

5-18-2026

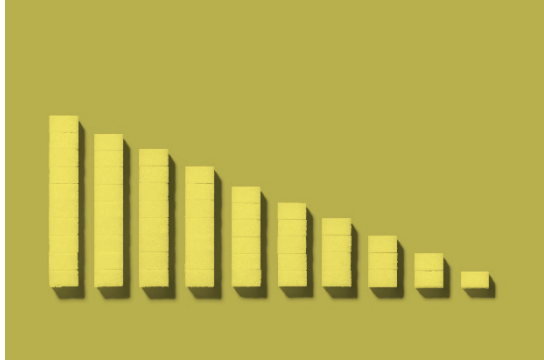
Developing & running housing programs

Shelly Goehring and Kristen Guichard



MHP Mission

MHP works with communities to create innovative policy and financing solutions that provide affordable homes and better lives for the people of MA.



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

May 18, 2026



Overview & funding questions

Program administration




Guidelines, applications & fund distribution



Case studies





Overview & funding questions

Is a housing program a “quick” win?



Effective programs take time to build



Does the program meet an identified need?



Even programs that require repayment won't see renewed funds for awhile



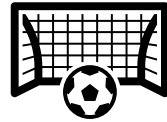
Thoughtfully consider long-term management

How will you fund your program?

- Funding sources may have limitations
- Is this a renewable source or finite?
- Will you require an affordability restriction?
- Consult with Town Counsel

What do you want to accomplish?

A planning framework



GOALS well-defined, *measurable* goals



STRATEGIES that intentionally support the goals



TASKS organized actions to achieve strategies

Program Administration



Program Administration: *Foundational Decisions*

Who will administer the program?

- Housing Trust or municipal staff
- External consultant or program

Do you have the Internal Capacity and Resources

- Staff availability and expertise
- Financial tracking and reporting
- Compliance record keeping

Program

Administration:

Foundational Decisions

How will you handle privacy and Confidentiality Considerations

- Handling sensitive financial and income documentation
- Secure storage of applicant information

Will you need outside assistance?

- Specialized expertise
- May require compliance with M.G.L 30b (procurement)

Administrative Structure & Ongoing Management:

Behind-the-scenes work required for program administration

Establish Internal Process

- Application intake and review
- Eligibility & income verification
- Award approvals & payment processing
- Compliance monitoring and file maintenance

Financial Management

- Document how funds are distributed and tracked
- Maintain accurate financial and program records
- Ensure accountability and audit readiness

Administrative Structure & Ongoing Management:

Behind-the-scenes work required for program administration

Reporting & Oversight

- Provide regular reports to the Housing Trust or oversight entity
- Track program outcomes and expenditures
- Maintain transparency and consistency in decision-making

Resources Needed to Sustain Programs

- Administrative staff or consultant support
- Financial system management
- Legal procurement support
- Outreach / Community capacity

**Create
clear
guidelines**



Creating Clear Program Guidelines:

Key Policy & Administrative Considerations

Defining the Purpose of the program

- What housing need is being addressed?
- Who is the target populations?
- What type of assistance will be provided?

Establish Clear Eligibility Requirements

- Income limits
- Residency/occupancy requirements
- Asset or other program specific criteria

Application Documentation

- Income verification
- Tax return/paystubs
- Identification and residency documentation
- Lease, mortgage or purchase documentation

Creating Clear Program Guidelines:

Key Policy & Administrative Considerations

Transparent Selection Process

- First-come first-serve
- Lottery system
- Priority categories/waitlists

Ensure Accessibility & Equity

- What housing need is being addressed?
- Who is the target populations?
- What type of assistance will be provided?

Develop Consistent Administrative Process

- Standardize review and approval processes
- Maintain clear documentation and recordkeeping
- Establish communication protocols with applicants

Application process



Ensuring Fair and Accessible Access to Housing Assistance Programs:

Outreach strategies may include:

- Municipal website postings
- Social media and newsletters
- Newspaper ads
- Housing Authorities
- Community boards, libraries

Provide clear information:

- Program purpose
- Eligibility requirements
- Application Deadlines
- Holding information sessions prior to deadline

Process:

- First come-first serve
- Running a lottery
- Special provisions

Finalizing Awards and Distributing Payment:

Rental Assistance— **Next steps once selected:**

- Inspections of units
- Contracts with landlord

Small Grants — **Award letters and grant agreements:**

- Award letters
 - Describes what is needed to finalize payment
 - Signed by all parties
- Grant agreements describing term and obligations
 - Requirements / Terms of award

Disbursement of payment:

- Typically made directly to contractor/vendor/landlord
- Reimbursement to applicant (by special request)
 - *Ex. Replacement of furnace in winter*

Case study



Downpayment/Closing Cost Assistance

Town of Acton

- Funding Source
- Eligibility
- Not a lien / no repayment
- Checks to closing attorney

ACTON COMMUNITY HOUSING CORPORATION
Town of Acton
472 Main Street
Acton, MA 01720

Down Payment or Closing Cost Assistance Application

Complete all information and return this application to: ACHC, Attn: Jenicia Pontes, Acton Town Hall, 472 Main Street, Acton MA 01720, or email the application to JenP@rhsousing.org

1. Name: _____
2. Address: _____
City: _____ State: _____ Zip: _____
3. Home Phone: _____ Work Phone: _____
5. Email address _____
4. Number of people living in household: _____
5. Gross Annual Household Income*: _____
[*Combined income for all household members 18 years and older. Income must be at or below 80% of Area Median Income]

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80% AMI	\$91,200	\$104,200	\$117,250	\$130,250	\$140,700	\$151,100
6. Please list total dollar amount of assets held* (e.g., checking, savings, 401K, 403B)
*[maximum total value of all assets held cannot exceed \$75,000. For age-restricted homeownership Projects, household assets shall not exceed \$275,000 in value, including equity in a dwelling]

7. Please list your total monthly obligations:
Monthly Installment Loans (car, student, personal) _____
Credit Cards, 5% of current balance _____
8. Funds available for Down Payment _____ Funds available for Closing Costs _____
9. Assistance Amount requested _____
Proposed use of funds _____ Down payment _____ Closing costs _____ Other (specify) _____

Small Grant/Capital Assistance Programs in the RHSO

	Acton	Bedford	Concord	Lincoln	Sudbury	Weston
Sponsored by	Acton Community Housing Corporation	Bedford Housing Trust	Concord Housing Development Corporation	Lincoln Foundation	Sudbury Housing Trust	Weston Housing Trust
\$ Source	CPA and some gift funds	Trust non-CPA funds	CHDC general funds, granted by CMAHT	Foundation funds	Trust non-CPA Funds	General Revenues
Grants	\$5,000 per grant, average \$1036 One-year waiting. \$10k lifetime Applicant pays half.	\$4,000 per grant, average \$3180 One-year waiting. \$10k lifetime	\$4,000 per grant, average \$2980 One-year waiting. \$10k lifetime	\$10,000 (Home Improvement), No more than \$10,000 total over the past 5 years	\$6,000, average \$3663 One-year waiting. \$15k over 7 years	\$20,000 per year No waiting period
Applicant Income AMI	100% AMI, including 2% of home equity	80% AMI, including 2% of home equity, assets on application	100% AMI	100% AMI	100% AMI	120% AMI, detailed assets on application
Property	Deed Restricted only	Below the Town median average assessed value for single family home	Below the Town median average assessed value for single family home	ONLY Battle Road Farm restricted properties	Below the Town median average assessed value for single family home	Deed Restricted only
Grant Cyle	Rolling <i>*wait one year between grant awards to same individual</i>	Rolling	Rolling	Rolling	Rolling	Varies 2025 had 2 rounds
# of estimates	Two	Two	Two	Two	Two	Two
Term	Must be completed in 1 year	Must be completed in 1 year	Must be completed in 1 yr	Must be completed in 1 yr	Must be completed in 1yr	Must be completed in 1 yr
Payment	To contractor after work is complete, reimbursement with specific approval	To contractor after work is complete, reimbursement with approval	To contractor after work is complete; reimbursement with approval	To contractor after work is complete; reimbursement with approval	To contractor after work is complete; reimbursement with approval	To contractor after work is complete; reimbursement with approval
Recapture	Within one year	Within one year	Within one year	Within one year	Within one year	Within one year
Award	Letter and Agreement	Letter and Agreement	Letter and Agreement	Letter and Agreement	Letter and Agreement	Letter and Agreement

Case study



Bedford TBRA Rental Assistance Program Town of Bedford

- Funding Source
 - *Understanding of HUD vs. CPA requirements*
- Eligibility
- Inspections

TOWN OF BEDFORD

TENANT BASED RENTAL ASSISTANCE PROGRAM

CONTACT DETAILS:
 Regional Housing Services Office
Serving Acton, Bedford, Concord, Lexington, Lincoln, Maynard, Haverhill, Sudbury, Weymouth, and Woburn
 978-287-1091
 JenP@rhsousing.org
<https://tinyurl.com/4mk9rw2b>

Applications Open February 23, 2026

The Town of Bedford is offering a Tenant-Based Rental Assistance (TBRA) Program to provide rental subsidies to help low-income households afford housing costs. Approximately 30% of Bedford households are renters and 23% of renters earn below 50% AMI. Of the 385 rental households earning below 50% of AMI, 78% are cost burdened. The TBRA Program provides a rental subsidy equal to the difference between the rent (including utilities) and 30 percent of the family's monthly adjusted income. The subsidy is granted for 12 months payable to the landlord directly.

The Bedford program is a HUD TBRA program with specific regulations outlined in the HOME Investment Partnerships Program in accordance with the requirements at CFR 92.209 Tenant-based rental assistance.

Tenant Selection
 The Bedford TBRA Rental Assistance Program is available to all low income rental households in Bedford who meet eligibility. The program will be widely advertised locally through the town website, local papers, and sent directly to apartment developments. The program will operate on a lottery basis, followed by first come, first served basis if needed until funding is depleted.

HOW TO APPLY
 Applications accepted February 23 through March 23
 Applications and instructions:
<https://tinyurl.com/4mk9rw2b>

LOTTERY
 April 8, 2026 at 1PM
 via online zoom meeting

An eligible applicant is one who:

1. Resides in Bedford,
2. Has a lease for an apartment in Bedford with a period of one-year,
3. Is not currently receiving any federal rental assistance (Section 8),
4. Has a social security number,
5. Does not own real estate property,
6. Is paying more than 30% of gross monthly income for rent and utilities
7. Has income within the guidelines set by HUD – 60% or below the Area Median Income (AMI) as defined at [24 CFR 5.609](#) adjusted by allowable deductions.

	1	2	3	4	5	6
60% AMI	\$69,480	\$79,440	\$89,340	\$99,240	\$107,220	\$115,140

Rent Reasonable Standards:
 Rent (including cost of utilities paid by the tenant) is below the Rent Reasonable standard, defined as the larger of the FMR, LIP maximum or MassHousing maximum.

	2025	Studio	1BR	2BR	3BR
Maximum Rent		\$2,316	\$2,646	\$2,977	\$3,440

What Happens After You're Approved?

- The apartment must be inspected and determined to meet HUD property standards.
- The final rental assistance is determined by the Program Administrator.
- The Program Administrator will complete the contract with the landlord, which constitutes the final approval of the Town.

The Town of Bedford does not discriminate based on race, color, national origin, religion, sex, familial status, and handicap (disability). Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.



Three Final Things

1

Consider identified needs when developing a housing program

2

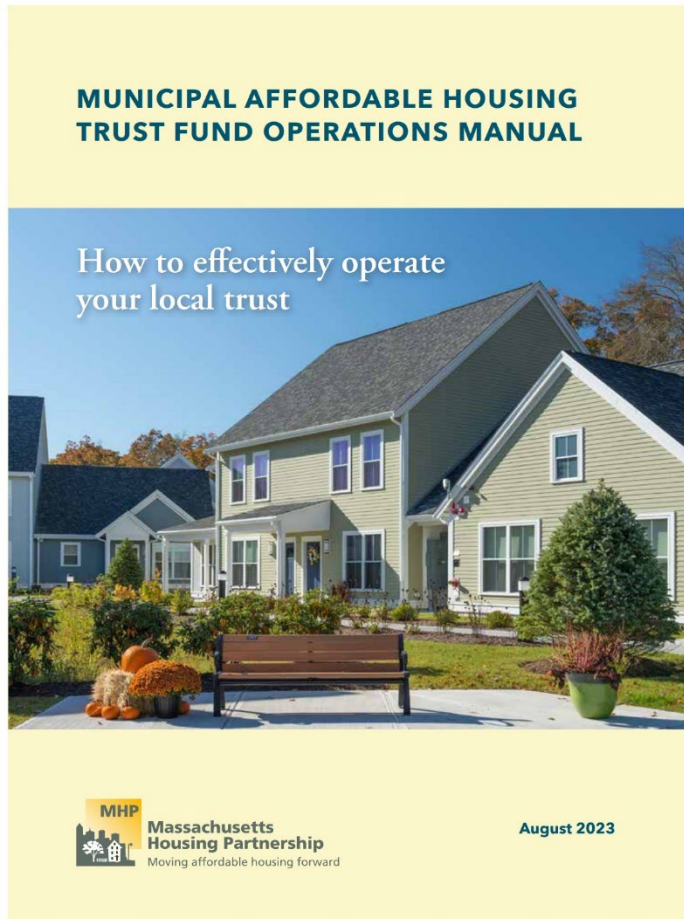
Determine funding source and its possible limitations

3

Identify long-term management options

...along with all the other many details!

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?

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