

Habitat for Humanity to Build House in Mansfield

The Mansfield Housing Corporation (MHC) Board of Directors is pleased to announce it has joined forces with Habitat for Humanity and the Town of Mansfield to partner in the construction of an affordable home in Mansfield. This milestone has been ten years in the making and is the first time that MHC has had sufficient funds to take on such a project. You may recall that during the 2017 Town Meeting the town's citizens approved and voted to allow the Town to sell a tax lien property on Columbine Street to the MHC to develop as affordable Housing.

In 1969 the Commonwealth enacted the Comprehensive Permit Law, Chapter 40B to help rectify the shortage of affordable housing in MA. The standard being that no less than 10% of housing developed would be designated as 40B affordable housing.

In addition to the above state Statute Mansfield in 2004 enacted its own Housing By-Law (known as Inclusionary Housing) to address the ongoing need for affordable housing. As you might imagine, both the state and town programs have their own guidelines and procedures to accomplish and ensure affordable housing for its residents, the end result being the same. Affordable Housing.

Let me share with you some basic information about the affordable housing programs in Mansfield, what it is and isn't and why it is important to Mansfield. Affordable housing is known by at least three names and the terms often get used interchangeably, but have different guidelines and requirements. It is the intent of MHC to continue to promote "affordables" and relevant information through this medium in the future. For now, please know that Affordable, 40B and Inclusionary housing all refer to programs that promote housing development for those who want to live in Mansfield and need "affordable" living arrangements.

- The programs require no less than 10% housing units developed (apartments, condos, senior housing, standalone homes) to be made available to those who would otherwise be priced out of the market. This housing is reserved for those residents who make less than 80% of the median household income for the area.
- Affordable Housing is not Section 8 Housing. Section 8 is a federal voucher low-income program, also important, but with totally different guidelines and oversight. Section 8 Landlords receive the bulk of their rental income from the government.
- Affordable housing, whether an apartment or a purchased home, are paid for by the renter/buyer. Yes, the homeowner can sell under the same affordable guidelines as when they purchased the home, thus the required "in perpetuity" clause in sales agreements and rental leases.
- In 2006 Mansfield established a nonprofit housing corporation (MHC) known as Chapter 254 of the Acts of 2006 for the purpose of "investigating and implementing alternatives for providing housing affordable to low or moderate income households..... and carrying out affordable housing plans, studies and other initiatives on behalf of or in partnership with the town of Mansfield". MHC is not to be confused with the town's Housing Authority. Different entities entirely.
- Towns and cities are required to complete and submit housing inventory reports to the Department of Housing and Community Development (DHCD) every two years to assure compliance with the states' Affordable Housing Laws.

While many Mansfield residents are affluent there are other families, senior citizens, recent graduates and newly weds who want to stay in the community and can not find housing they can afford in Mansfield. The MHC is pleased to be able to work with other partners to make one more affordable home available.

There is a wealth of information regarding the state's Affordable Housing program on line. To learn more about Mansfield's program contact Shaun Burke in the Mansfield Planning Department.

Contributed by Connie Baynes
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