

# **A Guide to State Development Resources**

This "Guide to State Development Resources" is an easy to use tool that municipal officials and volunteers can employ to access information regarding resources provided by the Commonwealth of Massachusetts that assist in the planning, funding and implementation of a wide range of local development projects. Each page provides summaries of, and links to, key resources.

## **Affordable Housing Development - Financing**

Resources that provide assistance to communities to finance the development of affordable housing for low- and moderate-income households.

### [Primary Resources \(see summaries below\)](#)

- Affordable Housing Trust Fund
- Capital Improvement and Preservation Fund
- Chapter 40R (Smart Growth Zoning Act)
- Commercial Area Transit Node Housing Program
- Community Preservation Act
- HOME Investment Partnerships
- Housing Stabilization Fund
- Low-Income Housing Tax Credit Program
- MassWorks Infrastructure Program
- Neighborhood Housing Services Program
- Urban Center Housing Tax Increment Financing Program

### [Secondary Resources \(see summaries below\)](#)

- Citizen Planner Training Collaborative
- Peer-to-Peer Technical Assistance Program
- Relocation Assistance Program
- Smart Growth / Smart Energy Toolkit

### **Additional Assistance for Affordable Housing Developers**

The organizations linked below provide affordable housing resources and programs directed to non-profit and for-profit affordable housing developers, as well as valuable affordable housing information, guides and other resources for cities and towns.

- [DHCD Housing Development](#)
- [MassHousing](#)
- [Massachusetts Housing Partnership](#)
- [CEDAC](#)
- [CHAPA](#)
- [MassDevelopment](#)

Please be aware that your **Local Housing Authority** can be an excellent source of information and resources regarding affordable housing development.

Please note that all units produced shall be marketed in a fair and open process consistent with state and federal fair housing laws.

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## Primary Resources: Summaries

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### **Program :** [Affordable Housing Trust Fund \(AHTF\)](#)

**Purpose:** To permit municipalities to establish trust funds for the creation and preservation of housing that is affordable to people with incomes that do not exceed 110% of the area median income, as defined by HUD

### **Key Eligibility Criteria:**

- The minimum term of affordability is 30 years
- All AHTF units in the project must be affordable to households at or below 110% of Area Median Income
- DHCD evaluation for project financial feasibility
- Funding preferences shall be given to those projects that are most likely to be able to commence development in a timely manner upon approval of funding
- [Affordable Housing Trust Fund](#) applications are submitted to MassHousing

**Funding and/or Eligible Uses:** Administered jointly by DHCD and MassHousing

### **Funding:**

- Deferred payment loans
- Low or no interest amortizing loans
- Down-payment and closing cost assistance for first-time home buyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Matching funds for employer-based housing
- Predevelopment funding from the Community Economic Development Assistance Corporation (CEDAC) to non-profit organizations
- Section 8 Project Based Vouchers (PBV)

**Eligible Uses:**

- Activities that create, preserve, or acquire housing for the benefit of people with incomes that do not exceed 110% of the area median income, as defined by HUD
- Permanent or transitional housing for homeless families and individuals, and
- For the modernization, rehabilitation and repair of public housing

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**Program : Capital Improvement and Preservation Fund**

**Purpose:** To preserve and improve existing privately owned, state, or federally assisted affordable rental developments

**Key Eligibility Criteria:**

- Local housing authorities
- For-profit and non-profit developers

**Funding and/or Eligible Uses:**

- State bond funded
  - The acquisition, refinancing and/or rehabilitation of existing rental property
  - Eligible properties include housing at risk of losing affordability restrictions due to the potential for the prepayment of its mortgage or housing in which a project-based rental assistance contract has expired.
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**Program :** [Chapter 40R](#)

**Purpose:** To substantially increase the supply of housing and enable municipalities to create Smart Growth Zoning Overlay Districts for the production of compact/high density housing. It targets the shortfall in housing for low- and moderate-income households, by requiring the inclusion of affordable units.

**Key Eligibility Criteria:**

- All MA cities and towns may apply.
- Development must include housing:
  - In an area of concentrated development such as town centers, or
  - Near transit stations, or
  - Be in a highly suitable location
- 20% of housing units must be affordable.
- Municipality must adopt a 40R zoning district.
- Minimum residential densities of 8 units/acre for single family; 12 units/acre for 2-3 family; and 20 units/acre for multi-family

**Funding and/or Eligible Uses:**

- Incentive payments of up to \$600,000 (plus a one time density bonus payment of \$3000 for each unit) for construction of new housing, substantial rehabilitation of existing buildings, or conversion to residential use
  - 40R projects are eligible for payment under [Chapter 40S](#) which reimburses for some of the net increase in the cost of educating students living in new housing in smart growth districts. This funding is available starting in FY2008.
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**Program:** [Commercial Area Transit Node Housing Program](#) (CATNHP)

**Purpose:** To support first-time homebuyer housing through new construction or acquisition and rehabilitation of housing developments, of 24 units or less, within neighborhood commercial areas and in proximity to public transit nodes

**Key Eligibility Criteria:**

- All MA Cities and towns
- Non-profit developers
- For-profit developers
- Housing development must be within neighborhood commercial areas and in proximity to public transit nodes.

- Not less than 51% of the units assisted by the program must benefit persons earning not more than 80% of the area median income.

**Funding and/or Eligible Uses:**

- A state funded bond program
- The total amount of CATNHP funds requested per eligible project may not exceed \$750,000 or \$50,000 per unit.

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**Program :** [Community Preservation Act \(CPF\) \(M.G.L. c.44B\)](#)

**Purpose:**

- To allow cities and towns to exercise control over local planning decisions
- To allow cities and towns to create a CPF by assessing a surcharge on annual real estate taxes, which can be used to address three core community concerns:
  - Acquisition and preservation of open space
  - Creation and support of affordable housing
  - Acquisition and preservation of historic buildings and landscapes

**Key Eligibility Criteria:** Voters must approve establishment of a CPF by vote in an annual municipal or state election.

**Funding and/or Eligible Uses:**

- A minimum of 10% of the annual revenues of the CPF must be used for each of the three core community concerns.
- The remaining 70% can be allocated for any combination of the allowed uses, or for land for recreational use.

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**Program :** [HOME Investment Partnerships](#)

**Purpose:** To produce and preserve affordable housing for low and moderate-income families and individuals

**Key Eligibility Criteria:**

Cities and towns in cooperation with any of the entities listed below:

- For-profit developers

- Non-profit developers
- Non-profit organizations designated as Community Housing Development Organizations (CHDOs)

**Funding and/or Eligible Uses:**

- Federal funds administered by DHCD. In general, DHCD HOME awards are structured as loans with 0% interest, and a 30-year deferred payment term.
  - Requires matching commitment of local funds
  - Acquisition and/or rehabilitation of existing structures for rental use
  - New construction of rental projects
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**Program:** [Housing Stabilization Fund \(HSF\)](#)

**Purpose:** To assist in the production and preservation of affordable housing for low and moderate-income families and individuals

**Key Eligibility Criteria:**

- Cities and towns in cooperation with developers
- Local housing authorities
- Non-profit developers
- For-profit developers

**Funding and/or Eligible Uses:**

- HSF deferred-payment loan
  - Projects located in HOME entitlement or consortium communities must include a matching commitment of local funds
  - Acquisition and/or rehabilitation of existing structures for rental use, or for the new construction of rental projects
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**Program:** [Massachusetts State Low Income Housing Tax Credit Program](#)

**Purpose:** To assist in the production and preservation of affordable rental housing for low-income families and individuals

**Key Eligibility Criteria:**

- Any person or entity (of whatever type) with an ownership interest in a qualified Massachusetts project and who receives an allocation of federal Low-Income Housing Tax Credits with respect to such project is eligible to receive an allocation of the Massachusetts Low-Income Housing Tax Credit with respect to such project..
- Three types of Massachusetts projects are eligible:
  - Projects to which the Department of Housing & Community Development (DHCD) has made a prior allocation of federal Low-Income Housing Tax Credit,
  - Projects to which DHCD makes a simultaneous allocation of federal Low-Income Housing Tax Credit, and
  - Projects with respect to which the federal low-income housing tax credit is allowable by reason of Section 42(h)(4) of the Code applicable to buildings financed with tax exempt bonds

**Funding and/or Eligible Uses:**

- Tax credit
- The acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or
- The new construction of rental projects
- Projects seeking tax credits must have a minimum of 8 tax credit-assisted units
- The minimum term of affordability is thirty years
- All units receiving tax credit assistance must have:
  - 20% or more households earning no more than 50% of area median income, or
  - 40% or more households earning no more than 60% of the area median income.
  - In addition, 10% of the total units must be reserved for persons or families earning less than 30% of area median income.

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**Program:** [MassWorks Infrastructure Program](#)

**Purpose:** To provide public infrastructure funding to support economic development. MassWorks consolidates these six grant programs into one office to streamline the grant process:

- Community Development Action Grant (CDAG)
- Growth District Initiative (GDI) Grants
- Massachusetts Opportunity Relocation and Expansion Program (MORE)
- Public Works Economic Development (PWED) Grants
- Small Town Rural Assistance Program (STRAP)
- Transit Oriented Development (TOD) Grant Program

### **Key Eligibility Criteria**

- Please see the MassWorks Infrastructure webpage for further information.

### **Funding and/or Eligible Uses:**

- Please see the MassWorks Infrastructure webpage for further information.
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### **Program: Urban Center Housing - Tax Increment Financing (UCH-TIF)**

**Purpose:** To promote multi-unit housing and commercial development, including affordable housing, in commercial centers through tax increment financing. Such development must be primarily residential

### **Key Eligibility Criteria:**

- .All cities and towns having designated commercial centers with a need for multi-unit housing
- Development must be primarily residential, and 25% of housing units produced must be affordable.
- A participating city or town must adopt an Urban Center Housing Tax Increment Financing Plan ("UCH-TIF Plan") for a designated commercial area (the "UCH-TIF Zone").
- The UCH-TIF Plan must include development plans for proposed public and private projects in the UCH-TIF Zone and executed agreement(s) with property owners undertaking new development who will be receiving tax increment exemptions ("UCH-TIF Agreements") on these projects.
- Before submitting an application for approval of a UCH-TIF Zone and a UCH-TIF Plan to the Department of Housing & Community Development (DHCD), a municipality must implement a local review and approval process.

### **Funding and/or Eligible Uses:**

- DHCD provides no direct funding.
  - Cities and towns may grant a real estate tax exemption up to 20 years on all or part of the increased value of improved real estate due to new construction or significant improvements.
  - Tax increment financing may be combined with grants and loans from local, state and federal development programs.
  - Multi-unit housing in designated commercial centers with 25% of units affordable to households with incomes at or below 80% of area median income
  - Primarily residential development
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## Secondary Resources: Summaries

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**Program :** [Citizen Planner Training Collaborative \(CPTC\)](#)

**Purpose:** To provide technical assistance for planning and zoning to cities and towns

**Key Eligibility Criteria:**

- City or town officials, including Selectmen, Building Inspectors, and members of Planning Boards and Zoning Boards of Appeal, etc.

**Funding and/or Eligible Uses:**

Trainees pay nominal fees for annual workshops and conferences, including:

- Comprehensive Permit - MGL 40B
- How to Hold A Perfect Public Hearing
- Introduction to the Subdivision Control Law and ANR
- Roles and Responsibilities of Planning & Zoning Boards

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**Program:** [Peer - to - Peer Technical Assistance Program](#)

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects. Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

**Key Eligibility Criteria:**

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.
- Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level

- Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
  - A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.
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**Program:** Relocation Assistance Program

**Purpose:** To provide advice, assistance and approvals for and to public agencies that cause businesses and individuals to move as a result of real estate acquisitions (voluntary or involuntary) or takings

**Key Eligibility Criteria:**

- Any residential or business occupant displaced by a public or private entity using public funds

**Funding and/or Eligible Uses:**

- Fair and reasonable relocation payments to displaced persons and businesses must be made under MGL Chapter 79A by any agency or person that is acquiring real property or issuing an order to vacate real property for purposes of rehabilitation or other improvement or for demolition purposes.
  - Actions include:
    - Taking of real property by eminent domain
    - Negotiated sale
    - Rehabilitation or other improvement
    - Demolition
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**Program:** Smart Growth / Smart Energy Toolkit

**Purpose:**

- To provide easy access to information on twelve different [planning](#) , [zoning](#) and [subdivision](#) techniques
- To increase understanding of [smart growth](#) tools and how to customize the techniques to local circumstances

**Key Eligibility Criteria:**

- The Toolkit is designed to be both an educational guide and a reference document

**Funding and/or Eligible Uses:**

- Provided by the Executive Office of Energy and Environmental Affairs

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# Affordable Housing Development - Planning

Resources that provide assistance to communities to plan for the development of affordable housing for low- to moderate income households.

## Primary Resources (see summaries below)

- Chapter 40B
- Chapter 40R (Smart Growth Zoning Act)
- Community Development Block Grant
- Community Preservation Act
- Local Initiative Program
- MassWorks Infrastructure Program
- Planned Production
- Priority Development Fund
- Urban Center Housing Tax Increment Financing Program

## Secondary Resources (see summaries below)

- Citizen Planner Training Collaborative
- Peer-to-Peer Technical Assistance Program
- Relocation Assistance Program
- Smart Growth / Smart Energy Toolkit
- Urban Renewal Program

## Additional Assistance for Affordable Housing Developers

The organizations linked below provide affordable housing resources and programs directed to non-profit and for-profit affordable housing developers, as well as valuable affordable housing information, guides and other resources for cities and towns.

- [DHCD Housing Development](#)
- [MassHousing](#)
- [Massachusetts Housing Partnership](#)
- [CEDAC](#)

- [CHAPA](#)
- [MassDevelopment](#)
- [Massachusetts Housing Investment Corporation](#)
- [Mel King Institute for Community Building](#)

Your [Local Housing Authority](#) can be an excellent source of information and resources regarding affordable housing development.

Please note that all units produced shall be marketed in a fair and open process consistent with state and federal fair housing laws.

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## Primary Resources: Summaries

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**Program :** [Chapter 40B \(Comprehensive Permit Law\)](#) Also see [Planned Production](#)

**Purpose:** To increase the supply and to improve the regional distribution of low and moderate income housing by allowing a limited suspension of existing local regulations

**Key Eligibility Criteria:** Project sponsor/applicant must be either a:

- Public agency
- Non-profit, or
- Limited dividend organization

Prior to applying for a Comprehensive Permit, a project sponsor must receive preliminary approval (normally a Project Eligibility/Site Approval Letter) under a state or federal subsidy program

**Funding and/or Eligible Uses:**

40B is a law, not a subsidy program; however, eligibility for a Comprehensive Permit under 40B requires approval from an eligible state or federal subsidy program. There are a variety of eligible resources offering benefits that range from technical assistance to low interest financing to grant funding.

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**Program :** [Chapter 40R](#)

**Purpose:** To substantially increase the supply of housing and enable municipalities to create Smart Growth Zoning

Overlay Districts for the production of compact/high density housing. It targets the shortfall in housing for low- and moderate-income households, by requiring the inclusion of affordable units.

**Key Eligibility Criteria:**

- All MA cities and towns may apply.
- Development must include housing:
  - In an area of concentrated development such as town centers, or
  - Near transit stations, or
  - Be in a highly suitable location
- 20% of housing units must be affordable.
- Municipality must adopt a 40R zoning district.
- Minimum residential densities of 8 units/acre for single family; 12 units/acre for 2-3 family; and 20 units/acre for multi-family

**Funding and/or Eligible Uses:**

- Incentive payments of up to \$600,000 (plus a one time density bonus payment of \$3000 for each unit) for construction of new housing, substantial rehabilitation of existing buildings, or conversion to residential use 40R projects are eligible for payment under [Chapter 40S](#) which reimburses for some of the net increase in the cost of educating students living in new housing in smart growth districts. This funding is available starting in FY2008.

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**Program:** [Community Development Block Grant](#)

**Purpose:** To help cities and towns implement housing, community, and economic development projects that assist low and moderate-income residents, or that revitalize areas of slum or blight

**Key Eligibility Criteria:**

- MA cities and towns with populations over 50,000 receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).
- MA cities and towns with populations under 50,000 that do not receive CDBG funds directly from HUD are eligible to receive CDBG funding from the Department of Housing and Community Development.

**Funding and/or Eligible Uses:**

Eligible CDBG projects include but are not limited to:

- housing rehabilitation or development
  - micro-enterprise or other business assistance
  - infrastructure
  - community/public facilities
  - public social services
  - planning
  - removal of architectural barriers, and
  - downtown or area revitalization
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**Program :** [Community Preservation Act \(CPF\)](#) (M.G.L. c.44B)

**Purpose:**

- To allow cities and towns to exercise control over local planning decisions
- To allow cities and towns to create a CPF by assessing a surcharge on annual real estate taxes, which can be used to address three core community concerns:
  - Acquisition and preservation of open space
  - Creation and support of affordable housing
  - Acquisition and preservation of historic buildings and landscapes

**Key Eligibility Criteria:** Voters must approve establishment of a CPF by vote in an annual municipal or state election.

**Funding and/or Eligible Uses:**

- A minimum of 10% of the annual revenues of the CPF must be used for each of the three core community concerns.
  - The remaining 70% can be allocated for any combination of the allowed uses, or for land for recreational use.
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**Program:** [Local Initiative Program \(LIP\)](#)

**Purpose:**

- To give cities and towns more flexibility in their efforts to provide low and moderate-income housing
- To enable cities and towns working with developers to develop low and moderate income housing without additional state or federal financial resources

**Key Eligibility Criteria:**

- All MA cities and towns may apply.
- Housing supported by local government that will serve households below 80% of the area median income

**Funding and/or Eligible Uses:**

- The Commonwealth provides services and technical assistance as a subsidy for creation, maintenance and preservation of LIPs
  - Two types of housing are supported by the program:
    - Local Initiative Projects developed through the comprehensive permit process under M.G.L. Chapter 40B, and
    - Local Action Units developed through a city or town's zoning or permit issuance process
  - Inclusion on the Department of Housing and Community Development's [Subsidized Housing Inventory](#) (SHI)
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**Program:** [MassWorks Infrastructure Program](#)

**Purpose:** To provide public infrastructure funding to support economic development. MassWorks consolidates these six grant programs into one office to streamline the grant process:

- Community Development Action Grant (CDAG)
- Growth District Initiative (GDI) Grants
- Massachusetts Opportunity Relocation and Expansion Program (MORE)
- Public Works Economic Development (PWED) Grants
- Small Town Rural Assistance Program (STRAP)
- Transit Oriented Development (TOD) Grant Program

**Key Eligibility Criteria**

- Please see the MassWorks Infrastructure webpage for further information.

**Funding and/or Eligible Uses:**

- Please see the MassWorks Infrastructure webpage for further information.
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**Program:** Planned Production

**Purpose:**

- To encourage cities and towns to develop affordable housing plans
- To give more control over the comprehensive permit process to cities and towns that are under the 10% threshold of Chapter 40B but are making steady progress in producing affordable housing on an annual basis

**Key Eligibility Criteria:**

All MA cities and towns:

- Under the 10% threshold of Chapter 40B, and
- With an affordable housing plan that is:
  - Approved by the Department of Housing and Community Development, and
  - Granted certification of compliance with the plan

**Funding and/or Eligible Uses:**

- Planned Production is not a funding source; it is a regulation under Chapter 40B.
- Creation of a plan by which the municipality will meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations
- Production of housing units in accordance with an affordable housing plan.
- A decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

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**Program:** Urban Center Housing - Tax Increment Financing (UCH-TIF)

**Purpose:** To promote multi-unit housing and commercial development, including affordable housing, in commercial centers through tax increment financing. Such development must be primarily residential

**Key Eligibility Criteria:**

- .All cities and towns having designated commercial centers with a need for multi-unit housing
- Development must be primarily residential, and 25% of housing units produced must be affordable.
- A participating city or town must adopt an Urban Center Housing Tax Increment Financing Plan ("UCH-TIF Plan") for a designated commercial area (the "UCH-TIF Zone").

- The UCH-TIF Plan must include development plans for proposed public and private projects in the UCH-TIF Zone and executed agreement(s) with property owners undertaking new development who will be receiving tax increment exemptions ("UCH-TIF Agreements") on these projects.
- Before submitting an application for approval of a UCH-TIF Zone and a UCH-TIF Plan to the Department of Housing & Community Development (DHCD), a municipality must implement a local review and approval process.

**Funding and/or Eligible Uses:**

- DHCD provides no direct funding.
- Cities and towns may grant a real estate tax exemption up to 20 years on all or part of the increased value of improved real estate due to new construction or significant improvements.
- Tax increment financing may be combined with grants and loans from local, state and federal development programs.
- Multi-unit housing in designated commercial centers with 25% of units affordable to households with incomes at or below 80% of area median income
- Primarily residential development

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[Secondary Resources: Summaries](#)

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**Program :** [Citizen Planner Training Collaborative \(CPTC\)](#)

**Purpose:** To provide technical assistance for planning and zoning to cities and towns

**Key Eligibility Criteria:**

- City or town officials, including Selectmen, Building Inspectors, and members of Planning Boards and Zoning Boards of Appeal, etc.

**Funding and/or Eligible Uses:**

Trainees pay nominal fees for annual workshops and conferences, including:

- Comprehensive Permit - MGL 40B
- How to Hold A Perfect Public Hearing
- Introduction to the Subdivision Control Law and ANR
- Roles and Responsibilities of Planning & Zoning Boards

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**Program :** Peer - to - Peer Technical Assistance Program

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects. Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

**Key Eligibility Criteria:**

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.
- Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level
- Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
- A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.

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**Program:** Relocation Assistance Program

**Purpose:** To provide advice, assistance and approvals for and to public agencies that cause businesses and individuals to move as a result of real estate acquisitions (voluntary or involuntary) or takings

**Key Eligibility Criteria:**

- Any residential or business occupant displaced by a public or private entity using public funds

**Funding and/or Eligible Uses:**

- Fair and reasonable relocation payments to displaced persons and businesses must be made under MGL Chapter 79A by any agency or person that is acquiring real property or issuing an order to vacate real property for purposes of rehabilitation or other improvement or for demolition purposes.
- Actions include:
  - Taking of real property by eminent domain

- Negotiated sale
  - Rehabilitation or other improvement
  - Demolition
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**Program:** [Smart Growth / Smart Energy Toolkit](#)

**Purpose:**

- To provide easy access to information on twelve different [planning](#) , [zoning](#) and [subdivision](#) techniques
- To increase understanding of [smart growth](#) tools and how to customize the techniques to local circumstances

**Key Eligibility Criteria:**

- The Toolkit is designed to be both an educational guide and a reference document

**Funding and/or Eligible Uses:**

- Provided by the Executive Office of Energy and Environmental Affairs
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**Program :** [Urban Renewal Program \(UR\)](#)

**Purpose:**

- To redevelop deteriorated areas (substandard, decadent or blighted open areas) by providing the economic environment needed to attract and support private investment for residential, commercial, industrial, business, governmental, recreational, educational, hospital or other purposes
- To help cities and towns establish and strengthen urban renewal agencies
- To provide technical assistance in the development and implementation of urban renewal plans

**Key Eligibility Criteria:**

- All MA cities and towns
- Urban Renewal Agencies (Redevelopment Authorities and Consolidated Departments of Community Development)

**Funding and/or Eligible Uses:**

Funding: Urban Revitalization Development Grant Program (Requires separate application)

Eligible Uses:

- Planning
  - Establishment of design and rehabilitation standards
  - Acquisition of land, including taking of land by eminent domain
  - Assembly of land into developable parcels and disposition for private redevelopment
  - Relocation of businesses and residential occupants
  - Demolition or rehabilitation of structures
  - Improvements to infrastructure
  - Issuance of bonds and borrowing of money
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# Downtown/Commercial Center Development

Resources that address the economic and community development needs of downtowns and commercial centers.

## Primary Resources (see summaries below)

- Business Improvement Districts
- Housing Development Incentive Program
- I-Cubed
- Mass Downtown Initiative
- MassWorks Infrastructure Program

## Secondary Resources (see summaries below)

- Chapter 40R (Smart Growth Zoning Act)
- Chapter 43D (Expedited Permitting)
- Citizen Planner Training Collaborative
- Commercial Area Transit Node Housing Program
- Community Development Block Grant
- Mass Cultural Council Adams Arts Program
- Mass Historical Commission Survey & Planning Grants
- Mass Preservation Projects Fund
- Peer-to-Peer Technical Assistance Program
- Relocation Assistance Program
- Smart Growth / Smart Energy Toolkit
- Urban Center Housing Tax Increment Financing Program
- Urban Renewal Program

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## Primary Resources: Summaries

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**Program:** [Business Improvement Districts \(BID\)](#)

**Purpose:** To create stable local management structures to provide sustainable funding sources for the revitalization and long-term maintenance of downtowns and city/town centers. Owners of property within BID districts initiate,

manage and finance supplemental services or enhancements above and beyond the baseline of services already provided by their local city or town governments.

**Key Eligibility Criteria:**

- All cities and towns may establish BIDs.
- A BID is established through a local petition and public hearing process.

**Funding and/or Eligible Uses:**

- Funding for operations is through a fee structure on property within the BID
- Municipal treasurer-collector collects fees and distributes fees and interest to BID management
- Eligible uses including but not limited to:
  - District Management
  - Maintenance
  - Promotion and Marketing
  - Business Services
  - Capital/Physical Improvements

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**Program: [Housing Development Incentive Program \(HDIP\)](#)**

**Purpose:** To increase residential growth, expand diversity of housing stock, support economic development, and promote neighborhood stabilization in designated Housing Development Zones in Gateway municipalities by providing two tax incentives to developers to support market rate housing for sale or lease.

**Key Eligibility Criteria:**

- Designated Gateway municipalities as defined under Chapter 23A Section 3A are eligible:
  - A population greater than 35,000 and less than 250,000
  - Median household income below state average
  - Rate of educational attainment of bachelor's degree or above that is below the state average

**Funding and/or Eligible Uses:**

- Two tax incentives to developers:
  - Local option property tax exemption

- State tax credit for qualified rehabilitation expenses
  - Up to \$5M available each year for the Housing Development Tax Credit
  - Multi-unit residential development for sale or lease as market-rate housing
  - Substantial rehabilitation of an existing property
  - May be mixed-use, including commercial
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**Program:** [I-Cubed](#) (Infrastructure Investment Incentive Program )

**Purpose:** To support, through public infrastructure investment, certified economic development projects that will result in new jobs and increases in property values, real estate tax revenue, and tax revenue to the Commonwealth

**Key Eligibility Criteria:**

- The project would not happen or would not achieve the contemplated level of development or other economic activity without the public infrastructure improvements financed under I-Cubed.
- The project must be approved by the related Municipality, the Secretary of Administration and Finance and MassDevelopment in order to be "certified" as eligible for funding.
- The cost of the public infrastructure improvements financed under I-Cubed may not exceed \$50 million and may not be less than \$10 million.
- The projected annual new state tax revenues from each occupied project component must be at least 1.5 times greater than the projected annual debt service on the related bonds.
- Not more than one other economic development project in the municipality may have been approved for financing under I-Cubed.
- The project must be financially feasible and the developer must demonstrate sufficient resources to carry out the project.
- The project must be consistent with sustainable development principles.
- The project may not receive public assistance under certain other state programs.

**Funding and/or Eligible Uses:**

- Bonds issued by MassDevelopment
- Investment in public infrastructure improvements in support of certified economic development projects



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**Program:** [Massachusetts Downtown Initiative \(MDI \)](#)

**Purpose:** To promote the revitalization and the preservation of downtowns by:

- Encouraging community involvement & ownership
- Preserving & enhancing downtown character
- Ensuring economic vitality
- Promoting downtown assets
- Improving parking management and traffic conditions
- Increasing downtown housing

**Key Eligibility Criteria:**

- All cities and towns are eligible.
- For Downtown Technical Assistance Site Visit Program only non-entitlement Community Development Block Grant (CDBG) cities and towns (i.e., less than 50,000 population) are eligible

**Funding and/or Eligible Uses:**

- Federal CDBG funds
- The MDI Technical Assistance Site Visit Program provides assistance to cities and towns targeting specific downtown revitalization issues including, but not limited to:
  - Economic development
  - Organizational development, including the start-up of a Business Improvement District
  - Design
  - Housing Development
  - Promotion and marketing
  - Parking

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**Program:** [MassWorks Infrastructure Program](#)

**Purpose:** To provide public infrastructure funding to support economic development. MassWorks consolidates these six grant programs into one office to streamline the grant process:

- Community Development Action Grant (CDAG)

- Growth District Initiative (GDI) Grants
- Massachusetts Opportunity Relocation and Expansion Program (MORE)
- Public Works Economic Development (PWED) Grants
- Small Town Rural Assistance Program (STRAP)
- Transit Oriented Development (TOD) Grant Program

**Key Eligibility Criteria**

- Please see the MassWorks Infrastructure webpage for further information.

**Funding and/or Eligible Uses:**

- Please see the MassWorks Infrastructure webpage for further information.

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[Secondary Resources: Summaries](#)

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**Program :** [Chapter 40R](#)

**Purpose:** To substantially increase the supply of housing and enable municipalities to create Smart Growth Zoning Overlay Districts for the production of compact/high density housing. It targets the shortfall in housing for low- and moderate-income households, by requiring the inclusion of affordable units.

**Key Eligibility Criteria:**

- All MA cities and towns may apply.
- Development must include housing:
  - In an area of concentrated development such as town centers, or
  - Near transit stations, or
  - Be in a highly suitable location
- 20% of housing units must be affordable.
- Municipality must adopt a 40R zoning district.
- Minimum residential densities of 8 units/acre for single family; 12 units/acre for 2-3 family; and 20 units/acre for multi-family

**Funding and/or Eligible Uses:**

- Incentive payments of up to \$600,000 (plus a one time density bonus payment of \$3000 for each unit) for construction of new housing, substantial rehabilitation of existing buildings, or conversion to residential use
  - 40R projects are eligible for payment under [Chapter 40S](#) which reimburses for some of the net increase in the cost of educating students living in new housing in smart growth districts. This funding is available starting in FY2008.
- 

**Program :** [Chapter 43D \(Expedited Local Permitting\)](#)

**Purpose:** To streamline state and local permitting processes in order that a permit for commercial or industrial development (on a site identified as a Priority Development Site) can be issued within 180 days

**Key Eligibility Criteria:**

- The local governing authority approves the use of Chapter 43D for projects.
- A locally approved project then requires approval by the State Interagency Permitting Board.
- Priority Development sites must:
  - be zoned for commercial or industrial development
  - involve the development or redevelopment of a building of at least 50,000 square feet of gross floor area (may include existing structures and contiguous buildings)

**Funding and/or Eligible Uses:**

- Administered by the
  - Priority consideration for state infrastructure grants and other financing through quasi-public organizations.
- 

**Program :** [Citizen Planner Training Collaborative \(CPTC\)](#)

**Purpose:** To provide technical assistance for planning and zoning to cities and towns

**Key Eligibility Criteria:**

- City or town officials, including Selectmen, Building Inspectors, and members of Planning Boards and Zoning Boards of Appeal, etc.

**Funding and/or Eligible Uses:**

Trainees pay nominal fees for annual workshops and conferences, including:

- Comprehensive Permit - MGL 40B
  - How to Hold A Perfect Public Hearing
  - Introduction to the Subdivision Control Law and ANR
  - Roles and Responsibilities of Planning & Zoning Boards
- 

**Program :** [Commercial Area Transit Node Housing Program \(CATNHP\)](#)

**Purpose:**

To support first-time homebuyer housing through new construction or acquisition and rehabilitation of housing developments, of 24 units or less, within neighborhood commercial areas and in proximity to public transit nodes.

**Key Eligibility Criteria:**

- All MA Cities and towns
- Non-profit developers
- For-profit developers
- Housing development must be within neighborhood commercial areas and in proximity to public transit nodes.
- Not less than 51% of the units assisted by the program must benefit persons earning not more than 80% of the area median income.

**Funding and/or Eligible Uses:**

- A state funded bond program
  - The total amount of CATNHP funds requested per eligible project may not exceed \$750,000 or \$50,000 per unit.
- 

**Program:** [Community Development Block Grant](#)

**Purpose:** To help cities and towns implement housing, community, and economic development projects that assist low and moderate-income residents, or that revitalize areas of slum or blight

**Key Eligibility Criteria:**

- MA cities and towns with populations over 50,000 receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).

- MA cities and towns with populations under 50,000 that do not receive CDBG funds directly from HUD are eligible to receive CDBG funding from the Department of Housing and Community Development.

**Funding and/or Eligible Uses:**

Eligible CDBG projects include but are not limited to:

- housing rehabilitation or development
- micro-enterprise or other business assistance
- infrastructure
- community/public facilities
- public social services
- planning
- removal of architectural barriers, and
- downtown or area revitalization

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**Program :** [Mass Cultural Council - Adams Arts Program](#)

**Purpose:**

- To create jobs and income, revitalize downtowns, and draw visitors
- To inspire innovative, progressive, and systemic approaches to economic development
- To give cultural leaders the opportunity to join the discussion and contribute valuable perspectives on neighborhood revitalization, job creation, and economic development

**Key Eligibility Criteria:**

- Partnerships and collaborations are encouraged. One of the partners must be a cultural organization incorporated in Massachusetts.
- Partnerships may include:
  - Public sector entities such as municipalities
  - Agencies:
    - Regional
    - Tribal
    - State
    - Federal
  - Not-for-profit organizations such as:

- Community development corporations
- Cultural institutions
- Local arts agencies
- Educational institutions
- Religious institutions
- Private, for-profit businesses and organizations
- Applications from individual cultural organizations will be considered for funding if they have conceived of a cultural economic development idea that is clearly outside of their usual operations.

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Cultural Council
- The grant application process is competitive.
- Matching Fund Grants to help cover the costs of creating cultural economic development plans
- Matching Fund Grants to help cover the costs of the early stages of implementing cultural economic development plans
- The amount of the matching fund grant is contingent upon the cost of the project.

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**Program :** [Mass Historical Commission Survey and Planning Grants](#)

**Purpose:** To preserve and rehabilitate historic properties

**Key Eligibility Criteria:**

Eligible applicants are:

- Local historical commissions
- Certified Local Governments
- Local and state agencies
- Educational institutions, and
- Private organizations

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Historical Commission
- 50% matching federal funds
- Preparation of community surveys

- Preservation plans
  - Preparation of historic district studies and legislation
  - Archaeological surveys
  - Nominations to the National Register, and
  - Educational preservation programs
- 

**Program :** [Massachusetts Preservation Projects Fund \(MPPF \)](#)

**Purpose:**

- To ensure the continued use and integrity of historic cultural resources by supporting the restoration rehabilitation, stabilization, and documentation of historic and archaeological properties, landscapes, and sites listed in the State Register of Historic Places
- To ensure that government actions are studied in consultation with interested parties, and
- To ensure that proposed actions be modified, if feasible, so that public funds are not used in ways that cause needless destruction to our heritage

**Key Eligibility Criteria:**

Historic and archaeological properties listed on the State Register of Historic Places and owned by:

- Cities
- Towns
- Non-profit organizations

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Historical Commission
- 50% matching grants are available for qualifying properties listed on the State Register to ensure their physical preservation.
- Applicants have the option to apply for up to 75% of the total project cost if they are willing to commit an additional 25% toward an endowment fund for long-range preservation and maintenance of the property.
- Studies necessary to enable future development or protection of a State Register-listed property
- Construction activities including stabilization, protection, rehabilitation, and restoration
- Costs of material and labor necessary to ensure the preservation, safety, and accessibility of historic cultural resources
- Universal access development is allowable as part of a larger project.

- Overall building preservation, building code compliance, and barrier-free access where historic fabric is directly involved
  - Acquisition of State Register-listed properties that are imminently threatened with inappropriate alteration or destruction
  - The acquisition of endangered properties
  - The restoration of historic building
  - Research projects such as:
    - Historic structures reports
    - Archaeological data recovery projects, or
    - Study of innovative preservation techniques
- 

**Program :** [Peer - to - Peer Technical Assistance Program](#)

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects. Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

**Key Eligibility Criteria:**

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.
  - Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level
  - Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
  - A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.
- 

**Program :** [Relocation Assistance Program](#)

**Purpose:** To provide advice, assistance and approvals for and to public agencies that cause businesses and individuals to move as a result of real estate acquisitions (voluntary or involuntary) or takings



**Key Eligibility Criteria:**

- Any residential or business occupant displaced by a public or private entity using public funds

**Funding and/or Eligible Uses:**

- Fair and reasonable relocation payments to displaced persons and businesses must be made under MGL Chapter 79A by any agency or person that is acquiring real property or issuing an order to vacate real property for purposes of rehabilitation or other improvement or for demolition purposes.
- Actions include:
  - Taking of real property by eminent domain
  - Negotiated sale
  - Rehabilitation or other improvement
  - Demolition

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**Program :** [Smart Growth / Smart Energy Toolkit](#)

**Purpose:**

- To provide easy access to information on twelve different [planning](#) , [zoning](#) and [subdivision](#) techniques
- To increase understanding of [smart growth](#) tools and how to customize the techniques to local circumstances

**Key Eligibility Criteria:**

- The Toolkit is designed to be both an educational guide and a reference document

**Funding and/or Eligible Uses:**

- Provided by the Executive Office of Environmental Affairs

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**Program :** [Urban Center Housing - Tax Increment Financing \(UCH-TIF\)](#)

**Purpose:** To promote multi-unit housing and commercial development, including affordable housing, in commercial centers through tax increment financing. Such development must be primarily residential

**Key Eligibility Criteria:**

- .All cities and towns having designated commercial centers with a need for multi-unit housing
- Development must be primarily residential, and 25% of housing units produced must be affordable.
- A participating city or town must adopt an Urban Center Housing Tax Increment Financing Plan ("UCH-TIF Plan") for a designated commercial area (the "UCH-TIF Zone").
- The UCH-TIF Plan must include development plans for proposed public and private projects in the UCH-TIF Zone and executed agreement(s) with property owners undertaking new development who will be receiving tax increment exemptions ("UCH-TIF Agreements") on these projects.
- Before submitting an application for approval of a UCH-TIF Zone and a UCH-TIF Plan to the Department of Housing & Community Development (DHCD), a municipality must implement a local review and approval process.

**Funding and/or Eligible Uses:**

- DHCD provides no direct funding.
- Cities and towns may grant a real estate tax exemption up to 20 years on all or part of the increased value of improved real estate due to new construction or significant improvements.
- Tax increment financing may be combined with grants and loans from local, state and federal development programs.
- Multi-unit housing in designated commercial centers with 25% of units affordable to households with incomes at or below 80% of area median income
- Primarily residential development

---

**Program :** [Urban Renewal Program \(UR\)](#)

**Purpose:**

- To redevelop deteriorated areas (substandard, decadent or blighted open areas) by providing the economic environment needed to attract and support private investment for residential, commercial, industrial, business, governmental, recreational, educational, hospital or other purposes
- To help cities and towns establish and strengthen urban renewal agencies
- To provide technical assistance in the development and implementation of urban renewal plans

**Key Eligibility Criteria:**

- All MA cities and towns
- Urban Renewal Agencies (Redevelopment Authorities and Consolidated Departments of Community Development)

**Funding and/or Eligible Uses:**

Funding - Urban Revitalization Development Grant Program (Requires separate application)

Eligible Uses:

- Planning
- Establishment of design and rehabilitation standards
- Acquisition of land, including taking of land by eminent domain
- Assembly of land into developable parcels and disposition for private redevelopment
- Relocation of businesses and residential occupants
- Demolition or rehabilitation of structures
- Improvements to infrastructure
- Issuance of bonds and borrowing of money

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**Contact**

DHCD Community Services at 617-573-1400

# Historic Preservation

Resources that support the identification, evaluation, and/or protection of important historical and archaeological assets of the Commonwealth.

## Primary Resources (see summaries below)

- Community Preservation Act
- Housing Development Incentive Program
- Mass Cultural Facilities Fund
- Mass Historical Commission Survey & Planning Grants
- Mass Preservation Projects Fund

## Secondary Resources (see summaries below)

- Community Development Block Grant
- Economic Development Fund
- Mass Downtown Initiative
- Peer-to-Peer Technical Assistance Program
- Urban Renewal Program

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## Primary Resources: Summaries

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**Program :** [Community Preservation Act \(CPF\) \(M.G.L. c.44B\)](#)

**Purpose:**

- To allow cities and towns to exercise control over local planning decisions
- To allow cities and towns to create a CPF by assessing a surcharge on annual real estate taxes, which can be used to address three core community concerns:
  - Acquisition and preservation of open space
  - Creation and support of affordable housing
  - Acquisition and preservation of historic buildings and landscapes

**Key Eligibility Criteria:** Voters must approve establishment of a CPF by vote in an annual municipal or state election.

**Funding and/or Eligible Uses:**

- A minimum of 10% of the annual revenues of the CPF must be used for each of the three core community concerns.
  - The remaining 70% can be allocated for any combination of the allowed uses, or for land for recreational use.
- 

**Program:** [Housing Development Incentive Program \(HDIP\)](#)

**Purpose:** To increase residential growth, expand diversity of housing stock, support economic development, and promote neighborhood stabilization in designated Housing Development Zones in Gateway municipalities by providing two tax incentives to developers to support market rate housing for sale or lease.

**Key Eligibility Criteria:**

- Designated Gateway municipalities as defined under Chapter 23A Section 3A are eligible:
  - A population greater than 35,000 and less than 250,000
  - Median household income below state average
  - Rate of educational attainment of bachelor's degree or above that is below the state average

**Funding and/or Eligible Uses:**

- Two tax incentives to developers:
    - Local option property tax exemption
    - State tax credit for qualified rehabilitation expenses
  - Up to \$5M available each year for the Housing Development Tax Credit
  - Multi-unit residential development for sale or lease as market-rate housing
  - Substantial rehabilitation of an existing property
  - May be mixed-use, including commercial
- 

**Program :** [Mass Cultural Facilities Fund](#)

**Purpose:** To increase investments from both the public sector and the private sector to support the sound planning and development of cultural facilities in Massachusetts

**Key Eligibility Criteria:**

- Nonprofit cultural organizations; and
- Subject to some limitations:
  - Municipalities
  - Institutions of higher education that own cultural facilities

**Funding and/or Eligible Uses:**

- Administered by MassDevelopment and the Massachusetts Cultural Council
- Capital Grants
- Feasibility Grants
- Technical Assistance Grants
- All grants must be matched with cash contributions from the private or public sector.
- Eligible uses include:
  - Acquisition
  - Design
  - Repair
  - Rehabilitation
  - Renovation
  - Expansion
  - Or construction of nonprofit cultural facilities

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**Program :** [Mass Historical Commission Survey and Planning Grants](#)

**Purpose:** To preserve and rehabilitate historic properties

**Key Eligibility Criteria:**

Eligible applicants are:

- Local historical commissions
- Certified Local Governments
- Local and state agencies
- Educational institutions, and

- Private organizations

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Historical Commission
  - 50% matching federal funds
  - Preparation of community surveys
  - Preservation plans
  - Preparation of historic district studies and legislation
  - Archaeological surveys
  - Nominations to the National Register, and
  - Educational preservation programs
- 

**Program :** [Massachusetts Preservation Projects Fund \(MPPE \)](#)

**Purpose:**

- To ensure the continued use and integrity of historic cultural resources by supporting the restoration rehabilitation, stabilization, and documentation of historic and archaeological properties, landscapes, and sites listed in the State Register of Historic Places
- To ensure that government actions are studied in consultation with interested parties, and
- To ensure that proposed actions be modified, if feasible, so that public funds are not used in ways that cause needless destruction to our heritage

**Key Eligibility Criteria:**

Historic and archaeological properties listed on the State Register of Historic Places and owned by:

- Cities
- Towns
- Non-profit organizations

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Historical Commission
- 50% matching grants are available for qualifying properties listed on the State Register to ensure their physical preservation.

- Applicants have the option to apply for up to 75% of the total project cost if they are willing to commit an additional 25% toward an endowment fund for long-range preservation and maintenance of the property.
- Studies necessary to enable future development or protection of a State Register-listed property
- Construction activities including stabilization, protection, rehabilitation, and restoration
- Costs of material and labor necessary to ensure the preservation, safety, and accessibility of historic cultural resources
- Universal access development is allowable as part of a larger project.
- Overall building preservation, building code compliance, and barrier-free access where historic fabric is directly involved
- Acquisition of State Register-listed properties that are imminently threatened with inappropriate alteration or destruction
- The acquisition of endangered properties
- The restoration of historic building
- Research projects such as:
  - Historic structures reports
  - Archaeological data recovery projects, or
  - Study of innovative preservation techniques

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## Secondary Resources: Summaries

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**Program:** [Community Development Block Grant](#)

**Purpose:** To help cities and towns implement housing, community, and economic development projects that assist low and moderate-income residents, or that revitalize areas of slum or blight

**Key Eligibility Criteria:**

- MA cities and towns with populations over 50,000 receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).
- MA cities and towns with populations under 50,000 that do not receive CDBG funds directly from HUD are eligible to receive CDBG funding from the Department of Housing and Community Development.

**Funding and/or Eligible Uses:**

Eligible CDBG projects include but are not limited to:



- housing rehabilitation or development
  - micro-enterprise or other business assistance
  - infrastructure
  - community/public facilities
  - public social services
  - planning
  - removal of architectural barriers, and
  - downtown or area revitalization
- 

**Program:** Economic Development Fund

**Purpose:** To finance industrial, commercial, service, real estate and mixed-use projects and programs that:

- create and/or retain jobs
- improve the local and/or regional tax base, or
- enhance the quality of life in the community

**Key Eligibility Criteria:**

- All cities or towns not designated as "entitlement communities" by the US Dept. of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- Eligible activities include but are not limited to:
- Pre-development planning studies
- Acquisition
- Micro and small business technical assistance programs
- Regional revolving loan funds
- Business technical assistance
- Public social services related to economic development, and
- Infrastructure and public facilities projects in support of economic development
- Direct business assistance for:
  - Purchase of equipment
  - Acquisition of real estate
  - New construction and rehabilitation

- Working capital, and
- (In some cases) refinancing

---

**Program :** [Massachusetts Downtown Initiative \(MDI \)](#)

**Purpose:** To promote the revitalization and the preservation of downtowns by:

- Encouraging community involvement & ownership
- Preserving & enhancing downtown character
- Ensuring economic vitality
- Promoting downtown assets
- Improving parking management and traffic conditions
- Increasing downtown housing

**Key Eligibility Criteria:**

- All cities and towns are eligible.
- Applications accepted on an ongoing basis
- For Downtown Technical Assistance Site Visit Program only non-entitlement Community Development Block Grant (CDBG) cities and towns (i.e., less than 50,000 population) are eligible

**Funding and/or Eligible Uses:**

- Federal CBDG funds
- The MDI Technical Assistance Site Visit Program provides assistance to cities and towns targeting specific downtown revitalization issues including, but not limited to:
  - Economic development
  - Organizational development, including the start-up of a Business Improvement District
  - Design
  - Housing Development
  - Promotion and marketing
  - Parking

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**Program :** [Peer - to - Peer Technical Assistance Program](#)

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects.

Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

**Key Eligibility Criteria:**

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.
- Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level
- Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
- A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.

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**Program :** [Urban Renewal Program \(UR\)](#)

**Purpose:**

- To redevelop deteriorated areas (substandard, decadent or blighted open areas) by providing the economic environment needed to attract and support private investment for residential, commercial, industrial, business, governmental, recreational, educational, hospital or other purposes
- To help cities and towns establish and strengthen urban renewal agencies
- To provide technical assistance in the development and implementation of urban renewal plans

**Key Eligibility Criteria:**

- All MA cities and towns
- Urban Renewal Agencies (Redevelopment Authorities and Consolidated Departments of Community Development)

**Funding and/or Eligible Uses:**

Funding: Urban Revitalization Development Grant Program (Requires separate application)

Eligible Uses:

- Planning
- Establishment of design and rehabilitation standards
- Acquisition of land, including taking of land by eminent domain
- Assembly of land into developable parcels and disposition for private redevelopment
- Relocation of businesses and residential occupants
- Demolition or rehabilitation of structures
- Improvements to infrastructure
- Issuance of bonds and borrowing of money

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**Contact**

DHCD Community Services at 617-573-1400

# Industrial/Business Development

Resources that facilitate and/or support the establishment, retention, sitting and/or expansion of industrial and manufacturing or business facilities/uses, including small business and/or microenterprises.

## Primary Resources (see summaries below)

- Chapter 43D (Expedited Permitting)
- Community Development Block Grant
- District Improvement Financing
- Economic Development Fund
- Economic Development Incentive Program
- Economic Development Industrial Corporation
- I-Cubed
- MassWorks Infrastructure Program
- Smart Growth / Smart Energy Toolkit

## Secondary Resources (see summaries below)

- Brownfields Covenant Program
- State-Subsidized Environmental Insurance
- Citizen Planner Training Collaborative
- Peer-to-Peer Technical Assistance Program
- Relocation Assistance Program
- Smart Growth / Smart Energy Toolkit

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## Primary Resources: Summaries

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### **Program:** Chapter 43D (Expedited Local Permitting)

**Purpose:** To streamline state and local permitting processes in order that a permit for commercial or industrial development (on a site identified as a Priority Development Site) can be issued within 180 days

Key Eligibility Criteria

- The local governing authority approves the use of Chapter 43D for projects.
- A locally approved project then requires approval by the State Interagency Permitting Board.
- Priority Development sites must:
  - be zoned for commercial or industrial development
  - involve the development or redevelopment of a building of at least 50,000 square feet of gross floor area (may include existing structures and contiguous buildings)

Funding and/or Eligible Uses:

- Administered by the
- Priority consideration for state infrastructure grants and other financing through quasi-public organizations.

**Program: Community Development Block Grant (CDBG)**

**Purpose:** To help cities and towns implement housing, community, and economic development projects that assist low and moderate-income residents, or that revitalize areas of slum or blight

Key Eligibility Criteria

- MA cities and towns with populations over 50,000 receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).
- MA cities and towns with populations under 50,000 that do not receive CDBG funds directly from HUD are eligible to receive CDBG funding from the Department of Housing and Community Development.

Funding and/or Eligible Uses:

Eligible CDBG projects include but are not limited to:

- housing rehabilitation or development
- micro-enterprise or other business assistance
- infrastructure
- community/public facilities
- public social services
- planning
- removal of architectural barriers, and
- downtown or area revitalization

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**Program:** District Improvement Financing (DIF)

**Purpose:**

- To enable municipalities to fund public works and infrastructure projects by allocating future incremental tax revenues collected from a predefined district
- To stimulate private investment, which in turn increases the taxable value of property and generates the incremental taxes

Key Eligibility Criteria

- All cities and towns
- DIF Plan required
- Approval by the Economic Assistance Coordinating Council

Funding and/or Eligible Uses:

- Administered by the Massachusetts Office of Business Development
- Incremental revenues can either pay for the municipal improvements (from year-to-year) or,
- Can be estimated and pledged in advance toward repayment of bonds to be issued to pay for the municipal improvements

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**Program:** Economic Development Fund

**Purpose:** To finance industrial, commercial, service, real estate and mixed-use projects and programs that:

- create and/or retain jobs
- improve the local and/or regional tax base, or
- enhance the quality of life in the community

Key Eligibility Criteria

- All cities or towns not designated as "entitlement communities" by the US Dept. of Housing and Urban Development (HUD)

Funding and/or Eligible Uses:

- Eligible activities include but are not limited to:
  - Pre-development planning studies
  - Acquisition
  - Micro and small business technical assistance programs
  - Regional revolving loan funds
  - Business technical assistance
  - Public social services related to economic development, and
  - Infrastructure and public facilities projects in support of economic development
  - Direct business assistance for:
- 

**Program:** Economic Development Incentive Program

**Purpose:**

- To stimulate business growth and foster job creation
- To attract and retain businesses in Economic Target Areas

Key Eligibility Criteria

Businesses within an Economic Opportunity Area that are creating permanent new jobs and:

- Expanding existing operations
- Relocating operations
- Building new facilities

Funding and/or Eligible Uses:

- Administered by the Massachusetts Office of Business Development
  - State tax incentives:
    - Investment Tax Credit
    - Abandoned Building Tax Deduction
  - Municipal tax incentive:
    - Special tax assessment - a phased-in assessment of the total value of the project property, or
    - Tax Increment Financing (TIF) - a five- to 20- year property tax exemption based on the increased value of the project property due to new construction or significant improvements
-



**Program:** [Economic Development Industrial Corporation \(EDIC\)](#)

**Purpose:**

- To decrease the unemployment rate and eliminate decadent or blighted open areas
- To implement local economic development projects that involve manufacturing and industrial uses in accordance with locally approved economic development plans

Key Eligibility Criteria

- Any city or town designated by the US Department of Labor as a labor surplus area due to high unemployment is eligible to establish an EDIC under M.G.L. Chapter 121C.
- EDICs may be changed via special acts of the legislature to include additional eligible activities such as commercial development, business assistance, or housing development.

Funding and/or Eligible Uses:

- EDICs may undertake economic development projects involving industrial and manufacturing uses and designed to decrease the unemployment rate and eliminate decadent and blighted open areas.

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**Program:** [I-Cubed](#) (Infrastructure Investment Incentive Program )

**Purpose:** To support, through public infrastructure investment, certified economic development projects that will result in new jobs and increases in property values, real estate tax revenue, and tax revenue to the Commonwealth

Key Eligibility Criteria:

- The project would not happen or would not achieve the contemplated level of development or other economic activity without the public infrastructure improvements financed under I-Cubed.
- The project must be approved by the related Municipality, the Secretary of Administration and Finance and MassDevelopment in order to be "certified" as eligible for funding.
- The cost of the public infrastructure improvements financed under I-Cubed may not exceed \$50 million and may not be less than \$10 million.
- The projected annual new state tax revenues from each occupied project component must be at least 1.5 times greater than the projected annual debt service on the related bonds.
- Not more than one other economic development project in the municipality may have been approved for financing under I-Cubed.

- The project must be financially feasible and the developer must demonstrate sufficient resources to carry out the project.
- The project must be consistent with sustainable development principles.
- The project may not receive public assistance under certain other state programs.

Funding and/or Eligible Uses:

- Bonds issued by MassDevelopment
- Investment in public infrastructure improvements in support of certified economic development projects

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**Program:** [MassWorks Infrastructure Program](#)

**Purpose:** To provide public infrastructure funding to support economic development. MassWorks consolidates these six grant programs into one office to streamline the grant process:

- Community Development Action Grant (CDAG)
- Growth District Initiative (GDI) Grants
- Massachusetts Opportunity Relocation and Expansion Program (MORE)
- Public Works Economic Development (PWED) Grants
- Small Town Rural Assistance Program (STRAP)
- Transit Oriented Development (TOD) Grant Program

Key Eligibility Criteria

- Please see the MassWorks Infrastructure webpage for further information.

Funding and/or Eligible Uses:

- Please see the MassWorks Infrastructure webpage for further information.

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**Program:** [Smart Growth / Smart Energy Toolkit](#)

**Purpose:**

- To provide easy access to information on twelve different [planning](#) , [zoning](#) and [subdivision](#) techniques
- To increase understanding of [smart growth](#) tools and how to customize the techniques to local circumstances

### Key Eligibility Criteria

- The Toolkit is designed to be both an educational guide and a reference document

### Funding and/or Eligible Uses:

- Provided by the Executive Office of Energy and Environmental Affairs
- 

## Secondary Resources: Summaries

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### **Program:** [Brownfields Covenant Program](#)

**Purpose:** To provide liability relief to owners and operators of contaminated properties interested in cleanup and redevelopment opportunities

### Key Eligibility Criteria

- Owners and operators, including cities and towns, of contaminated sites where liability relief is not addressed by the liability endpoints established under other provisions of Chapter 21E (Mass Oil and Hazardous Material Release Prevention and Response Act)

### Funding and/or Eligible Uses:

- Administered by the Office of the Attorney General
  - Cleanup and reuse of complex or difficult sites where redevelopment would not otherwise be possible
- 

### **Program:** State-Subsidized Environmental Insurance

**Purpose:** To encourage private sector lending on contaminated sites by utilizing environmental insurance to safeguard parties involved in redevelopment from the risk of environmental liabilities associated with Brownfields

### **Key Eligibility Criteria**

- Cities and towns
- Any individual or entity borrowing from participating Massachusetts lenders to cleanup any contaminated site in Massachusetts

Funding and/or Eligible Uses:

- Administered by BDC Capital
  - Program is supported by the Commonwealth of Massachusetts through the [Brownfields Redevelopment Access to Capital \(BRAC\) Fund](#)
  - BRAC Fund backs private sector loans with environmental insurance
  - Payment of up to 50% of the premium for environmental insurance
- 

**Program:** [Citizen Planner Training Collaborative \(CPTC\)](#)

**Purpose:** To provide technical assistance for planning and zoning to cities and towns

Key Eligibility Criteria

- City or town officials, including Selectmen, Building Inspectors, and members of Planning Boards and Zoning Boards of Appeal, etc.

Funding and/or Eligible Uses:

Trainees pay nominal fees for annual workshops and conferences.

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**Program:** [Peer - to - Peer Technical Assistance Program](#)

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects. Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

Key Eligibility Criteria

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

Funding and/or Eligible Uses:

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.

- Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level
  - Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
  - A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.
- 

**Program:** [Relocation Assistance Program](#)

**Purpose:** To provide advice, assistance and approvals for and to public agencies that cause businesses and individuals to move as a result of real estate acquisitions (voluntary or involuntary) or takings

Key Eligibility Criteria

- Any residential or business occupant displaced by a public or private entity using public funds

Funding and/or Eligible Uses:

- Fair and reasonable relocation payments to displaced persons and businesses must be made under MGL Chapter 79A by any agency or person that is acquiring real property or issuing an order to vacate real property for purposes of rehabilitation or other improvement or for demolition purposes.
- Actions include:
  - Taking of real property by eminent domain
  - Negotiated sale
  - Rehabilitation or other improvement
  - Demolition

Contact

DHCD Division of Community Services at 617-573-1400

1. [Home](#)
2. [Community](#)
3. [Community Planning](#)
4. [A Guide to State Development Resources](#)
5. Infrastructure & Public Improvements

## Infrastructure & Public Improvements

Resources that facilitate and/or support the creation, upgrading and/or repair of infrastructure that supports housing, economic and/or neighborhood development efforts. Please note that other types of infrastructure projects (e.g., public works projects such as general road and bridge repair, etc.) are not included in this category.

### [Primary Resources \(see summaries below\)](#)

- Chapter 43D (Expedited Local Permitting)
- Community Development Block Grant (CDBG)
- District Improvement Financing (DIF)
- Economic Development Fund
- I-Cubed
- MassWorks Infrastructure Program
- Urban Renewal Program (UR)

### [Secondary Resources \(see summaries below\)](#)

- State-Subsidized Environmental Insurance
- Citizen Planner Training Collaborative (CPTC)
- Peer - to - Peer Technical Assistance Program
- Relocation Assistance Program
- Smart Growth / Smart Energy Toolkit

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### [Primary Resources: Summaries](#)

**Program:** [Chapter 43D \(Expedited Local Permitting\)](#)

**Purpose:** To streamline state and local permitting processes in order that a permit for commercial or industrial development (on a site identified as a Priority Development Site) can be issued within 180 days

**Key Eligibility Criteria:**

- The local governing authority approves the use of Chapter 43D for projects.
- A locally approved project then requires approval by the State Interagency Permitting Board.
- Priority Development sites must:
  - be zoned for commercial or industrial development
  - involve the development or redevelopment of a building of at least 50,000 square feet of gross floor area (may include existing structures and contiguous buildings)

**Funding and/or Eligible Uses:**

- Administered by the
- Priority consideration for state infrastructure grants and other financing through quasi-public organizations.

**Program:** [Community Development Block Grant \(CDBG\)](#)

**Purpose:** To help cities and towns implement housing, community, and economic development projects that assist low and moderate-income residents, or that revitalize areas of slum or blight

**Key Eligibility Criteria:**

- MA cities and towns with populations over 50,000 receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).
- MA cities and towns with populations under 50,000 that do not receive CDBG funds directly from HUD are eligible to receive CDBG funding from the Department of Housing and Community Development.

**Funding and/or Eligible Uses:**

Eligible CDBG projects include but are not limited to:

- housing rehabilitation or development
- micro-enterprise or other business assistance
- infrastructure
- community/public facilities
- public social services
- planning

- removal of architectural barriers, and
- downtown or area revitalization

**Program: District Improvement Financing (DIF)**

**Purpose:**

- To enable municipalities to fund public works and infrastructure projects by allocating future incremental tax revenues collected from a predefined district
- To stimulate private investment, which in turn increases the taxable value of property and generates the incremental taxes

**Key Eligibility Criteria:**

- All cities and towns
- DIF Plan required
- Approval by the Economic Assistance Coordinating Council

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Office of Business Development
- Incremental revenues can either pay for the municipal improvements (from year-to-year) or,
- Can be estimated and pledged in advance toward repayment of bonds to be issued to pay for the municipal improvements

**Program: Economic Development Fund**

**Purpose:** To finance industrial, commercial, service, real estate and mixed-use projects and programs that:

- create and/or retain jobs
- improve the local and/or regional tax base, or
- enhance the quality of life in the community

**Key Eligibility Criteria:**



- All cities or towns not designated as "entitlement communities" by the US Dept. of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- Eligible activities include but are not limited to:
- Pre-development planning studies
- Acquisition
- Micro and small business technical assistance programs
- Regional revolving loan funds
- Business technical assistance
- Public social services related to economic development, and
- Infrastructure and public facilities projects in support of economic development
- Direct business assistance for:
  - Purchase of equipment
  - Acquisition of real estate
  - New construction and rehabilitation
  - Working capital, and
  - (In some cases) refinancing

**Program:** [I-Cubed](#) (Infrastructure Investment Incentive Program )

**Purpose:** To support, through public infrastructure investment, certified economic development projects that will result in new jobs and increases in property values, real estate tax revenue, and tax revenue to the Commonwealth

**Key Eligibility Criteria:**

- The project would not happen or would not achieve the contemplated level of development or other economic activity without the public infrastructure improvements financed under I-Cubed.
- The project must be approved by the related Municipality, the Secretary of Administration and Finance and MassDevelopment in order to be "certified" as eligible for funding.
- The cost of the public infrastructure improvements financed under I-Cubed may not exceed \$50 million and may not be less than \$10 million.
- The projected annual new state tax revenues from each occupied project component must be at least 1.5 times greater than the projected annual debt service on the related bonds.

- Not more than one other economic development project in the municipality may have been approved for financing under I-Cubed.
- The project must be financially feasible and the developer must demonstrate sufficient resources to carry out the project.
- The project must be consistent with sustainable development principles.
- The project may not receive public assistance under certain other state programs.

**Funding and/or Eligible Uses:**

- Bonds issued by MassDevelopment
- Investment in public infrastructure improvements in support of certified economic development projects

**Program:** [MassWorks Infrastructure Program](#)

**Purpose:** To provide public infrastructure funding to support economic development. MassWorks consolidates these six grant programs into one office to streamline the grant process:

- Community Development Action Grant (CDAG)
- Growth District Initiative (GDI) Grants
- Massachusetts Opportunity Relocation and Expansion Program (MORE)
- Public Works Economic Development (PWED) Grants
- Small Town Rural Assistance Program (STRAP)
- Transit Oriented Development (TOD) Grant Program

**Key Eligibility Criteria**

- Please see the MassWorks Infrastructure webpage for further information.

**Funding and/or Eligible Uses:**

- Please see the MassWorks Infrastructure webpage for further information.

**Program :** [Urban Renewal Program \(UR\)](#)

**Purpose:**

- To redevelop deteriorated areas (substandard, decadent or blighted open areas) by providing the economic environment needed to attract and support private investment for residential, commercial, industrial, business, governmental, recreational, educational, hospital or other purposes
- To help cities and towns establish and strengthen urban renewal agencies
- To provide technical assistance in the development and implementation of urban renewal plans

**Key Eligibility Criteria:**

- All MA cities and towns
- Urban Renewal Agencies (Redevelopment Authorities and Consolidated Departments of Community Development)

**Funding and/or Eligible Uses:**

Funding: Urban Revitalization Development Grant Program (Requires separate application)

Eligible Uses:

- Planning
- Establishment of design and rehabilitation standards
- Acquisition of land, including taking of land by eminent domain
- Assembly of land into developable parcels and disposition for private redevelopment
- Relocation of businesses and residential occupants
- Demolition or rehabilitation of structures
- Improvements to infrastructure
- Issuance of bonds and borrowing of money

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[Secondary Resources: Summaries](#)

Program: State-Subsidized Environmental Insurance

Purpose: To encourage private sector lending on contaminated sites by utilizing environmental insurance to safeguard parties involved in redevelopment from the risk of environmental liabilities associated with Brownfields

**Key Eligibility Criteria**

- Cities and towns

- Any individual or entity borrowing from participating Massachusetts lenders to cleanup any contaminated site in Massachusetts

Funding and/or Eligible Uses:

- Administered by BDC Capital
- Program is supported by the Commonwealth of Massachusetts through the Brownfields Redevelopment Access to Capital (BRAC) Fund
- BRAC Fund backs private sector loans with environmental insurance
- Payment of up to 50% of the premium for environmental insurance

**Program:** [Citizen Planner Training Collaborative \(CPTC\)](#)

**Purpose:** To provide technical assistance for planning and zoning to cities and towns

**Key Eligibility Criteria:**

- City or town officials, including Selectmen, Building Inspectors, and members of Planning Boards and Zoning Boards of Appeal, etc.

**Funding and/or Eligible Uses:**

Trainees pay nominal fees for annual workshops and conferences, including:

- Comprehensive Permit - MGL 40B
- How to Hold A Perfect Public Hearing
- Introduction to the Subdivision Control Law and ANR
- Roles and Responsibilities of Planning & Zoning Boards

**Program:** [Peer - to - Peer Technical Assistance Program](#)

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects. Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

**Key Eligibility Criteria:**

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.
- Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level
- Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
- A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.

**Program:** [Relocation Assistance Program](#)

**Purpose:** To provide advice, assistance and approvals for and to public agencies that cause businesses and individuals to move as a result of real estate acquisitions (voluntary or involuntary) or takings

**Key Eligibility Criteria:**

- Any residential or business occupant displaced by a public or private entity using public funds

**Funding and/or Eligible Uses:**

- Fair and reasonable relocation payments to displaced persons and businesses must be made under MGL Chapter 79A by any agency or person that is acquiring real property or issuing an order to vacate real property for purposes of rehabilitation or other improvement or for demolition purposes.
- Actions include:
  - Taking of real property by eminent domain
  - Negotiated sale
  - Rehabilitation or other improvement
  
  - Demolition

**Program:** [Smart Growth / Smart Energy Toolkit](#)

**Purpose:**

- To provide easy access to information on twelve different [planning](#) , [zoning](#) and [subdivision](#) techniques
- To increase understanding of [smart growth](#) tools and how to customize the techniques to local circumstances

**Key Eligibility Criteria:**

- The Toolkit is designed to be both an educational guide and a reference document

**Funding and/or Eligible Uses:**

- Provided by the Executive Office of Energy and Environmental Affairs

**Contact**

DHCD Community Services at 617-573-1400

# Mixed-Use Development / Transit Oriented Development

Resources that facilitate and/or support the establishment, siting, rehabilitation and/or expansion of development that encourages transit use and/or some combination of residential with commercial, industrial, office, public, and/or institutional uses.

## Primary Resources (see summaries below)

- Chapter 40R (Smart Growth Zoning Act)
- Chapter 43D (Expedited Permitting)
- Commercial Area Transit Node Housing Program
- Community Development Block Grant
- District Improvement Financing
- Economic Development Fund
- Economic Development Incentive Program
- Housing Development Incentive Program
- I-Cubed
- MassWorks Infrastructure Program
- Urban Center Housing Tax Increment Financing Program
- Urban Renewal Program

## Secondary Resources (see summaries below)

- State-Subsidized Environmental Insurance
- Citizen Planner Training Collaborative
- Peer-to-Peer Technical Assistance Program
- Relocation Assistance Program
- Smart Growth / Smart Energy Toolkit

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## Primary Resources: Summaries

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### **Program:** [Chapter 40R \(Smart Growth Zoning Act\)](#)

**Purpose:** To substantially increase the supply of housing and enable municipalities to create Smart Growth Zoning Overlay Districts for the production of compact/high density housing. It targets the shortfall in housing for low- and moderate-income households, by requiring the inclusion of affordable units.

**Key Eligibility Criteria:**

- All MA cities and towns may apply.
- Development must include housing:
  - In an area of concentrated development such as town centers, or
  - Near transit stations, or
  - Be in a highly suitable location
- 20% of housing units must be affordable.
- Municipality must adopt a 40R zoning district.
- Minimum residential densities of 8 units/acre for single family; 12 units/acre for 2-3 family; and 20 units/acre for multi-family

**Funding and/or Eligible Uses:**

- Incentive payments of up to \$600,000 (plus a one time density bonus payment of \$3000 for each unit) for construction of new housing, substantial rehabilitation of existing buildings, or conversion to residential use
- 40R projects are eligible for payment under [Chapter 40S](#) which reimburses for some of the net increase in the cost of educating students living in new housing in smart growth districts. This funding is available starting in FY2008

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**Program: [Chapter 43D \(Expedited Local Permitting\)](#)**

**Purpose:** To streamline state and local permitting processes in order that a permit for commercial or industrial development (on a site identified as a Priority Development Site) can be issued within 180 days

**Key Eligibility Criteria:**

- The local governing authority approves the use of Chapter 43D for projects.
- A locally approved project then requires approval by the State Interagency Permitting Board.
- Priority Development sites must:
  - be zoned for commercial or industrial development
  - involve the development or redevelopment of a building of at least 50,000 square feet of gross floor area (may include existing structures and contiguous buildings)

**Funding and/or Eligible Uses:**



- Administered by the
- Priority consideration for state infrastructure grants and other financing through quasi-public organizations.

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**Program:** [Commercial Area Transit Node Housing Program \(CATNHP\)](#)

**Purpose:** To support first-time homebuyer housing through new construction or acquisition and rehabilitation of housing developments, of 24 units or less, within neighborhood commercial areas and in proximity to public transit nodes

**Key Eligibility Criteria:**

- All MA Cities and towns
- Non-profit developers
- For-profit developers
- Housing development must be within neighborhood commercial areas and in proximity to public transit nodes.
- Not less than 51% of the units assisted by the program must benefit persons earning not more than 80% of the area median income.

**Funding and/or Eligible Uses:**

- A state funded bond program
- The total amount of CATNHP funds requested per eligible project may not exceed \$750,000 or \$50,000 per unit.

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**Program:** [Community Development Block Grant](#)

**Purpose:** To help cities and towns implement housing, community, and economic development projects that assist low and moderate-income residents, or that revitalize areas of slum or blight

**Key Eligibility Criteria:**

- MA cities and towns with populations over 50,000 receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).
- MA cities and towns with populations under 50,000 that do not receive CDBG funds directly from HUD are eligible to receive CDBG funding from the Department of Housing and Community Development.

**Funding and/or Eligible Uses:**

Eligible CDBG projects include but are not limited to:

- housing rehabilitation or development
  - micro-enterprise or other business assistance
  - infrastructure
  - community/public facilities
  - public social services
  - planning
  - removal of architectural barriers, and
  - downtown or area revitalization
- 

**Program: District Improvement Financing (DIF)**

**Purpose:**

- To enable municipalities to fund public works and infrastructure projects by allocating future incremental tax revenues collected from a predefined district
- To stimulate private investment, which in turn increases the taxable value of property and generates the incremental taxes

**Key Eligibility Criteria:**

- All cities and towns
- DIF Plan required
- Approval by the Economic Assistance Coordinating Council

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Office of Business Development
  - Incremental revenues can either pay for the municipal improvements (from year-to-year) or,
  - Can be estimated and pledged in advance toward repayment of bonds to be issued to pay for the municipal improvements
- 

**Program: Economic Development Fund**

**Purpose:** To finance industrial, commercial, service, real estate and mixed-use projects and programs that:

- create and/or retain jobs
- improve the local and/or regional tax base, or
- enhance the quality of life in the community

**Key Eligibility Criteria:**

- All cities or towns not designated as "entitlement communities" by the US Dept. of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- Eligible activities include but are not limited to:
- Pre-development planning studies
- Acquisition
- Micro and small business technical assistance programs
- Regional revolving loan funds
- Business technical assistance
- Public social services related to economic development, and
- Infrastructure and public facilities projects in support of economic development
- Direct business assistance for:
  - Purchase of equipment
  - Acquisition of real estate
  - New construction and rehabilitation
  - Working capital, and
  - (In some cases) refinancing

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**Program:** [Economic Development Incentive Program](#)

**Purpose:**

- To stimulate business growth and foster job creation
- To attract and retain businesses in Economic Target Areas

**Key Eligibility Criteria:**

Businesses within an Economic Opportunity Area that are creating permanent new jobs and:

- Expanding existing operations
- Relocating operations
- Building new facilities

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Office of Business Development
- State tax incentives:
  - Investment Tax Credit
  - Abandoned Building Tax Deduction
- Municipal tax incentive:
  - Special tax assessment - a phased-in assessment of the total value of the project property, or

Tax Increment Financing (TIF) - a five- to 20- year property tax exemption based on the increased value of the project property due to new construction or significant improvements

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**Program:** [Housing Development Incentive Program \(HDIP\)](#)

**Purpose:** To increase residential growth, expand diversity of housing stock, support economic development, and promote neighborhood stabilization in designated Housing Development Zones in Gateway municipalities by providing two tax incentives to developers to support market rate housing for sale or lease.

**Key Eligibility Criteria:**

- Designated Gateway municipalities as defined under Chapter 23A Section 3A are eligible:
  - A population greater than 35,000 and less than 250,000
  - Median household income below state average
  - Rate of educational attainment of bachelor's degree or above that is below the state average

**Funding and/or Eligible Uses:**

- Two tax incentives to developers:
  - Local option property tax exemption
  - State tax credit for qualified rehabilitation expenses
- Up to \$5M available each year for the Housing Development Tax Credit
- Multi-unit residential development for sale or lease as market-rate housing
- Substantial rehabilitation of an existing property

- May be mixed-use, including commercial
- 

**Program:** I-Cubed (Infrastructure Investment Incentive Program )

**Purpose:** To support, through public infrastructure investment, certified economic development projects that will result in new jobs and increases in property values, real estate tax revenue, and tax revenue to the Commonwealth

**Key Eligibility Criteria:**

- The project would not happen or would not achieve the contemplated level of development or other economic activity without the public infrastructure improvements financed under I-Cubed.
- The project must be approved by the related Municipality, the Secretary of Administration and Finance and MassDevelopment in order to be "certified" as eligible for funding.
- The cost of the public infrastructure improvements financed under I-Cubed may not exceed \$50 million and may not be less than \$10 million.
- The projected annual new state tax revenues from each occupied project component must be at least 1.5 times greater than the projected annual debt service on the related bonds.
- Not more than one other economic development project in the municipality may have been approved for financing under I-Cubed.
- The project must be financially feasible and the developer must demonstrate sufficient resources to carry out the project.
- The project must be consistent with sustainable development principles.
- The project may not receive public assistance under certain other state programs.

**Funding and/or Eligible Uses:**

- Bonds issued by MassDevelopment
  - Investment in public infrastructure improvements in support of certified economic development projects
- 

**Program:** MassWorks Infrastructure Program

**Purpose:** To provide public infrastructure funding to support economic development. MassWorks consolidates these six grant programs into one office to streamline the grant process:

- Community Development Action Grant (CDAG)
- Growth District Initiative (GDI) Grants

- Massachusetts Opportunity Relocation and Expansion Program (MORE)
- Public Works Economic Development (PWED) Grants
- Small Town Rural Assistance Program (STRAP)
- Transit Oriented Development (TOD) Grant Program

**Key Eligibility Criteria**

- Please see the MassWorks Infrastructure web page for further information.

**Funding and/or Eligible Uses:**

- Please see the MassWorks Infrastructure web page for further information.

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**Program :** [Urban Center Housing - Tax Increment Financing \(UCH-TIF\)](#)

**Purpose:** To promote multi-unit housing and commercial development, including affordable housing, in commercial centers through tax increment financing. Such development must be primarily residential

**Key Eligibility Criteria:**

- .All cities and towns having designated commercial centers with a need for multi-unit housing
- Development must be primarily residential, and 25% of housing units produced must be affordable.
- A participating city or town must adopt an Urban Center Housing Tax Increment Financing Plan ("UCH-TIF Plan") for a designated commercial area (the "UCH-TIF Zone").
- The UCH-TIF Plan must include development plans for proposed public and private projects in the UCH-TIF Zone and executed agreement(s) with property owners undertaking new development who will be receiving tax increment exemptions ("UCH-TIF Agreements") on these projects.
- Before submitting an application for approval of a UCH-TIF Zone and a UCH-TIF Plan to the Department of Housing & Community Development (DHCD), a municipality must implement a local review and approval process.

**Funding and/or Eligible Uses:**

- DHCD provides no direct funding.
- Cities and towns may grant a real estate tax exemption up to 20 years on all or part of the increased value of improved real estate due to new construction or significant improvements.
- Tax increment financing may be combined with grants and loans from local, state and federal development programs.

- Multi-unit housing in designated commercial centers with 25% of units affordable to households with incomes at or below 80% of area median income
  - Primarily residential development
- 

**Program :** [Urban Renewal Program \(UR\)](#)

**Purpose:**

- To redevelop deteriorated areas (substandard, decadent or blighted open areas) by providing the economic environment needed to attract and support private investment for residential, commercial, industrial, business, governmental, recreational, educational, hospital or other purposes
- To help cities and towns establish and strengthen urban renewal agencies
- To provide technical assistance in the development and implementation of urban renewal plans

**Key Eligibility Criteria:**

- All MA cities and towns
- Urban Renewal Agencies (Redevelopment Authorities and Consolidated Departments of Community Development)

**Funding and/or Eligible Uses:**

Funding: Urban Revitalization Development Grant Program (Requires separate application)

Eligible Uses:

- Planning
  - Establishment of design and rehabilitation standards
  - Acquisition of land, including taking of land by eminent domain
  - Assembly of land into developable parcels and disposition for private redevelopment
  - Relocation of businesses and residential occupants
  - Demolition or rehabilitation of structures
  - Improvements to infrastructure
  - Issuance of bonds and borrowing of money
-

## Secondary Resources: Summaries

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**Program:** State-Subsidized Environmental Insurance

**Purpose:** To encourage private sector lending on contaminated sites by utilizing environmental insurance to safeguard parties involved in redevelopment from the risk of environmental liabilities associated with Brownfields

**Key Eligibility Criteria:**

- Cities and towns
- Any individual or entity borrowing from participating Massachusetts lenders to cleanup any contaminated site in Massachusetts

Funding and/or Eligible Uses:

- Administered by BDC Capital
- Program is supported by the Commonwealth of Massachusetts through the [Brownfields Redevelopment Access to Capital \(BRAC\) Fund](#)
- BRAC Fund backs private sector loans with environmental insurance
- Payment of up to 50% of the premium for environmental insurance

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**Program:** [Citizen Planner Training Collaborative \(CPTC\)](#)

**Purpose:** To provide technical assistance for planning and zoning to cities and towns

**Key Eligibility Criteria:**

- City or town officials, including Selectmen, Building Inspectors, and members of Planning Boards and Zoning Boards of Appeal, etc.

**Funding and/or Eligible Uses:**

Trainees pay nominal fees for annual workshops and conferences, including:

- Comprehensive Permit - MGL 40B
- How to Hold A Perfect Public Hearing



- Introduction to the Subdivision Control Law and ANR
  - Roles and Responsibilities of Planning & Zoning Boards
- 

**Program:** [Peer - to - Peer Technical Assistance Program](#)

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects. Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

**Key Eligibility Criteria:**

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.
  - Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level
  - Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
  - A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.
- 

**Program:** [Relocation Assistance Program](#)

**Purpose:** To provide advice, assistance and approvals for and to public agencies that cause businesses and individuals to move as a result of real estate acquisitions (voluntary or involuntary) or takings

**Key Eligibility Criteria:**

- Any residential or business occupant displaced by a public or private entity using public funds

**Funding and/or Eligible Uses:**

- Fair and reasonable relocation payments to displaced persons and businesses must be made under MGL Chapter 79A by any agency or person that is acquiring real property or issuing an order to vacate real property for purposes of rehabilitation or other improvement or for demolition purposes.
  - Actions include:
    - Taking of real property by eminent domain
    - Negotiated sale
    - Rehabilitation or other improvement
  
    - Demolition
- 

**Program:** [Smart Growth / Smart Energy Toolkit](#)

**Purpose:**

- To provide easy access to information on twelve different [planning](#) , [zoning](#) and [subdivision](#) techniques
- To increase understanding of [smart growth](#) tools and how to customize the techniques to local circumstances

**Key Eligibility Criteria:**

- The Toolkit is designed to be both an educational guide and a reference document

**Funding and/or Eligible Uses:**

Provided by the Executive Office of Energy and Environmental Affairs7

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## Open Space Creation/Preservation

Resources that facilitate and/or support the conservation, creation and/or restoration of open space, including parks, outdoor recreational space, wetlands, forests, farm lands, wildlife habitats, etc.

### Primary Resources (see summaries below)

- Community Preservation Act (CPA) (M.G.L. c.44B)
- Gateway City Parks Program
- Massachusetts Land and Water Conservation Fund
- Local Acquisitions for Natural Diversity (LAND) Grant Program
- PARC - Parkland Acquisitions and Renovations for Communities (formerly the Urban Self-Help Program)

### Secondary Resources (see summaries below)

- Citizen Planner Training Collaborative (CPTC)
- Community Development Block Grant (CDBG)
- Massachusetts Preservation Projects Fund
- Peer - to - Peer Technical Assistance Program
- Smart Growth / Smart Energy Toolkit
- Urban Renewal Program (UR)

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### Primary Resources: Summaries

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**Program:** [Community Preservation Act \(CPF\) \(M.G.L. c.44B\)](#)

**Purpose:**

- To allow cities and towns to exercise control over local planning decisions

- To allow cities and towns to create a CPF by assessing a surcharge on annual real estate taxes, which can be used to address three core community concerns:
  - Acquisition and preservation of open space
  - Creation and support of affordable housing
  - Acquisition and preservation of historic buildings and landscapes

**Key Eligibility Criteria:** Voters must approve establishment of a CPF by vote in an annual municipal or state election.

**Funding and/or Eligible Uses:**

- A minimum of 10% of the annual revenues of the CPF must be used for each of the three core community concerns.
- The remaining 70% can be allocated for any combination of the allowed uses, or for land for recreational use.

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**Program: Gateway City Parks Program**

**Purpose:** To improve park quality and advance park equity in urban communities by making targeted investments to provide park and recreational opportunities

**Key Eligibility Criteria:**

- Program open to Gateway Cities (as defined in Chapter 240 of the Acts of 2010)

**Funding:**

- Administered by the Executive Office of Energy and Environmental Affairs
- Approximately \$5M in funding from the Environmental Bond Bill is allocated annually to parks projects
- Funding priority is given to park projects of different types and scales that are not eligible for another funding source

**Eligible Uses:**

- Land acquisition
- Design and construction or renovation of parks, greenways and other recreational facilities
- Environmental clean-up
- Planning and assessment, including the development of Open Space and Recreation Plans

For additional information contact: Kurt Gaertner, Assistant Director of Grants and Technical Assistance, MA Executive Office of Energy and Environmental Affairs, at 617-626-1154 or [kurt.gaertner@state.ma.us](mailto:kurt.gaertner@state.ma.us).

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**Program:** [Massachusetts Land and Water Conservation Fund](#)

**Purpose:** To provide up to 50% of the total project cost for the acquisition, development and renovation of park, recreation or conservation areas

**Key Eligibility Criteria:**

- All cities and towns
- Special districts
- State agencies
- Access by the general public is required.

**Funding and/or Eligible Uses:**

- Administered by the Executive Office of Energy and Environmental Affairs
  - Federal Land & Water Conservation Fund
  - Grants available for park acquisition or development and for conservation acquisition
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**Program :** [Local Acquisitions for Natural Diversity \(LAND\) Grant Program](#)

**Purpose:**

- To assist municipal conservation commissions with the acquisition of land for natural resource and passive outdoor recreation purposes
- To provide funding for acquisition of land, or a partial interest (such as a conservation restriction), and associated acquisition costs such as appraisal reports and closing costs

**Key Eligibility Criteria:** Municipal Conservation Commissions

**Funding and/or Eligible Uses:**

- Administered by the Executive Office of Energy and Environmental Affairs

- Lands acquired may include wildlife, habitat, trails, unique natural, historic or cultural resources, water resources, forest, and farm land.
- Compatible passive outdoor recreational uses such as hiking, fishing, hunting, cross-country skiing, bird observation and the like are encouraged.
- Access by the general public is required.

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**Program :** [PARC - Parkland Acquisitions and Renovations for Communities](#)

**Purpose:** To assist cities and towns with the acquisition and development of land for park and outdoor recreation purposes

**Key Eligibility Criteria:**

- Any town with a population of 35,000 or more year-round residents, or any city regardless of size, that has an authorized park commission may apply, **or**,
- Communities that do not meet the population criteria may still qualify under the "small town," "regional" or "statewide" project provisions of the program.

**Funding and/or Eligible Uses:**

- Administered by the Executive Office of Energy and Environmental Affairs
- Projects to be developed for suitable outdoor recreation purposes, whether active or passive in nature
- Grants are available for land acquisition and for construction, restoration, or rehabilitation of land for park and outdoor recreation purposes such as swimming pools, zoos, athletic play fields, playgrounds and game courts.
- Access by the general public is required.

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[Secondary Resources: Summaries](#)

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**Program :** [Citizen Planner Training Collaborative \(CPTC\)](#)

**Purpose:** To provide technical assistance for planning and zoning to cities and towns

**Key Eligibility Criteria:**

- City or town officials, including Selectmen, Building Inspectors, and members of Planning Boards and Zoning Boards of Appeal, etc.

**Funding and/or Eligible Uses:**

Trainees pay nominal fees for annual workshops and conferences, including:

- Comprehensive Permit - MGL 40B
- How to Hold A Perfect Public Hearing
- Introduction to the Subdivision Control Law and ANR
- Roles and Responsibilities of Planning & Zoning Boards

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**Program: Community Development Block Grant**

**Purpose:** To help cities and towns implement housing, community, and economic development projects that assist low and moderate-income residents, or that revitalize areas of slum or blight

**Key Eligibility Criteria:**

- MA cities and towns with populations over 50,000 receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).
- MA cities and towns with populations under 50,000 that do not receive CDBG funds directly from HUD are eligible to receive CDBG funding from the Department of Housing and Community Development.

**Funding and/or Eligible Uses:**

Eligible CDBG projects include but are not limited to:

- housing rehabilitation or development
- micro-enterprise or other business assistance
- infrastructure
- community/public facilities
- public social services
- planning
- removal of architectural barriers, and
- downtown or area revitalization

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**Program :** [Massachusetts Preservation Projects Fund \(MPPE \)](#)

**Purpose:**

- To ensure the continued use and integrity of historic cultural resources by supporting the restoration rehabilitation, stabilization, and documentation of historic and archaeological properties, landscapes, and sites listed in the State Register of Historic Places
- To ensure that government actions are studied in consultation with interested parties, and
- To ensure that proposed actions be modified, if feasible, so that public funds are not used in ways that cause needless destruction to our heritage

**Key Eligibility Criteria:**

Historic and archaeological properties listed on the State Register of Historic Places and owned by:

- Cities
- Towns
- Non-profit organizations

**Funding and/or Eligible Uses:**

- Administered by the Massachusetts Historical Commission
- 50% matching grants are available for qualifying properties listed on the State Register to ensure their physical preservation.
- Applicants have the option to apply for up to 75% of the total project cost if they are willing to commit an additional 25% toward an endowment fund for long-range preservation and maintenance of the property.
- Studies necessary to enable future development or protection of a State Register-listed property
- Construction activities including stabilization, protection, rehabilitation, and restoration
- Costs of material and labor necessary to ensure the preservation, safety, and accessibility of historic cultural resources
- Universal access development is allowable as part of a larger project.
- Overall building preservation, building code compliance, and barrier-free access where historic fabric is directly involved
- Acquisition of State Register-listed properties that are imminently threatened with inappropriate alteration or destruction
- The acquisition of endangered properties



- The restoration of historic building
  - Research projects such as:
    - Historic structures reports
    - Archaeological data recovery projects, or
    - Study of innovative preservation techniques
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**Program :** [Peer - to - Peer Technical Assistance Program](#)

**Purpose:** To provide small grants to municipalities for short-term problem solving or technical assistance projects. Municipalities may apply for grants of up to \$1,000 to employ appointed or elected municipal officials from other communities to provide technical assistance related to community development and/or capacity building at the local level.

**Key Eligibility Criteria:**

MA cities and towns with populations of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

**Funding and/or Eligible Uses:**

- CDBG Technical Assistance Funds provide for grants of up to \$1,000.
  - Exclusively for technical assistance related to community development and/or capacity building related to community development at the local level
  - Grant funds may be used to pay for up to 30 hours (\$900) of technical assistance and up to \$100 for reimbursement of travel, photocopying and/or the cost of incidental materials.
  - A maximum of 10 eligible applications are funded yearly on a first-come, first-served basis.
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**Program :** [Smart Growth / Smart Energy Toolkit](#)

**Purpose:**

- To provide easy access to information on twelve different [planning](#) , [zoning](#) and [subdivision](#) techniques
- To increase understanding of [smart growth](#) tools and how to customize the techniques to local circumstances

**Key Eligibility Criteria:**

- The Toolkit is designed to be both an educational guide and a reference document

**Funding and/or Eligible Uses:**

- Provided by the Executive Office of Energy and Environmental Affairs
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**Program :** [Urban Renewal Program \(UR\)](#)**Purpose:**

- To redevelop deteriorated areas (substandard, decadent or blighted open areas) by providing the economic environment needed to attract and support private investment for residential, commercial, industrial, business, governmental, recreational, educational, hospital or other purposes
- To help cities and towns establish and strengthen urban renewal agencies
- To provide technical assistance in the development and implementation of urban renewal plans

**Key Eligibility Criteria:**

- All MA cities and towns
- Urban Renewal Agencies (Redevelopment Authorities and Consolidated Departments of Community Development)

**Funding and/or Eligible Uses:**

Funding: Urban Revitalization Development Grant Program (Requires separate application)

## Eligible Uses:

- Planning
  - Establishment of design and rehabilitation standards
  - Acquisition of land, including taking of land by eminent domain
  - Assembly of land into developable parcels and disposition for private redevelopment
  - Relocation of businesses and residential occupants
  - Demolition or rehabilitation of structures
  - Improvements to infrastructure
  - Issuance of bonds and borrowing of money
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# Supplemental Information

## Combining Resources

Funding for the planning and implementation of development projects frequently involves combining state resources/programs and other resources/programs, (e.g., federal, foundation, other private).

## Partnering

Many development projects pursued by cities and towns involve public/private partnerships among a municipality, the Commonwealth and developer(s).

## Program Eligibility Requirements

Most programs have specific eligibility requirements and limitations on the use of funds. For example, cities and towns seeking a CDAG grant must provide matching local and private funding.

## Community Development Block Grant (CDBG)

The following DHCD Programs are limited to cities and towns with a population under 50,000 and that do not receive Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD).

- [Economic Development Fund](#)
- [Massachusetts Downtown Initiative Technical Assistance Site Visit Program](#)
- [Peer-to-Peer Technical Assistance Program](#)

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**The following information is a brief description of the CDBG Program and a list of communities that receive CDBG funds directly from HUD.**

## Community Development Block Grant

The [Community Development Block Grant Program \(CDBG\)](#), a program of the [US Department of Housing and Urban Development \(HUD\)](#), funds local community development activities, such as affordable housing, anti-poverty programs and infrastructure development.

CDBG funds are allocated to local and state governments on a formula basis. Larger cities and towns (called entitlement communities and, generally, with populations over 50,000) receive CDBG funds directly from HUD. HUD requires the Commonwealth and all entitlement communities to prepare and submit a five-year "Consolidated Plan" that establishes goals for the use of CDBG funds that are consistent with the following national objectives for CDBG:

- Activities that benefit a majority of low- and moderate-income people
- Prevention or elimination of slums or blight, or
- Other community development activities to address an urgent community development need

Massachusetts municipalities with populations under 50,000 (non-entitlement communities) that do not receive CDBG funds directly from HUD are eligible for CDBG funding through DHCD's [Mass CDBG Program](#).

The following communities are CDBG entitlement communities and receive funding directly from HUD. If your community is not on this list, your city or town is eligible to apply for Mass CDBG funds.

Arlington      Haverhill      Pittsfield

Attleboro      Holyoke      Plymouth

Barnstable      Lawrence      Quincy

Boston      Leominster      Salem

Brockton Lowell Somerville

Brookline Lynn Springfield

Cambridge Malden Taunton

Chicopee Medford Waltham

Fall River New Bedford Westfield

Fitchburg Newton Weymouth

Framingham Northampton Worcester

Gloucester Peabody Yarmouth