



# Affordable Housing Trust Fund & CPA Conference 2025

## December 3 - Maps, TA and other housing resources

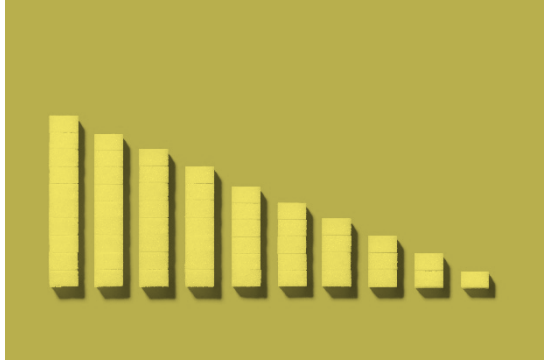
- 12/10 Dispute resolution for municipal boards and staff
- 12/17 ADUs and the property tax exemption for affordable housing

Shelly Goehring, Senior Program Manager



# Mission

As a leader and innovator, MHP expands access to affordable housing and promotes housing equity in communities across the Commonwealth.



## Center for Housing Data

Collects, analyzes & shares info for effective policy creation



## Community Assistance

Builds local capacity through TA and training, including 40B program



## Lending

Lent over \$1.4B for creation/preservation of over 27,000 units of affordable rental housing



## Homeownership

Supports first time homebuyers w/innovative products like ONE Mortgage



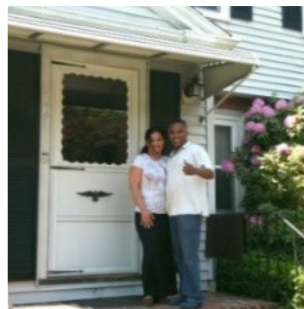
# Today's agenda

December 3, 2025



**NEW map to support  
local housing efforts**

**Intensive TA for Trust  
communities**



**NEW pilot Boards &  
Commissions Mini  
Boost Grant program**

**Intensive TA  
to support  
affordable  
housing  
trust funds**





## For existing housing trusts & communities interested in establishing a trust

- Runs January-October 2026
- Current housing needs analysis or housing production plan (last five years)
- Identify either housing trust fund goal or project can make reasonable progress on in 10 months
- Able to move forward with proposed project
- Support from the municipality (either CEO or town administrator to sign TA award)

**This is not a real estate development program.**

# Create a Mission Statement

This is a declaration of your organization's purpose. It should direct the organization toward its ultimate destination. Keep it short.

1. What you do
2. How you do it
3. Who do you do it for

## 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.

# What do you want to accomplish?

A planning framework



**GOALS** 2-3 well-defined, *measurable* goals



**STRATEGIES** that intentionally support the goals



**TASKS** organized actions to achieve strategies

# Example of (measurable) goals

- 1. Create 100 units of low/moderate income rental and homeownership housing units over the next five years.**
  - a. Issue RFP for one home at Freeman Avenue in 2021.
  - b. Provide funds to support ADU creation in 2022.
  - c. Provide funds to support 46 units at Lawrence Road 2024.
  - d. Complete 4 units at Old Kings Highway and 8 units at Paine Hollow Rd by 2024.
  - e. Acquire property for the creation of at least 20 new homes by 2025.
- 2. Raise \$1 million annually from 2022 – 2027 for a total of \$5M.**
  - a. Request 80% of short-term rental tax revenue
  - b. Annual request for CPA funds.
  - c. Fundraising for donations.
  - d. Secure 1-2 additional revenue streams.



# Determining how the trust will function

## GUIDELINES

### 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

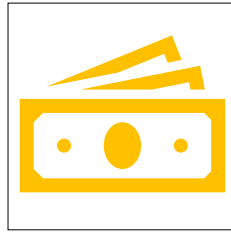
Funds requested in support of these strategies and the following activities:

- Predevelopment Activities – Includes costs related to architectural financial feasibility analyses, permits, appraisals, 21E report costs associated with examining the feasibility of a potential project such as septic upgrades, creating additional open recreational space, etc. (Note: The items listed above are limited with the exception that the BAHT Trustees may authorize a fee for projects included in this category).
- Development Activities – Includes costs related to filling the gap (minus other private and public funding) and what qualifies as affordable to pay. Development activities include new construction, redevelopment of affordable residential housing, and may include development opportunities.
- Housing Preservation and Improvement Activities – Includes costs related to the relative affordability of private unsubsidized housing units, ensuring continued affordability by maintaining the property for the life of the incentive and including the project in the Inventory (SHI) list, and making necessary improvements to stabilize both residents and neighborhoods.
- Direct Assistance Activities – Includes direct support to eligible households to lower the costs of obtaining housing in Beverly and/or remaining in the community (such as funding for downpayment and closing costs; first and last month's rent plus security deposit; rental assistance). Such direct assistance, as it relates to renters, would likely address the local needs of 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.

## Common elements of guidelines

1. Mission statement, goals and strategies
2. Roles and responsibilities of the trust
3. Priority/eligible funding activities
4. Stipulations for funding (e.g., income limits)
5. Project monitoring and reporting
6. Application process
7. Selection criteria
8. Application form

# Determine role of trust in relation to other boards



Community Preservation  
Committee



Affordable Housing  
Partnership/  
Committee



Housing  
Authority

# Online application due December 22

Awards announced in early January



[MHP's Affordable Housing Trust Fund Intensive Technical Assistance Program](#)



**2-3 communities will be chosen**





**NEW**

**Boards &  
Commissions  
Mini Boost  
grant  
program**



*Funded by Eastern Bank Foundation*

## Boards & Commissions Project

**TA Program for  
Municipal Boards and  
Commissions to support  
the creation of  
affordable housing.**

- Mini projects
- Can be completed within 3-6 months
- Directly supporting a board or commission in relation to affordable housing
- Support from the municipality (either CEO or town administrator to sign TA award)
- Encourage participation in March training series for boards and commissions



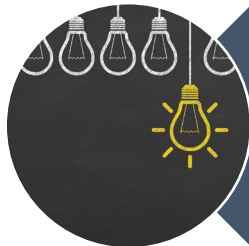
# Examples of possible mini-boost projects



Prioritize municipal parcels for AH development



Facilitate collaborative conversation between ZBA, Board of Health & ConCom



Guidance on municipal jurisdiction based on zoning



A photograph of five wooden house models of varying sizes and shapes, arranged in a row on a wooden surface. The background is a blurred green landscape. The models are made of light-colored wood and have simple cutouts for windows and doors.

## Mini-boost Grant Process

- Submit online application (open in January)
- Apps can seek short-term problem solving, training and/or support on a specific housing proposal or initiative
- MHP will review apps to ensure compatibility w/small-scale effort
- With tentative acceptance, meet to ensure project is achievable
- MHP issues grant agreement w/agreed upon scope

# **Online application will open in January 2026**



**Applications will be reviewed on a rolling basis**



**15 awards will be available in calendar year 2026**



**Other  
resources**





## Technical Assistance

MHP's Community Assistance (CA) team strives to support housing policies and programs that increase housing variety and open communities to all people, particularly those of diverse racial and economic backgrounds. Creating meaningful change requires thoughtful engagement in communities, while building common ground to help clear the way for more equitable housing options.

We provide a variety of resources related to affordable housing planning and development to communities, Housing Authorities and non-profits.

We can award small grants, engage consultants, and/or provide staff time. Our team helps communities assess their housing needs and find ways to leverage local resources (funds, land and buildings) to increase housing opportunity and help communities control their own housing development destiny.



**Please use the links below to request technical assistance:**

- [MHP General Technical Assistance Request Form](#)
- [Local Housing Authority \(LHA\) Surplus Land Technical Assistance | Apply Now](#)
- [Local Housing Authority \(LHA\) State Public Housing Redevelopment Feasibility Technical Assistance | Apply Now](#)
- [MHP HOPL \(Housing Opportunity on Public Land\) Grant Program | Apply Now](#)

### MHP has helped communities:

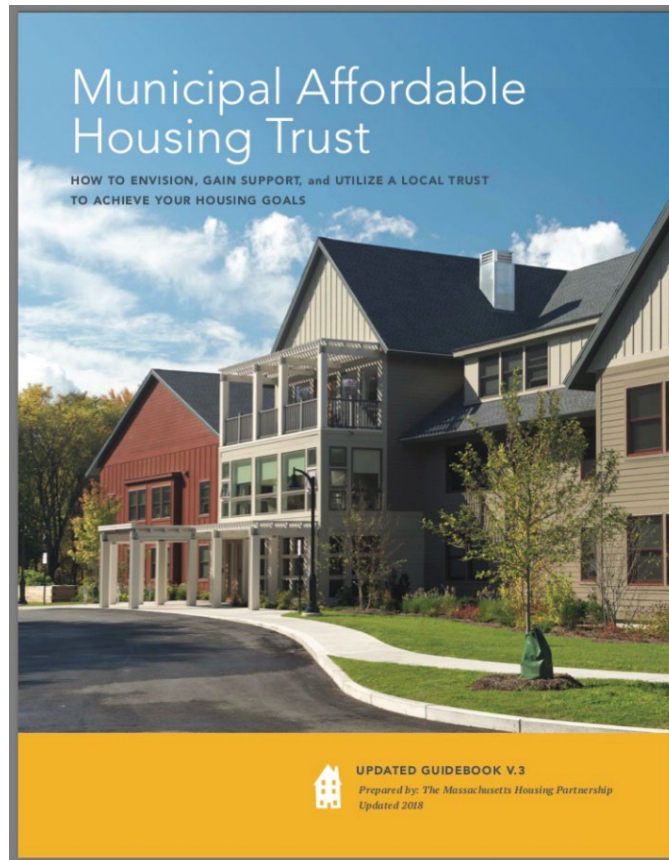
- Assess housing needs and develop action plans that address housing concerns;
- Work with boards or housing committees to determine the best way to use local resources and access state resources;
- Evaluate the feasibility of proposed sites for housing;
- Create Request for Proposals (RFP) for public land disposition and facilitating the evaluation of developer proposals;
- Update or create new zoning that encourages a variety of housing types;
- Find ways to preserve expiring affordable housing;
- Address distressed properties and issues related to foreclosures;
- Navigate proposed 40B developments (see below for more details about our 40B TA Program).

**Request technical assistance for your community:**

- [MHP General Technical Assistance Request Form](#)

# Community Assistance

# MHP Online Resources



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?

**Shelly Goehring**

Senior Program Manager

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Next week – December 10 at noon

**Dispute resolution for municipal boards and staff**

*Presented by Kayla Allen of the Dispute Resolution Center, UpSide413*