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MassHousing's Mission & Vision

Mission

MassHousing will increase affordable housing options for Massachusetts residents by being the leading provider of responsible lending resources to address the underserved housing needs of low-and moderate-income residents and communities.

Vision

MassHousing will be recognized nationally for excellence in execution and advocacy of policies and programs that advance its mission and vision through collaboration and engagement with like-minded partners. MassHousing will earn this leadership distinction because of its community impact, program and product innovation, ability to deliver assistance and resources in a timely manner and demonstration of continuous operational improvement.

Consistent with MassHousing's enabling statute, the resources and talents of this high-performing organization will be directed toward making responsible and sustainable capital investments on a dependable basis that provide the greatest benefit for Massachusetts residents in need of affordable housing. MassHousing will prioritize investment in communities and neighborhoods with the greatest housing need that are underserved by conventional markets and in communities where its funding can leverage other public and private economic development opportunities. MassHousing will accomplish these important activities in a self-sustaining manner, without government appropriations.

MassHousing will be known for its willingness to tackle the most difficult housing needs, including financing for complicated large-scale developments and difficult-to-finance small-scale projects. In addition, MassHousing will work to preserve existing affordable housing, meet the financing needs of first-time homebuyers and existing homeowners, and finance housing for people with very low incomes and housing for special needs populations. MassHousing will work to further improve quality of life for residents by supporting its properties and tenants through training and other service programming. MassHousing will also be known among its peers for using its resources to create economic opportunities for minority and women-owned businesses that are focused on the affordable housing sector.

To achieve this vision, MassHousing will collaborate with a broad coalition of public, private and non-profit partners. MassHousing will facilitate these partnerships through efficient and responsive administration of public funds and programs. While continually striving to break down financing and administrative barriers that impede housing creation and preservation, MassHousing will remain committed to operating with the highest ethical standards and sound financial management principles.

MassHousing's ultimate success will rest on the skills and talents of its exceptional staff. To this end, it is committed to retaining, developing, and recruiting a talented and diverse team of employees dedicated to MassHousing's public mission.

As MassHousing pursues this vision for the future it will do so with a commitment

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to transparency in all of its operations, investments and policies. This will be achieved through ongoing dialog with housing partners and stakeholders and regular public reporting of financial and program performance and progress against its strategic goals and objectives.

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Application for Comprehensive Permit Site Approval for MassHousing and New England Fund Programs

Outline of Steps Involved in the Comprehensive Permit Process

Application and Review Process

1. Developer contacts local officials and Local Housing Partnership, if applicable, to discuss development and seek initial reaction to the plan being proposed. This is often an informal process of review and comment.
2. MassHousing receives a Site Approval Application from the developer of the project identifying the specific MassHousing and/or NEF financing program to be utilized. MassHousing staff then conducts an initial review of the application to determine whether it is complete and generally consistent with guidelines of the specific MassHousing and/or NEF program. If the application is found to be incomplete or inconsistent with the MassHousing and/or NEF program, the application is rejected and returned to the developer with a full explanation.
3. If consistent with the specific MassHousing program, comments are solicited from the local Chief Elected Official or City/Town Manager to gauge the level of support, receive feedback on the proposal, and confirm that the developer has made contact with the community prior to submitting its Site Approval Application. The community has thirty (30) days to respond in writing to MassHousing regarding the proposal. At this stage, the community often solicits comments from its planning board, local housing authority, public safety officials, local housing partnership and other relevant municipal officials. A formal public hearing is not required.
4. During this phase, MassHousing conducts its own evaluation of the development site, project and design. This includes a determination that the applicant has sufficient legal interest in the site and that the project appears financially feasible, based on the housing market in which it is proposed and the estimated financing sources, development costs and rents provided by the applicant. As part of its review, MassHousing will also conduct an on-site inspection of the site to determine whether the proposed housing design is generally appropriate for the site.
5. At the end of this period, an evaluation report is compiled and other comments collected from the various groups identified above. Based on these comments, a Site Approval Determination Letter is issued by MassHousing that approves, conditionally approves, or rejects the application. If the site application is rejected, the developer cannot proceed further with the Comprehensive Permit application with the locality.
6. If approved, or conditionally approved, the developer submits an application for a Comprehensive Permit to the local Zoning Board of Appeals (ZBA) along with other materials required by law.

7. Within the required time frame, the local ZBA schedules a public hearing (giving proper notice to area residents) and comments are solicited as to development concerns relating to the proposed development. Contact either the local ZBA, or the State Housing Appeals Committee (c/o the State's Department of Housing and Community Development) for further details of the process.
8. At the conclusion of this hearing process -- which often lasts for several meetings -- the local ZBA issues its determination as to whether the project will be granted a final Comprehensive Permit. If it is granted, the project can go forward (assuming that the developer secures appropriate financing for the project).
9. Upon receipt of a final Comprehensive Permit, the developer must submit an application for Final Approval from MassHousing (See Site Approval and Final Approval Checklists on MassHousing's website under the Chapter 40B Site Approval Application section). This process is required for developments approved under a MassHousing Program and/or the NEF Program to ensure that the proposal approved under the Comprehensive Permit is consistent with the proposal approved under MassHousing's original Site Approval.

NOTE: In accordance with the Code of Massachusetts Regulations (760 CMR 31.00) governing the Site Approval process, no local permits (including building permits) can be issued for a MassHousing Site Approval development until Final Approval has been obtained from MassHousing.

Appeals Process

(Note: The following summary is provided for general informational purposes only. Applicants should seek the assistance of legal counsel for review of MGL c. 40B §§20-23, 760 CMR 30.00, 760 CMR 31.00, and any determination relating to the ability to appeal a ZBA decision.)

If a Comprehensive Permit application is rejected or conditionally approved by the ZBA, the applicant may appeal to the State's Housing Appeals Committee, in accordance with 760 CMR 30.00 and 31.00, if NONE of the following conditions are currently met within the town or city:

- Subsidized low or moderate income housing ("subsidized housing") exists in the city or town that is in excess of ten percent (10%) of the housing units reported in the latest U.S. decennial census of the town or city. See *MGL c. 40B, §20 and 760 CMR 31.04.(1)*.
- Subsidized housing exists in the city or town that comprises one and one-half percent (1.5%) or more of the total land area zoned for residential, commercial or industrial use in the applicable city or town. See *MGL c. 40B, §20 and 760 CMR 31.04.(2)*.
- In any one calendar year, the Comprehensive Permit application before a city or town's ZBA would result in the commencement of subsidized housing on sites comprising more than three tenths of one percent (0.3%) of the community's land (excluding land owned by the federal or commonwealth governments, or any political subdivision thereof, the metropolitan district commission or any other public authority) zoned for residential commercial or industrial use, or ten (10) acres, whichever is larger. See *MGL c. 40B, §20 and 760 CMR 31.04.(3)*.

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- The city or town has made recent progress toward its statutory Housing Unit Minimum, per 760 CMR 31.04.(1), through the creation of subsidized housing during the twelve months prior to the Comprehensive Permit application that is equal to or greater than two percent (2%) of the city or town's total housing units. See 760 CMR 31.07.(1).(d).
- A project under a Comprehensive Permit application is deemed a Large Scale Project, in accordance with 760 CMR 31.07.(g), per one of the following criterion (based on housing unit counts identified in the most recent U.S. Census):
 1. Municipalities of 7,500 or More Housing Units – The application involves construction of more than 300 housing units or a number of housing units equal to two percent (2%) of all housing units in the municipality, whichever number is greater;
 2. Municipalities of 5,001 up to 7,499 Housing Units – The application involves construction of more than 250 housing units in the municipality;
 3. Municipalities of 2,500 up to 5,000 Housing Units – The application involves construction of more than 200 housing units; or
 4. Municipalities of Less than 2,500 Housing Units – The application involves construction of more than 150 housing units.
- A Comprehensive Permit application is deemed a Related Application, in accordance with 760 CMR 31.07.(h), because twelve (12) months has not elapsed between the date of the application and any one of the following:
 1. The date of filing of a prior application for a variance, special permit, subdivision or other approval related to construction on the same land if that application included no low or moderate income housing;
 2. Any date during which such an application was pending before a local permit granting authority;
 3. The disposition date of such an application; or
 4. The withdrawal date of such an application.

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