

The Community Preservation Act

and

Affordable Housing in Massachusetts:

Learning from the First Five Years

A report by

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Forward

The Massachusetts Housing Partnership is pleased to present this report, *The Community Preservation Act and Affordable Housing in Massachusetts: Learning from the First Five Years*. Ann Dillemoth, a Cornell University graduate student in regional planning worked for MHP over the summer of 2006, during which time she researched the Community Preservation Act, interviewed over twenty-five CPA committee members and staff from across the state, and produced this report under MHP's supervision. Ann brought an impressive level of commitment and understanding to this project. MHP extends its gratitude to Ann for a job well done.

It is hoped that this look at the accomplishments of the Community Preservation Act (CPA) over the first five years will help provide some ideas for future directions as well as assist communities in using their CPA funds to produce and preserve community housing. There is a great deal that communities can learn from each other and this report hopes to facilitate the sharing of information among CPA communities.

The Community Preservation Coalition staff Stuart Saginor and Katherine Roth were true partners in this effort, extending their time to provide data, community contacts, ideas and constructive commentary on the drafts. This report is a far richer and more useful document because of their involvement in this project.

The Community Preservation Act is a relatively new initiative for Massachusetts and there is still much to learn as we go forward. Community housing supported by CPA funds is greatly needed to address Massachusetts's need for additional housing. This report hopes to help cities and towns in their effort to provide affordable housing.

About MHP

The Massachusetts Housing Partnership (MHP) is a public agency financed by the banking industry. MHP supports affordable housing and neighborhood revitalization across the Commonwealth. MHP assists municipalities, community groups, local housing committees, and non-profit and for-profit developers with information, technical assistance, and below-market financing to create affordable rental housing and homeownership opportunities.

Information is available about MHP and MHP programs on the MHP website, www.mhp.net. For additional assistance or questions about this report contact Connie Kruger, Community Technical Assistance Manager, MHP, 160 Federal St., Boston, MA 02110, 617-330-9955, ext. 281, ckruger@mhp.net.

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Executive Summary

Since being signed into law in 2000, the Community Preservation Act (CPA) has proven to be a valuable tool for towns and cities interested in creating affordable housing. CPA has given communities the opportunity to leverage larger state and federal funding for affordable housing, and also to raise awareness of local housing needs and issues.

That's the good news. The more sobering news is that while it continues to be implemented in communities across the state, it remains – at least from a statistical standpoint - an underutilized resource for affordable housing.

The facts and conclusions in this report encompass the first five years of CPA. This report not only quantifies the impact of CPA but also studies the way in which communities have used this resource for affordable housing, and the local conditions that were in place to promote CPA use. The community examples are instructive in that they show how CPA may become a more widely-utilized resource for affordable housing in the coming years.

CPA interest strong

Since its inception in 2001 and counting 2006 as a partial year, 111 towns, or nearly one-third of the state's municipalities, have adopted CPA. More than half of the communities passed the maximum property tax surcharge of three percent. In FY2005, nearly two-thirds of CPA communities generated up to \$500,000 at the local level, while the other 29 percent generated in excess of \$1 million of local funding. All local funding was matched by the state, as provided by the statute, doubling the funds available.

CPA and affordable housing

Statistically, 31 percent of all CPA funds spent in the first five years have been used for affordable housing. But that figure is misleading when you subtract Cambridge, which has spent more than \$2.5 million in CPA funds on housing. Excluding Cambridge's CPA expenditures, spending on affordable housing drops to 17 percent, putting it behind CPA expenditures for open space and historic preservation.

All told, 60 percent of cities and towns that have adopted the CPA have appropriated less than 10 percent of their annual CPA funds for affordable housing (communities can dedicate up to 70 percent of funding to any one category). Communities that have yet to spend funds on affordable housing are accumulating money in their reserve accounts for future efforts, but there are no requirements in the CPA legislation that explain when and if communities must spend their reserve funds.

Housing is harder to do

Interviews and feedback from community leaders help to explain one reason why the CPA has not been used more for housing. Communities with little in-house housing expertise and strong community pressure, are more likely to direct their CPA funds towards other eligible endeavors particularly open space acquisition. Open space and historic preservation, which both receive larger spending allocations in more

communities than affordable housing, are considerably more popular with the public and easier to accomplish. Affordable housing development is complicated and requires a combination of funding resources and public sector approvals. This can overwhelm communities that lack housing development experience.

Local examples show potential of CPA

CPA funds are a valuable affordable housing resource for towns that take advantage of it. Communities with established housing networks have had success in building or rehabilitating units, while those without previous experience have used the funds to hire consultants to do predevelopment housing studies and prepare plans for future construction.

Towns can maximize their CPA results by evaluating their present housing capabilities and using CPA funds to build from them. Examples discussed in this report include:

- **Amherst:** has teamed with its housing authority to preserve expiring use apartments and build new affordable units.
- **Cambridge:** has funneled its resources through its Housing Trust Fund and focused on unit acquisition.
- **Chatham:** has largely focused on direct assistance in the form of rental vouchers. It has also blended CPA categories by using housing and historic preservation funds to acquire and renovate historic town-owned buildings into affordable housing.
- **Holliston:** has used CPA funds to hire consultants to create an Affordable Housing Master Plan, and sponsor environmental testing and predevelopment work to prepare for future housing efforts.
- **Newton:** has focused CPA funds on rehabilitation of existing properties, preservation of historic properties, and adding buildings to underutilized lots.
- **Westford:** has used CPA to fund predevelopment work for a proposed addition to an existing senior housing complex and in another project, it used \$250,000 for engineering and excavation work to prepare a housing authority site for 15 units of rental housing.

Conclusion

Looking back over the first five years since the passage of the Community Preservation Act, we find that CPA funds are an important local resource for the creation and preservation of affordable housing. Communities highlighted in this report show creative and effective ways of using CPA funds for housing. Many communities need additional assistance in implementing affordable housing activities with CPA funds. Increased local capacity, technical assistance and the continued sharing of successful local efforts will help meet the promise the CPA holds for meeting local housing needs.

Introduction to the Massachusetts Community Preservation Act

The Massachusetts Community Preservation Act (CPA) was signed into law by Governor Paul Cellucci on September 14, 2000. More than a decade of work went into the development of this legislation, which provides a funding source for affordable housing, historic preservation, open space, and recreation. Municipalities that adopt the CPA levy a property tax surcharge of up to 3% and become eligible for a state match of up to 100% of the revenue collected. This potential doubling of local funds for projects that often get short shrift in today's climate of tight municipal budgets has made CPA an attractive opportunity for many Massachusetts communities. In the nearly six years since CPA's creation, it has been adopted by voters in almost one-third of the state's cities and towns (for a map of CPA communities in Massachusetts, see Appendix A).

CPA brings together proponents of affordable housing, historic preservation, open space, and recreation as they cooperate on funding a diverse array of projects that foster a community's character, history and livability. Though some might find the wording of the Act vague, it purposefully allows for a flexibility that enables each municipality to decide locally how they want to implement CPA and how creative their funding decisions will be.

Affordable housing, referred to as "community housing" or "low and moderate income housing" by the Act, is defined therein as housing for individuals and families making less than 100% of a region's Areawide Median Income (AMI) as determined by the U.S. Department of Housing and Urban Development (HUD). It is a main focus of CPA, and represents an additional much-needed funding source for affordable housing within a community. CPA money can promote a variety of innovative projects and programs to create and support housing initiatives, and can also jump-start projects that need scarce funding just to get to the development stage. It can also be used to help create housing plans and hire consultants to help communities plan general housing strategies or advise on specific projects.

Several communities have had great success leveraging an initial investment of CPA funds to qualify for much larger state and federal grants. Finally, passing CPA can result in a higher level of both municipal and public awareness of housing needs. The affordable housing component of CPA can encourage municipalities that have not had a lot of experience dealing with housing issues to begin a formal examination of the issue. Public awareness can be raised both through increased housing activity and by discussing housing issues at CPA committee, Board of Selectmen, City Council, and Town Hall meetings.

The main source for information on CPA is the Community Preservation Coalition (CPC or 'the Coalition'), an alliance of open space, affordable housing, and preservation organizations that helped develop the original legislation and now works with municipalities to help them understand, adopt, and implement the CPA (<http://www.communitypreservation.org/index.cfm>). The Coalition maintains several databases regarding CPA, including information on annual state matches. Communities

that have passed CPA self-report their annual activity to the Coalition, which collates that information into expenditure reports for each funding category. These databases were utilized extensively for this report.

CPA: An Overview

According to the Act, CPA funds can be used towards the acquisition, creation and preservation of open space; the acquisition, preservation, rehabilitation and restoration of historic resources; the acquisition, creation and preservation of land for recreational use; the creation, preservation and support of community housing, recommending, wherever possible, the reuse of existing buildings or construction of new buildings on previously developed sites; and the rehabilitation or restoration of land for open space, recreational use and community housing that is acquired or created using CPA funds.

Each year, at least 10% of annual CPA revenues must be set aside in reserve accounts or spent on open space, historic preservation, and community housing. The remaining 70% can be used towards any of the four funding categories, and 5% can be used for administrative purposes.

Funds can be spent anywhere in Massachusetts, but cannot be used to replace existing municipal operating funds or for routine maintenance. Borrowing against future CPA funds through municipal bonds is permitted.

Property purchased for community housing requires a permanent deed restriction. In response to an inquiry by the community of Acton, the Massachusetts Department of Revenue has provided an opinion that organizations other than the municipality can use CPA funds property for housing. Communities may want to seek additional clarification on the issues raised by both property development and disposition prior to implementing housing activities using CPA funds.

Voters adopt the CPA by ballot. A property tax surcharge of up to 3% is permitted. Exemptions are possible for low-income residents and low- to moderate-income senior residents, for the first \$100,000 of residential property value, and for commercial or industrial properties in communities with a split tax rate.

A Community Preservation Committee (CPC) must be established by local ordinance or bylaw to oversee the Act. This committee must include one member each from the Conservation Commission, the Historical Commission, the Planning Board, the Board of Park Commissioners, and the Housing Authority. In addition to these five statutory members, up to four additional at-large positions can be created at the discretion of the local legislative body. The committee is charged with studying the community preservation needs, possibilities, and resources within the town; holding public informational meetings; and recommending expenditures within the above areas to the legislative body, which the legislative body must then approve by majority vote.

The state matching fund, known as the Massachusetts Community Trust Fund, draws its revenue from surcharges on transactions at the state's registries of deeds. Every year, 80% of this fund is divided equally among the participating CPA communities for a state match of up to 100%. If the state match does not reach 100%, the remaining 20% is divided among those towns that passed the full 3% surcharge. Thus far, every participating community has received a 100% match, though if real estate transactions in the state decline and more communities pass CPA the match will eventually drop below this level.

In 2004, legislation was adopted allowing Cape Cod communities participating in the Land Bank program to transfer their 3% Land Bank surcharge to CPA with certain provisions. Two Cape communities, Chatham and Provincetown, passed CPA in addition to their Land Bank surcharge before this legislation; the remaining Cape communities took advantage of this legislation to convert their Land Bank surcharge to a CPA fund.

Sources for Additional Information

The complete text of the original G.L. Ch. 44B, "An Act Relative to Community Preservation", can be found at <http://www.mass.gov/legis/laws/seslaw00/sl000267.htm>. (note: the Act may have been updated since the release of this report and readers are advised to check for adopted amendments on the Coalition web site). Further details about the CPA can be found in the Informational Guideline Release No. 00-209, published by the Division of Local Services (DLS) of the Massachusetts Department of Revenue (DOR), at http://www.dls.state.ma.us/PUBL/IGR/2000/00_209amended.pdf. Legislation regarding the Cape Cod communities, Ch. 149 Sec. 298 of the Acts of 2004 as amended by Ch. 352 Sec. 129-133 of the Acts of 2004, can be found at <http://www.mass.gov/legis/laws/seslaw04/sl040149.htm>; and the DOR-DLS bulletin explaining the changes, 2004-16B, can be found at http://www.dls.state.ma.us/PUBL/BULL/2004/2004_16b.pdf.

Data Overview: A Snapshot of the CPA

To better understand the role played by the CPA in Massachusetts' towns and cities, the databases maintained by the Community Preservation Coalition were analyzed. The Coalition tracks the status of communities working to pass CPA, and lists those that have successfully done so. This list can be accessed online at <http://www.communitypreservation.org/CPAVotes.cfm>. In addition to noting how CPA has been enacted in each municipality, they monitor the annual state match grants as reported by the Massachusetts Department of Revenue (DOR), Division of Local Services (DLS). They also maintain a list of CPA fund appropriations as voluntarily self-reported by each municipality; this information was used to calculate the percentage of funding devoted to affordable housing state-wide and within each municipality, as further mentioned below. This list can be accessed online at <http://www.communitypreservation.org/CPAProjectsSearchStart.cfm>. A more complete description of the data and methodology used can be found in Appendix B.

Year CPA Adopted.

As shown in Table A, the first year of the Act’s existence, 2001 saw the highest level of adoption at 36 communities (32% of the total). Since then an average of 15 communities have joined every year, ranging from a low of 4 in 2003 to a high of 28 in 2005. Of those 28, 13 were Cape communities joining under the Land Bank rollover option.

Table A. Breakdown of CPA Communities by Year in Which CPA was Passed. (Source: CPC)

Year	Communities Passing CPA	
	Number	Percent
2001	36	32.4
2002	21	18.9
2003	4	3.6
2004	14	12.6
2005	28	25.2
2006*	8	7.2
Total	111	100.0

*partial year

Surcharge Amount Adopted

Table B reveals that 63 communities (57% of the total) have passed CPA at the full 3% surcharge. It should be noted that 13 of those communities are Cape Cod communities who transferred their existing 3% Land Bank surcharge to CPA without the option of decreasing the amount. However, even without these 13 communities, the figure stands at 51%. All but three of the 48 remaining communities are fairly equally spread between 1%, 1.5%, and 2% surcharge amounts.

Surcharge	Communities	
	Number	Percent
0.5%	2	1.8
1%	15	13.5
1.1%	1	0.9
1.5%	16	14.4
2%	14	12.6
3%	63	56.8
Total	111	100.0

Exemptions

Table C shows that the 69 communities (62% of the total) chose to adopt both the low-income and first \$100,000 exemptions. Of the 17 communities that passed no exemptions, 13 of those were Cape Cod communities who were not allowed to add

exemptions. Only 4 communities passed all three exemptions, which includes the exemption for commercial and industrial properties. Of those communities passing just one exemption, 14 chose to exempt the first \$100,000 of property value, versus 7 choosing to exempt low-income households.

Table C. Breakdown of CPA Communities by Exemption Type. (Source: CPC)

Exemptions	Communities	
	Number	Percent
None	17	15.3
Low Income only	7	6.3
First \$100,000 only	14	12.6
Low income & first \$100,000	69	62.2
All Three	4	3.6
Totals	111	100.0

Funding Levels

Table D uses the most recent CPA budget numbers available from the Coalition, those for 2005. This table only includes the 82 communities eligible at the time for FY 2005 state matches. Communities were ranked by the dollar amount of their FY 2005 state match and then categorized.

Table D. Breakdown of CPA Communities by Amount of FY05 State Match. (Source: CPC)

Category	Communities	
	Number	Percent
< \$250,000	28	34.1
\$250,000 - \$500,000	22	26.8
\$500,000 - \$750,000	13	15.9
\$750,000 - \$1,000,000	7	8.5
>\$1,000,000	12	14.6
Totals	82	100

Nearly two-thirds, or 61%, of communities collected less than \$500,000 at the local level, giving them less than \$1 million of total CPA budget. Of these 50 communities, 7 collected less than \$100,000. The town with the most modest CPA surcharge revenue is Hampden, at slightly more than \$38,000 in FY 2005. The remaining 39% collected more than \$500,000 of local surcharges, giving them in excess of \$1 million in total CPA budget for 2005. Of these 32 communities, 12 gathered more than \$1 million at the local level, with 2 of these exceeding \$2 million. The highest grossing CPA community is Cambridge, with more than \$5 million in local revenues to work with in FY 2005.

Budget Breakdown Across Funding Categories

To compare the relative amounts appropriated thus far for each of the four allowed funding categories, all of the project appropriations reported to the Coalition as of June 2006 for each community were totaled by each of the four spending areas. Adding this

information up yielded a breakdown by category of all CPA appropriations. It should be noted that due to the method of reporting, these totals for each year include one-time appropriations as well as the total amount committed for projects with bond funds with a multi-year spending commitment. Most large bonded projects to date fall into the open space category. Reporting bond funds for the year they are approved has made it difficult to accurately compare spending categories since the bonded projects skew the figures for the year in which they are appropriated. In the future, it is hoped that improved reporting methods will allow for a more precise spending comparison for each year.

In addition, these calculations apply only to those communities who have reported at least one round of fund appropriations to the Coalition, a total of 72 as of June 2006. Again, refer to Appendix B for additional information regarding the data. For a table of all dollar appropriation totals for each community, see Appendix C; for a list of the total number of appropriations for each community, see Appendix D.

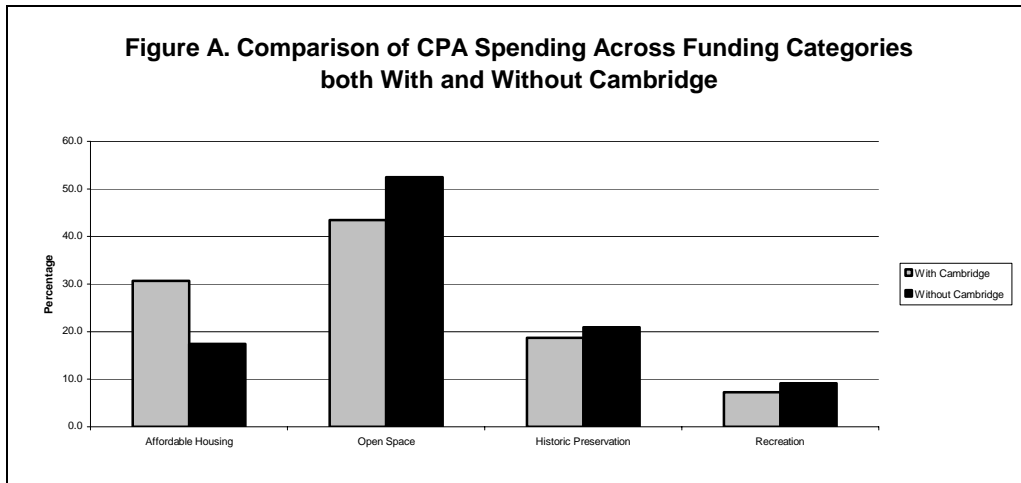
Category	Dollars Appropriated		Number of Appropriations	
	Dollars	% of Total	Number	% of Total
Affordable Housing	\$ 68,439,713	30.6	219	21.0
Open Space	\$ 97,037,423	43.4	226	21.7
Historic Preservation	\$ 41,713,588	18.7	416	40.0
Recreation	\$ 16,155,923	7.2	180	17.3
Total	\$ 223,346,646	100.0	1041	100.0

Table E shows the amounts and percentages appropriated to each of the four categories as reported by June 2006. Open space has the most dollars appropriated, at 43%. Affordable housing is next at 31%, followed by historic preservation at 19% and recreation at 7%. Housing appears to have garnered just under one-third of all dollars appropriated. However, the percentages change when the totals for Cambridge are taken out as shown in Table F below. Again, as noted above, the fact that currently bonded projects are attributed to the year they are approved makes the impact of Cambridge's portion of housing expenditures appear more dramatic than might otherwise be the case.

Category	Dollars Appropriated		Number of Appropriations	
	Dollars	% of Total	Number	% of Total
Affordable Housing	\$ 30,759,713	17.4	205	20.5
Open Space	\$ 92,737,423	52.5	218	21.8
Historic Preservation	\$ 37,003,588	20.9	399	39.8
Recreation	\$ 16,155,923	9.1	180	18.0
Total	\$ 176,656,646	100.0	1002	100.0

Considering its large CPA budget it is not surprising that Cambridge accounts for a full fifth of all CPA appropriations across the board (see Appendix E). Since Cambridge has

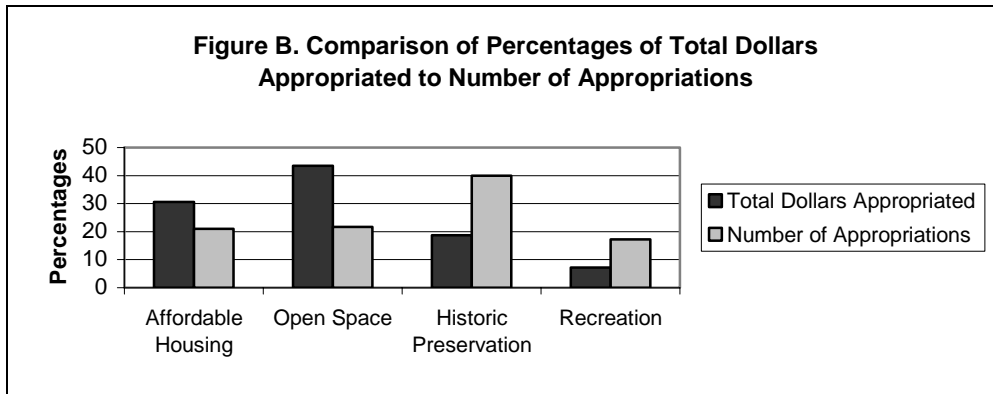
pledged the majority of those funds to affordable housing, when Cambridge's 21% is removed, the relative percentages of the four spending areas changes significantly, as shown by Table F. Open space's percentage grows to 53, up 10%, and affordable housing drops by 14 percentage points to 17% of total appropriations, putting it in third place behind historic preservation, which stays relatively stable at 21%. It appears that Cambridge's disproportionately large contribution to affordable housing, 55% of total housing appropriations has a significant impact on the totals for the remaining 71 municipalities. This is also shown in Figure A



Relative Number of Appropriations Across Funding Categories

The same calculations were performed by totaling the number of appropriations for each funding category. The previously cited tables show that when the total number of appropriations is considered, affordable housing and open space come in at 21% and 22%, respectively, with recreation following closely by at 17%. Historic preservation accounts for 40% of all appropriations made. In this case, when Cambridge's contributions are subtracted, the impact is negligible.

Figure B compares the breakdowns across funding categories for both dollars appropriated and number of appropriations. The fact that the *number* of open space and housing appropriations are nearly the same yet the *spending* for open space is more than 10% higher suggests that the average open space appropriation is higher than that for affordable housing. Many open space appropriations reflect high land purchase prices, and have been funded by bonding over several years. Although a few housing appropriations represent large bonded sums, in general more communities have spent large amounts of CPA funds on open space more often than they have on affordable housing.



It is interesting to note that historic preservation projects account for 40% of the number of appropriations but only 19% of spending. Similarly, recreation netted 17% of project appropriations but only 7% of spending. This indicates that the average historic preservation or recreation project is smaller in scope and costs less money than the average open space or housing appropriation.

Percent of Budget Appropriated to Specific Affordable Housing Activities

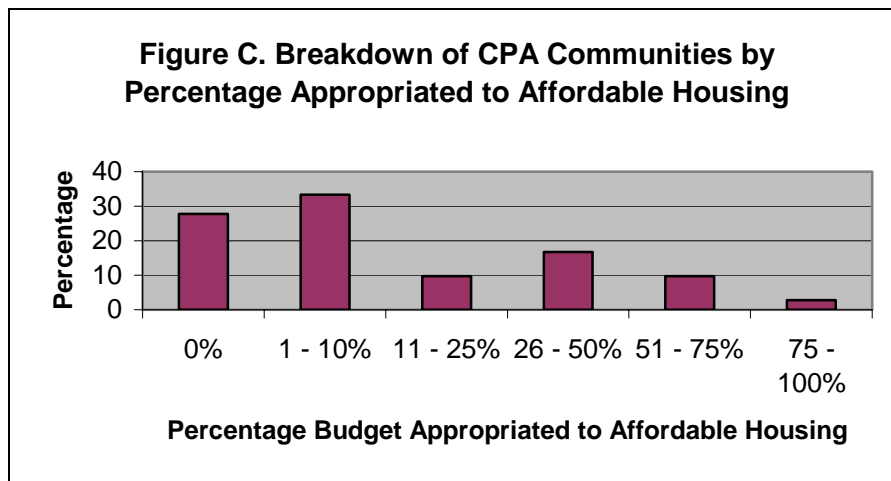
As above, all of the project appropriations reported to the Coalition as of June 2006 for each community were totaled by funding category, and then compared to the overall total for that community to determine the percentage each community has appropriated for affordable housing. The communities were then ranked by percentage. As above, the totals include one-time as well as multiple-year appropriations, and only apply to the 72 CPA communities who reported appropriations to the Coalition as of June 2006. See Appendix F for the ranked list of CPA communities.

Table G shows that for 61% of these communities, less than 10% of their CPA appropriation to date have gone towards affordable housing. Of these 44 communities, 20 have not yet made any appropriations for affordable housing. It is important to note that Table G does not include the balances in communities housing reserve accounts. As previously discussed, these funds are dedicated to future use for housing, but the funds are not yet appropriated. It was beyond the scope of this report to analyze the reserve funds across the categories, but this information would be an interesting addition to this discussion if it were readily available.

Table G. Breakdown of CPA Communities by Percent of Budget Appropriated to Affordable Housing.(Source: CPC)

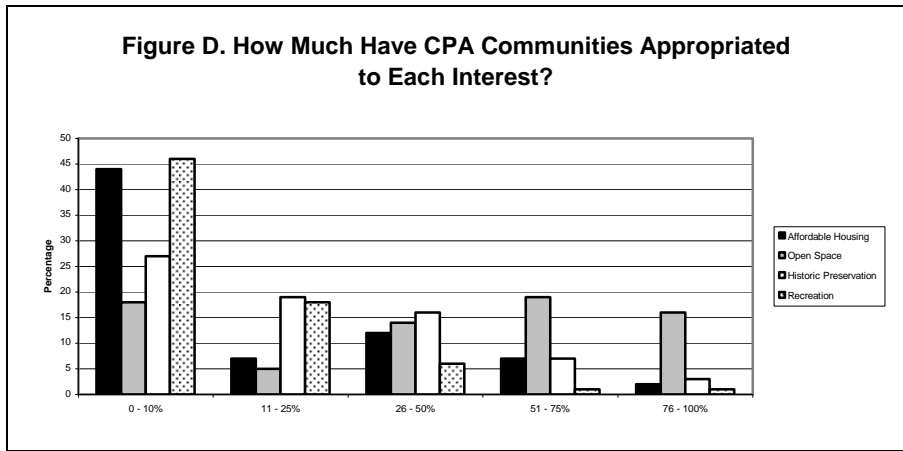
Percentage	Communities	
	Number	Percent
0%	20	27.8
1 - 10%	24	33.3
11 - 25%	7	9.7
26 - 50%	12	16.7
51 - 75%	7	9.7
75 - 100%	2	2.8
Totals	72	100

Almost 10% of the communities have appropriated between 11% and 25% on housing, and the remaining 29% have appropriated over one-quarter of their total budget to housing. This is also shown in Figure C.



Comparison of Appropriations

How do affordable housing appropriations rate compared to the other four funding categories? This is shown by Figure D below, which portrays the breakdown of budget allotment percentages of the CPA communities. Figure D shows that certain funding categories are receiving significantly fewer funds than others. Recreation is not a required spending category, therefore, one might expect this spending area has garnered less funding. This is indeed the case; 46 communities, or 61%, have earmarked less than 10% of their total appropriations towards recreation. It is noteworthy to see that 44 communities, or 60%, have likewise directed less than 10% of their total spending to date towards affordable housing.



Again, these communities are accumulating 10% of their annual CPA budget in their affordable housing reserves, yet in terms of money that has been actually spent, housing has gotten less than 10%. Open space receives the largest share of appropriated dollars, as seen in the high percentages of communities that have given it over 50% of their appropriations.

Although the impact of open space purchases and land preservation has not been analyzed as to its impact on the cost and availability of land for affordable housing, it has been voiced as a subject of concern and warrants further inquiry. A number of communities have been successful however, in creating mixed use projects that provide open space and affordable housing on the same parcel. This approach holds promise for meeting these shared goals.

Units Expected

Another piece of information collected by the Coalition is how many units of housing each appropriation is expected to produce. This dataset is subject to several caveats, however. First, these numbers do not represent actual units created. Instead, they refer to the number of units initially projected for the project being funded, or the number of units the money appropriated should be able to purchase. This information is given at the time the initial appropriation is made, however whether the units are actually built or bought is not reported to the Coalition at this time.

It should also be noted that there is a lack of consistency in the way projects are reported. For instance, an appropriation for “predevelopment studies” might include the number of units the developer is hoping to put on the site, or it might not. Similarly, an appropriation for a homeownership purchase price buy-down fund might give an estimate of how many units will be purchased, or it might not. Keeping this in mind, it is nevertheless informative to look at these numbers to get a sense of the amount of affordable housing CPA appropriations are intended to produce.

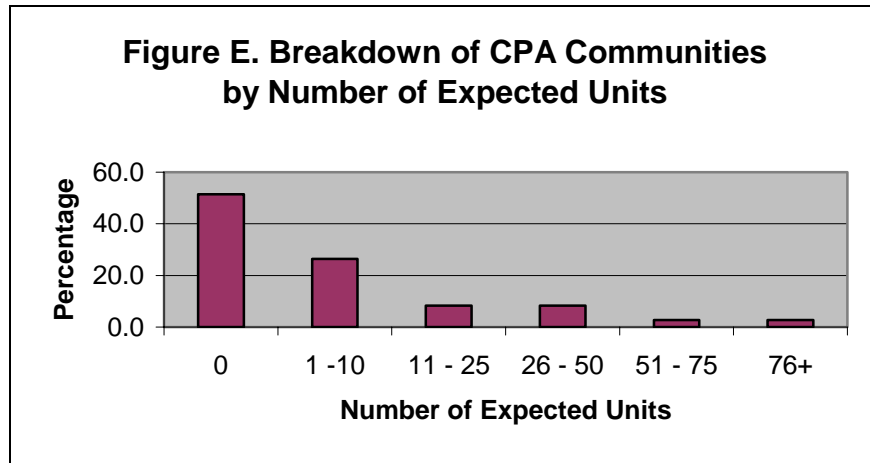
Out of a total of 216 housing appropriations reported to the Coalition as of June 2006, 100 of these, or 46%, listed some number of expected units. Bearing in mind the above caveats, it looks as though just under half of all housing appropriations are for projects that are expected to add specific affordable housing units to the community's count. The total number of units expected to ultimately result from all appropriations was 840. For a ranked list of expected number of units per community, see Appendix G.

Table H and Figure E show that of the 72 CPA communities, 37 of them, or 51%, reported no expected units. Given that 20 communities have made no housing appropriations at all, 17 communities, or 24%, have granted funds for housing activities that don't specify an expected number of units. Of the 72 communities, 26% reported up to 10 expected units, and the remaining 22%, reported more than 10 expected units. Many of the CPA communities analyzed in this report have not had the CPA for the five year period under consideration, and it is understood that the planning and development process necessary to complete housing units can be a lengthy multi-year one.

Reflecting its substantial resources, Cambridge tops the list of expected units with 244 (29% of all units expected); Newton comes in next with 80, and Chatham is third with 60. These three communities account for 46% of all expected units. Since Cambridge and Newton together account for 25% of all CPA revenue it is reasonable that they are credited with producing the most housing using CPA funds.

Table H. Breakdown of CPA communities by Number of Affordable Housing Units Created.
(Source: CPC)

Number of Units	Communities	
	Number	Percent
0	37	51.4
1 -10	19	26.4
11 - 25	6	8.3
26 - 50	6	8.3
51 - 75	2	2.8
76+	2	2.8
Total	72	100



Summary

Since its inception in 2000, 111 of the 351 communities in Massachusetts have passed CPA. Over half have passed the full 3% surcharge, and most have included exemptions for low-income households, the first \$100,000 of property value, or both. Looking at a FY2005 snapshot, nearly two-thirds of CPA communities collected up to \$500,000 in local revenue, thus giving them up to \$1 million in total budget when the 100% state match is added. The other 29% each had in excess of \$1 million of total funding for the year.

Open space has garnered the most financial support, getting 43% of all funds committed thus far, and recreation has the least, at 17%. Affordable housing ranks second at 31%.

As noted earlier, when the sizeable funding contributed by Cambridge is removed, this percentage drops to 17%. In addition, 28% of these communities have yet to fund any specific housing activities and another 33% of them have spent less than 10% of their total appropriations thus far on housing.

Many of these communities are accumulating money in their affordable housing reserve accounts, but it should be noted that there are no requirements in CPA legislation as to when and if communities must spend those funds. Many CPA communities are interested in affordable housing and are seeking technical assistance and other needed resources to plan and implement future housing developments and programs.

CPA in Action

After the CPA was passed in 2000, the Community Preservation Coalition published a guide to help new CPA communities begin to implement the Act *Potential Uses of CPA Funds* (<http://www.communitypreservation.org/PotentialUses2.cfm#3.%20Community%20Housing>). This publication provided an extensive list of possible ways that CPA money could be used. It remains a great source of ideas, and in the years since then, the Coalition’s

project database reveals that nearly all of those initial suggestions have been utilized, in addition to a number of other activities not on this initial list.

The Coalition's project database lists appropriations made in each funding category for every CPA community, including a brief description of the project being funded. Again, this list is available online at

<http://www.communitypreservation.org/CPAProjectsSearchStart.cfm>. As mentioned above, this analysis concerns those CPA appropriations that had been reported to the Coalition by June 2006. The list of housing appropriations was broken down into several categories. Both the general project categories and individual project examples can be used to help understand the full scope of housing initiatives that CPA money has been able to support.

Housing Activities

Housing appropriations were sorted into three main categories, detailed in Table I:

- Real Property, including
 - Unit Acquisition
 - New Construction
 - Site Acquisition
 - Predevelopment
 - Improvements
- Financial Assistance, including
 - Homeowner Subsidies
 - Renter Subsidies
- Housing Support, including
 - Consultants, Plans, and Studies
 - Organizational Support

Table I. Breakdown of CPA Project Spending Categories.(Source: CPC)

Category	Number of Appropriations	Total Dollars Appropriated	Percentages	Number of Expected Units	Number of Communities
REAL PROPERTY					
Unit Acquisition	60	\$47,856,856	71.2	337	22
New Construction	41	\$12,134,555	18.1	315	19
Site Acquisition	10	\$4,345,582	6.5	80	8
Predevelopment	31	\$1,700,400	2.5	96	18
Improvements	13	\$1,152,930	1.7	0	10
Total	155	\$67,190,323	94.2	828	45
FINANCIAL ASSISTANCE					
Homeowner Subsidy	11	\$1,688,000	78.1	32	9
Renter Subsidy	7	\$472,500	21.9	12	4
Total	18	\$2,160,500	3.0	44	10
HOUSING SUPPORT					
Consultants, Plans and Studie:	33	\$967,200	49.9	0	19
Organizational Support	10	\$971,750	50.1	0	8
Total	43	\$1,938,950	2.7	0	25
Grand Total	216	\$71,289,773	100.0	872	52

In addition, a number of CPA appropriations have supported projects that involve more than one of the allowed funding categories. This is discussed later in the section.

Real Property

This category covers CPA appropriations made for projects involving real property: the purchase of affordable housing units or land, funding for predevelopment or construction of units, and improvements to structures. This is by far the biggest category, accounting for 94% of all funds appropriated.

- *Unit Acquisition.* The purchase of existing structures accounts for 71% of real property appropriations. Twenty-two communities have spent funds on some sort of unit acquisition, making this the most popular spending category. Converting existing units to affordable housing is easier, less expensive and often less controversial than new construction.

Cambridge has funneled nearly all of its money through its Housing Trust Fund towards purchasing existing units. Because this money, as mentioned above, accounts for 55% of all CPA funds committed to housing thus far, taking it out of the equation provides a picture of spending trends for the rest of the communities involved. Table J shows the breakdown of unit acquisition funds without Cambridge's contribution.

Category	With Cambridge		Without Cambridge	
	Total \$		Total \$	
	Appropriated	Percent	Appropriated	Percent
REAL PROPERTY				
Unit Acquisition	\$47,856,856	71.2	\$13,274,111	50.6
New Construction	\$12,134,555	18.1	\$7,648,850	29.2
Site Acquisition	\$4,345,582	6.5	\$2,450,022	9.3
Predevelopment	\$1,700,400	2.5	\$1,700,400	6.5
Improvements	\$1,152,930	1.7	\$1,152,930	4.4
Total	\$67,190,323	100.0	\$26,226,313	100.0

Several different activities are represented within this category. Many communities have purchased structures outright, to be either resold or rented as affordable housing. Some of these buildings have been affordable units with expiring deed restrictions. CPA funds have also gone towards conversion/rehabilitation, where a building is converted into multiple-unit structures or restored to usable condition. Some of these projects have involved adaptive reuse of non-residential structures. A few CPA communities have spent CPA funds on house relocation. These projects can be complicated and difficult, although when all the pieces come together they can be popular with the public.

- New Construction.* About 20% (30% not including Cambridge) of real property money, \$12.1 million has gone towards new construction projects in 19 communities. This is an important category as it represents the creation of new housing stock. Money in this category includes grants leveraged to secure additional state or federal funding for affordable development projects, as well as money given to increase the percentage of affordable units in a new development above the number proposed by the developer. The expected number of units to be gained from new construction at 315 is a few less than the number gained from unit acquisition. Cambridge accounts for 171 of those units, however, and so across the rest of the CPA communities, new construction accounts for nearly 100 more expected units than unit acquisition.
- Site Acquisition.* About 7% of all real property money has gone toward the purchase of land for new affordable housing development in 8 communities. Several of these projects involve larger parcels purchased with CPA open space funds, where housing funds have been added to pay for land set aside for affordable housing construction. This is one of several ways in which the different funding categories can be combined in one project.
- Predevelopment.* Eighteen communities have spent CPA funds on 33 predevelopment appropriations. Projects range from feasibility studies to explore a site's possibility for housing to predevelopment work such as environmental assessments, site planning, design studies, and legal costs. Although at \$1.7 million predevelopment's share of real property funds is only 3%, this is a very important category. Predevelopment work is an essential first step of any new project but one for which it is often difficult to find funding. The CPA is a good source of funds to get the ball rolling on a proposed project, which can then enable additional funding to be secured.

- *Improvements.* This final category accounts for \$1.2 million or just under 2% of real property appropriations. About half of this money has gone towards handicapped accessibility improvements, often in senior housing managed by a Housing Authority. The other half has gone towards capital improvements, including additional parking, new locks, and fire safety in Housing Authority owned buildings. It should be noted that there is a prohibition on using CPA funds for maintenance of real property. It is up to each community to ensure that CPA funds are not being used to cover costs that are the prohibited under the Act.

Financial Assistance

This category covers CPA appropriations that create affordable housing opportunities through direct assistance to homebuyers or renters. At \$1.9 million it represents about 3% of all CPA housing funds committed to date.

- *Homeowner Assistance.* Three-quarters of financial assistance funding has gone towards homeowner assistance programs in 9 communities. Most of these programs offer down payment assistance to either first-time homebuyers or those with ties to the community, such as those who grew up in the community or presently work there, and a few provide grants or loans for home improvement. The exchange for such assistance is an affordable deed restriction.
- *Rental Assistance.* The remaining quarter of financial assistance funding has gone towards rental assistance programs in 4 communities that subsidize the difference between market- rate rents and the amount that a family can afford to pay. Until recently, state funding for rental vouchers was declining. Even with recent, small, increases, the state rental assistance program falls short of current needs. CPA can provide a local source of money to assist tenants, enabling them in some cases to put the money that they save towards future homeownership savings.

Housing Support

This category accounts for about 3% at \$1.8 million and covers CPA appropriations that support affordable housing awareness and creation in a community. This includes funding for consultants, for housing needs assessments and housing plans, and support for organizations working to promote affordable housing.

- *Consultants, Plans and Studies.* Nineteen communities have spent 46% of housing support money on consultants, plans and studies. This total of \$817,000 has been used to hire consultants to, among other things, prepare housing plans, write funding grants, and provide professional expertise to local housing committees. Consultants can be brought in for their specific expertise, for particular projects, or to augment municipal resources that already exist.

Money in this category was also committed towards creating housing plans, which is often done by consultants. CPA is one of the few funding sources that can be used to pay for housing plans. Many Massachusetts communities are developing “Planned Production” plans. If they can show the Massachusetts Department of Housing and Community Development (DHCD) that along with this plan their percentage of affordable housing is increasing, they can be granted a reprieve from the local zoning overrides allowed by Ch. 40B. For more information on Planned Production, see <http://www.mass.gov/dhcd/ToolKit/PProd/default.htm>

For communities that have not dealt with affordable housing issues, hiring a consultant to do a housing needs assessment and plan can be a good first step and can help raise local awareness about affordable housing needs. The financial outlay in this category tends to be relatively small, and consultants can be engaged according to the needs of the community.

- *Organizational Support.* The \$972,000 in this category represents CPA funds put towards creating organizations that help create or support affordable housing. Most of these appropriations have been start-up grants for private or, more recently, Municipal Housing Trusts. Recently enacted state enabling legislation, G.L. Ch. 44, Sec. 55C, allows municipalities to set up Municipal Housing Trust Funds without petitioning the General Court. The text of this legislation can be found at <http://www.mass.gov/legis/laws/mgl/44-55c.htm>.

Several communities have been exploring the Municipal Affordable Housing Trust option. One problem with using CPA money for affordable housing purposes is that the proposal approval process takes months, when real estate opportunities are often sudden and fleeting. When money is placed in a Trust, however, it is readily available to use when an opportunity presents itself. Some communities feel that they lose control over CPA money once placed in a Trust, but these concerns can be allayed by several factors, such as choosing an experienced and financially responsible board, setting conditions for spending funds, and requiring the return of funds if not used after a certain time period.

Multiple Funding Categories

In what could be seen as the ultimate expression of the intent of the CPA, several communities have approved funding for proposals that encompass more than one funding category. One of the purposes of the Act is to bring these sometimes competitive areas together, and projects that combine the areas further benefit from being able to draw from more than one funding reserve.

Appropriations involving multiple funding categories are shown in Table K. Over half of the money spent (64%) involved affordable housing. Three housing-related appropriations representing 45% of housing-related funds mixed affordable housing with open space, usually by setting aside part of a land purchase for future affordable housing development. Five appropriations accounting for 17% of funds spent combined affordable housing with historic preservation by creating affordable housing units within

historic structures. Three additional appropriations representing 39% of the expenditures mixed affordable housing with recreation and either historic preservation or open space, again by dividing a purchased parcel into areas for affordable housing development, open space, and recreational fields.

Table K. Breakdown of Multiple Funding-Area Appropriations. (Source: CPC)

Multiple-Area Categories	Number of Appropriations	Dollar Amount of Appropriations	Percent of Dollars Appropriated
Housing Related			
<i>Housing and Open Space</i>	3	\$4,299,000	44.6
<i>Housing and Historic Preservation</i>	5	\$1,589,493	16.5
<i>Housing and Two Additional Funding Areas</i>	3	\$3,751,000	38.9
Total	11	\$9,639,493	64.2
Non-Housing Related			
	9	\$5,365,000	35.8
Grand Total	20	\$15,004,493	100.0

Although affordable housing is included in the majority of multiple funding category projects, the \$15 million spent on these proposals represents only 7% of the \$223 million of CPA. As open space acquisition is the most popular use of CPA funds, arranging to set a portion of those sites aside, when appropriate, for future affordable housing development is one way to increase the production of affordable housing.

Portraits of Successful CPA Communities

In order to give a general portrait of how the CPA has been successfully implemented, six communities were examined in depth: **Amherst, Bedford, Chatham, Holliston, Newton, and Westford**. They represent a range of locations, resources, and needs; all have managed to utilize their CPA money to fund a variety of housing proposals. It is informative to see how the CPA has been implemented in these communities and to examine the results of their CPA affordable housing funding.

These communities share an early support of the CPA. All but one passed the CPA in 2001, with Chatham following in 2002. Bedford, Chatham and Westford passed the full 3% surcharge. Holliston, 1.5%; and Amherst and Newton opted for 1%. All but Newton passed exemptions for both low-income households and the first \$100,000 of property value. The range of financial resources available to these communities is wide. In FY2005, Amherst and Holliston were at the lower end with total budgets of \$368,000 and \$570,000, respectively. Chatham was in the middle with \$1.1 million. Bedford was towards the upper end at \$1.8 million; and Westford and Newton received \$2.2 and \$3.8 million in total, respectively.

Initial Impetus for Passing the CPA

In most of these communities, initial support came from a coalition of the interests addressed by the Act: open space, affordable housing, and historic preservation. Open space advocates predominated in the “stealth campaign” in Holliston. Open space also provided a big push for the CPA in Westford, but support also came from a number of people concerned about the area’s lack of affordable housing. In Chatham, a member of the Cape’s Land Bank, affordable housing and historic preservation interests put together a task force recommending that the CPA be put on the ballot. In Amherst, according to those interviewed for this report, the CPA committee believes that because each funding category of the Act received voters’ support, they have a mandate to ensure that all funding categories receive roughly equal funding. In all cases, the CPA was seen as an opportunity to get additional funds from the state in an era of state and federal budget cuts for proposals that otherwise might never find funding.

CPA Committee Makeup

All of these communities have opted to add four positions to the five statutory members of their CPA committees, and have tried to maintain a balance of interests. Amherst, Chatham, and Bedford have an additional position dedicated to housing besides the mandated Housing Authority representative. The role of Bedford’s Housing Authority is limited to property management; since the Housing Partnership plays a broader advisory role in housing affairs, it was given a slot on the CPA committee. In Holliston, two of the four at-large positions were filled by open space advocates. In order to ensure that open space interests wouldn’t dominate the CPA discussion, an at-large member of the committee with no formal affiliations was elected chair, and the committee makes a conscious effort to ensure a balanced appropriation of funds. Many of the statutory members are chairs of their respective committees, bringing additional power and expertise to the CPA committee. In Newton, each at-large member represents two wards of the city and one of the funding categories; six committee members are lawyers.

Annual Needs Report and Community Preservation Plans

The Massachusetts Department of Revenue guidelines call for CPA committees to publish an annual needs report. This has been addressed in various ways. Bedford and Newton immediately set their committees to work at preparing a CPA plan examining needs, resources and goals in each of the four funding categories and proposing criteria and guidelines for funding recommendations. Bedford already had a consultant working on an affordable housing plan for the town. Her expertise was used in addition to help from municipal staff and volunteers. Bedford’s Community Preservation Program and Plan is updated for each funding round. Newton’s committee educated themselves on local issues by asking town committees for information on needs and issues affecting the city, and drew from existing plans. Their Community Preservation Plan is augmented by an extensive Annual Report.

Chatham recently drew up a long-range CPA plan which is currently awaiting approval from the Board of Selectmen. Westford draws from a plethora of local plans, including an affordable housing action plan and a land use priority report, to inform their needs assessments, and has a list of criteria to help evaluate proposals. Holliston used CPA funds to create an affordable housing master plan, which helps guide CPA spending decisions. Amherst draws on an existing housing needs report to generate proposal ideas, but does not publish a formal annual report.

Public Involvement and Outreach

Each community welcomes public input into the process in accordance with the CPA enabling legislation. All hold annual public hearings as required and find that for the most part, few members of the public show up. Westford makes a special effort to engage senior citizens through the local senior center. In Newton, the public is welcome at regular CPA committee meetings, and is encouraged to write or email members of the committee or CPA staff with comments. Different groups and commissions can comment on the process and the League of Women Voters review each proposal.

In Bedford, the public appreciates CPA-funded projects that touch their lives; a popular CPA-funded skate park is one example. Town meeting is the biggest outlet for public outreach; copies of the CPA plan and a write-up of proposals are distributed to all present. The committee also displays information on the CPA at “Bedford Day”, an annual town festival. The committee uses town meeting as a forum to raise awareness for issues such as affordable housing needs, recognizing that it is in each community’s interest to provide such housing.

Project Proposal Solicitation

Project proposals are sought in various ways. Westford notifies all town committees each year, and advertises for proposals through websites, the local cable TV station and newspaper, and at town hall meetings. Most of the proposals come from the committees represented on the CPA committee; proposals from outside these committees are encouraged, but outreach is difficult. In Newton, proposals often come from committees or city departments, and community groups need a city department co-sponsor if their proposal involves city land. Several active nonprofit organizations have also successfully applied for CPA housing funds.

In Bedford, CPA committee members are expected to bring or encourage proposals from their area of affiliation, and in Amherst CPA committee members generate most of the proposals as well. Holliston’s CPA committee notifies all relevant town committees by letter as to annual deadlines, referring them to their website for more information. A local cable station, bulletin boards, and the media are also used to disseminate relevant information. The CPA committee has also played a more active role in suggesting housing appropriations to assist the Housing Committee.

Proposal Recommendation Process

All of the CPA committees discussed hear project proposals and make recommendations to their legislative board, which is a town meeting for all but Newton. Newton's CPA committee takes an active role in reviewing proposals, accepting most of them but changing many during the process, and submits their recommendations to their Board of Aldermen. Their CPA Plan gives guidelines and criteria for project acceptance, and a CPA-funded staff member is available to help groups make sure they understand those criteria. The committee will often reduce the amount of money being asked for, and remove elements that don't quite conform to CPA standards. The Board of Aldermen can also decrease the amount of funding or make changes in the proposals.

The other communities review proposals, often assigning each group a member of the CPA committee as a liaison. Their recommendations, often unanimously voted upon, go to the Board of Selectmen to be put on a warrant for town meeting. Most communities reported that the Board doesn't always approve of all the recommendations, and financial committees often disapprove, but the recommendations are always put on the warrant. In Bedford, for example, the Board is not considered to have a decision-making role in the process. Thus far, in the communities discussed, all CPA committee recommendations have been passed.

Tensions over CPA Spending

Because of tightening municipal budgets, CPA funds can be a tempting source of money for financially strapped towns, and some communities reported some slight tensions over fund allocations. Bedford's capital expenditures committee has tried to get CPA funds to cover some of their costs, and the CPA committee looks at the capital expenditures list each year to see what if anything could be covered by CPA funds. Thus far, some CPA funds have helped with rehabilitation of historic town buildings, but for the most part the committee reserves CPA funds for those projects that wouldn't happen without CPA money.

In Chatham, the town has submitted proposals that the CPA committee considered to be maintenance, which is not allowable under the statute. In Holliston, the Board of Selectmen has tried to solicit CPA funds for items in their capital budget and will sometimes pass funding requests along to the CPA committee. The committee takes a strict constructionist role in their interpretation of allowable requests, however, and considers it their responsibility to protect CPA funds from being substituted for operating budgets. In general, CPA committees have good working relationships with their towns.

Additional Administrative Assistance

Most communities have municipal staff liaisons that assist the committees to some degree, and in all cases town Finance Directors, Treasurers or Accountants are responsible for the disbursement of CPA funds. Additional professional support can be

funded by the 5% budget allowance for administrative costs. This money, however, is not often utilized to its full extent.

Newton makes the most of this resource by far. Newton already has a well funded and staffed city planning department, and spends about 3 to 4% of their annual budget on administration. CPA funds support a full-time CPA staff member, who oversees implementation of the CPA in Newton. This includes assisting the CPA committee and Board of Aldermen in all aspects of their CPA work, tracking projects that have received funding, supplying information and guidance to groups working on proposals, and making this information accessible to the public. CPA money also pays for supplies, has funded consultants when necessary, and is used to offset the cost of legal advice from the city law department.

In Westford, as projects have gotten bigger and more complicated, a need was felt for a stronger liaison to town government. As a result, CPA money has been used to fund an additional 10 hours per month for someone already working part-time in the town's planning department. This "CPA Liaison" is responsible for financial records, paperwork, outreach, and meeting minutes. In Bedford, the Assistant to the Town Manager acts as a liaison to the CPA committee by coming to meetings and circulating agendas. Groups that have been funded are expected to report back on their progress; budget expenditure is limited to website support and a recently hired minute-taker for meetings.

Chatham sets aside \$13,000 for administrative needs each year, but has yet to spend more than \$5,000. The remaining money goes back into the reserve fund. This money pays for a secretary to take notes at meetings, and advertising if necessary. Holliston sets aside \$15,000 a year, which has gone towards hiring an administrative assistant who takes notes at meetings, printing drafts of the Community Preservation report, and hiring consultants if necessary to help create and review proposals. The chair of the Committee is responsible for overseeing project progress and the committee tracks expenditures themselves with the help of the town accountant. In Amherst, the Town Manager and various members of the planning department serve as liaisons to the committee members, but the committee has no outside administrative assistance.

Online CPA Information

One additional benefit to engaging administrative assistance for CPA committee members, who are often busy with their primary career demands, is that more time and energy becomes available to maintain websites and make CPA-related information easily available to the public. See Appendix J for links to the following resources.

Newton has an extensive website. Its Community Preservation Plan includes a project application and lists of additional funding resources, and its Annual Report gives financial information as well as project descriptions. Bedford maintains a CPA website with general information, contact info and a project status report. More extensive information, including a vision statement, goals, selection criteria, project status update,

proposals, maps, financial information, and a project submission form, is found in their Community Preservation Program and Plan.

At Westford's website, the public can find an application form, proposal guidelines and selection criteria, a list of past recommendations and projects, financial information, meeting minutes, a FAQ page, and a status report on CPA-funded projects. Holliston's website offers links to funding guidelines, the CPA application, meeting minutes, and an annual report of appropriations.

Chatham's website has basic information and links to meeting minutes, the application form, and an informational presentation. Once the long-range CPA Plan is officially approved, it should hopefully be accessible on the site as well. Amherst simply maintains a page on the town's "Committees" site with an overview of CPA and a list of committee members.

Local Awareness of Affordable Housing Issues

An important element in the success of CPA-funded housing proposals is the strength of local housing advocacy groups and public attitudes towards affordable housing. The communities examined tend to score well on one or both counts. Amherst has a strong, active and well-established Housing Authority as well as a Housing Partnership. Affordable housing has long been a town priority given the tight rental market created by the presence of the University of Massachusetts. Both Amherst and Bedford have achieved the 10% affordable housing minimum set by the state under Ch. 40B.

In Newton, high housing prices are universally recognized as a threat to upcoming generations of residents and to municipal workers, and several CPA-funded programs seek to give financial assistance to those with "Newton connections". Several nonprofit developers and organizations are also active in working to create new affordable housing opportunities.

In the 1980's Chatham created a Housing Task Force and a Housing Committee which have been joined by an active, innovative Housing Authority and a fundraising group called Friends of Chatham Affordable Housing. These groups have been active in updating Chatham's Housing Plan and are working on changes in the town's zoning bylaws. The initial response to the push for affordable housing was skepticism, but the findings of a subsequent needs assessment convinced residents that high housing prices were a problem. Similarly, Holliston's affordable housing needs went unrecognized until a CPA funded housing report raised the issue, providing information about housing resources and needs in the community.

As a suburb with lots of open land, Westford's priorities tend to lie in the open space direction, and housing is hindered by negative public attitudes as well as infrastructure deficiencies. The actions of a strong Housing Authority have nonetheless reaped dividends for affordable housing development.

Concerns and Suggestions For Improvement

The communities all expressed different concerns about CPA and suggestions on how to improve its implementation. One theme that emerged was a need for more information, including listing alternative sources of affordable housing funding that CPA money could leverage or development consultants and their areas of expertise.

Many communities have learned from others or cited the Coalition and their CPA conferences as important sources of information and inspiration. Another idea mentioned was creating a list serve, e-newsletter or other opportunity for CPA committee members to exchange information and highlight innovative uses of funding. More marketing and publicity about CPA to increase public awareness was also wished for.

Some communities called for more support from the state and federal government for affordable housing development, especially for the suburbs. Concerns were expressed for safeguarding the state matching fund from use for non-CPA purposes to allow a continuing high level of state match for those who have made the commitment to tax themselves, as well as simplifying and streamlining the proposal and recommendation processes to get funds through the pipeline and out into the community.

Finally, many communities emphasized that using consultants to help address housing issues, as well as developing housing plans, is a great help in guiding the spending of CPA funds, especially for communities with little experience and few resources.

Specific Uses of CPA Funds for Affordable Housing

Finally, each community has used CPA funds for a number of successful and innovative programs. Some have resulted in the development of new units of affordable housing while others have paved the way for greater improvements in housing resources down the line. All of these communities' successes are in some way a result of the unique opportunities that have arisen at the local level, but an understanding of the importance of housing issues and a dedication to seeing these complicated, costly and often long-term projects through is common to all. The following are outlines of each community's CPA-funded housing successes.

Amherst

In Amherst, the majority of CPA housing funds have been funneled through the Amherst Housing Authority. Executive Director Donna Crabtree explains that Amherst's Housing Authority is an active, effective, well-established local organization with a good reputation within the community, which makes it a good funding conduit. The Housing Authority has used CPA funds to purchase a property containing four affordable expiring-use apartments, thereby preserving the affordability of those units in perpetuity. A recent appropriation went to Habitat for Humanity to help fund one of their local

projects. The Housing Partnership received funding to explore setting up a Municipal Housing Trust Fund.

Most of the funds have gone towards two new Housing Authority developments. Peter Jessop, chair of the Amherst CPA committee and Housing Authority Commissioner, points out that in Amherst, CPA funds are not substantial enough to pay for entire projects, but rather, they have an important use as seed money to leverage other funds for a project. Crabtree adds that CPA funds can be used to show “local commitment” to a project, often a prerequisite to obtaining other funding.

In Amherst, CPA funds have been used as part of total funding packages, and are a source of limited or nonexistent funding for feasibility studies and predevelopment work including environmental studies, legal fees, site planning, and design work. For communities with less experience with housing issues, she suggests using CPA funds to complete a demographic and housing needs study, develop an inventory of town and state-owned land, or run feasibility studies on certain properties or areas of town that might be appropriate for affordable housing development. These are low-cost items that can be done by a consultant or in concert with the municipal planning office, and are good places to start. Establishing a first-time homebuyers fund, or a revolving loan fund for rental assistance, are also good ideas, but she warns that these programs take time, money and expertise to administer, which must be taken into consideration.

Amherst is lucky in that, in Jessop’s opinion, it might have slightly more public sympathy and awareness towards affordable housing than other towns in Massachusetts. He also takes care to point out that voting for CPA funding doesn’t mean automatically approving the final project. That is the job of the Planning Board or Zoning Board of Appeals, and there will be plenty of opportunity for public feedback and concerns during the regular permit process. Crabtree notes that in Amherst, CPA funded housing developments are in neighborhoods where the Housing Authority already has a trusted presence as a good landlord and neighbor. These things have helped all CPA housing recommendations to pass in Town Meeting with little controversy.

Bedford

The first community to pass the CPA in March of 2001, Bedford has since seen its percentage of affordable housing go from 4.5% to the 10% threshold established under 40B and has funded a number of successful housing initiatives with CPA money.

Some of these projects have been done under the auspices of the Bedford Housing Trust, a nonprofit organization that is involved with housing implementation and development. Steve Hanna, a Bedford Housing Authority Commissioner and CPA committee member, explains that because of the Housing Trust’s non-municipal status, state regulations such as purchasing laws and public bidding may be avoided, which is especially important in making small projects feasible. The Housing Trust administers a condo buy-down program in which condos that are partly affordable (100-130% AMI) are purchased when

they come on the market and resold with deed restrictions at 80%. This same program also helps subsidize condo fees for the new owner, which Hanna points out is not required by the state but seems like an important financial support.

The Housing Trust also managed a duplex conversion project partially funded by CPA money in which the town bought an inexpensive two-family house and converted it to two affordable condominiums. Local churches and volunteers got involved; the result was a successful project with strong public support.

Because the Bedford Housing Trust is an independent non-profit, they were able to commission a confidential land survey of the town as part of an overall survey of needs and resources. This land survey picked out the “hidden parcels”, undeveloped pieces of land that might be possibilities for affordable housing development. The confidential nature of this survey ensured that developers wouldn’t be able to use the report as a “shopping list” for their own plans.

CPA funds have been used towards new developments as well. One appropriation allowed a private developer to increase the number of affordable units from 3 to 7 in a “friendly 40B” development. The affordable and market prices were similar, in this case, but the affordable units now have a permanent deed restriction. CPA funds have also been used for another affordable housing development on town-owned land, both for predevelopment studies including environmental, drainage, and historic relic surveys, as well as to satisfy a town funding requirement as part of the total funding package.

Innovative approaches to affordable housing creation have also been funded. In 2005, CPA money was put towards a pilot of the ECHO program. This program was conceptualized by a UMass professor as a way to give low-income homeowners, particularly seniors, some financial support towards remaining in their homes. A homeowner would receive a \$50,000 payment in exchange for signing an affordability deed restriction on their house; this money could make staying in their homes affordable for low-income seniors, and the property would become affordable housing once it finally turned over. The gap between market and affordable rates was too high in Bedford, however, and no interest was shown; the money was eventually returned to the CPA fund reserve.

Finally, Bedford has used its CPA funds to engage consultants to support the town’s affordable housing strategies. The CPA committee sets aside \$25,000 a year to hire consultants as the need arises; some years less than half of that is actually spent. Hanna notes that getting professional help in the housing arena is important, as consultants can help communities see the bigger picture as well as any opportunities that may arise. This is especially important for smaller communities, which might lack the resources of cities and larger towns. In Bedford, consultants assist the Housing Partnership in its advisory role for the town by analyzing permit applications, preparing annual reports and plans, and providing general expertise.

Chatham

CPA funds have supported a wide range of affordable housing proposals in Chatham. CPA Committee Chair, Florence Seldin, who is also a housing advocate, is proud to report that CPA money has helped to fund 4 Habitat for Humanity homes, bringing Chatham's total to 7. This represents 14% of all Habitat houses on the Cape, while Chatham has only 5% of the Cape's total population.

Additional nonprofit housing developers have won CPA funding in Chatham. In 2003, the Chatham Housing Authority put out an RFP for an affordable housing development, which was won by The Community Builders, Inc., a national nonprofit affordable housing developer. In order to apply for additional funding, local investment proving community involvement was required. \$300,000 of CPA money satisfied this requirement, and by 2005 a full funding package was in place, including state tax credits and HOME funds. This project will add 47 affordable rental units to the town's count. A lottery for the units was recently held, and a full 85% of the future tenants have Chatham connections, more than the 70% requirement. Other CPA money has gone to the Lower Cape Community Development Agency, which used CPA funds to help purchase four 2-bedroom condos for affordable housing ownership.

Finally, CPA money has gone towards several innovative programs administered by the Chatham Housing Authority aimed at bringing homeownership opportunities to local low-income residents. The first is a rental voucher program funded through CPA. State support of rental voucher programs is shrinking. Chatham had 48 allotted Massachusetts Rental Vouchers 15 years ago, but that number has dwindled to 4. Valerie Foster, the Executive Director of the Chatham Housing Authority, explains that vouchers remain an important means of support when rental prices are high and the market competitive, especially for older low-income residents who don't yet qualify for the town's senior housing.

In 2005, \$100,000 in CPA money was used to support 5 households through a rental voucher program. This funding request included an administration budget. Two of these were singles who don't yet qualify as "seniors", yet are old enough to be limited in their ability to work. The voucher is an important safety net for these residents. The other three vouchers were used to help previously under housed families find more appropriate living situations. Voucher assistance is limited to a maximum of \$400 per month to bridge the gap between market rates and 30% of the recipient's income; assistance ends after five years. Recipients are encouraged to save money for eventual homeownership and to work towards increasing their income, and annual reviews help keep them on track. As incomes go up, the amount of assistance needed is less, and that money can then be put towards an additional recipient. The program was deemed a success after its first year, and funding was increased for the second year, bringing the number of vouchers to 6. Foster has also received funding for a homebuyers down-payment assistance program, for which she is still fine-tuning the requirements.

Another program was initiated before CPA was passed in Chatham, but CPA has since supplied important funding support. Several years ago, the town had an opportunity to buy a parcel of land, the old MCI-Marconi Radio campus, which included 6 dwellings. Foster expanded upon an early suggestion that the houses might make a good first-time homebuyers opportunity and created the Rent to Home Ownership Escrow Program. The town approved funds to renovate two buildings, and \$160,000 in CPA money was used to renovate two more. The money came from both housing and historic preservation. Housing money went towards interior renovations, while historic preservation money paid for restoration of the exteriors.

The Housing Authority manages the program, in which 50% of rent goes into an escrow account for the tenant, who begins the program at 80% of Area Median Income but must then within three years show an increase in income. The other half of the rent goes towards building maintenance. Participants must meet certain criteria, including having previously been denied a conventional mortgage. Foster works closely with each tenant to ensure they are on track to meeting their homeownership goals. The program has been a success and the first graduates were able to save about \$18,000 for a down payment and have purchased homes in Chatham or neighboring towns. The Housing Authority is seeking additional CPA funds to renovate the two remaining houses on the property. Foster acknowledges that not every municipality has this kind of opportunity, but this program is just one example of what can be done if a town purchases or is donated a home.

Holliston

Since passing the CPA in 2001, Holliston has put about one-third of its CPA money towards housing but has yet to see any new housing units created. Nevertheless, Holliston is an excellent example of the groundwork that can be laid in a suburb with little experience in the affordable housing realm. Its experience also serves as a reminder that developing affordable housing requires long-term commitment. Holliston is finally in the process of permitting its first CPA-funded affordable housing development.

Like Bedford, Holliston used its CPA funds to hire a housing consultant, to create a housing needs assessment and plan. Sam Tyler, the CPA committee chair, recalls the results as “startling”. The report raised issues and provided information about housing resources and needs in a town that hadn’t given much thought to affordable housing. The town is now working to support implementation of the suggestions developed in that plan, including developing a condo buy-down program and exploring the possibilities of expanding an accessory apartment bylaw.

Holliston has allocated CPA funds towards consulting fees and predevelopment work for two affordable housing development possibilities. A small community, Holliston doesn’t have the resources and experienced volunteers of its larger counterparts. As a result, the Housing Committee appointed by the Board of Selectmen lacks the depth of experience needed to successfully lead a development proposal to fruition. Recognizing this, the

CPA committee encouraged the Housing Committee to retain a consultant to assist it with developing the Affordable Housing Master Plan. She also has worked with them on an adaptive reuse plan to convert a vacant downtown elementary school to 16 units of affordable housing.

This undertaking is especially challenging, as Holliston lacks a sewer system. CPA funding is especially important for towns like Holliston with little infrastructure. Environmental testing and intensive design are critical, and CPA is one of the few sources of funding for such predevelopment work. In this case, money was needed to develop a septic system design that would withstand neighborhood opposition. CPA funds were also used to fix roof leakage, as the building stands dormant until final approvals are granted. CPA money also helped develop the Request for Proposal (RFP), and now that a developer has been selected, CPA funds are supporting the Chapter 40B Comprehensive Permit process. The Housing Committee also solicited CPA funds for soil testing and preliminary work on a town-owned parcel of land.

The Holliston Housing Authority is involved with the other proposal, a planned 30 unit affordable rental complex. This project involved a land swap between the Housing Authority and the town.. The local soccer association has built several recreational fields on the flats, and CPA money has gone towards feasibility studies, architectural and engineering analysis, and securing funding for the multi-family housing development.

CPA funds were also earmarked for a buy-down strategy for rental units. Money would be given to the owners of multifamily rental properties to pay for improvements, including new septic systems, in exchange for affordability deed restrictions. Once deed restricted to maintain long term affordability the units could then be counted towards the town's 10% minimum affordable housing requirement. Negotiations were entered into with one property owner, but with rising energy costs, the owner became concerned with maintaining fair market rents (30% of 80% AMI), and the venture was called off. The potential for this avenue of affordable housing conversion still remains.

Finally, Holliston is in the process of putting together a Municipal Housing Trust, now that state enabling legislation has been passed. Tyler sees this as a chance to assemble a strong management group to oversee affordable housing funding and development in Holliston. One program that could be overseen by the Housing Trust is a revolving fund to purchase condos, improve them, and subsidize their sale with CPA money to first-time homebuyers; the purchase money would get rolled back into the fund. The details for this program and the Trust itself are in the process of being worked out.

Newton

Being a fairly large and affluent community, Newton has a substantial amount of money to disburse each year and has been able to fund a wide range of housing proposals. The work of Newton's CPA-funded staff person is instrumental in ensuring that the process runs smoothly and effectively, and makes resources available for analyzing such

important details as the cost per housing unit for CPA-funded proposals. Increased administrative capacity also allows for greater project accountability, as CPA staff can monitor project progress and help resolve problems or slowdowns.

Newton also benefits from strong municipal planning and housing departments, as well as a number of local nonprofit organizations committed to affordable housing creation. Robert Ricchi, Newton's Community Preservation Planner, explains that undeveloped land is limited in Newton and new construction is expensive, so focus has shifted to the conversion and rehabilitation of existing properties as well as adding buildings on underutilized lots to create both rental units and home ownership opportunities for low and moderate income households.

The majority of the housing proposals funded in Newton have come from non-profit organizations, in particular a local community development organization known as the Citizens for Affordable Housing in Newton Development Corporation, Inc. (CAN-DO; see <http://www.newtoncando.org> for more information). CPA money has supported 5 different CAN-DO projects, resulting in 29 completed or expected affordable housing units. CPA money has been used to help pay down mortgages on multi-family structures obtained by CAN-DO, as well as for construction costs and historic renovation. The latter has proved to be an important aspect of project success.

Although support for housing issues is fairly high in Newton, residents are often wary of affordable housing proposed for their neighborhood. Spending a little extra money to maintain the historic exteriors of existing structures has paid off. At an open house celebrating the completion of a duplex conversion, an elderly neighbor was so impressed by the rehab job that she deeded her home to CAN-DO. That property has since turned over and CPA funds are involved in that renovation. In another CAN-DO project where an additional structure was added to a site, being able to use CPA funds to pay for historic exterior details and careful landscaping allayed neighbors' concerns about the new construction.

Other organizations have applied for and received CPA money for housing proposals in Newton. CASCAP, Inc., a non-profit developer of housing and support systems for the disabled and elderly, received CPA funds towards a 35-unit development for low-income senior in collaboration with the Newton housing Authority. This project also received a HUD Section 202 grant of \$3 million (for more information on HUD's Section 202 Supportive Housing for the Elderly Program <http://www.hud.gov/offices/hsg/mfh/progdesc/eld202.cfm>).

Another organization that recently received \$1.2 million in CPA funds is B'nai B'rith Housing New England (<http://www.bbhousing.org/home.htm>), who is planning to develop a 57-unit housing complex in Newton. Fifteen of those units will be affordable. In this case, CPA funds were used to finance affordable units while allowing the project size to be held down, a compromise with neighbors concerned about the height of the building. The city has a complicated revenue share agreement in this project, which could return up to \$300,000 to the CPA fund.

Other local advocacy groups are involved in affordable housing issues. The Advocates, a non-profit agency servicing the disabled, received CPA money which helped them acquire two housing units for the mentally ill. Community Living Network, Inc., another local non-profit which focuses on senior issues (<http://www.communitylivingnetwork.org/>), received two allocations of CPA funding towards an adaptive reuse proposal to convert a vacant nursing home into 10 units of elderly housing.

The Newton Housing Authority has also received CPA funds. In addition to its involvement in various projects, it submitted a proposal for \$1 million to help purchase a 10-unit apartment building, to be maintained as affordable rental units. The Housing Authority was also involved in a proposal that combined CPA funding category uses, in this case affordable housing and open space; part of the parcel in question was added to an adjacent conservation area, and the rest was deeded to the Housing Authority with plans to rehabilitate an existing structure and coordinate with Habitat for Humanity to build up to two additional units of housing. This project was recently completed.

Newton is also exploring several innovative programs, both administered through the Newton Housing Office. One is a homebuyer's assistance program. Initially created in 2004 as the Newton Connection Homebuyer Program, it was expanded in 2006 to work in conjunction with the city's existing First Time Homebuyer Program, which is federally funded through Community Development Block Grants and HOME funds. The Newton Homebuyer Assistance Program (NHAP), as it is now known, provides housing assistance both to first-time homebuyers as well as households with a Newton connection, which includes employees in or of the city, as well as those who have graduated from a Newton high school in the last ten years. This provides a means of support for those who may already own a house elsewhere but who have strong connections to the city and couldn't otherwise afford to move in. Eligible low-income households can receive grants of \$100,000 towards purchasing existing market-rate units and deed restrictions then ensure future affordability.

The second program is the Accessory Apartment Incentive Program, a pilot project created in collaboration with Community Living Network (CLN), mentioned above. Trisha Guditz of the Newton Housing Office sees several benefits to such teamwork. The Housing Office has the advantages of municipal infrastructure, including bookkeeping, administrative resources, and in-house expertise. CLN brings their experience with Newton's seniors, their connections and networking abilities. Guditz adds that such programs build other organizations' capacities; as they learn more, they are better able to win grants and federal money, which ultimately broadens the city's reach.

This program is being developed to help create affordable accessory apartments throughout the city and could provide a resource to help low-income seniors remain in their homes. CPA money would fund two program components. A Technical Assistance component would provide information on permitting, financing and constructing an accessory apartment and assist homeowners with this process, and the Financial

Assistance component would offer loans or grants of up to \$100,000. The details are still being worked out, but if successful, this program could contribute to the diversity of housing available in Newton.

Westford

Westford's inclusion on this list may seem at first like an anomaly. The primary focus of CPA spending is on open space acquisition, reflected in the 87% of financial commitments that have gone towards this funding category; only 4% of CPA spending has gone towards affordable housing. A suburb in an area where large-lot single family home development and septic systems are the norm, Westford struggles to maintain its relative percentage of existing affordable units while having to counter public resistance to density and development issues. Thanks to an active Affordable Housing Committee and Housing Authority, however, Westford has spent the little CPA housing funds they've had wisely, with maximum "bang for the buck".

Westford's success is showcased by two CPA-funded projects coordinated by their Housing Authority. Katherine Healy, Chair of the Westford CPA committee and former member of the Affordable Housing Committee, emphasizes the importance of creativity in the leveraging of limited funds. In the first year of CPA funding, the Housing Authority applied for \$75,000 to pay for consulting and predevelopment work, including a suitability analysis and environmental and topographical surveys, for a proposed 36-unit addition to an existing senior housing complex. The goal was HUD Section 202 funding. In an exemplary case of leveraging, that initial investment of CPA funds was parlayed into a \$5 million HUD funding, which even allowed for the reimbursement of those predevelopment expenses to the town.

That same year, CPA funds were used to solve a seemingly intractable problem holding up another affordable housing development. Chris Pude, Executive Director of the Westford Housing Authority, explains that CPA money is especially important in small towns that don't have the budget to fund predevelopment work. A master plan had been created for a large parcel of land containing a school, athletic fields, and affordable housing. The site that the Housing Authority had to work with was topographically challenging. The area had been an old sand pit and the resulting bowl was not conducive to development. \$250,000 in CPA funds was used for engineering work and moving dirt to make the site buildable. Once the site was ready for development, the rest of the process could move along. The project has since been completed, providing 15 rental units, 10 of which are affordable.

Another challenge Westford faces is the loss of affordable housing units. Deed restrictions created in the 1990s with 0% discount rates have not been able to keep prices from creeping up over time; when these units go back on the market, they are no longer affordable to those within prescribed income limits. To address this issue, the Housing Authority created an Affordable Housing Buy-Down Fund in 2002. The fund can contribute about \$10,000 per unit to bring the prices back down and maintain their

perpetual affordability. The Affordable Housing Committee and the Housing Authority are proactive in monitoring these at-risk units for buyback opportunities.

One important area that Westford CPA funds have gone to support is the development of special needs housing. As Healy points out, not only is this a critical need, but the state counts each bedroom in a group home as one unit towards the 10% affordable housing minimum. CPA funds were appropriated to either renovate an existing building or construct a new one for a group home. An older ranch-style house in tax arrears was eyed for this purpose, but ultimately the owner won the building back in land court. Undaunted, the Housing Authority is negotiating with an interested and experienced Ch.40B developer to add a 4-bedroom handicapped-accessible home to an existing development plan. Additional funds will be necessary to complete this venture.

Finally, Westford recently voted to establish a Municipal Housing Trust. Concerns exist regarding how much authority over CPA funds to give away, as well as over the possibility that money could end up sitting unused in trusts. These are issues that will be addressed as the fund is set up and spending guidelines are decided upon.

Profile Summary

As the above community profiles show, CPA money can be used in many different ways to both create and support affordable housing. These communities have several things in common which have helped them in that process. All have CPA committees that either try to ensure equitable distribution of funds or actively focus on housing needs, and most have an additional housing advocate holding one of the four at-large positions. Key in successful utilization of CPA funds, though, seems to be strong, active, and dedicated housing organizations and advocacy groups.

To most effectively use CPA money for housing, there must be existing awareness of local housing needs and resources. Opportunities— buildings coming up for sale, land parcels becoming available, funding sources newly announced—must be identified and seized in a timely manner. Expertise, resources and long-term commitments are necessary to navigate the complicated and lengthy development process. And an element of creativity and willingness to innovate is vital to continue expanding the avenues available to create affordable housing. Thanks to their Housing Authorities and Committees, local non-profits, advocates, and dedicated volunteers, these communities, and many others not profiled in this report, have been able to put their CPA housing dollars to good use. All provide models, examples and resources that can inform and inspire communities throughout the Commonwealth.

In Conclusion

The findings of this report indicate that the Massachusetts Community Preservation Act is a valuable resource for affordable housing, but one that may be underutilized by some of the communities that have adopted the Act. This report represents the first detailed

look at the way in which CPA funds have actually been spent. The CPA can provide a substantial affordable housing funding resource for those communities who have chosen to adopt it. Each year at least 10% of annual CPA fund revenue must be placed in an affordable housing reserve fund. In addition, up to the full 70% of each year's discretionary funds could be used for housing. Thus far, a lot of money has already been dedicated to future affordable housing endeavors, and even more is potentially available.

The findings reveal that the affordable housing proposals that CPA communities have funded thus far have indeed been innovative and diverse. Affordable housing has benefited by local CPA funds, however, spending in this category once Cambridge is removed from the total remains behind spending for both open space and historic preservation. To date over half of the 72 communities considered have put less than 10% of their funds thus far appropriated towards affordable housing, excluding any funds they have appropriated to their reserves. Many have yet to spend any money on specific affordable housing activities. The reasons for this vary across communities, however, it suggests that there is a need for additional technical assistance to CPA communities in this area.

There are several reasons why affordable housing may be a more complicated issue than open space or historic preservation. Open space acquisition involves spending money to preserve undeveloped land, an action that is popular with the public, easily understood, and often easily accomplished. Historic preservation projects tend to be smaller in scope, easily delineated and publicly appreciated. Affordable housing, on the other hand, often suffers from negative public opinion due to a lack of understanding of the issues involved. Sometimes it includes new development, which is often fought in any form by neighbors who don't want to see their familiar surroundings change. It is a complicated endeavor, where a multitude of different pieces including a substantial financing package must all come together, and it often takes years for a slew of dedicated individuals with a variety of expertise to guide a new development from conception to completion. To put the financial requirements into perspective, Newton's CPA affordable housing appropriations have contributed \$25,000 to \$175,000 to each unit of housing created, and these sums represent only part, and often a small part, of the project's total financing.

Given these complications, it is understandable that spending on affordable housing lags behind other funding categories, and every community faces its own difficulties. A community might lack the experience and resources to figure out what to do with their housing funds, especially those communities who have never addressed the issue. Those at the lower end of the revenue range might think that 10% isn't enough to make an effective difference. Some communities may have a big affordable housing proposal in mind, and are biding their time while saving up the funds in their reserve accounts. Others might generate affordable housing proposals, only to have them voted down at town meeting or by the city council. But for every community that has these issues, there is another who has overcome them and has put CPA housing dollars to work in the community. The Community Preservation Coalition's project appropriation list showcases the wide range of possible ways that CPA money can be constructively spent,

and the individual communities profiled provide a further level of detail into the many ways that this has been accomplished.

Much has been made of the CPA's ability to be locally implemented and controlled; this has its benefits but also some drawbacks. Obviously, local control allows each community to tailor the Act and the spending of funds to its own specific needs. It is this feature that contributes to the appeal of adopting the CPA. The CPA initiative is relatively new and additional data about what has or has not been accomplished combined with increased local capacity and technical assistance resources could further local efforts to implement projects with CPA funds. This may be particularly important in the area of affordable housing due to the myriad of technical, financial and political issues that may be encountered.

The CPA legislation does not provide detailed rules as to allowable expenditure of funds, which does give a level of flexibility that facilitates local control of funds. At times this can also result in confusion over what might or might not be allowed. In the case of Acton mentioned earlier in the report, the DOR issued a clarification on fund expenditures. However, many communities are still individually grappling with similar questions. Such uncertainty can result in wasted time, resources and energy, and one community's interpretation might prove to be unnecessarily restrictive compared to another's. It should also be noted that there is nothing in the legislation that stipulates a timeframe for spending the 10% reserve accounts, so money can continue to build up in the housing reserve without being spent on housing projects.

The Massachusetts Department of Revenue tracks revenues and expenditures and has issued guidelines for implementation, but it lacks the administrative capacity to provide regulation, feedback, or follow-up. The Community Preservation Coalition and the agencies that it represents provide a CPA information clearinghouse and maintain the only centralized database on the five years of CPA appropriations thus far. These databases are in turn dependent on each community's diligence in voluntarily self-reporting their appropriations data, and the Coalition lacks the resources to track whether all appropriated funds ultimately get spent or expected housing units actually get created.

Historically, the CPA communities have all learned from each other, whether by presenting information at past CPA conferences or scouring other communities' CPA websites for proposal application templates or other details. The successes to date of CPA-supported affordable housing endeavors add another layer of instruction to those trying to follow in their predecessors' footprints.

In addition, the degree of cooperation seen among the members of CPA committees has allowed dialogue and fostered understanding across the various interest groups involved. Continuing to share information on both successes and frustrations of spending CPA money will benefit all communities, as will attempts to discover and address areas of legislative confusion and local impediments to affordable housing development.

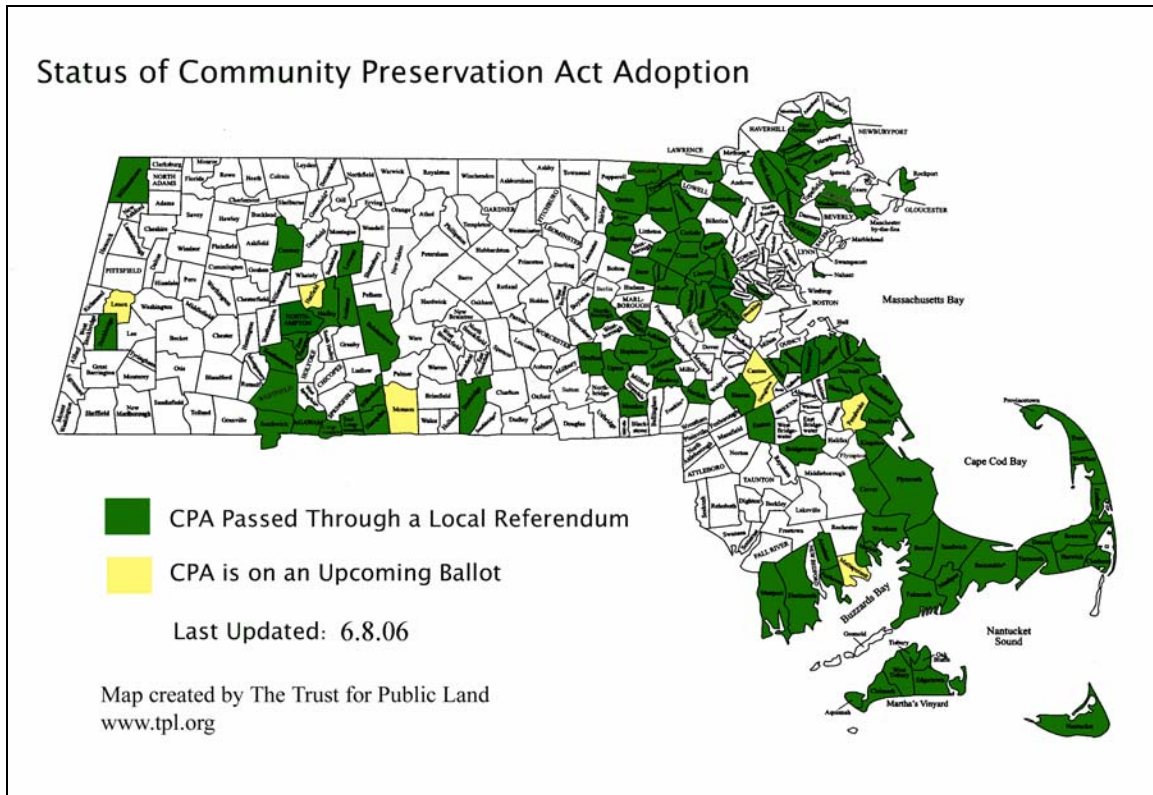
Ultimately, it is up to each community to realize the full potential of CPA, which is to support open space, historic preservation, affordable housing, and to a lesser extent recreation. Each of these areas is vital in preserving a community's character and livability. Karen Sunnarborg, the housing consultant who works with Bedford and Holliston on CPA and other issues, is optimistic after seeing CPA in action over the past five years. She notes that for many communities, CPA was adopted primarily as a source of funding for open space acquisition, but since then they have "stepped up to the affordable housing plate" and begun to use that new resource to delve into housing issues, perhaps for the first time.

A strong local affordable housing movement is the best guarantee that CPA funds will be fully taken advantage of, and CPA funds can help provide the resources to build the necessary awareness and support.

This report should make clear that while some of the potential of the CPA to provide affordable housing has been realized, even more can be achieved, and the accomplishments of these first five years have provided a firm foundation on which to build the successes of the next five years and beyond.

Appendices

Appendix A. Map of Community Preservation Act status in Massachusetts communities.
(Source: CPC)



Appendix B. Data and Methodology

All of the data examined in this report were obtained from the Community Preservation Coalition. As noted in the report, two databases were used. The first lists information on CPA adoption and annual funding; it is accessible online at <http://www.communitypreservation.org/CPAVotes.cfm>. The second is a list of CPA affordable housing appropriations as voluntarily self-reported to the Coalition and collated into one table; this is accessible online at <http://www.communitypreservation.org/CPAProjectsSearchStart.cfm>.

Several important points must be emphasized regarding the database of CPA affordable housing appropriations:

This is the only source of collated appropriations data at this time, and thus was the only source of data available for this report. All the information in contains was voluntarily reported to the Coalition at the time the appropriation was passed. It is possible that certain projects fell through and that appropriation was never spent or those expected housing units never materialized; the Coalitions lacks the resources to track each funded proposal through to completion.

Although some communities interviewed in greater detail provided current, accurate records of fund expenditures, the Coalition figures were used in all cases to provide consistency between all communities. While the figures gleaned from this dataset therefore might not reflect the *actual* amounts of CPA funds that have been spent by each community on affordable housing to date, it nevertheless remains an accurate record of each community's intended expenditures.

There are additional sources of error that should be pointed out. As the data is individually submitted by each community, there is a lack of consistency as to how and in what detail appropriations are reported. It is also possible that projects changed over time and the initial appropriation description may no longer apply. Sorting the appropriations into project type categories for the "CPA in Action" section is therefore based solely on how projects were described when first reported to the Coalition.

The data for "Expected Units" is likewise subject to caveats; as noted above, it was not possible to ascertain whether expected units have been completed and so this information should be seen as recording a community's intent. As noted in the main body of the report, some appropriations listed expected units, while others that might result in housing creation did not, and some communities listed the same number of expected units multiple times if the project received multiple funding grants.

As also noted above, bonded multiple-year appropriations were recorded in total for the year the initial appropriation was made, rather than as the fraction of the total funding package that was actually paid out that year.

Finally, this report uses only data reported to the Coalition as of June 2006; subsequent housing appropriations that might change the result of the analysis could not be included. Additional research beyond the scope of this report is necessary to provide exact records of each community's ultimate CPA spending; the data as available remains the only window on CPA spending to date.

The information in Appendices C and D was obtained by adding up the total dollar amount of appropriations as well as the total number of appropriations in all four funding categories from the Coalition's project appropriations database. The information in Appendices E and F is based on those totals. The information in Appendix G was also obtained from the Coalition's project appropriations database by adding up the number of expected units listed.

Appendix C. Breakdown of CPA Fund Appropriations as Reported to the Community Preservation Coalition by June 2006.

Appendix C. Breakdown of CPA Fund Appropriations by Funding Category.
Source: CPC, June 2006

Community	Total Dollars Appropriated				Total
	Affordable Housing	Open Space	Historic Preservation	Recreation	
Acton	\$ 410,000	\$ 59,800	\$ 309,035	\$ 582,000	\$ 1,360,835
Acushnet	0	\$ 696,000	0	\$ 20,000	\$ 716,000
Agawam	0	0	\$ 34,800	\$ 1,071,200	\$ 1,106,000
Amherst	\$ 468,550	\$ 425,300	\$ 371,565	\$ 400,000	\$ 1,665,415
Aquinnah	\$ 67,500	\$ 13,000	\$ 54,000	\$ 10,000	\$ 144,500
Ashland	\$ 172,500	\$ 180,500	\$ 1,429,800	\$ 155,301	\$ 1,938,101
Ayer	\$ 411,661	\$ 500,000	\$ 95,000	\$ 282,000	\$ 1,288,661
Bedford	\$ 1,738,140	\$ 1,471,981	\$ 3,541,240	\$ 2,052,000	\$ 8,803,361
Bourne	0	\$ 300,000	0	\$ 65,000	\$ 365,000
Boxford	\$ 160,000	\$ 3,485,000	\$ 301,225	\$ 231,300	\$ 4,177,525
Braintree	\$ 251,069	0	\$ 977,054	\$ 218,750	\$ 1,446,873
Cambridge	\$ 37,680,000	\$ 4,300,000	\$ 4,710,000	0	\$ 46,690,000
Carlisle	\$ 662,222	\$ 1,185,555	\$ 38,000	\$ 272,222	\$ 2,157,999
Chatham	\$ 871,800	0	\$ 2,862,800	\$ 73,267	\$ 3,807,867
Chelmsford	\$ 187,700	\$ 25,000	\$ 133,375	0	\$ 346,075
Chilmark	\$ 368,400	\$ 13,000	\$ 36,000	0	\$ 417,400
Cohasset	\$ 800,000	\$ 810,000	\$ 395,150	\$ 239,500	\$ 2,244,650
Dartmouth	\$ 283,000	\$ 1,360,000	\$ 443,106	0	\$ 2,086,106
Dracut	0	\$ 963,000	\$ 550,000	0	\$ 1,513,000
Duxbury	\$ 573,300	\$ 4,158,779	\$ 3,310,264	\$ 229,500	\$ 8,271,843
Easthampton	\$ 130,000	\$ 1,335,000	\$ 275,357	0	\$ 1,740,357
Easton	\$ 65,000	\$ 1,750,000	\$ 100,000	0	\$ 1,915,000
Georgetown	\$ 32,000	\$ 585,000	\$ 108,248	\$ 64,000	\$ 789,248
Grafton	0	\$ 746,800	\$ 139,674	\$ 120,314	\$ 1,006,788
Groton	0	\$ 5,835,000	\$ 82,500	\$ 23,190	\$ 5,940,690
Hadley	0	\$ 75,200	\$ 37,800	\$ 6,000	\$ 119,000
Hampden	\$ 950	\$ 120,630	\$ 16,400	\$ 4,000	\$ 141,980
Harvard	\$ 65,000	\$ 405,000	\$ 195,300	\$ 141,000	\$ 806,300
Hingham	\$ 16,500	\$ 1,012,200	\$ 698,629	0	\$ 1,727,329
Holliston	\$ 262,200	\$ 318,873	\$ 125,400	\$ 137,500	\$ 843,973
Hopkinton	\$ 100,000	\$ 2,402,000	\$ 540,000	\$ 185,000	\$ 3,227,000
Leverett	0	\$ 26,637	\$ 36,940	0	\$ 63,577
Lexington	0	0	\$ 260,000	0	\$ 260,000
Lincoln	\$ 938,500	\$ 513,500	\$ 660,750	0	\$ 2,112,750
Manchester	0	0	\$ 168,000	0	\$ 168,000
Marshfield	\$ 252,393	\$ 2,094,200	\$ 569,730	\$ 87,650	\$ 3,003,973
Medway	0	\$ 890,700	\$ 519,000	\$ 91,800	\$ 1,501,500
Mendon	0	\$ 1,870,000	0	0	\$ 1,870,000
Middleton	0	\$ 494,000	\$ 1,524,500	\$ 46,200	\$ 2,064,700

Appendix C. Breakdown of CPA Fund Appropriations by Funding Category (continued).
Source: CPC, June 2006.

Community	Total Dollars Appropriated					Total
	Affordable Housing	Open Space	Historic Preservation	Recreation		
Nahant	\$ 10,000	0	\$ 154,000	0	\$	164,000
Nantucket	\$ 3,480,300	\$ 575,000	\$ 3,382,604	\$ 846,000	\$	8,283,904
Needham	\$ 324,500	0	\$ 25,000	\$ 125,700	\$	475,200
Newburyport	\$ 376,382	\$ 3,397,667	\$ 2,164,666	\$ 325,167	\$	6,263,881
Newton	\$ 4,927,646	\$ 9,009,950	\$ 1,438,624	\$ 994,831	\$	16,371,051
Norfolk	\$ 200,000	0	\$ 520,325	\$ 168,600	\$	888,925
North Andover	\$ 265,000	\$ 3,740,000	\$ 1,560,170	\$ 145,000	\$	5,710,170
Norwell	\$ 187,000	\$ 635,999	\$ 661,671	\$ 315,220	\$	1,799,890
Peabody	\$ 40,000	\$ 700,250	\$ 156,131	\$ 429,110	\$	1,325,491
Plymouth	\$ 525,000	\$ 3,922,962	\$ 511,625	\$ 105,000	\$	5,064,587
Provincetown	\$ 1,920,000	\$ 750,000	\$ 75,000	0	\$	2,745,000
Rockport	\$ 615,000	\$ 123,990	\$ 462,696	\$ 61,839	\$	1,263,525
Rowley	\$ 9,000	\$ 737,200	\$ 413,500	\$ 267,500	\$	1,427,200
Scituate	\$ 40,000	\$ 1,211,200	\$ 612,400	\$ 1,281,800	\$	3,145,400
Southampton	\$ 7,500	\$ 206,000	\$ 21,000	0	\$	234,500
Southborough	0	\$ 15,300	0	0	\$	15,300
Southwick	\$ 18,000	\$ 80,000	0	\$ 20,000	\$	118,000
Stockbridge	\$ 200,000	\$ 30,000	\$ 152,500	0	\$	382,500
Stow	\$ 702,500	\$ 608,600	\$ 20,000	\$ 347,500	\$	1,678,600
Sturbridge	\$ 50,000	\$ 3,666,000	\$ 76,920	0	\$	3,792,920
Sudbury	\$ 820,000	\$ 5,470,900	\$ 623,912	\$ 811,250	\$	7,726,062
Tyngsborough	0	\$ 970,000	\$ 133,660	0	\$	1,103,660
Upton	0	\$ 285,570	\$ 18,000	377,000	\$	680,570
Wareham	\$ 105,000	\$ 1,171,000	\$ 451,773	\$ 467,292	\$	2,195,065
Wayland	\$ 682,500	\$ 156,500	\$ 85,000	0	\$	924,000
Wellesley	\$ 795,000	\$ 79,400	\$ 286,644	\$ 100,110	\$	1,261,154
Westfield	0	\$ 375,000	\$ 4,985	\$ 252,000	\$	631,985
Westford	\$ 674,000	\$ 14,233,000	\$ 126,130	\$ 1,298,000	\$	16,331,130
Weston	\$ 4,410,000	\$ 2,790,000	\$ 1,290,000	0	\$	8,490,000
Westport	\$ 87,000	\$ 440,000	\$ 324,125	500,000	\$	1,351,125
Wilbraham	0	\$ 314,280	0	0	\$	314,280
Williamstown	0	\$ 105,000	\$ 309,885	\$ 108,310	\$	523,195
Yarmouth	0	\$ 815,000	0	0	\$	815,000
Totals	\$ 68,439,713	\$ 97,037,423	\$ 41,713,588	\$ 16,155,923	\$	223,346,646

Appendix D. Breakdown of Number of CPA Appropriations Made by Funding Category as Reported to the Community Preservation Coalition by June 2006.

Appendix D. Breakdown of Number of CPA Fund Appropriations Made by Funding Category.

Source: CPC, June 2006

Community	Number of Appropriations				Total
	Affordable Housing	Open Space	Historic Preservation	Recreation	
Acton	4	1	10	5	20
Acushnet	0	2	0	1	3
Agawam	0	0	3	6	9
Amherst	7	8	10	3	28
Aquinnah	3	2	6	1	12
Ashland	3	5	5	2	15
Ayer	3	1	2	4	10
Bedford	13	7	16	14	50
Bourne	0	1	0	1	2
Boxford	2	2	6	5	15
Braintree	5	0	9	5	19
Cambridge	14	8	17	0	39
Carlisle	3	2	2	4	11
Chatham	8	0	12	2	22
Chelmsford	4	1	6	0	11
Chilmark	5	1	2	0	8
Cohasset	4	2	6	4	16
Dartmouth	6	4	7	5	22
Dracut	0	2	2	0	4
Duxbury	1	12	6	3	22
Easthampton	2	5	6	0	13
Easton	3	1	1	0	5
Georgetown	3	4	5	4	16
Grafton	0	6	9	5	20
Groton	0	2	2	1	5
Hadley	0	1	4	1	6
Hampden	1	2	3	1	7
Harvard	3	6	6	3	18
Hingham	2	4	12	0	18
Holliston	13	6	5	5	29
Hopkinton	2	4	10	2	18
Leverett	0	3	2	0	5
Lexington	0	0	3	0	3
Lincoln	4	2	6	0	12
Manchester	0	0	2	0	2
Marshfield	6	9	9	2	26
Medway	0	3	4	2	9
Mendon	0	2	0	0	2
Middleton	0	2	4	1	7

Appendix D. Breakdown of Number of CPA Fund Appropriations Made by Funding Category (continued).

Source: CPC, June 2006

Community	Number of Appropriations				Total
	Affordable Housing	Open Space	Historic Preservation	Recreation	
Nahant	1	0	3	0	4
Nantucket	27	3	26	9	65
Needham	1	0	1	3	5
Newburyport	3	6	10	7	26
Newton	12	6	11	12	41
Norfolk	2	0	5	3	10
North Andover	2	2	13	4	21
Norwell	2	3	7	4	16
Peabody	1	3	7	7	18
Plymouth	2	7	6	2	17
Provincetown	2	1	1	0	4
Rockport	3	3	6	2	14
Rowley	1	2	13	2	18
Scituate	1	5	13	10	29
Southampton	1	6	3	0	10
Southborough	0	2	0	1	3
Southwick	1	1	0	1	3
Stockbridge	3	1	6	0	10
Stow	3	4	1	1	9
Sturbridge	1	5	5	0	11
Sudbury	2	3	6	5	16
Tyngsborough	0	4	4	0	8
Upton	0	2	2	3	7
Wareham	4	4	8	3	19
Wayland	4	3	3	0	10
Wellesley	4	2	9	2	17
Westfield	0	7	2	1	10
Westford	6	6	4	1	17
Weston	2	4	5	0	11
Westport	4	4	11	1	20
Wilbraham	0	1	0	0	1
Williamstown	0	2	5	3	10
Yarmouth	0	1	0	1	2
Totals	219	226	416	180	1041

Appendix E. CPA Communities Ranked By Percentage Contribution to Total Dollar Appropriations as Reported to the Community Preservation Coalition by June 2006.

Appendix E. CPA Communities Ranked By Percentage Contribution to Total Dollar Appropriations.
Source: CPC, June 2006

Community	Percentage of Total Dollars Appropriated				Total
	Affordable Housing	Open Space	Historic Preservation	Recreation	
Cambridge	55.1	4.4	11.3	0.0	20.9
Newton	7.2	9.3	3.4	6.2	7.3
Westford	1.0	14.7	0.3	8.0	7.3
Bedford	2.5	1.5	8.5	12.7	3.9
Weston	6.4	2.9	3.1	0.0	3.8
Nantucket	5.1	0.6	8.1	5.2	3.7
Duxbury	0.8	4.3	7.9	1.4	3.7
Sudbury	1.2	5.6	1.5	5.0	3.5
Newburyport	0.5	3.5	5.2	2.0	2.8
Groton	0.0	6.0	0.2	0.1	2.7
North Andover	0.4	3.9	3.7	0.9	2.6
Plymouth	0.8	4.0	1.2	0.6	2.3
Boxford	0.2	3.6	0.7	1.4	1.9
Chatham	1.3	0.0	6.9	0.5	1.7
Sturbridge	0.1	3.8	0.2	0.0	1.7
Hopkinton	0.1	2.5	1.3	1.1	1.4
Scituate	0.1	1.2	1.5	7.9	1.4
Marshfield	0.4	2.2	1.4	0.5	1.3
Provincetown	2.8	0.8	0.2	0.0	1.2
Cohasset	1.2	0.8	0.9	1.5	1.0
Wareham	0.2	1.2	1.1	2.9	1.0
Carlisle	1.0	1.2	0.1	1.7	1.0
Lincoln	1.4	0.5	1.6	0.0	0.9
Dartmouth	0.4	1.4	1.1	0.0	0.9
Middleton	0.0	0.5	3.7	0.3	0.9
Ashland	0.3	0.2	3.4	1.0	0.9
Easton	0.1	1.8	0.2	0.0	0.9
Mendon	0.0	1.9	0.0	0.0	0.8
Norwell	0.3	0.7	1.6	2.0	0.8
Easthampton	0.2	1.4	0.7	0.0	0.8
Hingham	0.0	1.0	1.7	0.0	0.8
Stow	1.0	0.6	0.0	2.2	0.8
Amherst	0.7	0.4	0.9	2.5	0.7
Dracut	0.0	1.0	1.3	0.0	0.7
Medway	0.0	0.9	1.2	0.6	0.7
Braintree	0.4	0.0	2.3	1.4	0.6
Rowley	0.0	0.8	1.0	1.7	0.6
Acton	0.6	0.1	0.7	3.6	0.6
Westport	0.1	0.5	0.8	3.1	0.6
Peabody	0.1	0.7	0.4	2.7	0.6
Ayer	0.6	0.5	0.2	1.7	0.6

Appendix F. CPA Communities Ranked By Percentage Contribution to Total Dollar Appropriations (continued).

Source: CPC, June 2006

Community	Percentage of Total Dollars Appropriated				Total
	Affordable Housing	Open Space	Historic Preservation	Recreation	
Rockport	0.9	0.1	1.1	0.4	0.6
Wellesley	1.2	0.1	0.7	0.6	0.6
Agawam	0.0	0.0	0.1	6.6	0.5
Tyngsborough	0.0	1.0	0.3	0.0	0.5
Grafton	0.0	0.8	0.3	0.7	0.5
Wayland	1.0	0.2	0.2	0.0	0.4
Norfolk	0.3	0.0	1.2	1.0	0.4
Holliston	0.4	0.3	0.3	0.9	0.4
Yarmouth	0.0	0.8	0.0	0.0	0.4
Harvard	0.1	0.4	0.5	0.9	0.4
Georgetown	0.0	0.6	0.3	0.4	0.4
Acushnet	0.0	0.7	0.0	0.1	0.3
Upton	0.0	0.3	0.0	2.3	0.3
Westfield	0.0	0.4	0.0	1.6	0.3
Williamstown	0.0	0.1	0.7	0.7	0.2
Needham	0.5	0.0	0.1	0.8	0.2
Chilmark	0.5	0.0	0.1	0.0	0.2
Stockbridge	0.3	0.0	0.4	0.0	0.2
Bourne	0.0	0.3	0.0	0.4	0.2
Chelmsford	0.3	0.0	0.3	0.0	0.2
Wilbraham	0.0	0.3	0.0	0.0	0.1
Lexington	0.0	0.0	0.6	0.0	0.1
Southampton	0.0	0.2	0.1	0.0	0.1
Manchester	0.0	0.0	0.4	0.0	0.1
Nahant	0.0	0.0	0.4	0.0	0.1
Aquinnah	0.1	0.0	0.1	0.1	0.1
Hampden	0.0	0.1	0.0	0.0	0.1
Hadley	0.0	0.1	0.1	0.0	0.1
Southwick	0.0	0.1	0.0	0.1	0.1
Leverett	0.0	0.0	0.1	0.0	0.0
Southborough	0.0	0.0	0.0	0.0	0.0

Appendix F. CPA Communities Ranked by Percentage of Dollars Appropriated to Affordable Housing as Reported to the Community Preservation Coalition by June 2006.

Appendix F. CPA Communities Ranked by Percentage of Dollars Appropriated to Affordable Housing

Source: CPC, June 2006.

Community	Percentages				Totals
	Affordable Housing	Open Space	Historic Preservation	Recreation	
Chilmark	88	3	9	0	100
Cambridge	81	9	10	0	100
Wayland	74	17	9	0	100
Provincetown	70	27	3	0	100
Needham	68	0	5	26	100
Wellesley	63	6	23	8	100
Chelmsford	54	7	39	0	100
Stockbridge	52	8	40	0	100
Weston	52	33	15	0	100
Rockport	49	10	37	5	100
Aquinnah	47	9	37	7	100
Lincoln	44	24	31	0	100
Nantucket	42	7	41	10	100
Stow	42	36	1	21	100
Cohasset	36	36	18	11	100
Amherst*	28	26	22	24	100
Ayer	32	39	7	22	100
Holliston	31	38	15	16	100
Carlisle	31	55	2	13	100
Acton	30	4	23	43	100
Newton	30	55	9	6	100
Chatham	23	0	75	2	100
Norfolk	22	0	59	19	100
Bedford	20	17	40	23	100
Braintree	17	0	68	15	100
Southwick	15	68	0	17	100
Dartmouth	14	65	21	0	100
Sudbury	11	71	8	11	100
Norwell	10	35	37	18	100
Plymouth	10	77	10	2	100
Ashland	9	9	74	8	100
Marshfield	8	70	19	3	100
Harvard	8	50	24	17	100
Easthampton	7	77	16	0	100
Duxbury	7	50	40	3	100
Westport	6	33	24	37	100
Nahant	6	0	94	0	100
Newburyport	6	54	35	5	100

Appendix F. CPA Communities Ranked by Percentage of Dollars Appropriated to Affordable Housing (continued).
Source: CPC, June 2006.

Community	Percentages				Totals
	Affordable Housing	Open Space	Historic Preservation	Recreation	
Wareham	5	53	21	21	100
North Andover	5	65	27	3	100
Westford	4	87	1	8	100
Georgetown	4	74	14	8	100
Boxford	4	83	7	6	100
Easton	3	91	5	0	100
Southampton	3	88	9	0	100
Hopkinton	3	74	17	6	100
Peabody	3	53	12	32	100
Sturbridge	1	97	2	0	100
Scituate	1	39	19	41	100
Hingham	1	59	40	0	100
Hampden	1	85	12	3	100
Rowley	1	52	29	19	100
Acushnet	0	97	0	3	100
Agawam	0	0	3	97	100
Bourne	0	82	0	18	100
Dracut	0	64	36	0	100
Grafton	0	74	14	12	100
Groton	0	98	1	0	100
Hadley	0	63	32	5	100
Leverett	0	42	58	0	100
Lexington	0	0	100	0	100
Manchester	0	0	100	0	100
Medway	0	59	35	6	100
Mendon	0	100	0	0	100
Middleton	0	24	74	2	100
Southborough	0	100	0	0	100
Tyngsborough	0	88	12	0	100
Upton	0	42	3	55	100
Westfield	0	59	1	40	100
Wilbraham	0	100	0	0	100
Williamstown	0	20	59	21	100

Appendix G. CPA Communities Ranked by Number of Expected Units as Reported to the Community Preservation Coalition by June 2006.

Appendix G. CPA Communities Ranked by Number of Expected Units.
Source: CPC, June 2006

Community	Expected Units	Community	Expected Units
Cambridge	244	Agawam	0
Newton	80	Aquinnah	0
Chatham	60	Ashland	0
Nantucket	52	Bourne	0
Stow	45	Boxford	0
Needham	40	Dartmouth	0
Westford	32	Dracut	0
Stockbridge	30	Georgetown	0
Bedford	28	Grafton	0
Carlisle	26	Groton	0
Sudbury	21	Hadley	0
Provincetown	19	Hampden	0
Amherst	18	Harvard	0
Wayland	17	Hingham	0
Chilmark	15	Leverett	0
Weston	15	Lexington	0
Lincoln	10	Manchester	0
Newburyport	10	Medway	0
North Andover	10	Mendon	0
Rockport	10	Middleton	0
Wellesley	10	Nahant	0
Chelmsford	8	Peabody	0
Acton	6	Plymouth	0
Norwell	6	Rowley	0
Norfolk	5	Scituate	0
Duxbury	4	Southampton	0
Easton	4	Southborough	0
Holliston	4	Southwick	0
Easthampton	3	Sturbridge	0
Cohasset	2	Tyngsborough	0
Westport	2	Upton	0
Ayer	1	Wareham	0
Braintree	1	Westfield	0
Hopkinton	1	Wilbraham	0
Marshfield	1	Williamstown	0
Acushnet	0	Yarmouth	0
		Total	840

Appendix H. Online CPA Resources

Profiled Communities

Bedford's CPA website: <http://www.bedford-cpc.com>

Link to Bedford's Community Preservation Program and Plan: http://www.bedford-cpc.com/pdf_files/Spring2006Program.pdf

Chatham's CPA website:

http://www.town.chatham.ma.us/Public_Documents/ChathamMA_BComm/Preservation

Holliston's CPA website: <http://www.townofholliston.us/CPC/CPCTOC.html>

Newton's CPA website: <http://www.ci.newton.ma.us/Planning/CPAC/index.htm>

Link to Newton's Community Preservation Plan:

<http://www.ci.newton.ma.us/Planning/CPAC/CP%20Plan%20FY06%20FINAL.pdf>

Link to Newton's Annual Report:

<http://www.ci.newton.ma.us/Planning/CPAC/FY05%20CPC%20Annual%20Report.pdf>

Westford's CPA website: <http://www.westfordcpa.org>

Sources for Additional Information on the Community Preservation Act

The complete text of G.L. Ch. 44B, "An Act Relative to Community Preservation", can be found at <http://www.mass.gov/legis/laws/seslaw00/sl000267.htm>.

Further details can be found in the Informational Guideline Release No. 00-209, published by the Division of Local Services (DLS) of the Massachusetts Department of Revenue (DOR), at http://www.dls.state.ma.us/PUBL/IGR/2000/00_209amended.pdf.

Legislation regarding the Cape Cod communities, Ch. 149 Sec. 298 of the Acts of 2004 as amended by Ch. 352 Sec. 129-133 of the Acts of 2004, can be found at

<http://www.mass.gov/legis/laws/seslaw04/sl040149.htm>; and the DOR-DLS bulletin explaining the changes, 2004-16B, can be found at

http://www.dls.state.ma.us/PUBL/BULL/2004/2004_16b.pdf.