

ROCKPORT AFFORDABLE HOUSING ORGANIZATIONS

	Rockport Affordable Housing Trust Fund (RAFHT)	Rockport Community Land Trust (CLT)	Rockport Housing Authority	Rockport Affordable Housing Coalition (RAHC)	ACTION, Inc
Founded	Town Meeting approved in 2017; Select Board activated in 2023	2021	1948	2023	1965
Target group	low to extremely low income families, couples, singles and seniors	Low and moderate income families	Public housing 80% AMI and below of income HUD eligible seniors and families	All interested Rockporters	Residents of Rockport, Essex, Ipswich, Gloucester, Manchester
Structure	Municipal public	Private non-profit	Municipal Public EOHLC and HUD standards. RHA owns the land manages the development	Rockport Citizens Affordable Housing Advocacy Group	Non-Profit Community Action Agency
Management structure	Select Board appointed volunteer trustees. (5 to 7) Subject to open meeting laws. meetings open to the public	Board of Directors (BOD) meet as needed, private; trust members (not yet established) will elect BOD. Executive Director (not yet hired)	Town elected volunteer board. Paid staff reporting to the Commonwealth subject to open meeting laws	Open "membership" Rotating Leadership Advised By Essex County Community Organization meetings open to the public	Board of Directors. Paid Staff Leadership Team and Program Directors
Purpose	To increase Affordable Housing to diverse economic and demographic mix of year-round residents, maximize SHI goal of 10%	To build single or two- family home (s) for qualified working family ownership	To provide the subsidized Housing needs of low and moderate income families	To advocate for housing 80% AMI and below to qualify for SHI goals	Affordable Housing, homelessness prevention, fuel assistance, Energy conservation, education and Job training
Eligible for CPC funding	Yes. No requirement for specific projects, can accumulate funds for future use.	Yes by specific project, can not accumulate funds.	Yes by specific Projects can not accumulate funds	No	yes by specific project can not accumulate funds

Qualifying income level	Low (80% AMI) to extremely low income to qualify for SHI	Low (80% AMI) to moderate income (100% AMI) The goal of 80% AMI to qualify for SHI, depends on funding.	up to 80% AMI	advocating for 80% and below housing to qualify for SHI	Variable per programs
Model	Deed restricted multi-family rental housing; perhaps direct qualifying housing assistance. Strategic Plan not complete	Deed-restricted single or two family homeownership (building) CLT retains ownership of the land.	HUD minimum Property Standards	Educate Citizens and Advocate for Affordable Housing funding and zoning	Community Action Agency
Contact info	Public Meetings usually 2nd & 4th Wednesday 6:30 Diane Vella, Chair Agenda & minutes posted on Town Website rockportma.gov click on posted meeting	Denise Donnelly, President. denisecdonnelly5@gmail.com	Interim Exec. Director Marie Mathies 978-546-3181	Barbara Kaplan, Chair Sign up at RAHC.US Meetings on zoom monthly agenda sent via email	180 Main Street, Gloucester 978-282-1000

Definitions:

CPC - Rockport Community Preservation Act funds, applications for funds are vetted by Rockport's Community Preservation Committee, expenditure of funds are voted on at Fall Town Meeting.

AMI: Area Median Income, established by HUD, defines income limits to qualify for Affordable Housing.... Low Income (80% AMI); Very Low Income (50% AMI); and Extremely Low Income (30% AMI) Rockport is in the Boston-Cambridge-Quincy HUD Area <http://www.mhp.net>

HUD: federal department of **Housing and Urban Development** defines qualifying income levels (extremely low to low income) as affordable,

Deed-Restricted is for affordable housing to remain affordable by deed , as defined by HUD, in perpetuity.

SHI - Subsidized Housing Inventory, a goal mandated by the Commonwealth of Massachusetts, Executive Office of Housing and Livable Communities that 10% of housing stock is deemed Affordable, as defined by HUD, (Rockport is currently at 4.6% affordable housing).

EOHLC: Executive Office of Housing and Livable Communities <https://www.mass.gov/orgs/executive> (formerly DHCD))

Approved at RAFHT meeting Nov. 8,2023