

Renew and Repair:

Healthy, Safe, and Affordable Homes in Massachusetts



The Neighborhood Hub



MASSHOUSING



The Commonwealth of Massachusetts'

The Neighborhood Hub

Francis Jhoan Goyes Flor
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About MassHousing



The Neighborhood Hub



MASSHOUSING

Arlington Point
Lawrence, MA

MassHousing

The Massachusetts Housing Finance Agency

We are an **independent quasi-public agency** created by the Massachusetts Legislature in 1966.

We provide financing for the **creation + preservation** of affordable housing and affordable **home mortgage loans** to homebuyers.



The Neighborhood Hub



About The Neighborhood Hub



The Neighborhood Hub



MASSHOUSING

The Neighborhood Hub

At MassHousing

FY2020 Budget

\$750,000 for neighborhood stabilization TA

2019

Research and Lobbying from MACDC, MassINC, and the Gateway City Caucus



The Neighborhood Hub

Program inception

2020

COVID-19



The Neighborhood Hub

Program launched!

FY2021 & FY 2022 Budget

\$750,000 for neighborhood stabilization TA

The Neighborhood Hub

At MassHousing

Goals:

Support the **revitalization** of neighborhoods with a high rate of **vacant, abandoned, or underused** housing structures.

Provide **equitable technical assistance** for interventions tailored to the needs of local communities.

Encourage **partnerships** between municipalities and their local/regional community organizations.

The Neighborhood Hub

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Program Details:

Length	2 Years
Participants	Municipalities & Local Partners
Grant Amount	Up to \$100,000
Preferences	COVID-19 Impacted Communities 2008 Recession Impacted Communities

MassINC



The Hub
Advisory



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Project Themes:

Organizational Improvements

Internal organizational support for municipalities and/or their community partners to address neighborhood stabilization challenges.

Reuse Plans & Strategies

Creation of **plans for specific neighborhoods** or areas that have a high rate of homes that are vacant, abandoned, or in need of other repairs.

Regulations & Incentives

Development of **regulations and/or incentives to mitigate the disrepair of homes** owned by households or landlords.

Property ID & Prioritization

Identification of **private and/or public properties in need of repair**, as well as their prioritization for redevelopment.

The Neighborhood Hub

At MassHousing

Program Components:

- Bi-weekly to monthly one-on-one **check-ins with each city team**
- Bi-monthly **check-ins with all teams**
- **Newsletters** with upcoming opportunities and teams' progress
- **Annual webinar** to showcase neighborhood stabilization efforts in the Commonwealth



The Neighborhood Hub



Housing in the Gateway Cities

Presented by the Neighborhood Hub

The Neighborhood Hub is a multi-agency partnership that includes:

- MassHousing
- MassDevelopment
- Massachusetts Housing Partnership (MHP)
- Massachusetts Association of Community Development Corporations (MACDC)
- Massachusetts Institute for a New Commonwealth (MassInc)
- Department of Housing and Community Development (DHCD)
- In collaboration with the Attorney General's Office



Thank You!!
Gracias!!

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The Neighborhood Hub



**BLOOMBERG
HARVARD**

City
Leadership
Initiative

Further Inspection: Leveraging Housing Inspectors and City Data to Improve Public Health in Chelsea, MA

Katharine (Kate) Robb, DrPH, MPH

September 9th, 2021

More than physical shelter

- Substandard housing is a growing public health problem across the US
- Risks associated with physical and social aspects of household environment



Breaking the Link between Poor Housing and Poor Health

- Housing inspectors enforce minimum housing standards
- Unique position to intervene
 - Reactive, resource constrained, limited remedial tools and partnerships



Photo credits: (left) Massachusetts State Sanitary Code Website; (right) Jersey City Housing Code Website

Chelsea, MA

- Densely populated
- Majority of residents are people of color, immigrants, and low-income
- >70% renters
- Home values doubled since 2015
- Residents cope through doubling-up, living in substandard conditions



Limited **effectiveness**,
efficiency, and **equity** of housing
code enforcement to improve
public health

- Yet, cities increasingly have digitized property-level data across city departments that can be linked to inform data-driven responses.



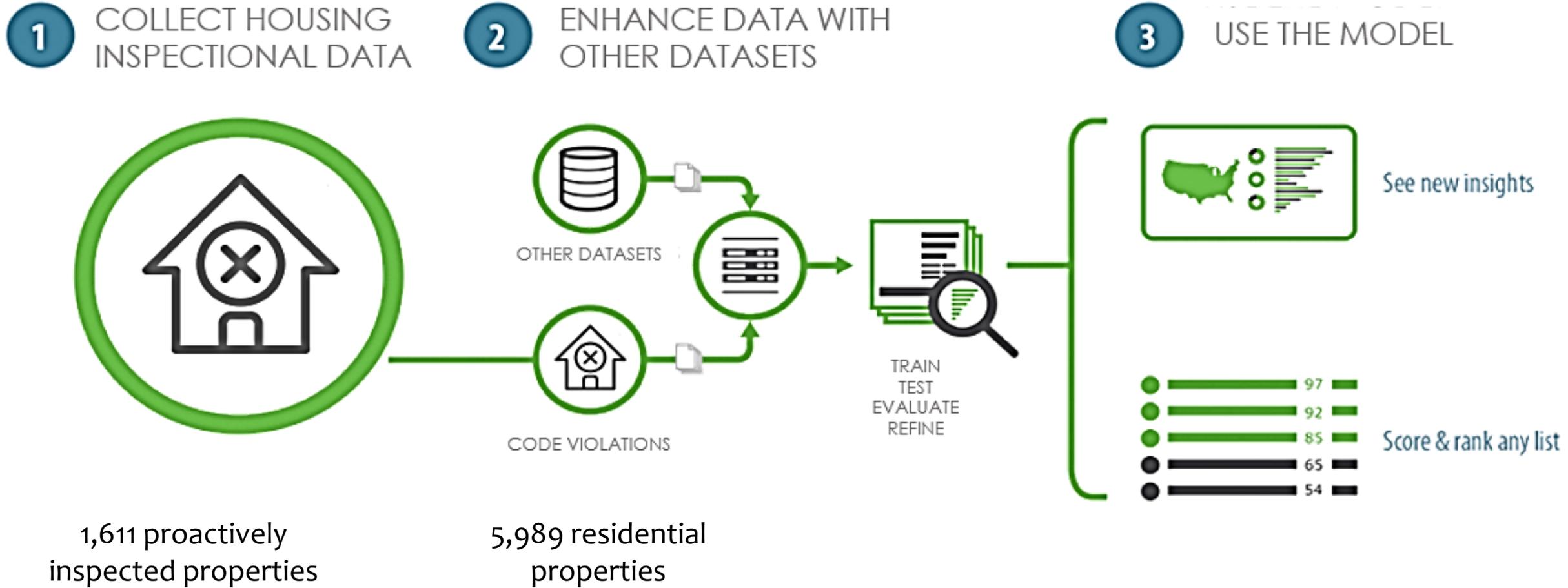
Objective

1. To determine if machine learning algorithms can outperform current practices in identifying properties with housing code violations that threaten public health.
2. To bring solutions other than citations to improve housing and health conditions

Developed 3 models to predict the probability a given property would have:

1. Any housing code violation
2. A set of high-risk violations
3. Overcrowding violation

Methods





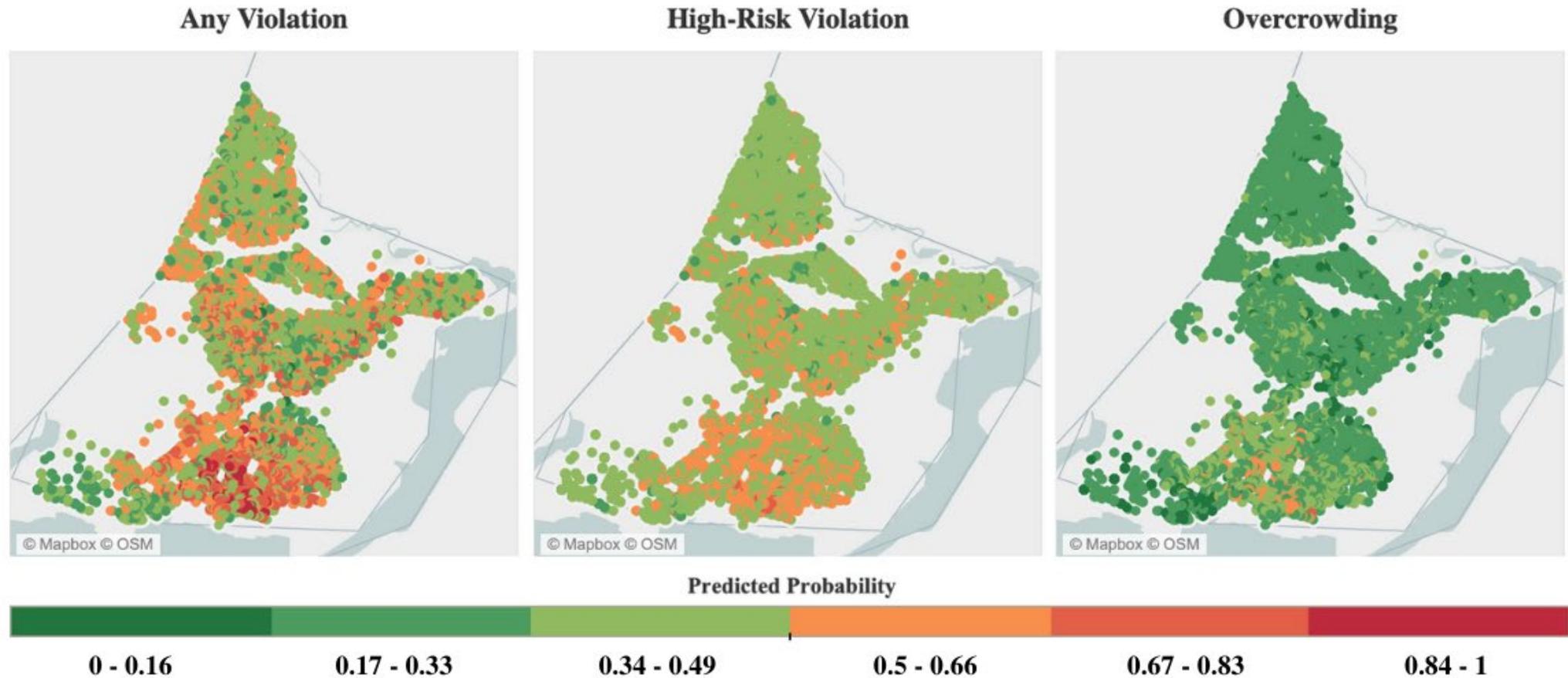
Family in Chelsea, Photo by Ryan Christopher Jones for The New York Times

Results

- Housing code violations were present in **54%** of inspected properties, **85%** of which were high public health risk.
- **29%** of properties had a violation related to overcrowding

Results

Spatial Distribution and Prevalence of Predicted Housing Code Violations in Chelsea, MA



Results

- Using current system of inspector-led prioritization, **45%** of inspection visits identify at least one housing code violation.
- If the City inspected the 600 properties with the *highest* probabilities of a violation, we would expect **81%** to have a violation.
- Compared to current practices, risk-based inspection using the machine learning model would represent a **1.8-fold increase** in the number of inspections that identify code violations.



“You can have two obviously run-down properties on a street of nice homes, but you have to inspect the whole street. You’d be surprised how many of those nice homes have violations.” –Inspector

Integrated city data and machine learning can make housing code enforcement more efficient, effective, and equitable at reducing health risks from unsafe housing.

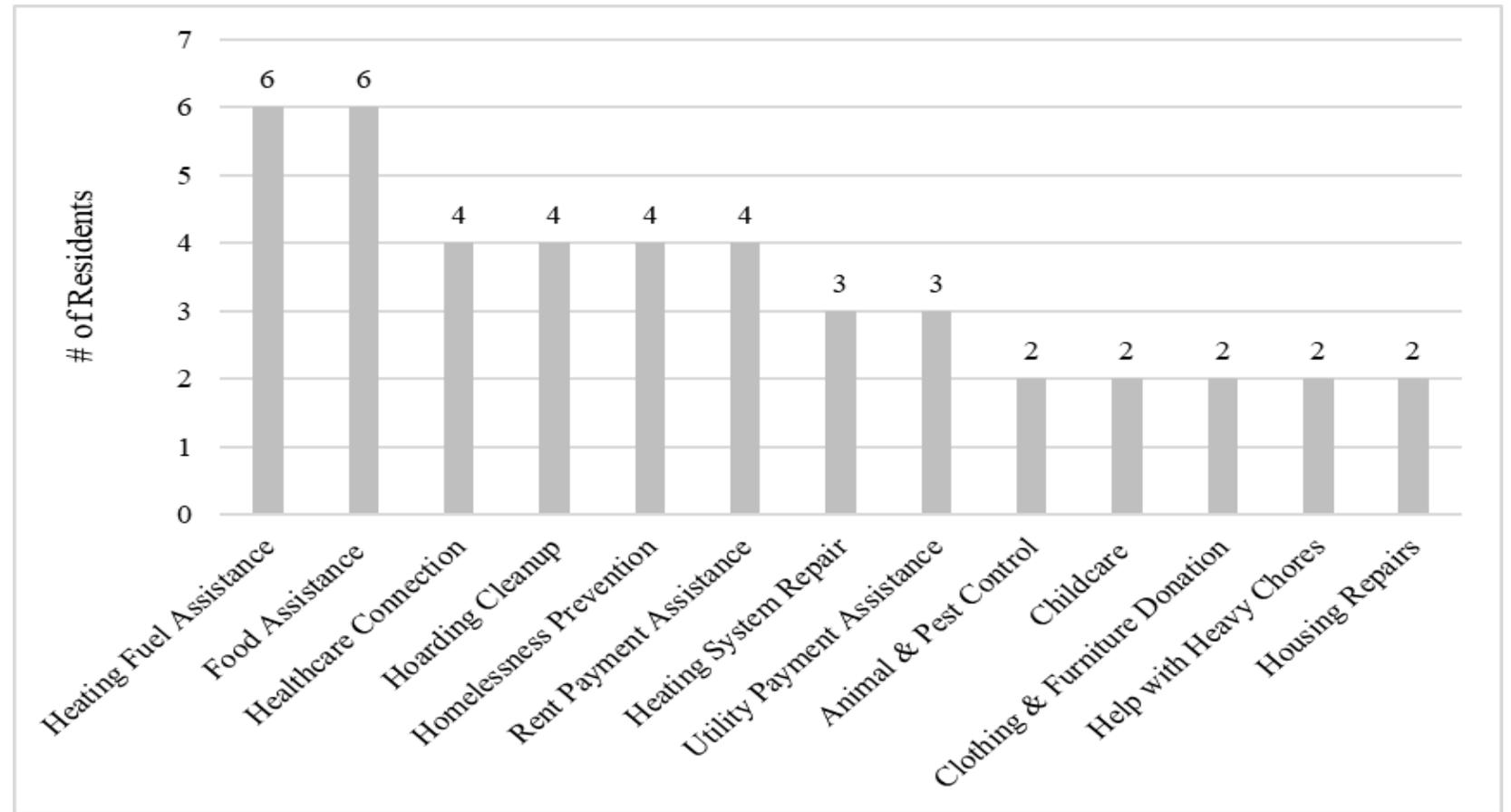
- **Efficient** – Intervention at greater number of properties without additional inspection resources.
- **Effective** – Inspectors can mitigate risk at more homes, and reach those homes sooner, if they prioritize homes likely to have a violation.
- **Equitable** – Risk-based inspection prioritizes services to properties and individuals with the greatest need.

Housing inspection can be overly punitive or lead to displacement - should be coupled with service provision.

Chelsea's novel Social Service Referral Program within Housing Inspection

Social Service Referral Program

- A tool beyond citation - social service assistance
- Of first 15 referred...

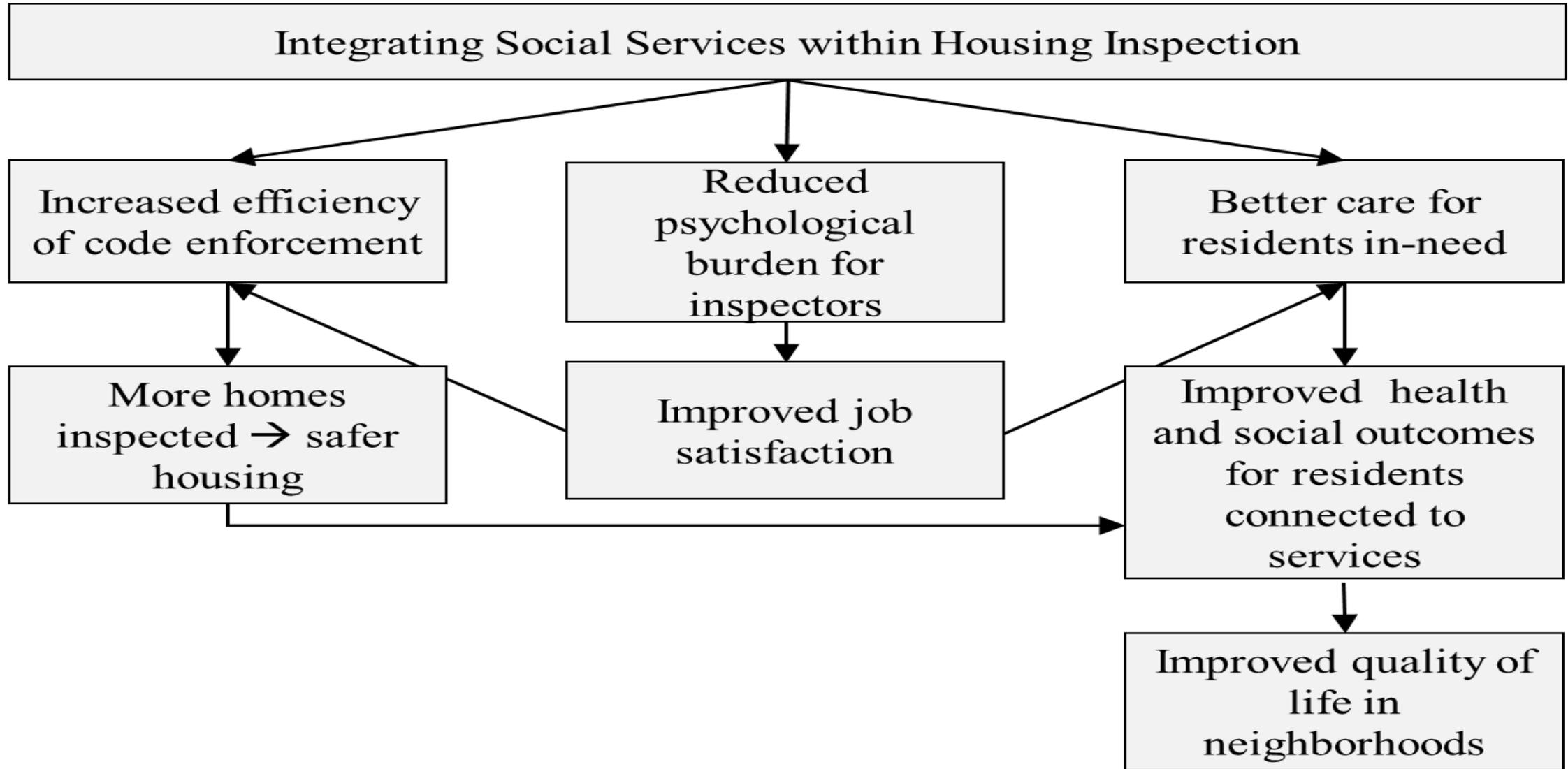


Conversation about the role of housing inspectors has changed -- no longer solely administrative or enforcement-based, but also a vital community outreach role

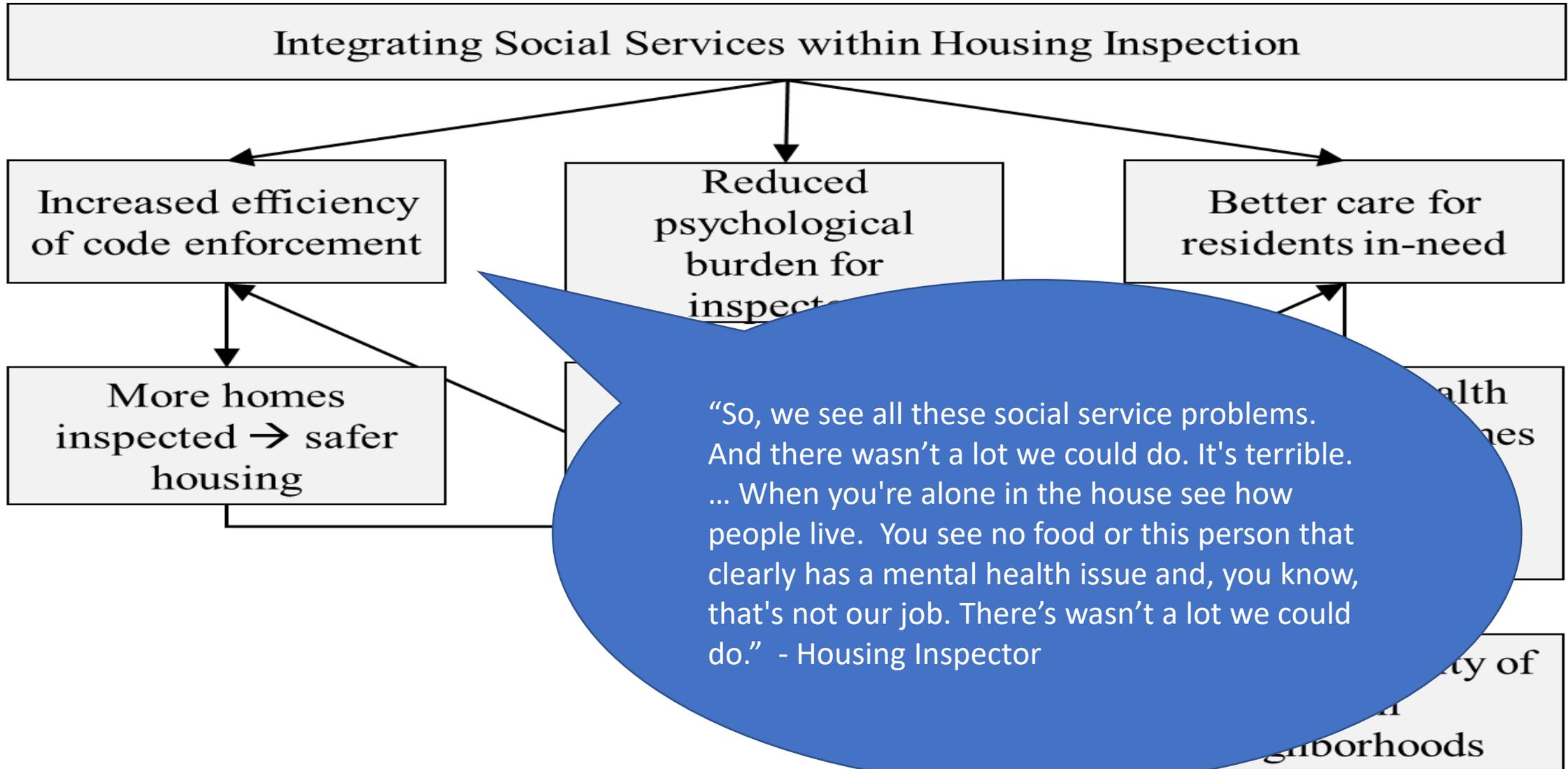
Social Service Referral Process



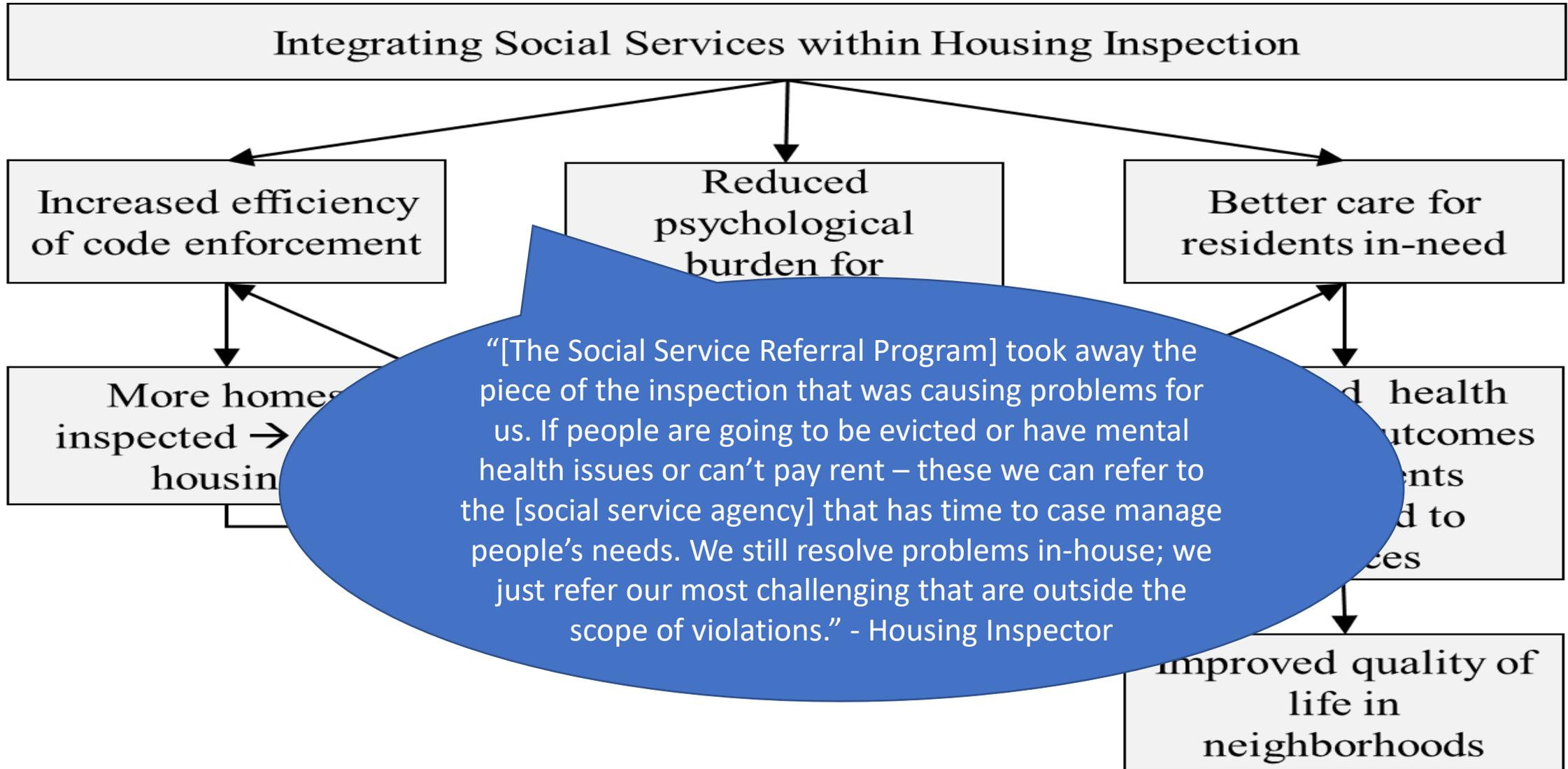
Qualitative Findings



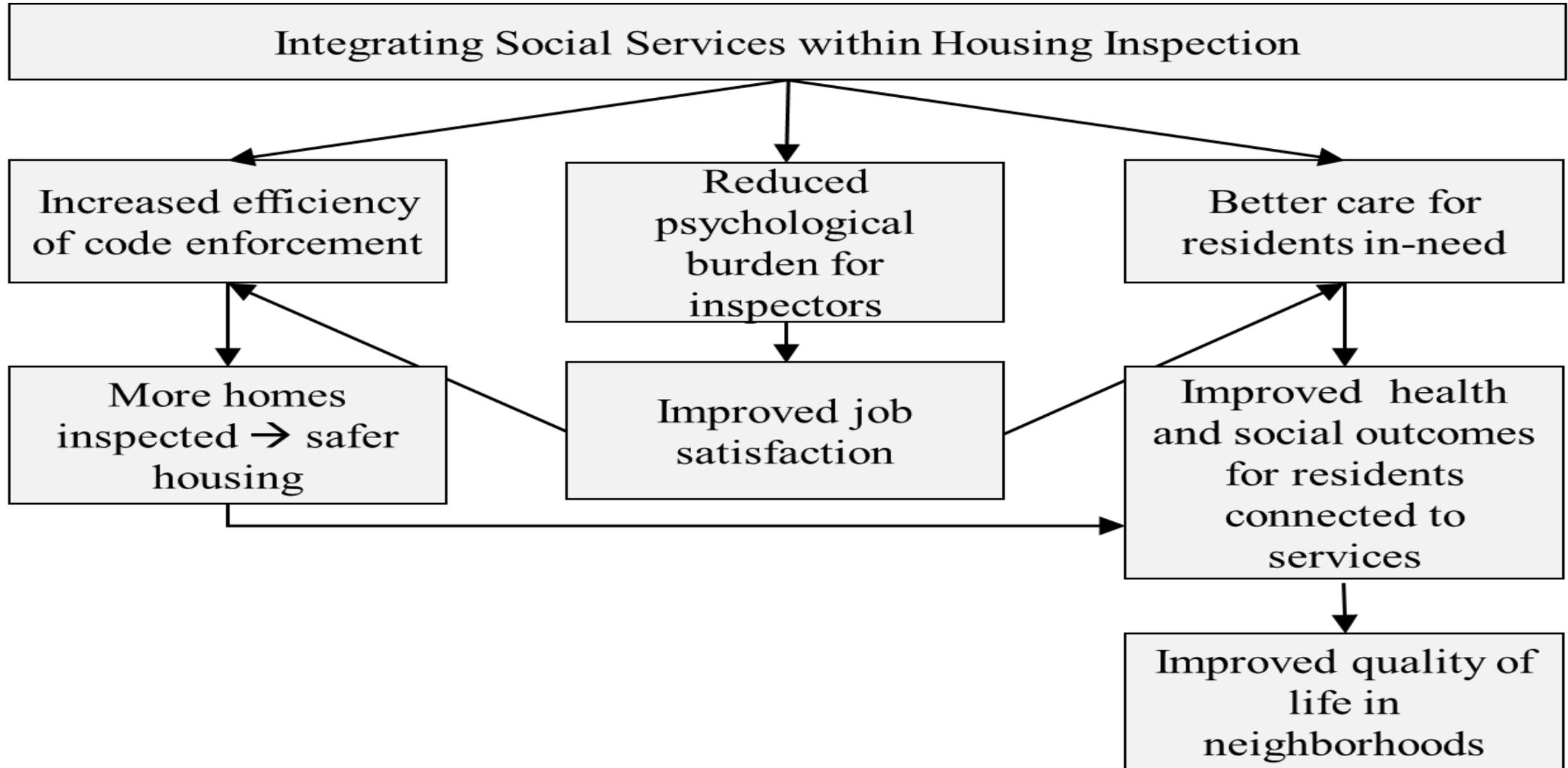
Qualitative Findings



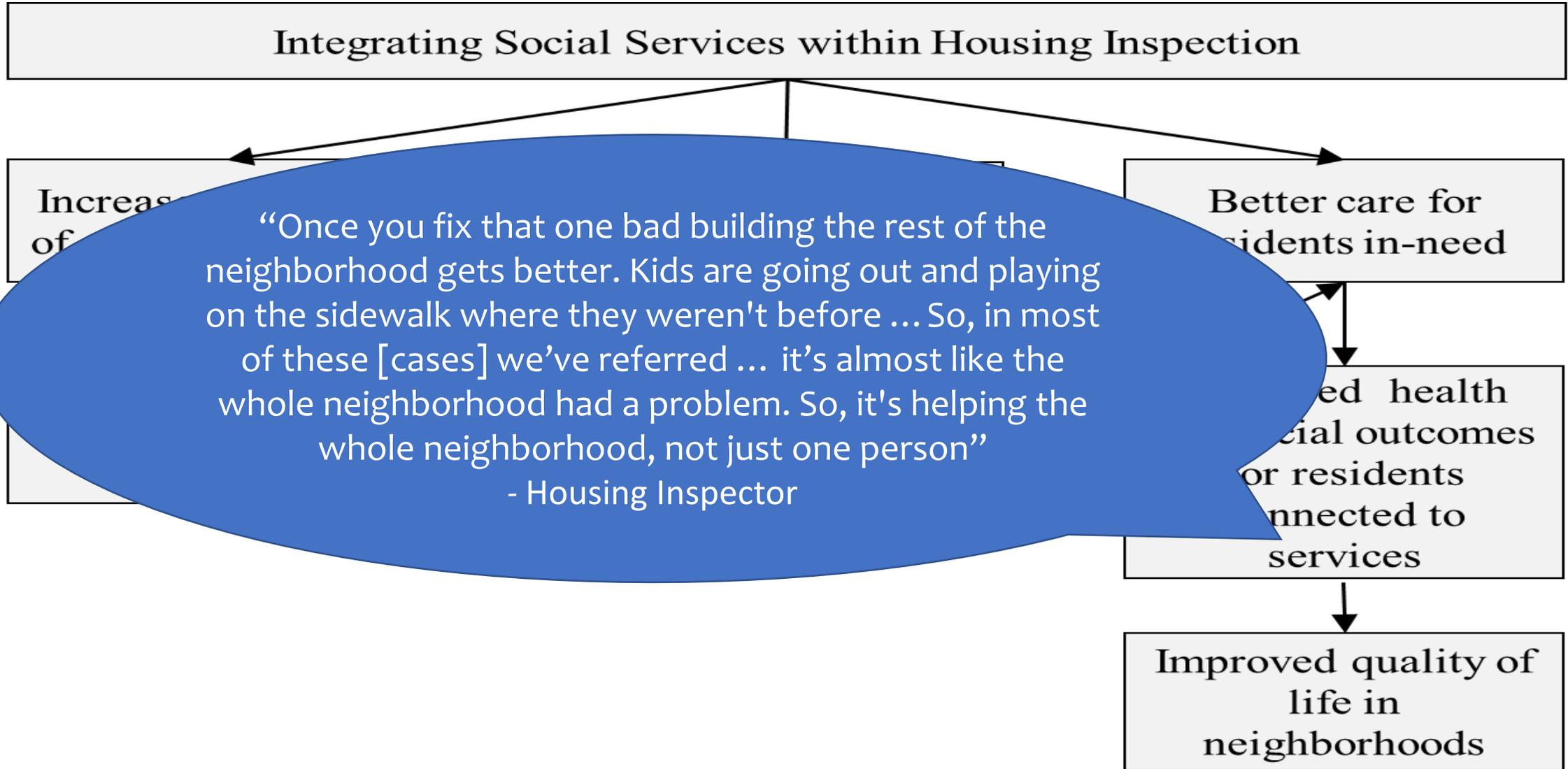
Qualitative Findings



Qualitative Findings



Qualitative Findings



“Once you fix that one bad building the rest of the neighborhood gets better. Kids are going out and playing on the sidewalk where they weren't before ... So, in most of these [cases] we've referred ... it's almost like the whole neighborhood had a problem. So, it's helping the whole neighborhood, not just one person”
- Housing Inspector



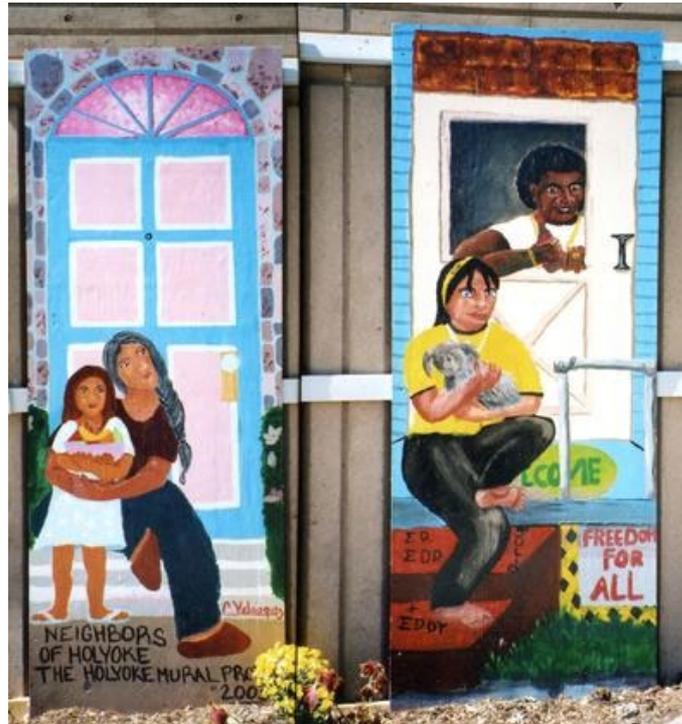
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Leadership
Initiative

Questions



Healthy and Affordable Homes Holyoke HUB Grant Presentation



Aaron Vega, City of Holyoke
Lynne D. Sweet, LDS Consulting Group, LLC
Nels Nelson, Stantec



Goal and Scope



*** Goal: To identify locations for housing development in the South Holyoke and Flats Neighborhoods of Holyoke**

- **Kick off Meeting**
- **On the Ground Inventory and Parking Analysis with GIS interface**
- **Creation of Base maps**
- **Identify 5 sites for housing development**
- **Provide attributes and obstacles for 5 sites**
- **Stakeholder interviews**
- **Provide housing development tool kit**



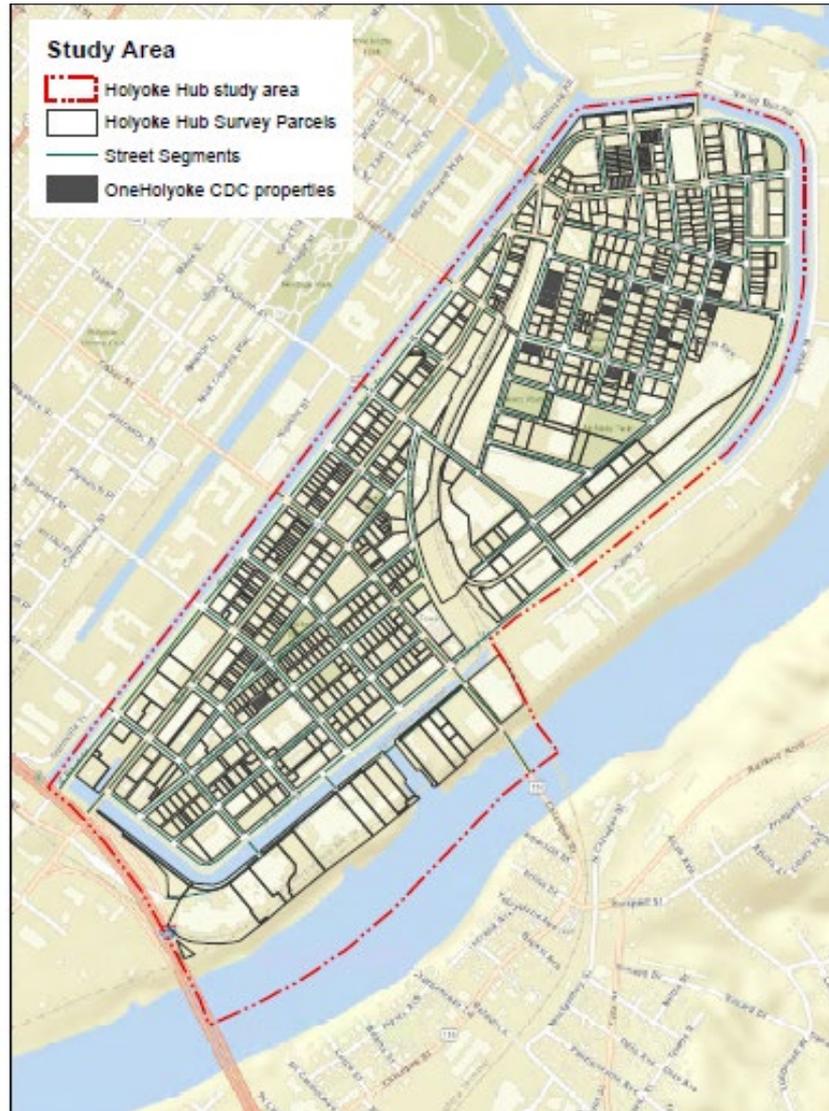
Supplemental Services



- Map capital needs Holyoke Homes
- Provide development plans for 5 sites
- Research on upper floor residential High/Main Street locations



Study Area

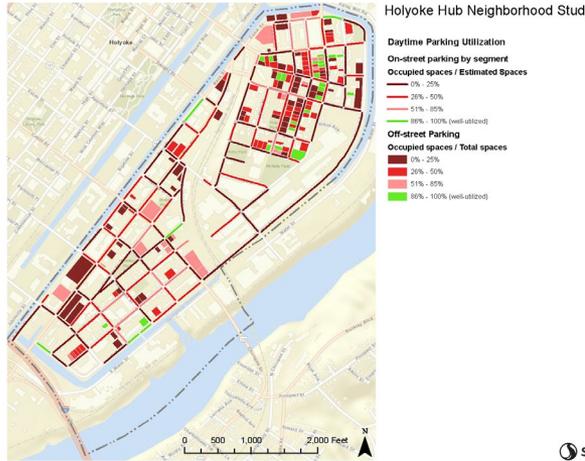




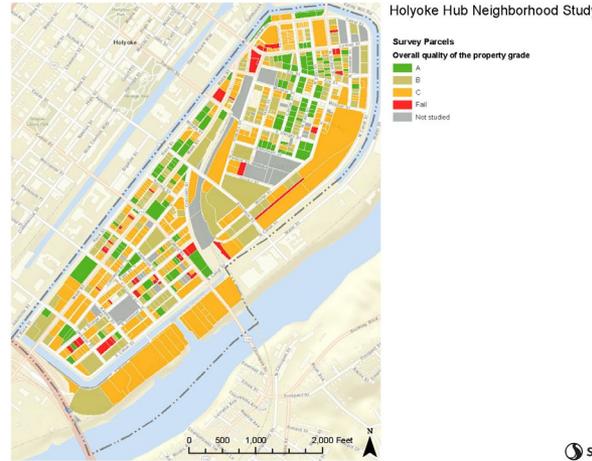
In-depth survey



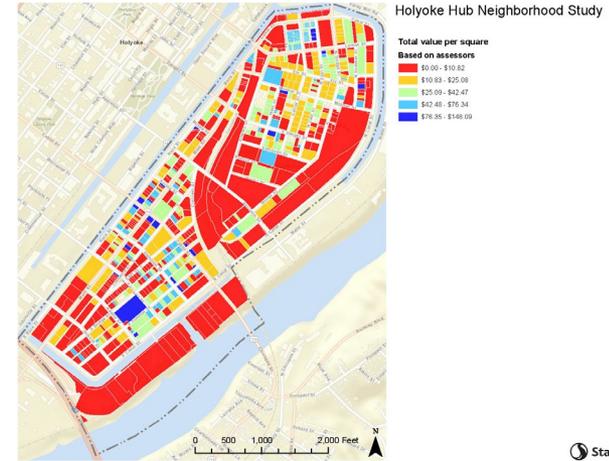
Parking inventory



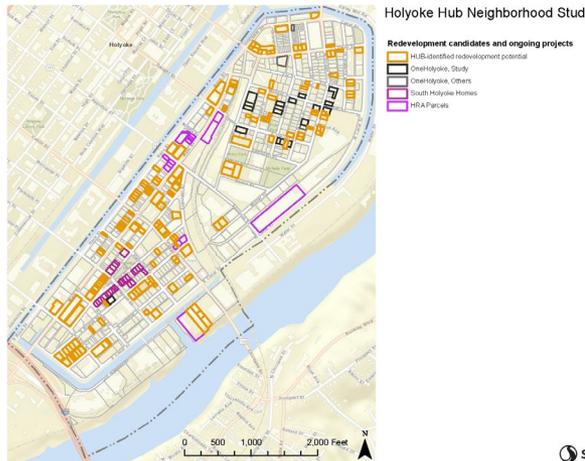
Overall condition



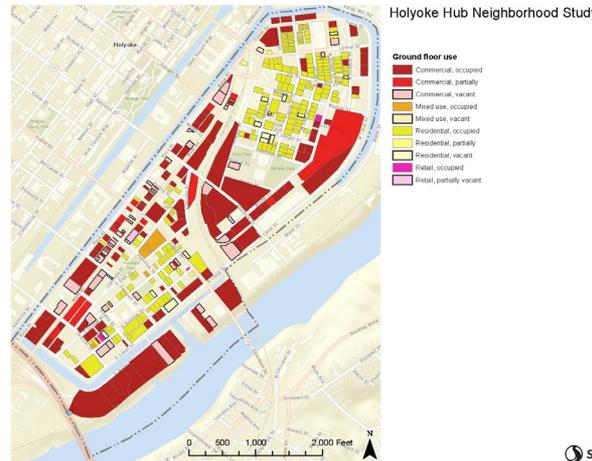
Total value per area



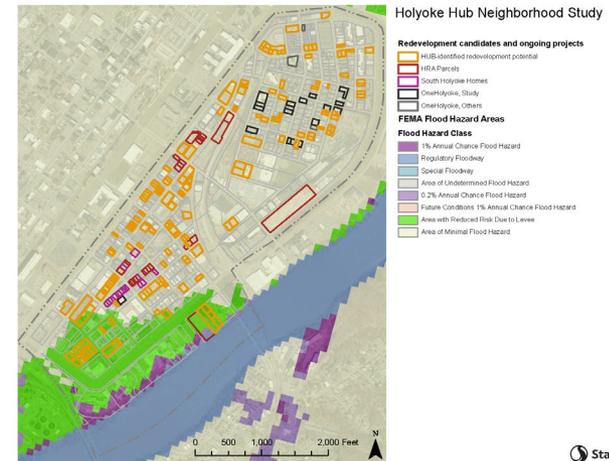
Other redev. sites



Ground floor use



Flood risk





Redevelopment candidates



- OneHolyoke, Study
- OneHolyoke, Others
- South Holyoke Homes
- HRA Parcels

Redevelopment Candidate Categories

- 1: Other potential candidates
- 2: Ground floor retail, upper story residential
- 3: Rowhouses
- 4: Multifamily infill
- 5: Residential renovation
- 6: Adaptive reuse



Questions? Next Steps?



THANK YOU FOR YOUR TIME

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HOME IMPROVEMENT PROGRAM

FINAL PROJECTS

AREA 11, RINDGE AVE

FROM DISTRESSED TO RESTORED



NOW



THEN

Deed Restricted, Historic, 2-Family Unit

- Dilapidated condition
- No tenant due to dilapidated state
- Non-functioning 1st floor bathroom
- In danger of slums and blights as defined by CDBG and Health and Safety by Cambridge Inspectional Services
- 90-day mortgage delinquency
- Costly forced place lender insurance





PHASE 1

Exterior Rehab: siding, roof and new entry way to owner's unit

PHASE 2

Interior Rehab First Floor/ Rental Unit

Complimentary appliances leveraged and installed by third party

Staff assists owner with:

- Apply CHA tenant
- Financial literacy/ counseling
- Disability resources
- Grant funds to cure default
- Acquire competitive Insurance coverage

PHASE 3

Owner's Unit modified: Bathroom & Kitchen

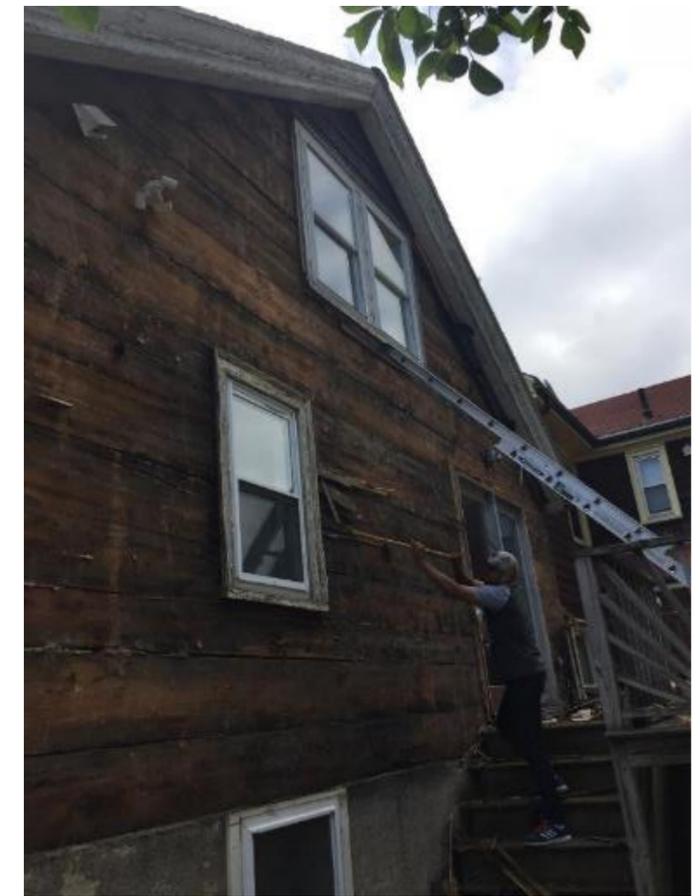
HMLP Funds leverage the cost of rehab for owner's unit

PHASE 4

Landscaping design by owner and HIP staff

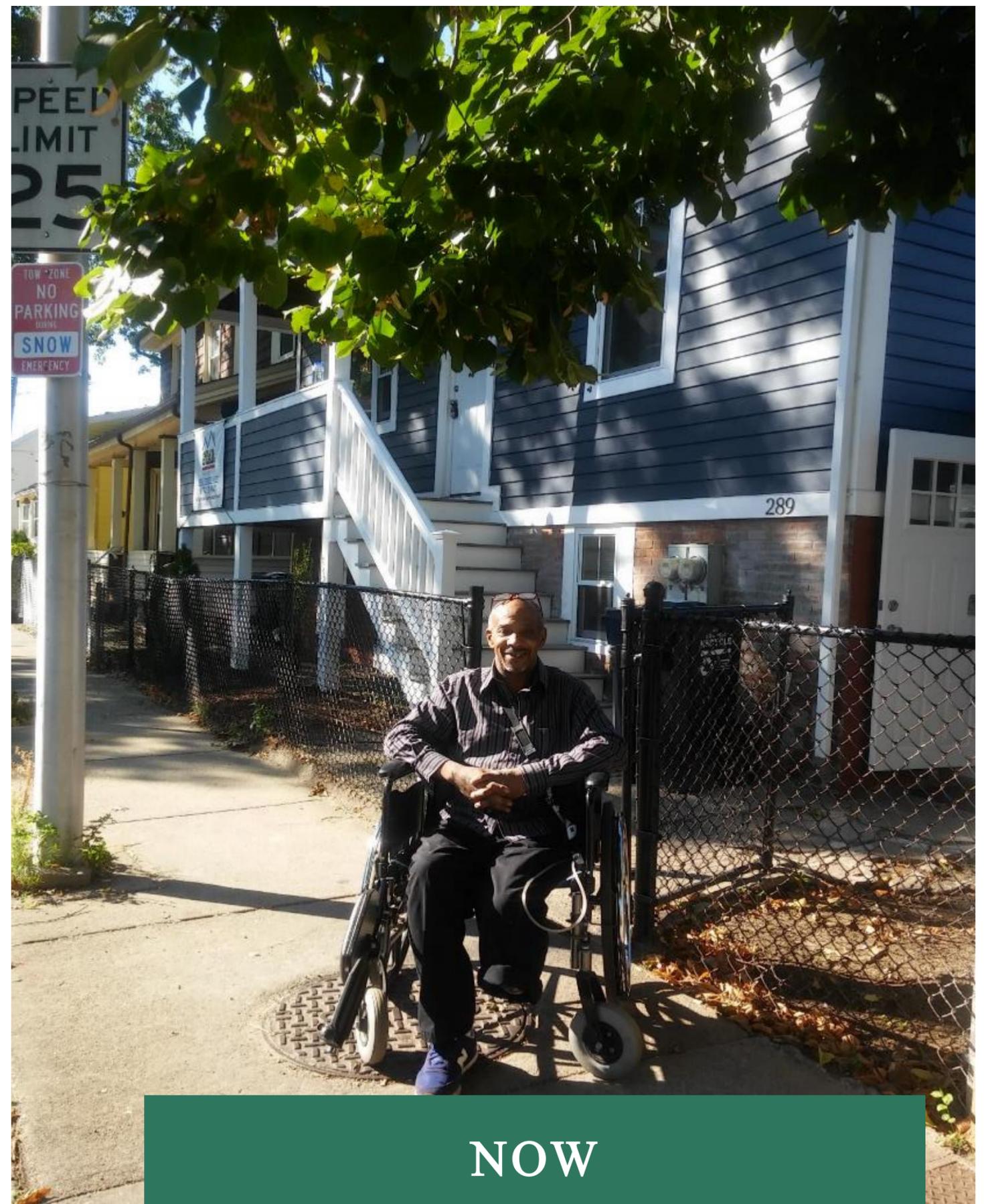
PHASE 1 - EXTERIOR

EXTERIOR REHAB IN PROGRESS





FRONT OF HOUSE THEN



NOW



FRONT EXTERIOR NOW



REAR DECK THEN



IN PROGRESS

VOLUNTEERS IN ACTION









More than 40 volunteers helped clear out over 3000lbs of clutter, remove 3 trucks of debris and perform miscellaneous demo, paint and various other tasks in the exterior and interior of the home.



REAR DECK AFTER REHAB

Exterior Rehab

- Complete exterior upgrade with new roof, siding, windows, and trim
- Repaired front and rear porches
- Lead paint abatement
- Electrical work to code

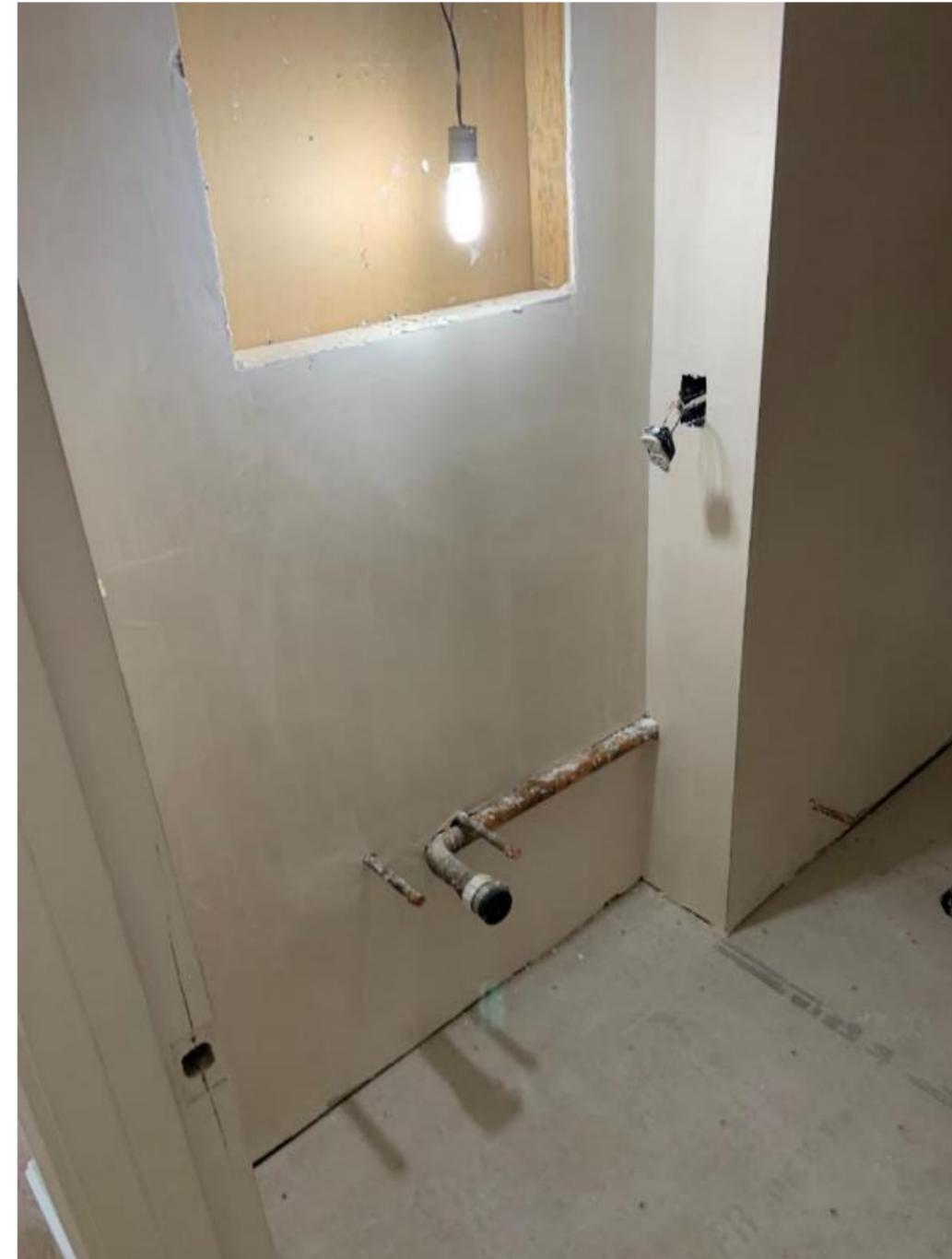


Phase 1 Leverage Partners/ Funds:

- \$50k from the Cambridge Historical Commission for exterior renovations
- \$10K lead paint removal grant – City of Cambridge
- \$10K Weatherization work and systems direct vent furnace and hot water tank through Menotomy that included windows, doors and insulation. Temp systems were provided for homeowner to remain in his home
- \$ 6k Capic provided complimentary systems; 2 stoves, 5 airconditioners, 2 refrigerator plus insulation
- \$6k Volunteer Pool from Rebuilding Together and Cambridge Volunteer Clearinghouse.
- Due to the amount of leverage funds received he was able to beautify the exterior to enjoy the extended space

PHASE 2 - RENTAL UNIT

RENTAL UNIT PROGRESS





Complete Interior Rehab

- Kitchen outfitted with new appliances
- New plank flooring throughout; replaced carpet
- Gut bathroom
- Electrical work to code
- Lead paint removal - \$10K
- Accessibility to porch
- Added new laundry space





Phase 2 Leverage Partners/ Funds:

- \$10K Weatherization work through Menotomy that included windows, doors and insulation.
- Kitchen appliances.
- Insulation, HVAC systems and airconditioners

PHASE 3 - OWNER'S UNIT

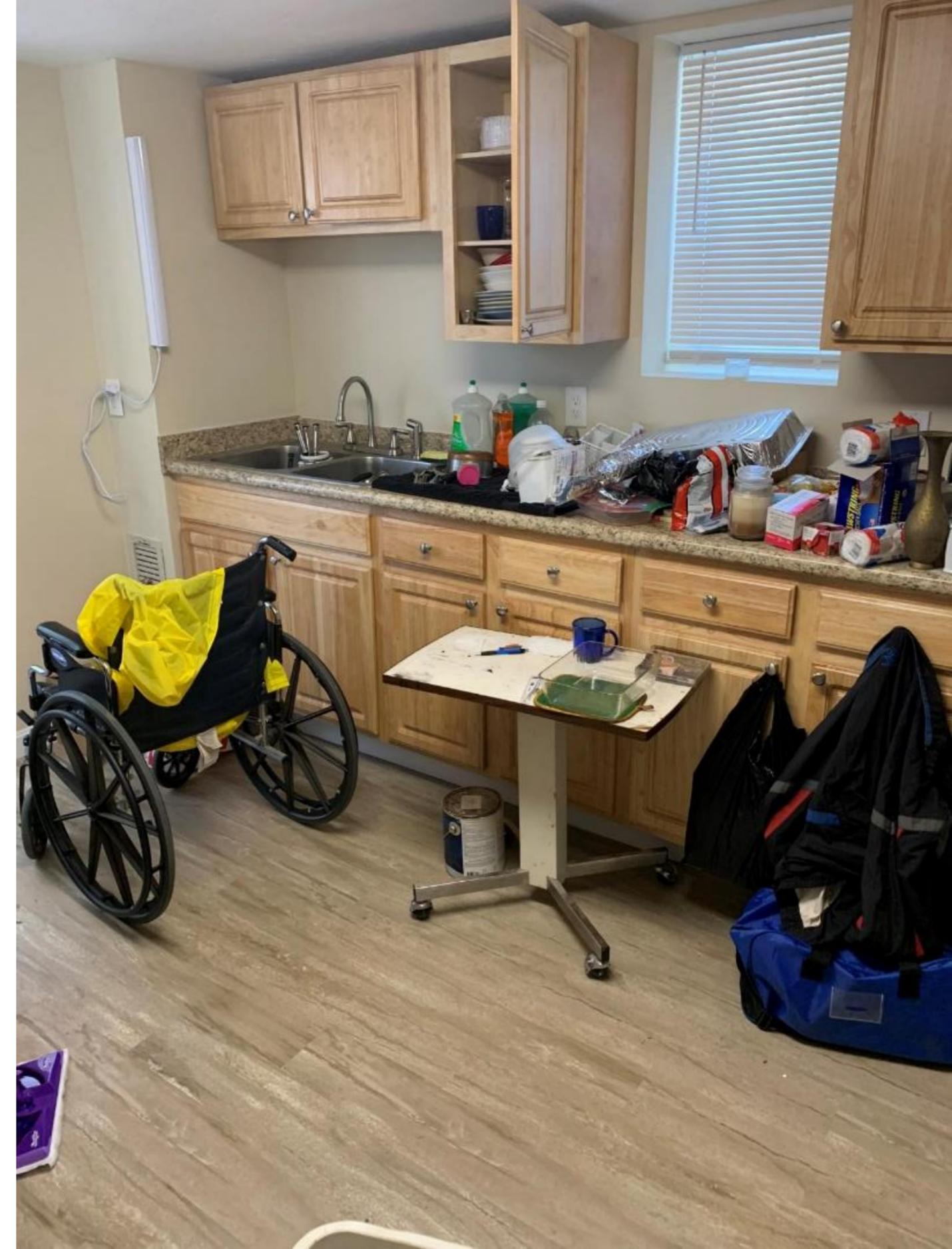
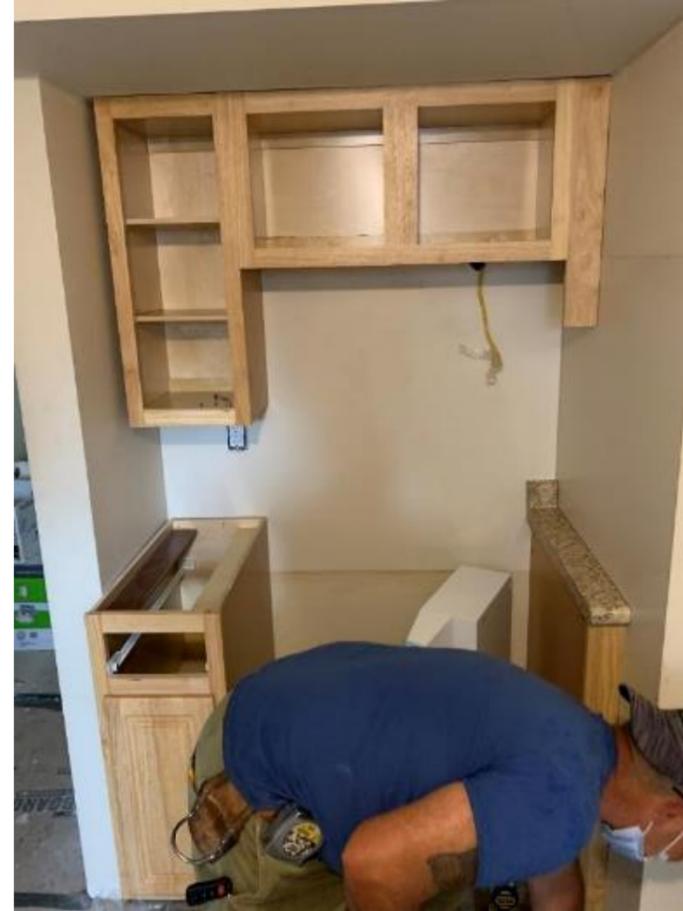
OWNER'S UNIT IN PROGRESS

Accessible kitchen in place.

As a result of owner's disability, HIP assisted to apply for and received a \$50k 0% deferred loan from the MA State Home Modification loan program.

\$50k was then returned to pay down the owner's HIP principal loan balance.

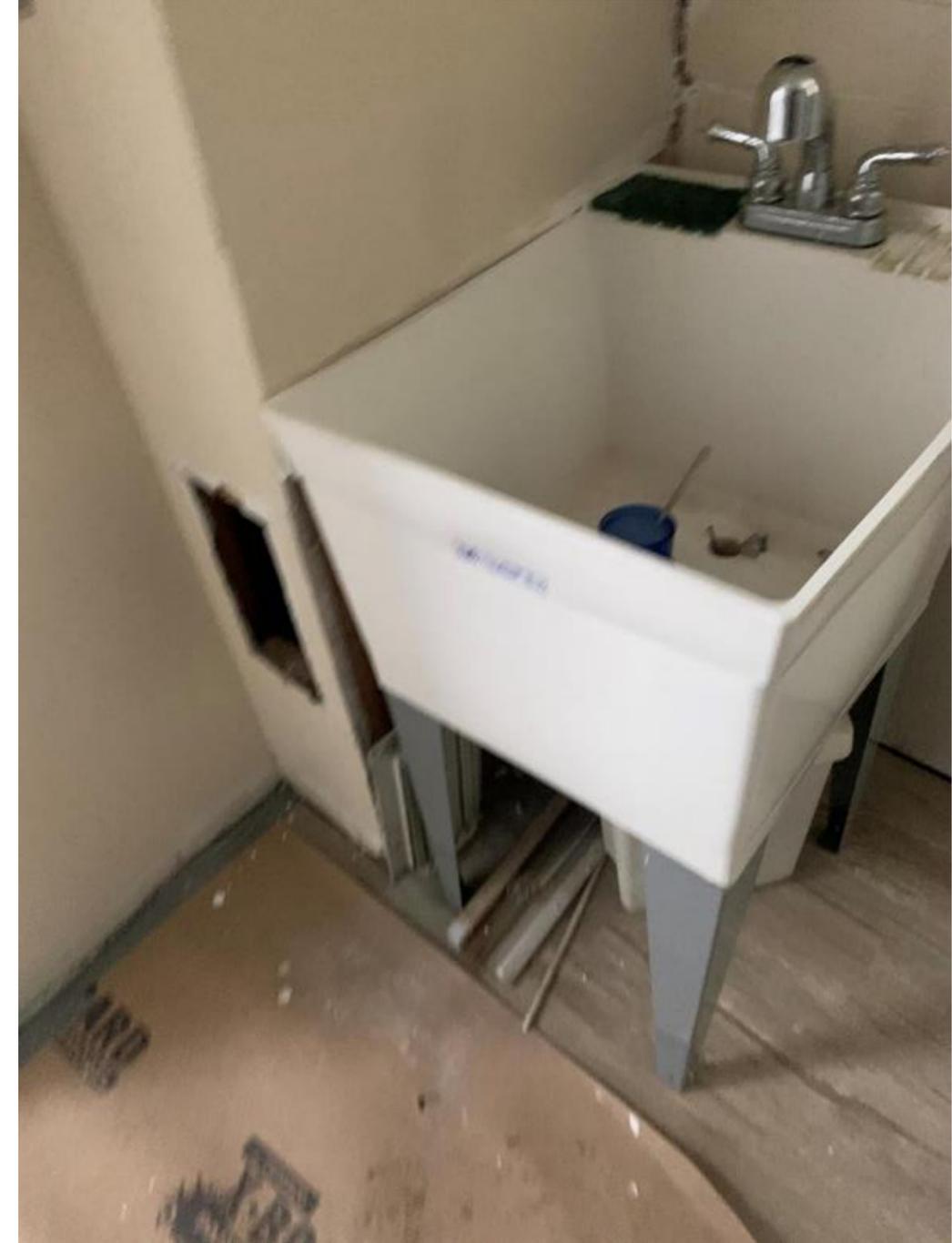
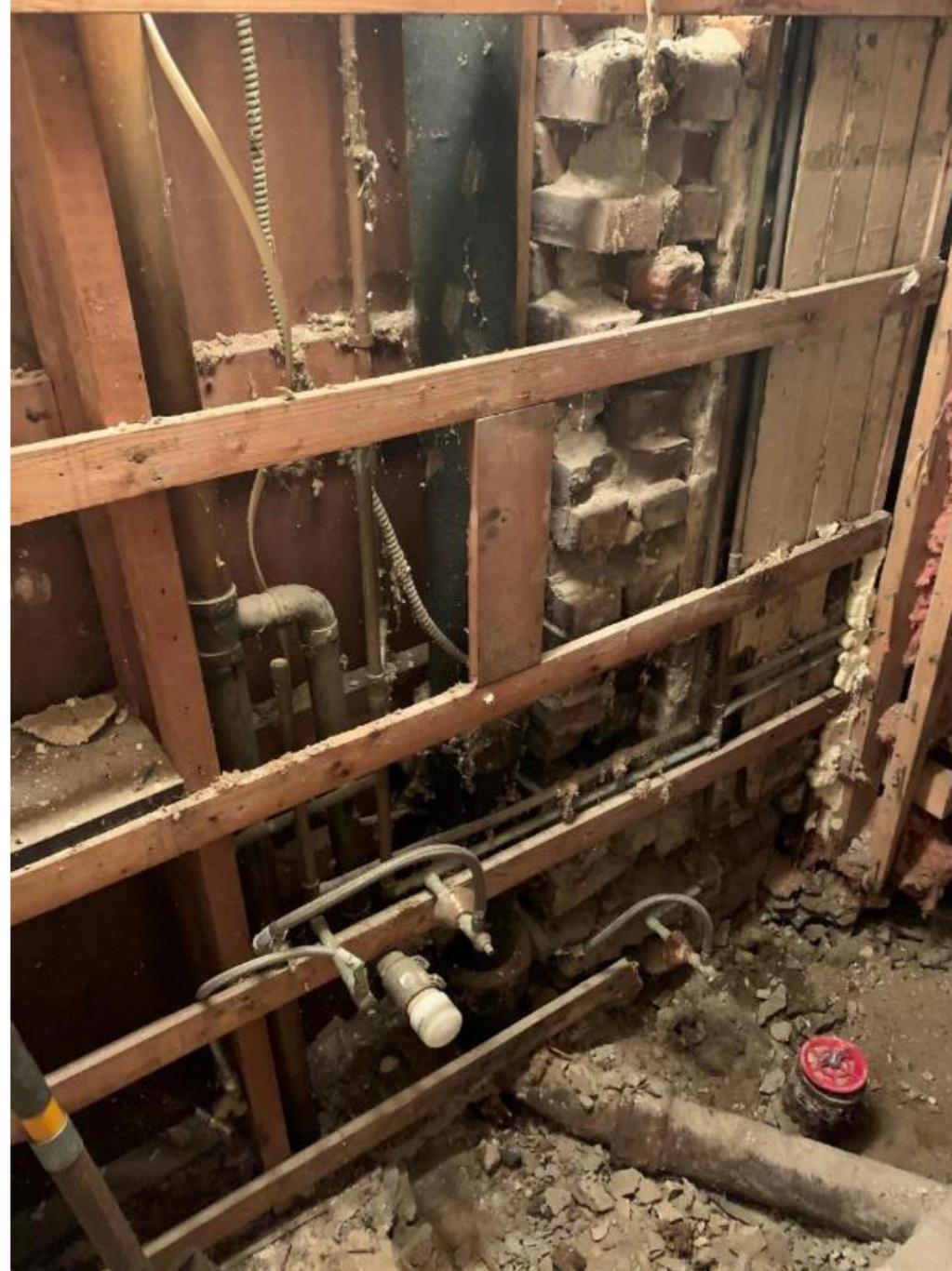
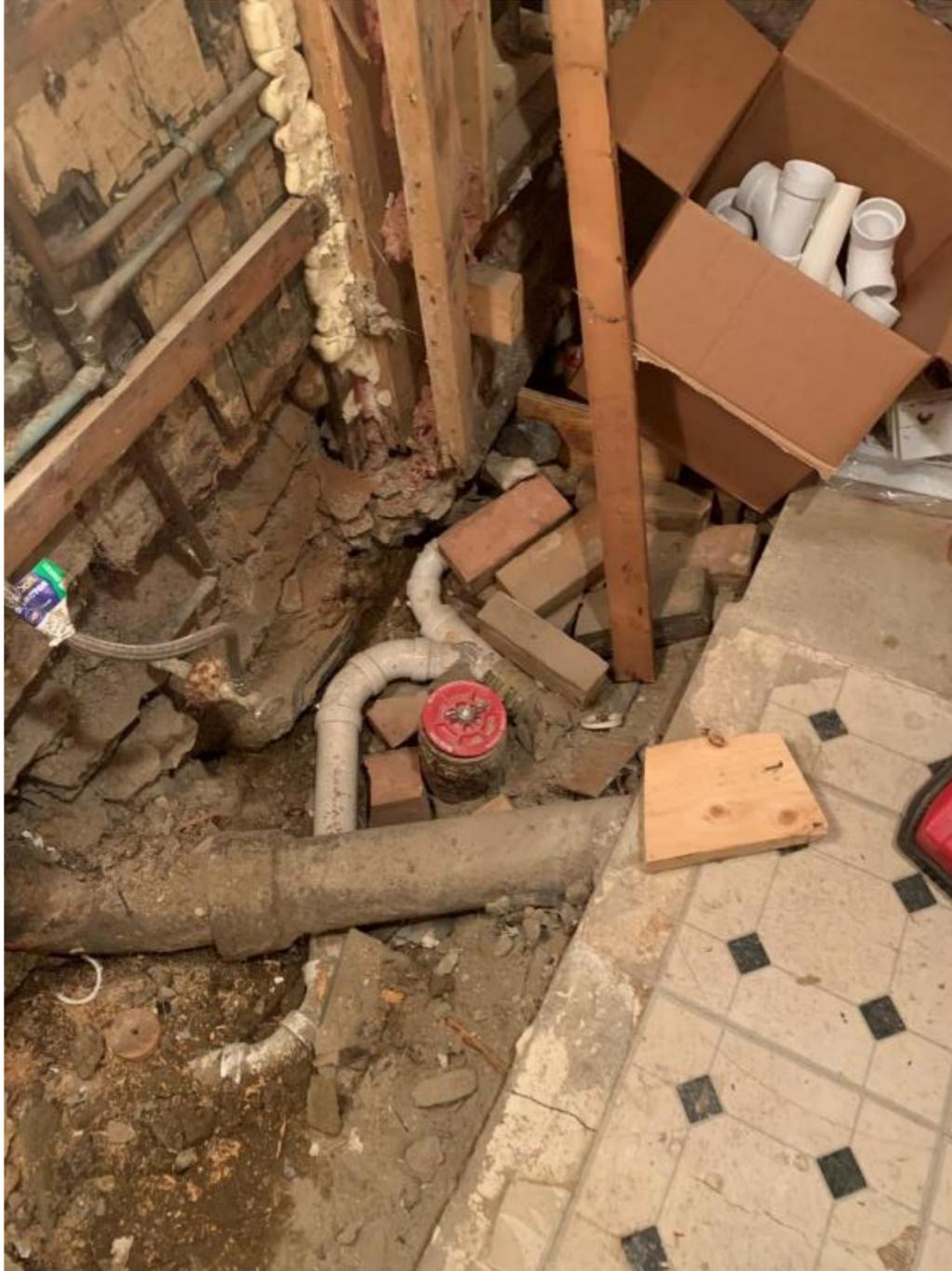
Owner received free appliances inc., air conditioners from CAPIC program - \$10k savings to again reduce principal balance.



ACCESSIBLE BATHROOM & LAUNDRY AREA



PROJECT PIVOTS - OWNER'S BATHROOM PIPES CORRODED UNDERGROUND

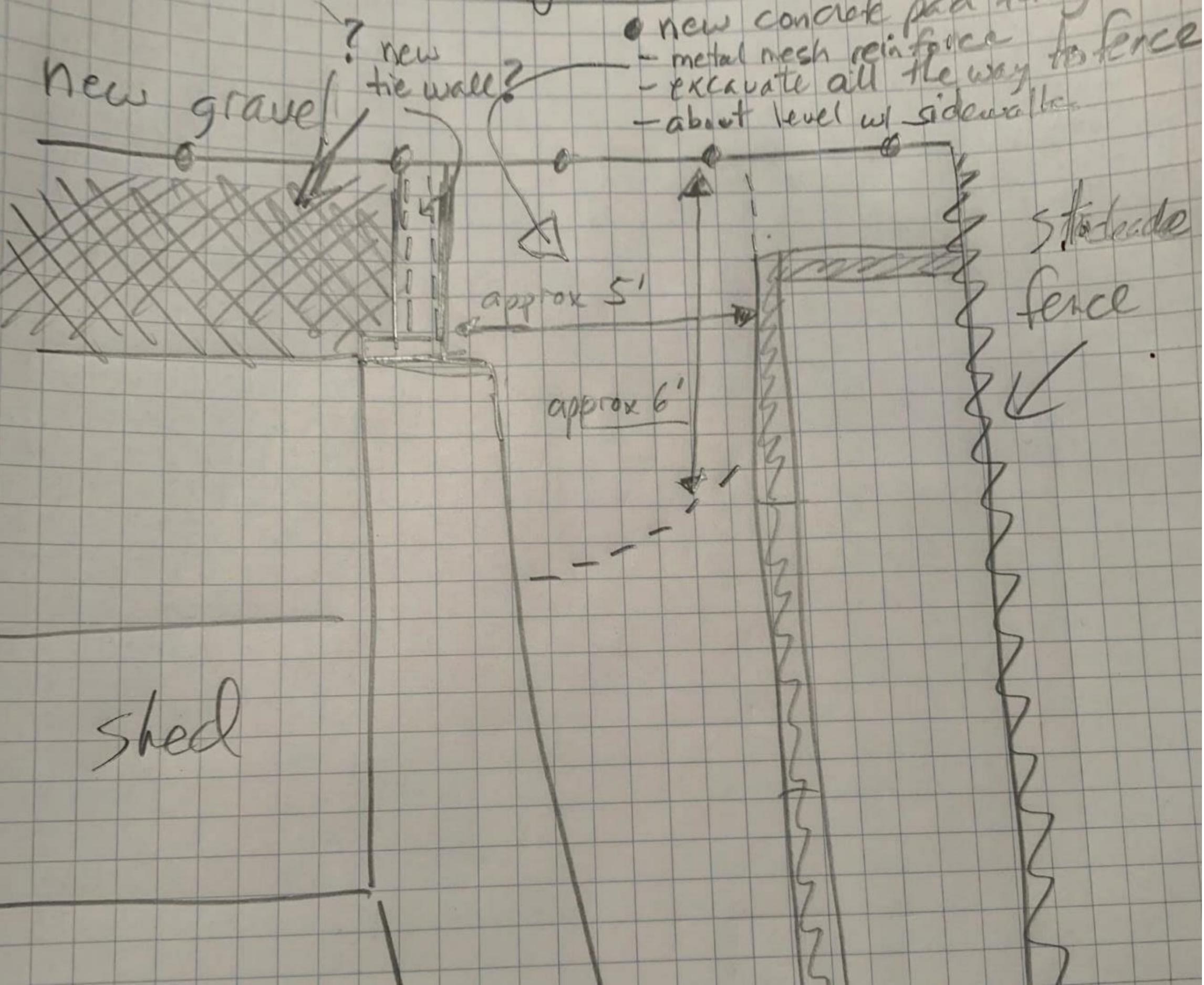




Phase 3 Leverage Partners/ Funds:

- Home Modification Loan Program - \$42K
- Boston Community Living Institute - \$2K
- Kitchen appliances
- Insulation, HVAC Systems

PHASE 4 - LANDSCAPING



Phase 4 Leverage Partners/ Funds:

Staff co-design outdoor space for simple owner enjoyment

Volunteer Group removed tons of debris and hauled away hundred pounds of non useable stuff

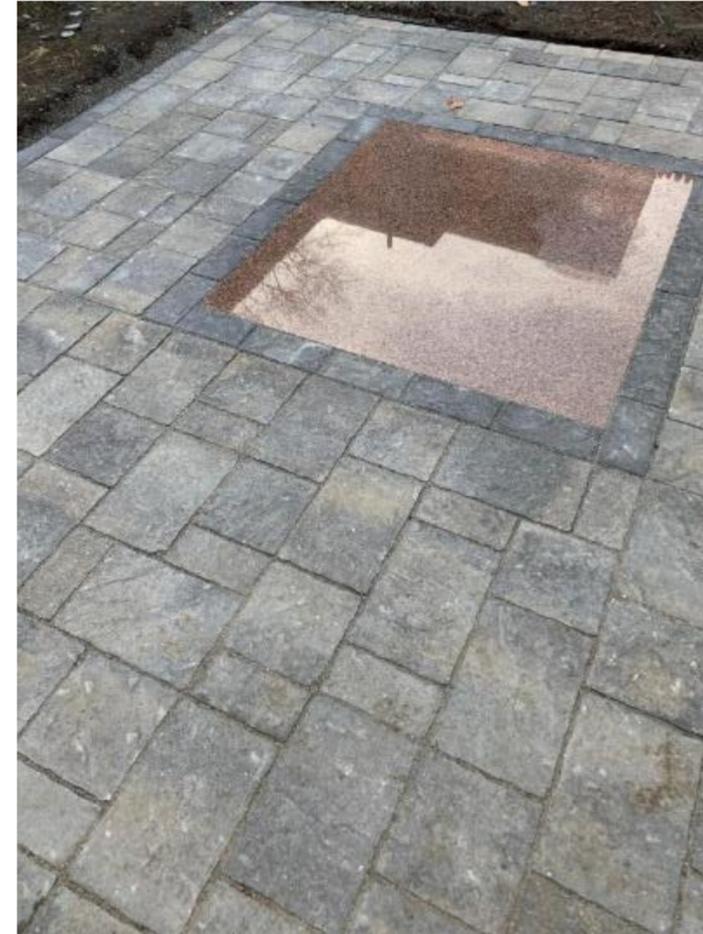




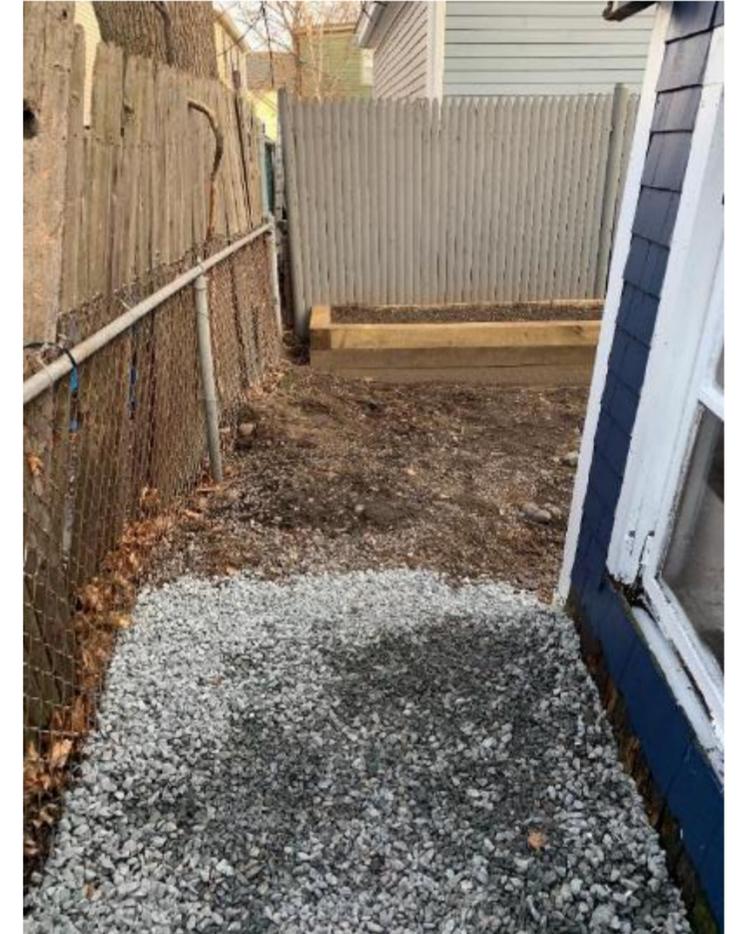
Newly painted shed



**Planter built for
summer gardening**



New concrete pad



**Gravel placed
behind shed to
fencing**

TOTAL LOANED
\$148,125

TOTAL PROJECT COSTS:
\$211k

TOTAL LEVERAGE COSTS: \$81,500K

RETURNED TO MORTGAGE PRINCIPLE \$59K

TOTAL OWED
\$88,764

PROJECT LEVERAGE PARTNERS	AMOUNT
Cambridge Historical Commission	\$50K
City of Cambridge Lead Paint Grant	\$10K
Community Action Programs Inter-City, Inc. (CAPIC)	\$7K
Menotomy/ Fuel Assistance	\$10K
Home Modification Loan Program	\$42K
Boston Community Living Institute	\$2K
Boston Rebuilding Together Human Capital	\$5K
Community Development Department Grant	\$6K
Total	\$

“

"My house was in shambles and in a distressed state. I felt confused, overwhelmed and indecisiveness and didn't know where or who to turn to for help. Someone gave me information about the home improvement program, so I applied for assistance.

As a result of their help, I've received so many benefits from the program, simply too much to mention. Not only is my home improved, but it also positively impacted my quality of life. I would highly recommend HIP to anyone who needs their home revitalized because they will always get an excellent team to help."

- George Wilson



George Wilson shares his experience.



BROOKLINE ST

Matt & Sarah Wilson share their experience.



“

“Our family experienced numerous medical challenges which make daily living so challenging to the point where we thought we needed to move due to Sarah’s physical limitations. After almost 7 years of chronic Lyme disease, we needed our apartment modified but did not have the cash or could get a loan. Fast forward to our home finish, we absolutely couldn’t have done this work without the financial and HIP staff technical assistance, we simply could not have done it without their help. I, Sarah, went back to work in December 2020 for the first time since going out for medical leave 7 years ago. People shouldn’t have to give up their home and beloved neighborhood on top of such challenges. I believe the changes we made to our home are making our lives significantly easier and saving me time and effort in many ways. We cannot thank the staff enough”.

Matt, Sarah and Charlotte Wilson



BEFORE

This family's two-bedroom condo didn't have some of much needed spaces and amenities they longed for.

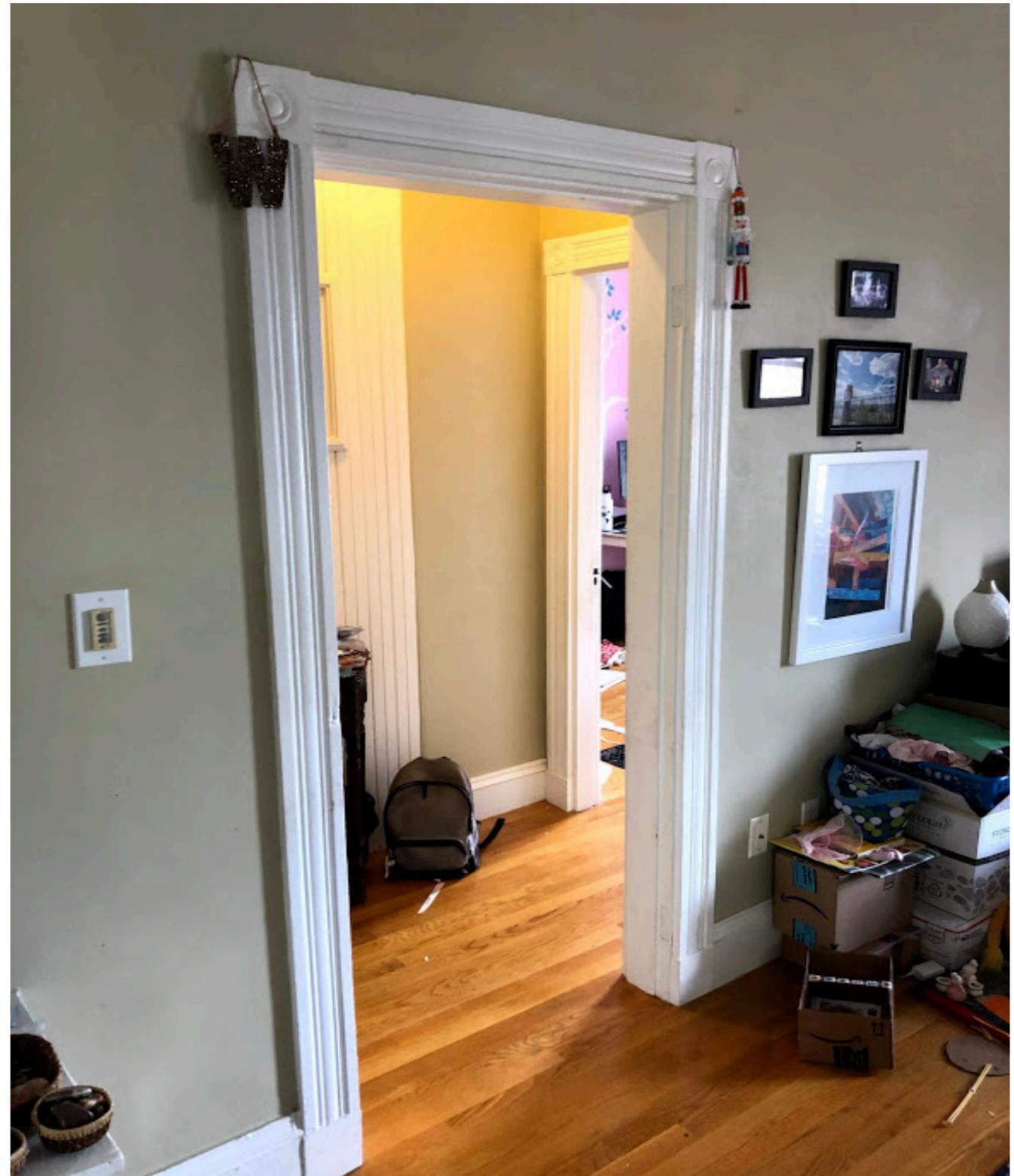
Due to the laundry's location in the basement and the wife's long-term disability, the simple task of laundry hindered her from going up and down the 3 flights of stairs.

Couple wanted more space for their growing daughter and family and thus made decision to renovate, repair and remain in their home and community instead of moving.

HIP made it happen for this family.



Before



Deed restricted Condo

Rehab work scope:

- New Bathroom
- New Bedroom
- Laundry room relocation
- Entry Hall
- Electric, plumbing and misc. work.

(Owner relocated to another location for over 3 months due to Sarah's illness and extensive home rehab)



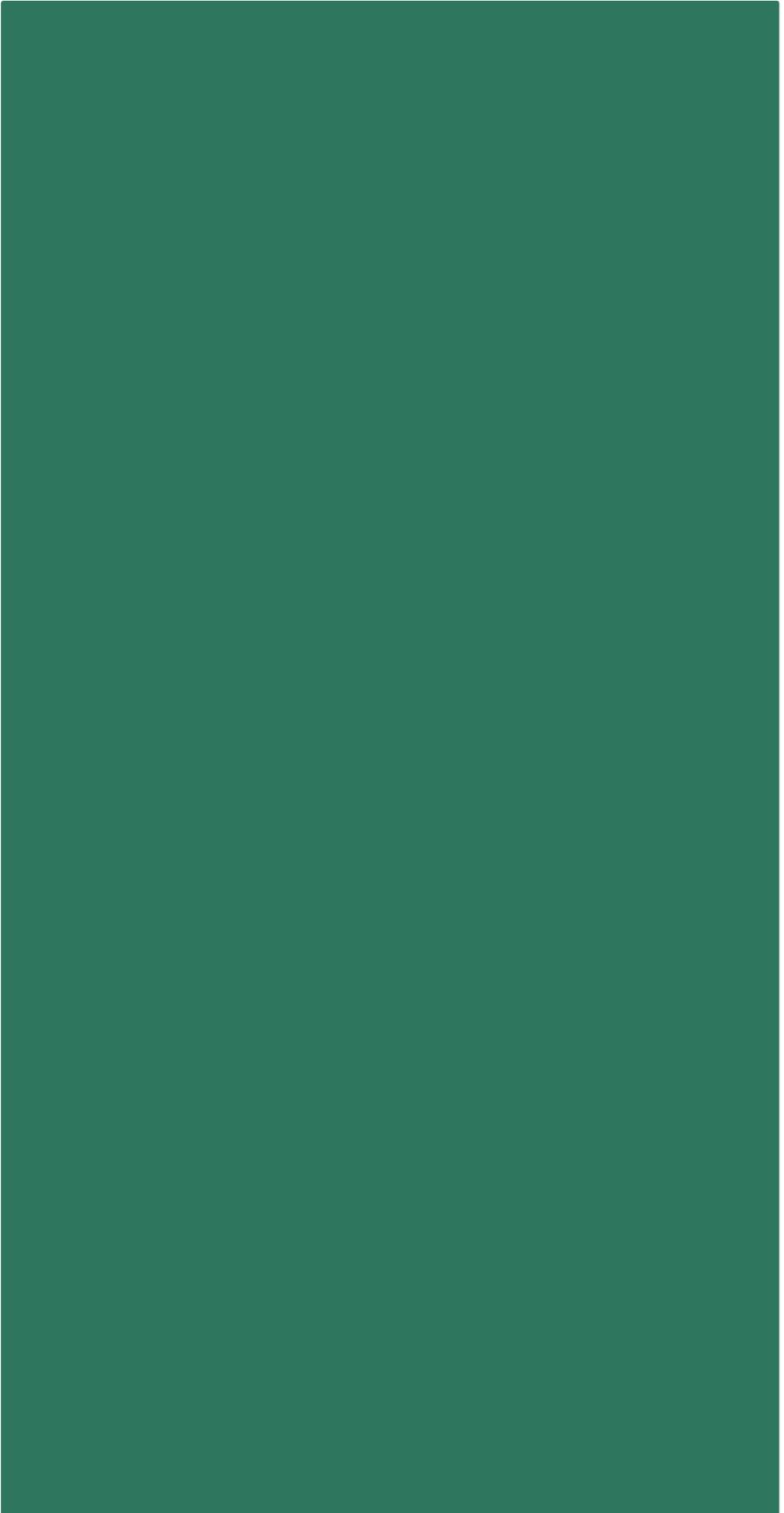
DEMO PHASE





New Front Bedroom

- Created by demo-ing existing walls in Living Room
- Constructed new wall/ closet framing
- Electrical, carpentry and paint work





Bathroom Addition to Master Closet

- Gut demo existing closet
- Installed shower base, walls, floors
- Installed bathroom fixtures – toilet, vanity, sink, vent fan to exterior
- Plumbing and Electrical work



Kitchen Cabinet Soffit

- Installed for waste and supplies to/from main drain near new Washer/Dryer location





Washer/ Dryer Area (adjacent to Bathroom)

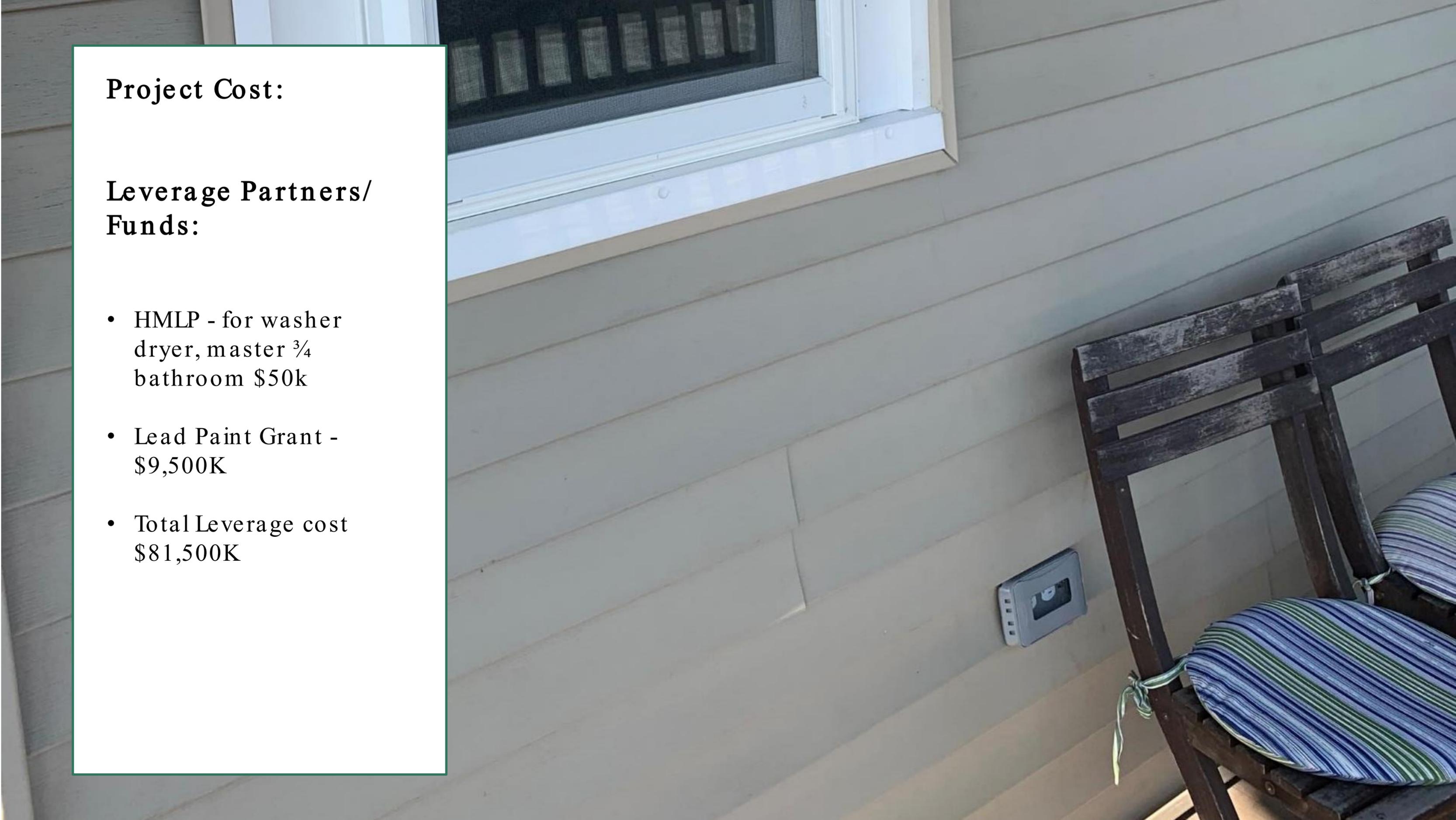
- Newly created
- For stacked washer/
dryer
- Dryer vent to exterior
- Plumbing and Electric



Project Cost:

Leverage Partners/ Funds:

- HMLP - for washer dryer, master $\frac{3}{4}$ bathroom \$50k
- Lead Paint Grant - \$9,500K
- Total Leverage cost \$81,500K



7th Street

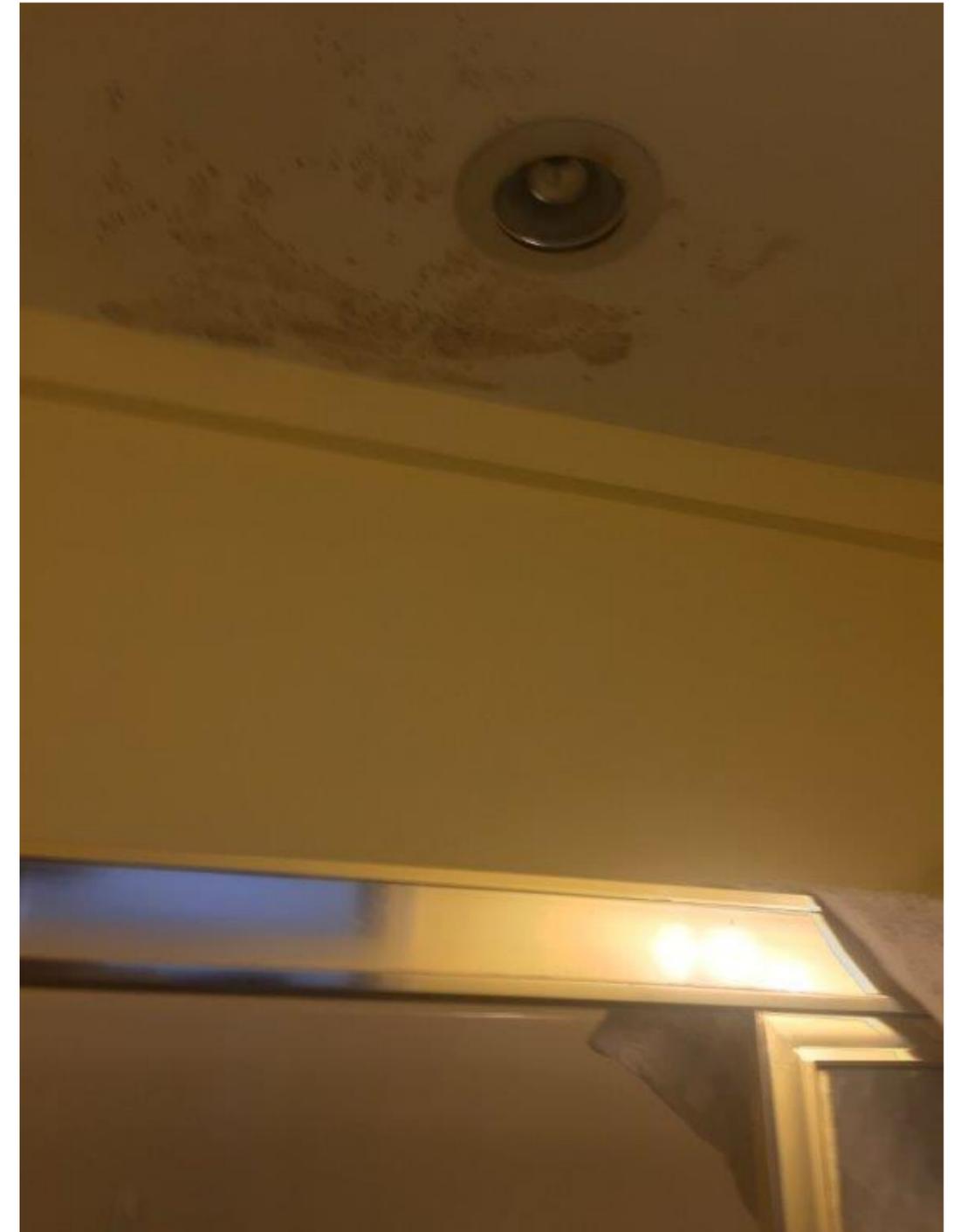
Deed Restricted,
Townhouse

BEFORE:

- Actively leaking roof
- Bathroom ceiling & walls damaged by roof leak
- Bathroom tub flooring fail



ROOF LEAK



BATHROOM CEILING LEAK



AFTER:

- Bathroom rehab
 - New tub, sliding glass door, bathroom features
 - Patch/ Paint
- Roof replaced

Partners and Funding

LEVERAGE PARTNERS

Lead Paint Removal	Historical Exterior Revitalization	Energy Efficiency	Accessibility	Community Resources
City of Cambridge Lead Paint Grant	Cambridge Historical Commission	Menotomy	Home Modification Loan Program (offered by Mass Rehab Commission)	Rebuilding Together
		Community Action Programs Inter-City, Inc. (CAPIC)	Boston Center for Independent Living	Cambridge Volunteer Clearinghouse
		Mass Save		Cambridge Fuel Assistance
		Cambridge Energy Alliance		Cambridge Economic Opportunity Committee

FUNDING RESOURCES	TYPE
City of Cambridge - Community Development Block Grant Program	Annual, Fixed
Cambridge Community Foundation	Grant, Variable
Eastern Bank	Grant, Variable
Leader Bank	Grant, Variable
East Cambridge Savings Bank	Grant, Variable
Cambridge Savings Charitable Foundations	Grant, Variable

Meet the green HIP Team.

Our team offers eligible families unconventional financing and facilitate the renovation, restoration and repair so that low-to-moderate income

Cambridge owners can safely remain in their home.



JENNIFER JONASSAINT
Program Manager



MICHAEL WOLFSON
Construction Manager



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