

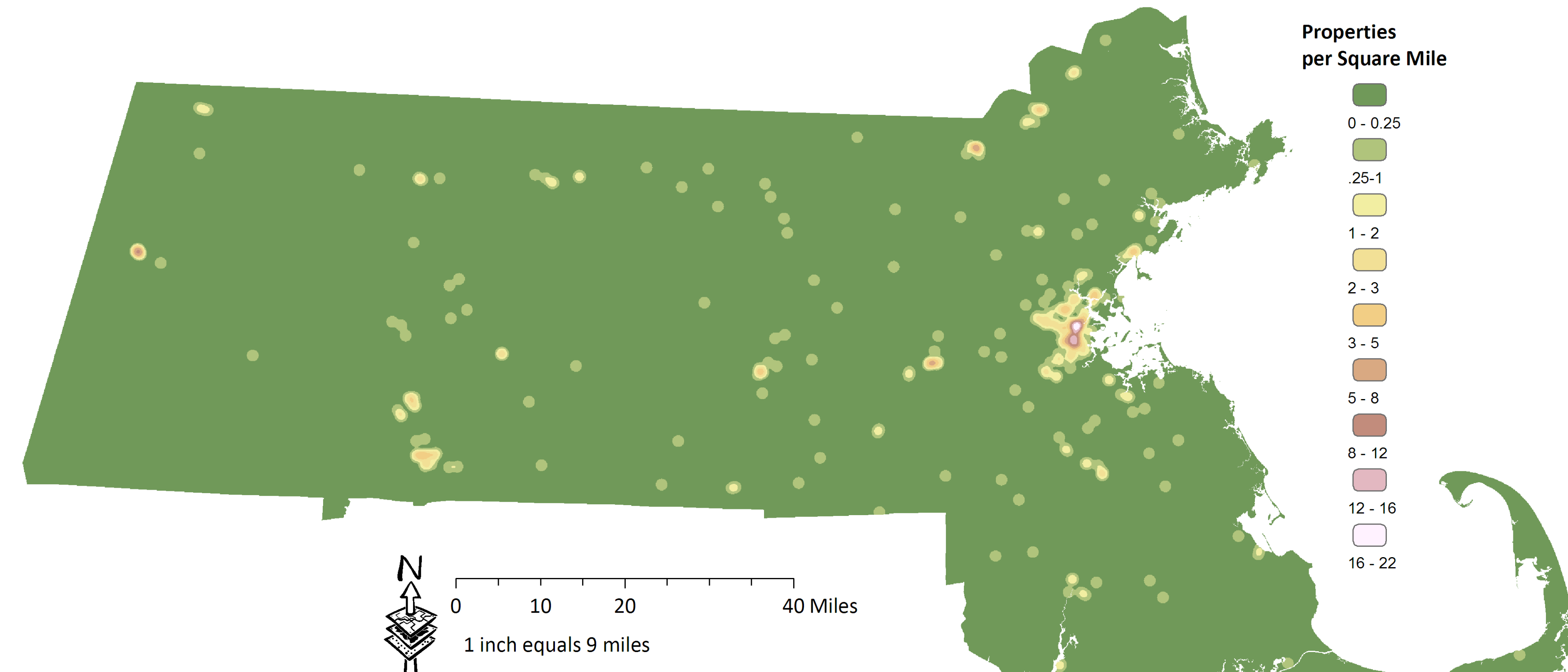
A generation ago, in the 1960s, the United States federal government began producing affordable rental housing for low and moderate income people in volumes this country had never seen before (National Preservation Working Group 2007). In the 1980s, the government began to retreat from that production agenda, ending programs that had created 560,000 rental homes under through the Section 221(d)(3) and Section 236 programs, and with some overlap, 1.5 million rental homes under the project based Section 8 program (Achtenberg 2006).

Unlike classic public housing which is built, owned and managed by government and quasi-governmental agents, this publicly subsidized housing has always been held by private owners. During the production period, these owners had struck a straightforward deal with the government. In exchange for restricting rents to levels that were affordable for people with low and moderate incomes, owners received mortgage subsidies and/or subsidies on the rent they collected.

A key feature of the deals was their time limits. After 20 to 40 years of operations, these original agreements were set to expire. Owners would then have a range of options for what to do with the property – how it would operate, and whether they would continue to own it. This time limit was an important participation incentive for the potential owners during the production period. Without time limits, the U.S. Department of Housing and Urban Development (HUD) and the Federal Housing Administration's (FHA) prospects for production success would have been much dimmer. In the late 1980s, a first wave of these agreements began to expire or reach eligibility for early exit from subsidy programs, and federal

regulations were enacted to maintain the balance of restrictions and subsidies. Now, another twenty years later, past the point of early exit and on the verge of full expiration of much of the original agreements that produced this housing, real estate markets have changed, availability of federal monies to support this housing has changed and the replacement costs of this housing has changed. One thing that hasn't changed is that there are millions of renters in this country who can't afford housing on the open market (Brennan and Lipman 2007). There is a need for this housing, perhaps even more pointed than 40 years ago. Just at a time when real estate markets in cities have heated up past the point of affordability for large swaths of people, federal money for rental housing has become a scarce resource and the costs of land and construction have skyrocketed in many urban markets.

This problem exists on a national scale, and it rests on Massachusetts' doorstep as well. By 2010, owners of approximately 30% of our state's 82,000 publicly subsidized/privately owned rental units will have the option of either renewing their agreements or exiting subsidy programs and converting to market-based operations (CEDAC, 2007). There is a risk – depending on owners' desires and availability of renewal subsidies – that rents will soon be set at whatever levels the market will bear rather than being adjusted to suit resident incomes. The housing stability of thousands of people in this state is at risk because of this "expiring use" problem.



385 Expiring Use Properties Are At Risk Through 2010

State Senate Districts with the Most Properties

Senator	District	How many properties?
1 Dianne Wilkerson (D)	Second Suffolk	184
2 Stephen J. Buoniconti (D)	Hampden	69
3 John A. Hart Jr. (D)	First Suffolk	62
4 Anthony W. Petruccielli (D)	First Suffolk and Middlesex	51
5 Steven Tolman (D)	Second Suffolk and Middlesex	43
6 Benjamin B. Downing (D)	Berkshire, Hampshire, and Franklin	41
7 Harriette L. Chandler (D)	First Worcester	40
8* Michael R. Knapik (R)	Second Hampden and Hampshire	39
8 Anthony Gallucio (D)	Middlesex, Suffolk, and Essex	39
9 Steven C. Panagiotakos (D)	First Middlesex	31
10 Mark C. Montigny (D)	Second Bristol and Plymouth	30

State House Districts with the Most Properties

Representative	District	How many properties?
1 Elizabeth A. Malia (D)	11th Suffolk	53
2 Gloria L. Fox (D)	7th Suffolk	51
3 Byron Rushing (D)	9th Suffolk	48
4 Salvatore F. DiMasi (D)	3rd Suffolk	43
5 Cheryl A. Coakley-Rivera	10th Hampden	33
6* Benjamin Swan (D)	11th Hampden	25
6 Marie P. St. Fleur (D)	5th Suffolk	25
7 Michael F. Kane (D)	5th Hampden	23
8 Eugene L. O'Flaherty (D)	2nd Suffolk	22
9 Timothy J. Toomey Jr. (D)	26th Middlesex	21
10 Vincent A. Pedone (D)	15th Worcester	19

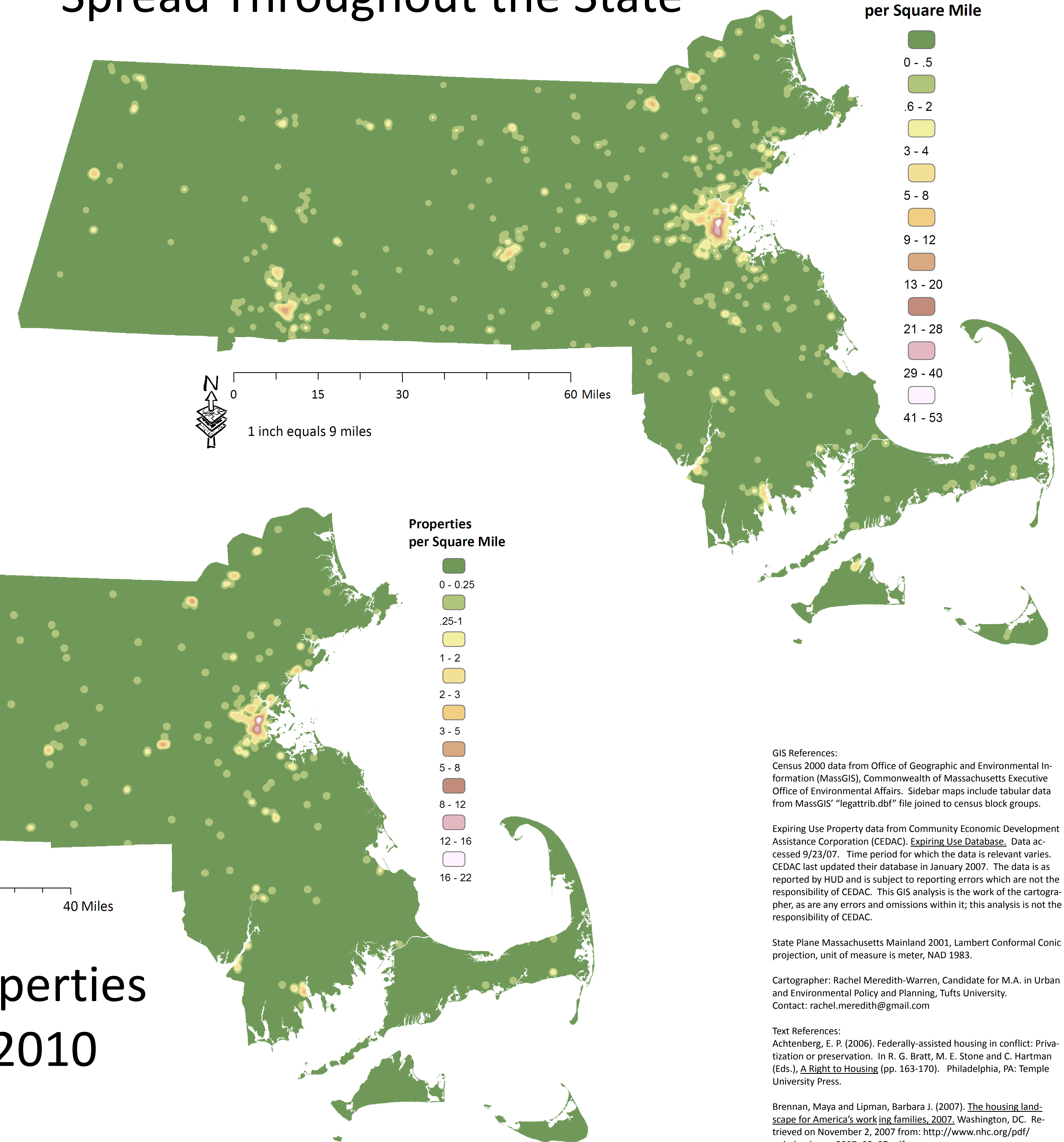
Places with the Most Properties

Place	2000 Census Population	How many properties?
1 BOSTON	588,957	333
2 SPRINGFIELD	152,082	70
3 WORCESTER	172,648	46
4* CAMBRIDGE	101,355	28
4 LOWELL	105,167	28
5 NEW BEDFORD	93,768	25
6 LYNN	89,050	24
7 HOLYOKE	39,838	23
8 SOMERVILLE	77,478	21
9* FALL RIVER	91,938	19
9 LAWRENCE	72,043	19
10 CHELSEA	35,116	18

* indicates a tie.

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1,211 Expiring Use Properties Are Spread Throughout the State



GIS References:
Census 2000 data from Office of Geographic and Environmental Information (MassGIS), Commonwealth of Massachusetts Executive Office of Environmental Affairs. Sidebar maps include tabular data from MassGIS' "legattrib.dbf" file joined to census block groups.

Expiring Use Property data from Community Economic Development Assistance Corporation (CEDAC), [Expiring Use Database](#). Data accessed 9/23/07. Time period for which the data is relevant varies. CEDAC last updated their database in January 2007. The data is as reported by HUD and is subject to reporting errors which are not the responsibility of CEDAC. This GIS analysis is the work of the cartographer, as are any errors and omissions within it; this analysis is not the responsibility of CEDAC.

State Plane Massachusetts Mainland 2001, Lambert Conformal Conic projection, unit of measure is meter, NAD 1983.

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