

Community Investment Tax Credit (CITC) 2025 Annual Legislative Report

The 2025 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

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-three (63) 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
Domus Incorporated	Westfield
Dorchester Bay Economic Development Corporation	Dorchester
Downtown Taunton Foundation	Taunton

Organization	Location
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
Mission Hill Neighborhood Housing Services, Inc.	Mission Hill
Nectar Community Investments	Lawrence
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
South Boston Neighborhood Development Corporation	South Boston
South Middlesex Opportunity Council (SMOC)	Framingham

Organization	Location
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 East Side Community Development Corporation	Worcester

Programs, Initiatives and Partnerships

2025 was the first year that the Total Credit Allocation amount was raised to \$15 million. Through the NOFA round in 2025, EOHLIC awarded fifty-four (54) certified CDCs and one (1) CSO with a total of \$13,270,000 Tax Credits. For the remaining \$1,730,000, EOHLIC held a second round that awarded one (1) CDC with \$250,000 Tax Credits, and rolling awards to 2025 awardees who had exceptional utilization of the credits that they were already awarded earlier in the year. At the end of the 2025 calendar year, there was \$160,000 in Tax Credits unawarded. As of the date of this report, of the \$14,840,000 awarded to Community Partners in 2025, \$5,348,000, or roughly 36% 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 tax season. The total calendar year 2025 award list is below:

Agency	Tax Credits Awarded
ACEDONE	\$225,000
Amherst Community Land Trust	\$150,000
Allston Brighton CDC	\$175,000
Asian CDC	\$150,000
Boston Neighborhood CLT	\$180,000
Brookline CDC	\$150,000
Community Economic Development Corporation	\$300,000
Chinatown Land Trust	\$110,000
Coalition for a Better Acre	\$200,000
Codman Square NDC	\$225,000

Agency	Tax Credits Awarded
Community Development Corporation of South Berkshire	\$225,000
Community Development Partnership	\$525,000
Community Teamwork	\$300,000
Dorchester Bay Economic Development Corporation	\$250,000
Fenway Community Development Corporation	\$375,000
Franklin County CDC	\$250,000
Groundwork Lawrence	\$225,000
Harborlight Community Partners	\$525,000
Home City Development	\$100,000
Hilltown CDC	\$375,000
Homeowners Rehab	\$75,000
Housing Assistance Corporation (HAC) of Cape Cod	\$525,000
Housing Corp. of Arlington	\$325,000
Housing Nantucket	\$525,000
Inquilinos Boricuas en Accion (IBA)	\$225,000
Island Housing Trust Corp.	\$525,000
Jamaica Plain NDC	\$75,000
Just-a-Start Corporation	\$435,000
Lawrence Community Works	\$400,000
Lena Park CDC	\$100,000
Massachusetts Association of Community Development Corporations	\$220,000
Madison Park CDC	\$175,000
Main South CDC	\$150,000
Metro West CDC	\$225,000
Nectar Community Investments (formerly Mill Cities)	\$375,000
Neighborworks Housing Solutions	\$405,000
NewVue Communities (Formerly Twin Cities CDC)	\$375,000
Neighborhood of Affordable Housing	\$300,000
North Shore CDC	\$375,000
Nuestra Comunidad	\$175,000
OneHolyoke CDC	\$100,000
Quaboag Valley CDC	\$125,000
Revitalize CDC	\$150,000
Southeast Asian Coalition of Central Massachusetts (SEACMA)	\$225,000
South Middlesex Opportunity Council (SMOC)	\$475,000
Somerville Community Corporation	\$275,000
South Boston NDC	\$100,000
The Neighborhood Developers	\$525,000

Agency	Tax Credits Awarded
Urban Edge	\$375,000
Valley CDC	\$225,000
Watch CDC	\$425,000
Way Finders Inc. (formerly HAP Housing)	\$375,000
Wellspring Cooperative Corporation	\$290,000
WHALE	\$100,000
Worcester Community Housing Resources, Inc.	\$75,000

In late January, the 2026 CITC NOFA was released. As part of the response, applicants are required to provide updates on their activities. Below are some highlights that we received from the applicants:

Island Housing Trust – Completed the construction of 36 rental and 4 ownership homes at Meshacket Commons in Edgartown, a duplex townhouse at Pin Oak Circle in West Tisbury, and 2 rental units at the historic Gay Head Church Parsonage in Aquinnah. Recently broke ground on Tackenash Knoll (60 apartments) in Oak Bluffs, and 401 State Road (8 units) in West Tisbury. Currently, has 140 rental and ownership homes in construction pipeline which will house over 350 island residents.

Allston Brighton CDC – Completed a Deep Energy Retrofit at Hano Homes in Allston which is a ten-duplex townhouse style building, providing 20 units of affordable housing to nearly 50 residents. This included 1) creating a super insulated air-sealing envelope by installing triple pane windows, adding insulation, and replacing doors. 2) fully electrifying the property by replacing gas boilers and water heaters. 3) limited interior upgrades including low flow plumbing fixtures and energy efficient lighting upgrades.

OneHolyoke CDC – organized and hosted the Building and Sustaining Livable Communities Symposium which brought together 100 business and local leaders to turn “uncertainty” into actionable plans for affordable housing and community growth.

Harborlight Homes – Opened Anchor Point Phase II- which added 39 two- and three-bedroom units into the campus, complementing the 38 family units completed in 2022 as part of phase I. More than 950 applications were received for phase II, 50% from families experiencing homelessness. Anchor Point is now home to more than 200 children and 77 families.

Community Development Partnership – Launched Homegrown Care, a new pilot program designed to address acute childcare shortage by supporting the creation of home-based Family Child Care businesses. With grant support and the pilot underway, CDP partnered with Clarendon Early Education Services to combine CDP’s deep experience in small business development with Clarendon’s specialized expertise in childcare licensing, compliance, and quality improvement.

Housing Corporation of Arlington – Acquired 59 units at 840-846 Mass Ave and 17 Newman Way taking the units out of the speculative market and stabilizing homes for the current tenants as well as setting a path for creating additional units on site.

South Boston NDC – Launched a Housing Counseling Program and supported 26 households through referrals and walk-ins, providing personalized guidance that helped families better understand their options and steps toward stable housing.

Worcester Community Housing Resources – Awarded \$2M in funding by the Massachusetts Attorney General’s Office to administer the statewide REACH (Receivership Expense Assistance for Creating Housing) Fund.

African Community Economic Development of New England – Broke ground on its first real estate development, the Erie-Glenway project in Dorchester. This will result in 9 units of permanently affordable condominiums for first time homebuyers, including five homes at 80% AMI and four homes at 100% AMI.

Community Economic Development Center of Southern Mass – Successfully activated their shared-use commercial kitchen. It is fully certified with the support of MassDevelopment TDI local funding which brought the kitchen up to code.

Just A Start Corporation – with the completion of their new building , the Economic Mobility Hub, they doubled enrollment in Adult Career Training Programs. Increasing participation from 36 to 72 students.

South Middlesex Opportunity Council – With funding provided by Massachusetts Executive Office of Housing and Livable Communities and the City of Worcester, they were able to build the first publicly funded, low-income modular construction project in the state. This is a three-story building on Winfield Street in Worcester completed in August 2025 and will support 17 individuals experiencing chronic homelessness.

Housing Nantucket – Welcomed 22 new families who had previously struggled to secure housing on Nantucket into their new homes as Wiggles Way. This mixed income rental development was developed and is owned and managed by Housing Nantucket. This project was started in November 2020.

Jamaica Plain Neighborhood Development Corporation – Completed construction on Brookley Flats. 45 condominiums for first-time homebuyers. This is the largest homeownership project in Massachusetts.

Madison Park Development Corporation – Launched its new pilot program called Lease to Legacy that will help residents build savings. Households will have the opportunity to set aside 50% of their monthly rent payments in a trust account for a proposed two-year period that will

result in a year's worth of rent payments to be put towards a down payment. This will create a clear pathway for low- and moderate-income residents to build savings.

Urban Edge – Opened newest development – Betty Greene Apartments in Jackson Square. This is a 100% affordable, transit oriented, 65-unit development named after Roxbury community advocate Betty Greene.

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](#)