

**HOUSE . . . . . No. 3859**

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Nine**  
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An Act relative to first-time home buyer assistance to cities..

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Subsection (a) of section 3 of chapter 121F of the General Laws, as  
2 appearing in the 2006 Official Edition, is hereby amended by adding the following paragraph:-

3 Not less than \$10,000,000 shall be expended as grants to cities to stabilize and promote  
4 reinvestment, through first-time homeownership, in cities the department has determined to be in  
5 need of first-time homeownership opportunities as indicated by a high concentration of assisted  
6 rental housing or a low rate of homeownership or low median family income or low average  
7 sales prices or high levels of unpaid property taxes or vacant or abandoned buildings and, after  
8 making the finding, the department may waive the requirements of this chapter which are found  
9 to be inconsistent with promoting first-time homeownership and take other steps necessary to  
10 promote first-time homeownership in the weak market including, but not limited to, reducing the  
11 length of required affordability to not less than 10 years and permitting the funded property to be  
12 purchased by a household whose income at the time of purchase does not exceed 120 per cent of  
13 the area median income, adjusted for family size, or both; provided however, that the purchaser  
14 shall be a first-time homeowner and shall own and occupy the property as his primary residence.