

Gateway Housing Rehabilitation Program (GHRP)

From Ch. 99 of the Acts of 2018:

“For the capitalization of the Affordable Housing Trust Fund established in section 2 of chapter 121D of the General Laws, provided, that not more than \$50,000,000 shall be provided to rehabilitate 1-unit to 4-unit housing in gateway cities, and other similarly-situated municipalities as determined by the department of housing and community development, that have been cited for building or sanitary code violations or that are subject to cancellation of commercial property insurance due to substandard property conditions.”

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\$2.2 Million FY2023

Funding

- **\$2.2M** available in FY23
- **Up to \$125,000** per affordable unit

Eligible Applicants

- Municipalities & Municipal Authorities
- Community Development Corporations
- Non-Profit Organizations
- For-profit Developers and Landlords

Eligible (Target) Properties:

- 1-4 units
- Homeownership or Rental
- Located in Gateway Cities & Similarly-situated municipalities

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- GHRP supports projects in **Gateway Cities or Similarly-Situated Municipalities as defined by DHCD.**
 - Gateway Municipalities include Attleboro, Barnstable, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Revere, Salem, Springfield, Taunton, Westfield, Worcester.
 - Municipalities identified as “similarly-situated” include Agawam, Framingham, Gardner, Gloucester, Greenfield, Randolph, and West Springfield.
- Eligible properties must have **current health and safety or building code violations or be at risk of losing insurance coverage due to blighted or substandard conditions.**
- Must be **1-4 unit residential buildings or buildings suitable for 1-4 unit residential use.**
- **Uses** can include demolition, acquisition, renovation, reconstruction, or adaptive reuse.

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Revisions to Previous GHRP:

- **Eligible Applicants** have been expanded to include Municipalities & Municipal Authorities, Community Development Corporations, Non-Profit Organizations, and For-Profit Developers and Landlords
- **Assistance** is now capped at **\$125,000** per affordable unit
- **Applications must be for specific properties** (not programs)
- **Eligible properties** can include buildings that are suitable for conversion to 1-4-unit residential use as well as existing 1-4-unit residential properties
- **Admin** is based on project type and total development cost

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Types of Projects

- Homebuyer Opportunities
- Small Rental Properties
- Mixed owner-occupied and rental Properties
- Homeowner rehab

Affordability

- Assisted units must remain affordable and/or owner-occupied for 15 years
- Affordability requirements cannot exceed 110% of Area Median Income
- Deed restrictions required

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Program Preferences:

- Development teams lead by or which include emerging developer(s) as defined below:
“Emerging Developer” is a real estate professional with a minimum of 3 years of experience, in the process of completing or having completed at least 1 and up to 20 units of housing as developer, designer/builder, partner in a joint venture, active owner of real property or as general contractor specializing in residential construction.
- 1-4 unit new homeownership opportunities;
- Projects located in municipalities which previously participated in the GHRP;
- Development teams that include Minority Business Enterprises (MBE's) and/or Women Business Enterprises (WBE's)
- Activities and projects that promote and support minority homeownership in accordance with Fair Housing laws.

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Application Schedule:

Application forms and a list of required exhibits are available at www.masshousing.com/ghrp starting **Monday, February 13, 2023**.

Zoom Application Information Sessions

Municipalities Only: Thursday, February 16, 9:30 a.m.

All Potential Applicants: Wednesday, February 22, 1:30 p.m.

All Potential Applicants: Thursday, March 2, 11:00 a.m.

Zoom Budget Workshop

All Potential Applicants: Wednesday, March 8, 10:30 a.m.

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Contact the Gateway Housing Rehabilitation Program staff at

GHRP@MassHousing.com

or check out www.MassHousing.com/GHRP

for more information or for specific questions about potential projects.