Development**

The Continuum of Care (CoC) Builds helps municipalities address homelessness by creating new permanent supportive housing (PSH) units through construction, acquisition, or rehabilitation projects. This initiative encourages the use of CoCBuils awards alongside other funding sources to maximize the availability of housing for individuals and families experiencing homelessness. The CoC service area map for the commonwealth can be found [here](#).

## **In Conjunction with the Office of Public and Indian Housing:**

### **Capital Fund High Risk/Receivership/Substandard/Troubled Program**

#### **Organization: US Department of Housing and Urban Development, Office of Public and Indian Housing**

The Capital Fund High Risk/Receivership/Substandard/Troubled Program provides Public Housing Agencies that are either in receivership, designated troubled or substandard, or otherwise high risk with funds to support public housing asset improvement. This funding is

targeted at improving the physical conditions of public housing and increasing housing occupancy through outreach and marketing initiatives.

**In Conjunction with the Office of Lead Hazard Control and Healthy Homes:**

**The Healthy Homes Production Program (HHP)**

**Organization:** US Department of Housing and Urban Development, Office of Lead Hazard Control and Healthy Homes

The Healthy Homes Production Program aims to assist municipalities in mitigating health and safety hazards in low-income housing, particularly for vulnerable populations such as children, the elderly, and people with disabilities.

**Congressional Delegation Contact Information**

Municipal staff interested in applying for discretionary federal funding are encouraged to reach out to staff for their U.S. Congressional Representative. The contact information for the 495/MetroWest's US Congressional delegation can be found below:

**495/MetroWest Federal Legislative Delegation:**

**Congressman James P. McGovern, 2nd Congressional District**

12 East Worcester Street, Suite 1  
Worcester, MA 01604  
Phone: 508-831-7356

*Partnership Communities: Ashland, Grafton, Holliston, Hopkinton, Northborough, Medway, Shrewsbury, Southborough, Upton, Westborough*

**Congresswoman Lori Trahan, 3rd Congressional District**

126 John Street  
Lowell, MA 01852  
Phone: 978-459-0101

*Partnership Communities: Acton, Berlin, Bolton, Boxborough, Harvard, Hudson, Littleton, Marlborough, Stow, Westford*

**Congressman Jake Auchincloss, 4th Congressional District**

29 Crafts Street, Suite 375  
Newton, MA 02458  
Phone: 617-332-3333

*Partnership Communities: Bellingham, Foxborough, Franklin, Hopedale, Medfield, Milford, Millis, Norfolk, Plainville, Sherborn, Wrentham*

**Congresswoman Katherine Clark, 5th Congressional District**

157 Pleasant St, Suite 4  
Malden, MA 02148  
Phone: 617-354-0292

*Partnership Communities: Framingham, Natick, Maynard, Sudbury, Wayland*