

PROJECT APPLICATION FORM – 2016

Due Date: November 16, 2015

Applicant: Acton Community Housing Corporation **Submission Date:** 11/16/15

Applicant's Address:

472 Main St., Acton Town Hall, Acton MA

Phone Number: 978-263-9611

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Purpose: (Please select all that apply)

- Open Space
 Community Housing
 Historic Preservation
 Recreation

Town Committee (if applicable): Acton Community Housing Corporation

Project Name: Community Housing Program Fund

Project Location/Address: N/A

Amount Requested: \$ 60,000

Project Summary: In the space below, provide a brief summary of the project.

The Acton Community Housing Corporation (ACHC) is requesting \$60,000 to replenish the existing Community Housing Program Fund for "the acquisition, creation, preservation, and support of community housing in the Town of Acton."

The Fund is used to finance new affordable housing initiatives and other activities eligible for CPA funding under the "support of community housing" definition in the statute. This set-aside fund is retained by the ACHC and earmarked for appropriate affordable housing activities recommended by the ACHC or any other community housing entity approved by the Board of Selectmen. Expenditures from this Fund must be approved by the Board of Selectmen under the ACHC powers established through Home Rule petition (Chapter 143 of the Acts of 1996, § 1).

The value of such a Fund is in the broad definition for its use that allows the ACHC, or other affordable housing groups, to react to opportunities as they are identified and not to restrict it to specific projects or activities. Very often these specific uses are not known in advance of the normal Community Preservation Act (CPA) funding cycle which is six months in advance of the Town Meeting vote. The Fund is used only for allowable CPA affordable housing purposes to provide a diversity of affordable housing opportunities for Acton residents and employees who work for and in the Town, as well as new residents from outside of Acton.

With this request, ACHC proposes to continue its current programs and initiate new ones. Uses of the Fund from 2004 to 2015 include:

- closing costs and mortgage payment assistance to 24 first time homebuyers of affordable units;
- the purchase or subsidy of 7 units for the Acton Housing Authority's low income rental program including 4 new construction units;
- funding sewer betterments for affordable units in 4 developments;
- a condo buydown and selling price subsidy for 9 units;

- capital improvements for 11 affordable units;
- funding the Housing Inventory for the Acton 2020 Community Master Plan,
- funding 4 years of membership in the Regional Housing Services Office, and
- funding a Housing Production Plan.
- Administrative expenses

Total spending on these initiatives through 2015 was just over \$1.6 Million. (See details attached.)

Among the programs that were created with this Fund is a Capital Improvement Program for existing deed restricted units for specific CPA eligible uses. As the monitoring agent for resales of affordable units, ACHC has also used the Fund to cover the cost of an agent to handle the resale to an income eligible buyer, as well as fund any necessary inspections, repairs or improvements.

In 2015, a Housing Production Plan (HPP) was completed and approved by the MA Department of Housing and Community Development (DHCD). It was prepared by the Metropolitan Area Planning Council (MAPC) and funded by housing gift funds. Housing Production Plans provide a proactive strategy for planning and developing affordable housing based on a Housing Needs Assessment. The Plan assessed current housing needs and validated the housing needs identified in the Acton 2020 housing inventory.

The final plan that emerged was based on input from the community and town boards and committees. It provides Acton with housing and programming guidance to target those with unmet housing needs, build capacity and community awareness, guide housing production to priority development areas, and amend zoning to advance housing production.

A key part of the HPP is the Implementation Plan (see attached) which lays out specific actions the Town can take to increase the affordable housing stock beyond its current 6.5% making constant progress toward its 10% goal. ACHC proposes to replenish the Community Housing Program Fund annually in anticipation of funding housing opportunities consistent with the Implementation Plan using CPA and housing gift funds

In this current year, the ACHC has used \$250,000 of CPA and housing gift funds for the purchase of two new construction units in Acton Meadows, a 40B development, for the Acton Housing Authority to use in its low income rental program. Low income rentals were identified as a high priority housing need in the Town. ACHC has also funded a number of capital improvements and Closing Cost assistance to first time homebuyers.

The current balance of CPA funds held by the ACHC, as of 11/1/15, is \$350,000. In addition, the ACHC has access to housing gift funds held by the Town earmarked for affordable housing programs. These housing gift funds can be used as leverage for programs in addition to the CPA funds. A replenishment of \$60,000 combined with other funding sources will allow the ACHC to aggressively seek out opportunities for land acquisition and construction projects to meet the priority needs identified in the Housing Production Plan.

**ACTON COMMUNITY HOUSING CORPORATION
COMMUNITY HOUSING PROGRAM FUND and CPA SPENDING
2004-2015**

❖ Administrative Funds	\$ 24,431
❖ Capital improvement program	\$ 20,433
❖ Condo Buy down expenses	\$ 10,000
▪ Legal, inspections, repairs, fees	
❖ Condo Buy down, selling price subsidy - 9 units	\$ 172,621*
❖ Consultants	\$ 35,360*
▪ Develop Comprehensive Permit Policy	
▪ Condo Buydown Program	
▪ Acton 2020 Housing Inventory	
▪ Housing Production Plan	
❖ Down payment, Closing Costs , and Mortgage help	\$ 60,505
▪ 19 First Time Homebuyers assisted	
❖ First Time Home Buyer courses	\$ 6,180
❖ Lottery agent	\$ 23,000
▪ Ready Buyer List	
▪ Condo Buydown	
▪ Resales	
❖ Purchase existing or new condos for Acton Housing Authority	\$ 675,000*
▪ 7 Units purchased or subsidized for low income rentals	
▪ Lalli Terrace, Willow-Central, Somerset Hills, Acton Meadows, Drummer Rd	
❖ Regional Housing Services Coordinator (4 years)	\$ 82,000
❖ Sewer betterments for affordable units	\$ 357,000*
▪ Fort Pond Brook Place, Dunham Lane, Lalli Terrace, Old HS Commons	
❖ Support Acton Housing Authority development	\$ 20,000
▪ Whittlesey Village	
❖ Willow-Central land acquisition	\$ 163,000
▪ Paid Town for back taxes, clean-up costs	
TOTAL SPENDING OR COMMITTED 2004-2015	\$1,646,530*

*Includes housing gift funds

As of 11/1/15

Housing Production Plan August 2015

Implementation Plan

Table 17: Town of Acton: Housing Implementation Plan, 2015-2020					
Goal & Implementation Strategies	Responsible Entities		Time Frame	Page #	
	Lead	Support			
Goal 1: Work to Preserve & Advance Housing Affordability in Town					
Strategy 1.1: Monitor and preserve affordability restrictions on existing units for as long as possible	Planning Department	RHSO, ACHC	Ongoing	44	
Strategy 1.2: Work toward the state's 10% goal on the Subsidized Housing Inventory	Board of Selectmen	Town Manager	Ongoing	45	
Strategy 1.3: Encourage "friendly 40Bs" by working with developers to create housing affordable to low- and moderate-income households	ACHC	Planning Department	Ongoing	46	
Strategy 1.4: Preserve "naturally affordable" housing, or those dwelling units that lack deed restrictions but are less costly	Planning Board	Planning Department	Ongoing	46	
Goal 2: Build Community Awareness of Housing Demand, Issues, & Activities					
Strategy 2.1: Increase resident awareness of unmet housing needs and demand	ACHC	Planning Department, Land Use/ED Director, Community Service Coordinator, Commission on Disabilities, Council on Aging, Acton Housing Authority	Ongoing	47	
Strategy 2.2: Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements	ACHC	Town Manager, Planning Department via consultant(s), Town staff and boards	Immediate	47	
Strategy 2.3: Engage the local real estate and development community to increase the Town's understanding of trends in housing demand	ACHC	RHSO	Ongoing	48	

(continued on following page)

Goal 3: Increase Town Financial, Organizational, & Infrastructural Capacity for Affordable Housing Production					
Strategy 3.1: Consider increasing the Community Preservation Act (CPA) surcharge from the current 1.5% rate	Board of Selectmen	Community Preservation Committee	Near Term	49	
Strategy 3.2: Allocate housing gift funds to advance affordable housing goals	AChC	Board of Selectmen	Near Term	49	
Strategy 3.3: Ensure cross-Town Board coordination and alignment on housing activities	Action 2020 Implementation Committee, Planning Board, AChC	Planning Department and relevant department heads, Town Manager	Ongoing	50	
Strategy 3.4: Continue to seek out opportunities for the Town to work collaboratively with the Acton Housing Authority, Acton Community Housing Corporation, Open Space Committee, and other local groups	Board of Selectmen	Town Manager, Planning Department, AHA, AChC, CPC, Habitat for Humanity	Ongoing	50	
Strategy 3.5: Cultivate partnerships with the South Middlesex Opportunity Council (SMOC) and the regional independent living center in order to deliver housing and other services to low-income residents	AHA	AChC, SMOC, ILC, Community Services Coordinator	Ongoing	50	
Strategy 3.6: Continue to explore opportunities to work collaboratively with non-profit housing developers	AChC	Planning Department, AHA	Near Term	51	
Strategy 3.7: Provide continued opportunities and resources for the Acton Housing Authority and others to develop supportive housing	AHA	Planning Department, Council on Aging, Commission on Disabilities	Mid Term	51	
Goal 4: Target Affordable Housing Production Goals to Appropriate Areas of Town					
Strategy 4.1: Encourage housing development opportunities in walkable areas of town	Planning Board, Board of Selectmen, AChC	Town Manager, Planning Department, AChC	Ongoing	52	
Strategy 4.2: Site and design new housing to minimize exposure to outdoor pollutants	Board of Health		Ongoing	53	
Strategy 4.3: Identify vacant and others parcels with potential for development or redevelopment of housing varying in type, tenure, and affordability	AChC, AHA, Board of Selectmen	Town Manager, Planning Department, AChC, OSC	Mid Term	53	

(continued on following page)

Goal 5: Adopt Zoning Changes to Allow for Housing Choices & Flexible Approaches to Achieve Housing Affordability					
Strategy 5.1: Rezone to allow by-right redevelopment of well-located suitable vacant office buildings or other large structures for multifamily housing or mixed-use development	Planning Department, Planning Board			Long Term	54
Strategy 5.2: Leverage development opportunities in the Historic District by allowing conversion of single-family homes to multifamily housing and infill development	Planning Board	Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation, HDC		Long Term	54
Strategy 5.3: Amend the accessory dwelling unit bylaw to better facilitate the development of smaller dwelling units	Planning Board	Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation		Mid Term	55
Strategy 5.4: Consider additional districts where zoning for mixed-use development may be appropriate	Planning Board	Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation		Long Term	55
Strategy 5.5: Establish a design review process as part of proposed development evaluation	Planning Board, Design Review Board	Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation		Mid Term	56
Strategy 5.6: Amend the Planned Conservation Residential Community District bylaw to encourage affordable housing production	Planning Board			Mid Term	56
Strategy 5.7: Provide incentives such as density bonus, parking relief, or relaxed dimensional requirements to encourage developers to include accessible and adaptable housing units	Planning Board	Planning Department		Long Term	57
Goal 6: Address Unmet Housing Needs Through Programming					
Strategy 6.1: Assess need for and explore strategies to advance a diversity of housing programs	ACHC, Planning Board, AHA	Planning Department, AHA, Commission on Disabilities		Near Term	57
Strategy 6.2: Encourage developers to build energy efficient units	Building Department	Planning Department		Ongoing	58
Strategy 6.3: Encourage property owners and renters to minimize in-home exposure to irritants and pollutants	Board of Health	Health Department		Ongoing	58
Strategy 6.4: Connect homeowners and renters to energy efficiency/renewable energy programs and incentives	Green Advisory Board	Town Manager, Planning Department, ACHC, RHSO		Ongoing	59
Strategy 6.5: Promote existing programs aimed at helping seniors to stay in their homes	AHA, Council on Aging	Town Manager, Planning Department, ACHC		Ongoing	60
Strategy 6.6: Foster existing linkages among social and health service providers, the Council on Aging, Acton Housing Authority, and seniors in the community	AHA, Council on Aging, Community Services Coordinator	Senior Center Study Committee, Acton Nursing Service, Crosstown Connect		Near Term	61
Strategy 6.7: Promote homeownership opportunities for first-time homebuyers	RHSO	ACHC, SMOG, LLC, Community Services Coordinator		Mid Term	61