

Housing Report



Report of the Special Senate Committee on Housing

Summary

- 1 The Committee decided to form an advisory group with experts in the field of housing, including representatives of real estate business groups, non-profit housing organizations, tenants and landlords' organizations, academia, and staff at the Department of Housing and Urban Development.
- 2 The group was divided into sub-committees to address specific issues, including foreclosures; gentrification; homelessness; preservation and rehabilitation; production; public housing; support services; and zoning. They were tasked with drafting recommendations for solutions to help move our Commonwealth forward.
- 3 This report contains 19 proposals, which will make meaningful progress in several areas of housing while setting the stage for longer term reforms.



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Chair, Joint Committee on Housing



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Proposals

Foreclosure

● Mortgage Debt Relief

Exclude forgiven mortgage debt from taxable income to not be counted as part of gross income to minimize hardships for households already in distress.

Gentrification

● Community Land Trust

Create a seed grant and technical assistance program for Community Land Trusts to promote permanently affordable housing and sustainable home ownership.

● Property Tax Relief and Municipal Right of First Refusal

Create a property tax relief program that allows distressed homeowners to stay in their homes in exchange for a right of first refusal that the municipality can utilize in creative ways to create affordable housing or prevent teardowns.

● State Surplus Properties

Allow the state to dispose of surplus land with easy access to transportation below market value to create affordable housing.

Proposals

Homelessness

- **Tenant-Landlord Guarantee Pilot Program**

Create the Tenant-Landlord Guarantee pilot program to reduce the time families spend in motels by encouraging landlords to adjust their screening criteria and rent to families facing housing barriers.

- **RAFT Expansion**

Broaden the eligibility for RAFT and allocate additional funding to allow all household types to access the benefits of this proven homelessness prevention program by creating an inclusive definition of family, including elders, unaccompanied youth, and people with disabilities who do not have children in the household.

Preservation/Rehabilitation

- **13A Preservation**

Allocate \$15 million in additional state low-income housing tax credits to ensure housing that could lose affordability restrictions remains affordable.

- **Distressed and Abandoned Property Fund**

Provide funding to the Attorney General's Abandoned Housing Initiative (AHI) Revolving Loan Fund to repair distressed and abandoned property to turn around these properties and make them suitable for new tenants.

Production

- **Multi-family Zoning**

Allow multi-family zoning as of right to address the housing shortage but also provide suitable housing for families.

- **Smart Growth Housing Trust Fund**

Create a funding mechanism for the Smart Growth Housing Trust Fund to ensure a revenue source is available to fund incentive and school cost payments to communities that welcome smart growth as promised by Chapter 40R by capturing existing revenues and setting them aside temporarily.

Public Housing

- **Offline Vacant Units**

Create and implement a resident apprenticeship program that puts low income residents back to work and allows smaller housing authorities to get vacant units back online.

- **Surplus Public Housing Authority Owned Land**

Allow for the development of local housing authorities (LHA) surplus land to be used for mixed income housing.

Support Services

- **Family Self-sufficiency Programs**

Increase support for asset building and financial stability programs that coordinate with stable housing and help low-income citizens of the Commonwealth achieve economic self-sufficiency.

- **Interagency Coordination**

Empower the Interagency Task Force to coordinate with government agencies to ensure consistency and reliability for people who need access to government assistance services.