

## appendix D

### the essential housing rolodex

There are many government, quasi-public, private non-profit and private for-profit entities involved in developing or financing affordable housing or providing key support services. This list provides some of the most useful resources. Many of them provide links to other websites that you may find helpful. The ones you absolutely must know about are flagged! (✓)

#### ✓Citizens' Housing and Planning Association (CHAPA)

18 Tremont Street, Boston, MA 02118

(617) 742-0820

[www.chapa.org](http://www.chapa.org)

One-stop shopping for information on affordable housing and community planning, CHAPA's website provides policy information, legislative updates, research, and links to government and nonprofit agencies, data sources, consultants. You can also join CHAPA for \$65/year and enjoy the benefit of regular updates on relevant issues and programs; conferences and training; information and referrals; and research.

#### Citizen Planner Training Collaborative

[www.umass.edu/masscptc](http://www.umass.edu/masscptc)

Provides local planning and zoning officials with tools and information about land use planning. Website provides training materials, sample by-laws, and many planning related links. Two other sources of sample by-laws are the regional planning agencies, SRPEDD and the Cape Cod Commission.

#### Community Economic Development Assistance Corporation (CEDAC)

18 Tremont Street, Boston, MA 02108

(617) 727-5944

[www.cedac.org](http://www.cedac.org)

CEDAC works with nonprofits in low and moderate income areas to develop and preserve affordable housing. However, it also helps community organizations and municipalities develop strategies for the preservation of the state's expiring use (EUR) properties and serves as DHCD's agent for two programs serving the housing needs of low-income and special needs populations. Its website describes their resources and services.

#### ✓Community Preservation Act information

[www.communitypreservation.org](http://www.communitypreservation.org)

Website set up to help individuals and municipalities to understand and implement the CPA. Includes the legislation, FAQs, tools to estimate what the CPA surcharge would generate in your community, and examples of CPA funded (or eligible) projects. Detailed guidance on CPA implementation can also be found in the Department of Revenues Informational Guideline Release (IGR) # 00-209 and 01-207 by entering "IGR" in the search box at the massgov/dls website listed above.

**✓ Department of Housing and Community Development (DHCD)**

One Congress Street, Boston, MA 02114

(617) 727-7765

[www.state.ma.us/dhcd](http://www.state.ma.us/dhcd)

On the website of the state's lead agency for housing and community development programs and policy, you can get a complete list of all DHCD publications and program guidelines, including *Building Vibrant Communities*; its companion, *Resources for Vibrant Communities*; and *How to Obtain Housing Assistance in Massachusetts*, which provides names, addresses and phone numbers of local key housing providers. Also everything you need to know about 40B, the comprehensive permit statute, the state's housing inventory (SHI) and Executive Order #418.

- To reach other state agencies, go to the main Massachusetts website: [www.mass.gov](http://www.mass.gov)
- To find most city or town websites, go to [www.ci.townname.ma.us](http://www.ci.townname.ma.us) Or, do a keyword search "Town name, MA"
- To access a profile of your community prepared by DHCD (called Commonwealth Communities), go to [www.ma.gov](http://www.ma.gov)
- To get information about home sales and housing prices by city or town, go to the Warren Group (publisher of the weekly real estate newspaper Banker and Tradesman) website: [rers.thewarrengroup.com/townstats/search.asp](http://rers.thewarrengroup.com/townstats/search.asp)

**Division of Capital Asset Management and Maintenance (DCAM)**

One Ashburton Place, Boston, MA 02108

(617) 727-4050

[www.ma.gov](http://www.ma.gov)

DCAM's Office of Real Estate are the folks to call if any state agency owns property in your community that might be suitable for reuse as affordable housing.

**Federal Home Loan Bank of Boston**

111 Huntington Avenue, Boston, MA 02199

(888) 424-3863 (toll free)

[www.fhlbboston.com](http://www.fhlbboston.com)

Website provides information on FHLBB programs and projects it funded, plus other useful information and links related to community development, affordable housing and smart growth.

**Historic Massachusetts, Inc. (HMI)**

45 School Street, Boston, MA 02108

(617) 723-3383

[www/historicmass.org](http://www/historicmass.org)

Website provides information on Historic Massachusetts programs that help communities save their character and historic assets; also recent examples of HMI collaborations on affordable housing projects.

**Massachusetts Affordable Housing Alliance**

1803 Dorchester Avenue, Boston, MA 02124

(617) 822-9100

[www.mahahome.org](http://www.mahahome.org)

Website provides lots of info for first-time homebuyers

**Massachusetts Association of CDCs (MACDC)**

99 Chauncy Street, Boston, MA 02111

(617) 426-0303

[www.macdc.org](http://www.macdc.org)

Website provides info on MACDC activities and links to other websites. Lists MACDC members. For \$20 you can get a listing detailing CDC development activities, existing and pipeline.

**Massachusetts Department of Revenue, Division of Local Services**

[www.mass.gov/dls](http://www.mass.gov/dls)

Municipal Data Bank website has useful information on municipal property taxes, financial indicators, socioeconomic data, and state aid figures (cherry sheets) for every community in Massachusetts.

**Massachusetts Governor's Office for Brownfields Revitalization**

[www.ma.gov/brownfields](http://www.ma.gov/brownfields)

State's official brownfields website. Some of this information is also available on MassDevelopment's website, but this is where you should start if you are looking to see if there are any brownfields in your community. (Go to) [www.state.ma.us/brownfields/search](http://www.state.ma.us/brownfields/search))

**Massachusetts Historical Commission**

220 Morrissey Boulevard, Boston, MA 02125

(617) 727-8470

[www.ma.gov/sec/mhc](http://www.ma.gov/sec/mhc)

Call or go online for information on the MHC-administered Massachusetts Preservation Projects Fund; also for a copy of Preservation through Bylaws and Ordinances: Tools and Techniques for Preservation Used by Communities in Massachusetts.

**Massachusetts Housing Investment Corporation**

70 Federal Street, Boston, MA 02110

(617) 850-1000

[www.mhic.com](http://www.mhic.com)

MHIC's website describes its debt and equity financing tools and also showcases properties it has financed (accessible by town or developer). If you browse several of these websites, you'll see some projects more than once. That's because most affordable housing developments in Massachusetts—especially rental housing—require debt and equity from several funding sources.

**✓Massachusetts Housing Partnership Fund (MHP)**

2 Oliver Street, Boston, MA 02109

(617) 338-7868

[www.mhp.net](http://www.mhp.net)

MHP's website includes information on all its programs: technical assistance, predevelopment financing, soft second mortgages, and financing for rental housing. There are photos and profiles of projects MHP worked on and several useful publications, including some on incentive and inclusionary zoning and on starting a housing partnership.

**Massachusetts Municipal Association**

60 Temple Place, Boston, MA 02111

(617) 426-7272

[www.mma.org](http://www.mma.org)

MMA is a nonprofit, non-partisan organization that provides advocacy, research and other services to Massachusetts cities and towns. Its website provides lots of useful information for local officials, including information on housing, planning and growth management issues

**Massachusetts Nonprofit Housing Association**

18 Tremont Street, Boston, MA 02108

(617) 367-9404 or (800) 224-5124

[www.masshousinginfo.org](http://www.masshousinginfo.org)

Among their other activities, the Massachusetts Nonprofit Housing Association members act as the Housing Consumer Education Centers for their regions. This website provides links to the regional nonprofit organizations' websites as well as consumer information on homebuying and many other housing issues.

**MassDevelopment**

75 Federal Street, Boston, MA 02110

(800) 445-8030

[www.massdevelopment.com](http://www.massdevelopment.com)

Info on MassDevelopment's broad array of financing tools and projects, and descriptions of recent transactions and newsletters.

**MassHousing**

One Beacon Street, Boston, MA 02108

(617) 854-1000

<http://www.masshousing.com>

MassHousing's website includes program descriptions and guidelines for all its rental and homeownership products as well as the state's Affordable Housing Trust Fund, which it administers. There is also information for tenants as well as developers on the 60,000+ privately owned and managed apartments that MassHousing has financed.

**National Trust for Historic Preservation, Northeast Office**

Seven Faneuil Hall Marketplace, Boston, MA 02109

(617) 523-0885

[www.nthp.org](http://www.nthp.org)

Watch this site for imminent release of new resource guide featuring preservation tools, including those available for use in affordable housing development.

## Area Schools and Universities

*Always a good source of information. Massachusetts has a number of schools with undergraduate and graduate programs in housing and planning, and related fields. Many have affiliated research centers. If there is a school in your area, check it out. Five that have published studies recently on affordable housing issues and strategies are:*

**Harvard University Joint Center for Housing Studies**

[www.jchs.harvard.edu](http://www.jchs.harvard.edu)

*State of the Nation's Housing (annual publication)*

**Northeastern University Center for Urban and Regional Policy**

[www.curp.neu.edu](http://www.curp.neu.edu)

*A New Paradigm for Housing in Greater Boston*

**UMass Donahue Institute**

[www.donahue.umassp.edu](http://www.donahue.umassp.edu)

*A Profile of Housing in Massachusetts*

**UMass McCormack Institute**

[www.mccormack.umb.edu](http://www.mccormack.umb.edu)

*Situation Critical: Meeting the Housing Needs of Lower Income Massachusetts Residents*

**UMass Lowell Center for Family, Work, and Community**

[www.uml.edu](http://www.uml.edu)

*Meeting Lowell's Housing Needs: A Comprehensive Look*

Includes lots of information on increasing awareness of, and rallying support for, affordable housing in general that makes it useful outside the Lowell area.

## Census Data

*The really useful decennial census data that includes population and housing characteristics, the so-called SF (summary file) 3, will be released in the summer of 2002. SF4, which details population and housing characteristics by race and Hispanic origin will not be released until the end of 2002. The information contained in these files is the information that was asked of a 1 in 6 sample of households (the so-called long form). The information that has already been released was based on the 100% count (the short form).*

**U.S. Census**

[www.census.gov](http://www.census.gov), or

[www.factfinder.census.gov](http://www.factfinder.census.gov)

Loads of data at the federal, state and local level, on population and homeownership, housing affordability, vacancy rates, etc. Census.gov is the main site, but to access the 1990 and 2000 data, go directly to factfinder.

**Massachusetts Institute for Social and Economic Research (MISER)**[www.umass.edu/miser](http://www.umass.edu/miser)

State's data center at UMass-Amherst. MISER is the official liaison between the state and the Census Bureau. Many census products and other reports and projections are available online. Massachusetts building permit data is also available on this site.

For a modest fee MISER will prepare a comprehensive profile for your community using many of the tables from the sample data when it is available. Everyone should get one, for 2000 and—if you don't already have it—for 1990. It's well worth the investment...your library probably wants a copy, too. You'll be able to get the same information online, but it won't be as handy as that hard copy will be.

**Regional Planning Agencies****Berkshire County Regional Planning**

(413) 442-1521

[www.berkshireplanning.org](http://www.berkshireplanning.org)**Cape Cod Commission**

(508) 362-3828

[www.capecodcommission.org](http://www.capecodcommission.org)**Central Massachusetts Regional Planning Commission**

(508) 576-7717

[www.cmrpc.org](http://www.cmrpc.org)**Franklin Regional Council of Governments**

(413) 774-3167

[www.frcog.org](http://www.frcog.org)**Martha's Vineyard Commission**

(508) 693-3453

**Merrimack Valley Planning Commission**

(978) 374-0519

[www.mvpc.org](http://www.mvpc.org)**Metropolitan Area Planning Council**

(617) 451-2770

[www.mapc.org](http://www.mapc.org)**Montachusett Regional Planning Commission**

(978) 345-7376

[www.mrpc.org](http://www.mrpc.org)**Nantucket Planning and Economic Development Commission**

(508) 228-7237

[www.nantucketcomplan.com](http://www.nantucketcomplan.com)

**Northern Middlesex Council of Governments**

(978) 454-8021

[www.cog.org](http://www.cog.org)

**Old Colony Planning Council**

(508) 583-1833

[www.ocpcrpa.org](http://www.ocpcrpa.org)

**Pioneer Valley Planning Commission**

(413) 781-6045

[www.pvpc.org](http://www.pvpc.org)

**Southeastern Regional Planning and Economic Development District**

(508) 824-1367

<http://www.srpedd.org>

## OTHER WEBSITES FOR AFFORDABLE HOUSING, COMMUNITY DEVELOPMENT, PLANNING, AND SMART GROWTH

*(Remember: it's not how much information you have, it's what you do with it that counts!)*

**American Planning Association**

[www.planning.org](http://www.planning.org)

Home page of the APA contains general information as well as publication lists

Massachusetts Chapter [www.massapa.org](http://www.massapa.org)

**Boston Society of Architects**

[www.architects.org](http://www.architects.org)

BSA's Civic Initiative focuses on smart growth and livable communities

**Center for Community Change**

[www.communitychange.org](http://www.communitychange.org)

National nonprofit providing information and assistance to community based organization. Its Housing Trust Fund Project acts as a clearinghouse of information on more than 150 housing trust funds nationwide and assists organizations and agencies working to create, implement or expand trust funds. Many useful publications available online.

**Community Development Financial Institution (CDFI) Fund**

[www.cdfifund.gov](http://www.cdfifund.gov)

CDFIs provide a wide range of financial products and services, including mortgage financing, commercial loans, financing for community facilities, and financial services needed by low-income households. Some also provide technical assistance.

**Department of Housing and Urban Development (HUD)**

[www.hud.gov](http://www.hud.gov), or

[www.huduser.org](http://www.huduser.org)

HUD.gov is the agency's official website with more information than you will ever need on all its programs, but it is reasonably user friendly nonetheless. You might find "Spotlighting What Works," its information sharing site, useful. HUD USER, the website of HUD's Policy Development and Research Division, provides a wealth of current information about housing and community development policy initiatives and research for government officials and practitioners. HUD's Boston area website is [www.hud.gov/local/bos](http://www.hud.gov/local/bos)

**Housing Design Advisor**

[www.designadvisor.org](http://www.designadvisor.org)

A tool, resource, idea bank and guide to design in affordable housing. Good design matters!

**Local Initiatives Support Corporation**

[www.liscnet.org](http://www.liscnet.org)

Also primarily a resource for nonprofits, website has an especially good online resource library of information, case studies, tools and best practices on housing, community development and smart growth.

**MassINC**

[www.massinc.org](http://www.massinc.org)

Boston based think tank and advocacy organization that publishes timely educational research in the areas of economic prosperity, lifelong learning, safe neighborhoods, and civic renewal.

**National Low Income Housing Coalition**

[www.nlihc.org](http://www.nlihc.org)

NLIHC is a national education, organizing and advocacy organization dedicated to increasing and preserving the supply of affordable housing. Each year it publishes the "Advocate's Guide to Housing and Community Development Policy" to help keep advocates current on a wide range of issues, programs and tools at play in the world of housing policy. The guide and lots of other useful information is available on this website.

**Planning Commissioners Journal Citizen Planner Resource Center**

[www.plannersweb.com](http://www.plannersweb.com)

An excellent resource for the citizen planner. Includes articles, electronic resources and sites of interest.

**Rocky Mountain Institute**

[www.greenhomebuilding.com](http://www.greenhomebuilding.com)

A comprehensive website devoted to alternative building and sustainable architecture.

**State of Maryland's Office of State Planning**

[www.op.state.md.us/smartgrowth](http://www.op.state.md.us/smartgrowth)

One of the states at the cutting edge of fair share affordable housing and smart growth has already identified many of the most useful websites focusing on smart growth. Follow the prompts to [smartlinks.htm](http://smartlinks.htm)

**The Enterprise Foundation**

[www.enterprisefoundation.org](http://www.enterprisefoundation.org)

Enterprise supports the efforts of nonprofit organizations nationally, but its resource database, housing developer support system and resource catalogue could be useful to all affordable housing practitioners.

**The Trust for Public Land (TPL)**

[www.tpl.org](http://www.tpl.org)

A comprehensive website that describes not only TPL's activities but those of other organizations involved with open space protection and conservation. Features initiatives and resources by state.

**U.S. Department of Agriculture Rural Development (RHS)**

[www.rurdev.usda.gov/ProgramBriefs/program\\_info.htm](http://www.rurdev.usda.gov/ProgramBriefs/program_info.htm)

Resource for small communities, list of Rural Housing programs

**Women's Institute for Housing and Economic Development**

14 Beacon Street, Boston, MA 02108

(617) 367-0520

[www.wihed.org](http://www.wihed.org)

Good resource for those interested in building supportive communities for low-income women and their families