

Community Investment Tax Credit (CITC) 2024 Annual Legislative Report

The 2024 Community Investment Tax Credit (CITC) Annual Report is submitted herein to:

Representative Ronald Mariano, Speaker of the House of Representatives
Senator Karen E. Spilka, President of the Senate
Representative Aaron Michlewitz, Chair of House Committee on Ways and Means
Senator Michael J. Rodrigues, Chair of Senate Committee on Ways and Means
Representative Richard M. Haggerty, Chair of the Joint Committee on Housing
Senator Julian Cyr, Chair of the Joint Committee on Housing
Representative Andres X. Vargas, Chair of the Joint Committee on Community Development
and Small Business
Senator Adam Gomez, Chair of the Joint Committee on Community Development
and Small Business

This report is submitted under M.G.L. c. 62, s. 6M (c)(8) and M.G.L. c. 63, s. 38EE (c)(8):

the department, in consultation with the commissioner shall prescribe regulations necessary to carry out this subsection. Such regulations shall include requirements for annual reports from community partners and community partnership funds regarding outcomes achieved during the prior year and those reports shall be made available to the public; provided further, that the department shall maintain a list of all community partners and community partnership funds on its website; and provided further, that the department shall produce an annual report not later than April 30 for the general court and the public that describes the outcomes achieved through the program.

List of Certified Community Development Corporations (CDCs) in the Commonwealth

Chapter 240 of the Acts of 2010 updated the CDC law (M.G.L. Chapter 40H) by creating a new definition for the term Community Development Corporation and establishing for the first time a certification process for CDCs.

Three key elements are included in the new definition of a CDC:

- a. *[the CDC] focuses a substantial majority of the corporation's efforts on serving 1 or more specific neighborhoods or municipalities, a region of the commonwealth or a constituency that is economically disadvantaged.*
- b. *[the CDC] has as [its] purpose to engage local residents and businesses to work together to undertake community development programs, projects and activities which develop and improve urban, rural and suburban communities in sustainable ways that create and expand economic opportunities for low and moderate income people.*
- c. *[the CDC] demonstrates to the department of housing and community development that the corporation's constituency, including low and moderate income people, is meaningfully represented on the board of directors of the corporation; provided, however, that in making this determination, the department shall consider the following criteria:*
 1. *the percentage, if any, of the board that is elected by the general membership;*
 2. *the percentage of the board members that are residents of the service area;*
 3. *the percentage of board members that are people of low or moderate income;*

4. *the racial and ethnic composition of the board in comparison to the racial and ethnic composition of the community being served;*
5. *other mechanisms, including committees, membership meetings, that the organization uses to ensure that their constituency has a meaningful role in the governance and direction of the organization; and*
6. *other criteria as determined by the department.*

In addition, Chapter 40H, Section 2A(a), requires that:

The director of housing and community development shall establish and maintain a list of organizations that have been certified as CDCs consistent with this chapter and develop a process for certifying those organizations; provided, however, that the organizations shall be recertified at least once every 4 years. The process shall include an analysis of the organization's governance and a determination of whether the organization's constituency, including low- and moderate-income persons, is meaningfully represented on the board of directors of the organization. In making such determination, the director shall consider the following criteria:

- i. the percentage, if any, of the board that is elected by the general membership;*
- ii. the percentage of the board members who are residents of the service area;*
- iii. the percentage of board members that are persons of low or moderate income;*
- iv. the racial and ethnic composition of the board in comparison to the racial and ethnic composition of the community that the organization serves;*
- v. other mechanisms, including committees, membership meetings and others that the organization uses to ensure that the organization's constituency has a meaningful role in the governance and direction of the organization; and*
- vi. other criteria as determined by the director of housing and community development.*

As of the date of this report, the following sixty four (64) organizations are currently certified as Community Development Corporations (CDC). In addition, the two (2) Community Support Organizations^ (CSO) and the Community Partnership Fund* (CPF) are included on this list:

Organization	Location
ACT Lawrence	Lawrence
African Community Economic Development of New England (ACEDONE)	Boston
Allston Brighton Community Development Corporation	Brighton
Amherst Community Land Trust	Amherst
Asian Community Development Corporation	Boston
Boston Neighborhood Community Land Trust (BNCLT)	Boston
Brookline Improvement Coalition dba Brookline Community Development Corporation	Brookline
Chinatown Community Land Trust Inc.	Boston
Coalition for a Better Acre	Lowell
Codman Square Neighborhood Development Corporation	Dorchester
Community Development Corporation of South Berkshire	Great Barrington
Community Economic Development Center (CEDC)	New Bedford
Community Teamwork, Inc.	Lowell

Organization	Location
Domus Incorporated	Westfield
Dorchester Bay Economic Development Corporation	Dorchester
Downtown Taunton Foundation	Taunton
Dudley Neighbors Incorporated (DNI)	Roxbury
Fenway Community Development Corporation	Boston
Franklin County Community Development Corporation	Greenfield
Groundwork Lawrence	Lawrence
Harborlight Community Partners dba Harborlight Homes	Beverly
Hilltown Community Development Corporation	Chesterfield
Home City Development, Inc. (HCDI)	Springfield
Homeowner's Rehab Inc.	Cambridge
Housing Assistance Corporation (HAC)	Hyannis
Housing Corporation of Arlington	Arlington
Housing Nantucket	Nantucket
Inquilinos Boricuas en Accion, Inc. (IBA)	Boston
Island Housing Trust	West Tisbury
Jamaica Plain Neighborhood Development Corporation (JPNDC)	Boston
Just A Start	Cambridge
Lawrence Community Works	Lawrence
Lena Park Community Development Corporation	Dorchester
Local Initiatives Support Corporation (LISC)^	Boston
Lower Cape Cod Community Development Corporation d/b/a The Community Development Partnership (CDP)	Orleans
Madison Park Development Corporation	Roxbury
Main South Community Development Corporation	Worcester
Massachusetts Association of Community Development Corporations (MACDC)^	Boston
Metro West Collaborative Development	Newton
Mill Cities Community Investments (Lowell Community Loan Fund)	Lawrence
Mission Hill Neighborhood Housing Services, Inc.	Mission Hill
Neighborhood of Affordable Housing Inc. (NOAH)	East Boston
NeighborWorks Housing Solutions	Quincy
NewVue Communities	Fitchburg
North Shore Community Development Corporation	Salem
Nuestra Comunidad Development Corporation, Inc.	Roxbury
OneHolyoke Community Development Corporation	Holyoke
Pittsfield Economic Revitalization Corporation	Pittsfield
Quaboag Valley Community Development Corporation	Ware
Revitalize Community Development Corporation	Springfield
Somerville Community Corporation	Somerville

Organization	Location
South Boston Neighborhood Development Corporation	South Boston
South Middlesex Opportunity Council (SMOC)	Framingham
Southeast Asian Coalition of Central MA (SEACMA)	Worcester
Southwest Boston Community Development Corporation	Hyde Park
The Latino Support Network Community Development Corporation	Lynn
The Neighborhood Developers	Chelsea
The United Way of Massachusetts Bay*	Boston
Urban Edge	Roxbury
Valley Community Development	Northampton
WATCH Community Development Corporation	Waltham
Waterfront Area Historic League (WHALE)	New Bedford
Way Finders, Inc.	Springfield
Wellspring Cooperative Corporation	Springfield
Worcester Common Ground, Inc.	Worcester
Worcester Community Housing Resources, Inc.	Worcester
Worcester East Side Community Development Corporation	Worcester

Programs, Initiatives and Partnerships

Through the NOFA round in 2024, EOHLC awarded fifty two (52) certified CDCs and two (2) CSOs with a total of \$13,370,000 Tax credits. For the remaining \$330,000, EOHLC made rolling awards to 2024 awardees who had exceptional utilization of the credits that they were already awarded earlier in the year. As of the date of this report, of the \$12 million awarded to Community Partners in 2024, \$1,032,418.04, or roughly 8.6% has been utilized. Please note that credits are not considered utilized until the investor enters their information into the CITC system. This is on pace with previous years as we enter into the prime fundraising season for the awardees and 6 months away from Tax Day. The total calendar year 2024 award list is below:

Agency	Tax Credits Awarded
ACT Lawrence	\$150,000
Allston Brighton CDC	\$215,000
Asian CDC	\$145,000
BNCLT	\$100,000
Brookline CDC	\$200,000
Chinatown Community Land Trust	\$115,750
Coalition for a Better Acre	\$215,750
Codman Square NDC	\$225,000
Community Development Corporation of South Berkshire	\$100,000
Community Development Partnership	\$315,750
Community Teamwork	\$315,750

Agency	Tax Credits Awarded
Dorchester Bay Economic Development Corporation	\$225,750
Fenway Community Development Corporation	\$300,000
Franklin County CDC	\$150,000
Groundwork Lawrence	\$225,000
Harborlight Homes	\$315,750
Hilltown CDC	\$315,750
Home City Development	\$100,000
Homeowner's Rehab Inc.	\$50,000
Housing Assistance Corporation (HAC) of Cape Cod	\$315,750
Housing Corp. of Arlington	\$200,000
Housing Nantucket	\$315,750
Inquilinos Boricuas en Accion (IBA)	\$225,000
Island Housing Trust Corp.	\$315,750
JPNDC	\$125,000
Just A Start	\$315,750
Latino Support Network	\$100,000
Lawrence Community Works	\$315,750
Lena Park	\$100,000
Lowell Community Loan Fund Inc d/b/a Mill Cities Community Investments	\$315,750
MACDC	\$300,000
Madison Park DC	\$150,000
Main South CDC	\$175,000
Metro West CD	\$150,000
Neighborworks Housing Solutions	\$315,750
NewVue Communities	\$300,000
NOAH	\$300,000
North Shore CDC	\$315,750
Nuestra Comunidad	\$150,000
Quaboag Valley CDC	\$215,750
Revitalize CDC	\$150,000
SEACMA	\$150,000
SMOC	\$300,000
Somerville Community Corporation	\$200,000
South Boston NDC	\$100,000
Southwest Boston CDC	\$300,000
The Neighborhood Developers	\$315,750
Urban Edge	\$315,750
Valley CDC	\$215,000
WATCH	\$315,750
Way Finders	\$225,000

Agency	Tax Credits Awarded
Wellspring	\$215,750
WHALE	\$300,000
Worcester Common Ground	\$100,000

Recently our CDCs were asked to provide some information on the successes brought about because of CITC. Some highlights follow:

Coalition for a Better Acre – Opened 555 Merrimack Street, providing 27 units of affordable, supported housing for individuals in long-term recovery, with addiction services provided by Riverbend, Inc. (formerly Lowell House). One unique feature of this development is the ability to create a rental assistance fund, to help cover rental fees for residents who must re-enter residential treatment and assure housing continuity.

Urban Edge – Completed the rehabilitation of 78 units of housing and made significant progress on the creation of 120 new units. The community engagement team is providing residents with computer training for seniors, parenting classes to reduce stress, and reading enrichment for preschoolers.

Asian CDC – Is developing 292 new affordable homes in Boston Chinatown and in Malden. One of the developments located in Chinatown will feature a new Boston Public Library Chinatown branch, which is a significant milestone for the neighborhood. Chinatown is the only Boston neighborhood without a permanent library branch since the original building was demolished in the 1960s due to highway construction.

Housing Nantucket – Was able to make critical renovations and maintenance improvements across their 39 rental properties, ensuring quality living conditions for their tenants. They also installed solar panels to help reduce energy costs for tenants and conducted homebuyer education programs to empower prospective homeowners. The Wiggles Way project, a 22-unit mixed-income rental initiative, is nearing completion. At 66 Pochick Street, their innovative “house recycling” project involved relocating a one-bedroom cottage and expanding its capacity by adding a bedroom in a newly constructed full basement.

Homeowner’s Rehab Inc. – Purchased three parcels of land that will create 110 units of affordable housing over the next four years. They have also substantially expanded the HRI’s resident programs and services.

Just A Start – moved into their new building, the Economic Mobility Hub at Rindge Commons. Rindge Commons is located in North Cambridge near Alewife MBTA Station. It includes a state-of-the-art workforce training center for their youth and adult programs, 24 affordable apartments, 4 classrooms for Cambridge’s universal pre-k program, and space for all of Just A Start’s housing and financial opportunity programs. The building and its services are immediately accessible to over 1,000 low- to moderate-income families within a half-mile radius and will also allow them to double their adult workforce programs.

Chinatown Community Land Trust – acquired a new four-unit property and implemented lead and asbestos abatement, building envelope improvements, and installation of air source heat

pumps. They also have pursued a planning effort focused on preserving Boston Chinatown as a both a historic and cultural center.

Franklin County Community Development Corporation – offset costs for people using our Western MA Food Processing Center (WMFPC). The Center, a food-business incubator, helps clients co-pack products such as sauces, jams, and beverages. They work with many low-to-moderate income early-stage entrepreneurs. These business owners need to comply with rigorous federal food safety laws and other regulations to bring their products to market. They provide wrap-around business assistance for them to help them succeed.

Housing Corporation of Arlington – Advanced their 43-unit Passive House affordable housing development which will be built on the site of a former vacant auto body shop and complete Arlington's first affordable, solar powered Accessory Dwelling Unit, in a partnership with start-up Reframe Systems. They were also able to initiate a Tenant Council among their 151 units to enable a more formal path for tenant voice in HCA. The Tenant Council is now advancing some agenda items and working to build community among tenants. They have also been able to sustain social services in response to families needing housing help and other assistance for household stability; a need which has grown significantly since the pandemic.

Wellspring Cooperative – established of a community kitchen in Holyoke, the Gran Cocina, which serves as an incubator for new food businesses.

Waterfront Historic Area League (WHALE) – has been advancing the Hillman Firehouse project, a restoration of a vacant and blighted former firehouse and civil defense headquarters was redesigned and is now out to bid, with a construction schedule set to start before the end of the year. CITC credits have supported WHALE's operations as the project was brought back online and involved a tremendous amount of oversight and collaboration.

Allston Bright CDC – Homeownership & Counseling program grew greatly in 2024 and started offering two new homeownership workshops; Homebuying 102: Downpayment Assistance, and Homebuying 202: Condo Purchase and Ownership. In 2024 alone, over 150 individuals have completed one of these workshops. Their Real Estate Development program expanded greatly during the year. Currently, one project is in active construction, three are in predevelopment, and one project completed construction in November. These projects will make an impact on over 160 units of housing which are home to over 200 low-income residents.

Community Economic Development Center – has been making progress on their first real estate development project: the adaptive reuse of the historic Capitol Theater, which will be transformed into the Capitol Resilience Hub.

Worcester Common Ground – had the groundbreaking held on Sept. 12 for three condos at 116 Piedmont. This will result in affordable units priced between \$200,000–\$240,000, available for families earning $\leq 80\%$ of AMI. It also includes an accessible ground-floor unit to ensure inclusivity.

Hilltown CDC – Renovated the old high school in Chester that now has 15 subsidized affordable housing units as well as the town library and town museum. They were able to expand their small business assistance program to support more local farmers and were able to

move more local product through their non-profit grocery store and local delivery service purchasing more local produce from Hilltown farms.

Community Teamwork – Summer Street Housing opened in the spring of 2024. The nearly two-year project included the purchase and extensive renovation of a former rooming house in an area of Lowell near a park known for homeless encampments. Each of the new 19 efficiency apartments contains its own bathroom and kitchenette. The residents benefit from a permanent supportive housing model which includes addressing the residents’ broader needs such as access to food, transportation, and healthcare. In addition, we provide support and stabilization including, but not limited to access to employment, educational opportunities, financial literacy, help accessing state benefits, and legal support.

As part of the program, Certified CDCs have to submit an annual GOALs survey to MACDC outlining how CITC has helped them over the course of the recent year and they create a report with this information to show the success of the program. EOHLC works with MACDC to develop and refine questions in the CITC portion of this survey. Please see some data from the 2023 report below, as well as some links to the CITC Dashboard and Impact Report

- 1,610 Leaders engaged
- 1,233 Homes created or preserved
- 4,566 job opportunities created or preserved
- 2,064 entrepreneurs provided technical or financial assistance
- 75,877 Families assisted with housing, jobs, or other services
- \$1.29 billion invested in local communities

[CITC Dashboard](#)

[CITC Impact Report](#)