



**Town of Westford**  
35 Town Farm Road Task Force  
55 Main Street  
Westford, MA 01886

## GLOSSARY OF AFFORDABLE HOUSING TERMS

The environment in which affordable housing is created is not always readily transparent to those not immersed in it. Confounding matters are that the Federal and State agencies often use slightly different terms and definitions, essentially to accomplish different goals. To that end, the 35 Town Farm Road Task Force has compiled a list of the key terms needed to talk about “Affordable Housing.” This represents only the first layer or two of the subject.

Gratefully, there are some glossaries in place that we were able to draw from, in addition to published resources on Westford’s web pages. Sources we also pulled information from include the [Massachusetts Housing Partnership’s glossary](#), the [Town of Concord’s glossary](#), and [Housing Minnesota’s glossary](#). Lastly, this glossary would not be as complete without the help from the Westford Council on Aging and the Westford Housing Authority.

**Affordable Housing** – Housing targeted to and affordable by households that meet specific income eligibility levels, typically households earning below 80% of the metropolitan area’s median income (or AMI). “Affordable housing” does not refer to the design, type, or method of construction of a housing unit or development, but to the cost of the housing to the consumer. Housing is generally considered affordable if the household pays less than 30% of its monthly income to secure the housing.

**10%** – The required percentage of year-round housing stock that must be affordable, per M.G.L. Chapter 40B. A community’s percentage is monitored by the state Department of Housing and Community Development (DHCD) and published as the Subsidized Housing Inventory (SHI).

**501(c)(3)** – Section of the Internal Revenue Code that grants status as a nonprofit corporation and entitles organizations to receive tax-exempt status and tax-deductible donations.

**Accessory Dwelling** – A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

**Adaptive Reuse** – The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

**Affordable** – As defined by DHCD, affordable actually means that the unit qualifies for inclusion on the Subsidized Housing Inventory (SHI).

**Affordable Housing Committee (Westford)** – The Affordable Housing Committee works toward guiding the process of creating more affordable housing opportunities in the community. The Housing Production Plan was endorsed by the Westford Planning Board and the Board of Selectmen in November 2011, and has been approved by the state Department of Housing and Community Development (DHCD).

Source: [westfordma.gov/298/Affordable-Housing-Committee](http://westfordma.gov/298/Affordable-Housing-Committee)

**Affordable Housing Restriction** – There are many forms of restrictions, but they must contain some language to document the income levels of the resident selection, the rent/sale price methodology, the Monitoring Agent and identify on-going compliance requirements: This Restriction and all of the covenants, agreements and restrictions will be deemed to be an affordable housing restriction as that term is defined in M.G.L. c. 184, § 31 and as that term is used in M.G.L. c.184, §§ 26, 31, 32 and 33.

**Annual Compliance Report** – A report prepared annually by the Monitoring Agent and delivered to the Subsidizing Agency and Zoning Enforcement Officer of the municipality each year including information about the compliance of a project with the affordability requirement to which it is subject. During the period of initial sales the Annual Report should include information on the status of the project including number of affordable units built, sold, occupied and resold.

**Area Median Income (AMI)** – The U.S. Department of Housing and Urban Development (HUD) annually publishes the area median income limits nationally, and these are used for eligibility in most housing programs. HUD estimates the median family income for an area in the current year at various levels (30% AMI, 50% AMI, 80% AMI and 100% AMI), adjusted for household sizes so that incomes may be expressed as a percentage of the area median income. For example, a household’s income must be less than the 80% area median income, to be eligible for inclusion on the SHI or in affordable housing programs.

[huduser.org](http://huduser.org)

**FY 2020 Lowell, MA HUD Metro FMR (Fair Market Rent) Area**

Area Median Family Income: \$108,000

Income Limit Category	Persons in Family			
	1	2	3	4
Extremely Low (30%) Income Limits (\$)	22,700	25,950	29,200	32,400
Very Low (50%) Income Limits (\$)	37,800	43,200	48,600	54,000
Low (80%) Income Limits (\$)	54,950	62,800	70,650	78,500

[huduser.gov/portal/datasets/il/il2020/2020summary.odn](http://huduser.gov/portal/datasets/il/il2020/2020summary.odn)

**Brownfields** – An abandoned, idled, or underused property where expansion or redevelopment is complicated by real or perceived contamination. Brownfield sites include abandoned factories and other industrial facilities, gasoline stations, oil storage facilities, dry cleaning stores, and other businesses that formerly dealt with polluting substances. Information about the Massachusetts brownfields redevelopment fund can be found at: [massdevelopment.com](http://massdevelopment.com)

**Chapter 40B** – The state’s Comprehensive Permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low- and moderate-income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic, and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L.c.40B §§ 20-23).

[mass.gov/chapter-40-b-planning-and-information](http://mass.gov/chapter-40-b-planning-and-information)

**Citizens’ Housing & Planning Association (CHAPA)** – Established in 1967, CHAPA is a statewide nonprofit umbrella organization for affordable housing and community development

activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals.

[CHAPA.org](http://CHAPA.org)

**Community Development Block Grant (CDBG)** – The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program.

[mass.gov/service-details/community-development-block-grant-cdbg](http://mass.gov/service-details/community-development-block-grant-cdbg)

**Community Preservation Act/Chapter 44B** – The Community Preservation Act (CPA) enabling legislation (Chapter 267 of the Acts of 2000) allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds' fees. CPA provides funds as follows: 1) to acquire open space, historic resources, recreation, and affordable housing; 2) to create open space, recreation, and affordable housing; 3) to preserve open space, historic resources, recreation, and affordable housing, 4) to support affordable housing, and 5) to rehabilitate and/or to restore open space, historic resources, recreation, and affordable housing.

[communitypreservation.org](http://communitypreservation.org)

**Community Preservation Committee (Westford)** – The town of Westford voted in May 2001 to adopt CPA legislation in the amount of an annual 3% surcharge on homeowners. The nine-member Committee accepts CPA applications between January and February of each year, assesses the community need, and makes recommendations to Town Meeting for their approval and appropriation. Categories include historic, open space, affordable housing, and recreation.

[westfordma.gov/DocumentCenter/View/6109/An-Overview-of-Westford-Community-Preservation](http://westfordma.gov/DocumentCenter/View/6109/An-Overview-of-Westford-Community-Preservation)

**Comprehensive Permit** – Comprehensive Permit information for the town of Westford can be found here: [westfordma.gov/964/Comprehensive-Permit-40B-Information](http://westfordma.gov/964/Comprehensive-Permit-40B-Information)

**Congregate Housing** – Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents.

**Conservation Commission (Westford)** – The Commission's chief responsibilities are administering the State Wetlands Protection Act and local non-zoning wetlands bylaw, which primarily entails review of projects proposed to take place within 100 feet of wetlands to protect the important benefits and resource values provided by wetlands, and acquiring and managing land for the protection of the natural resources and watersheds of the town. The Commission has over 2,100 acres of town-owned land in its care and custody, and is also responsible for overseeing compliance with 67 permanent Conservation Restrictions on over 1,700 acres of land.

Source: [westfordma.gov/296/Conservation-Commission](http://westfordma.gov/296/Conservation-Commission)

**Conservation Easement** – A conservation easement, also known as a Conservation Restriction, is a means authorized by Sections 31-33 of Chapter 184 of the Massachusetts General Laws to limit the use of land in order to protect specified conservation values including the natural, scenic or open condition of the land.

**Conservation Restriction** – A conservation restriction (“CR”) is a legal document by which a landowner (or “grantor” in legal terms) conveys a partial interest in land to a qualified conservation organization or public agency (known as a “grantee” or “holder” of the conservation restriction). By granting a conservation restriction, a landowner agrees to forgo or limit future development and use of the property in order to preserve identified conservation values – the particular features or qualities of the property that are to be protected. These might include wildlife habitat, scenic views, agricultural land, watershed protection lands or other important resources.

Source: [massaudubon.org/content/download/10374/166588/file/CRManualFinal.pdf](https://massaudubon.org/content/download/10374/166588/file/CRManualFinal.pdf)

**Cost Burden** – The percentage of household income spent on mortgage costs or gross rent. According to HUD, households spending more than 30% of income on housing costs are considered “cost-burdened,” while those spending more than 50% are “severely cost-burdened.”

**Council on Aging (Westford)** – Vision: To improve the quality of life for Westford residents who are aged 60 or older and to provide services, advocacy and resource information.

Mission Statement: The Cameron Senior Center is a focal point where older adults come together for services and activities that reflect their expertise and skills, respond to their diverse needs and interests, enhance their dignity, support their independence and encourage their involvement in and with the center and community.

The Council on Aging and its services are located at the Cameron Senior Center, 20 Pleasant Street, Westford, MA

Contact them at 978-692-5523

Source: [westfordma.gov/593/Council-on-Aging](https://westfordma.gov/593/Council-on-Aging)

There are many services that the Council on Aging provides. Some are specific to seniors; some are available to people of any age. You’ll find a list here:

Source: [westfordma.gov/616/Services-Programs](https://westfordma.gov/616/Services-Programs)

Two of those services are Meals on Wheels for homebound seniors and the Westford Food Pantry, available for people of all ages.

**Meals on Wheels** – Seniors who are homebound and unable to prepare their own meal may qualify to receive a full-course midday meal delivered right to their home, for a \$2 donation. Clients are offered a choice of five special diets, which are available to homebound, age 60 and over, and for those unable to prepare a hot meal. For information or to register please call 800-892-0890. Holiday and weekend meals are also available in limited numbers.

**Westford Food Pantry** – The Westford Food Pantry is a 501(c)(3) tax-exempt volunteer-run organization that is open multiple times per week at varying hours to best serve the community. They accept year-round donations from our generous community members including churches, schools, civic organizations and businesses. Their partnership with Merrimack Valley Food Bank enables them to obtain fresh fruits and vegetables, dairy and proteins several times per month.

The Westford Food Pantry provides services for individuals and families in the local community and surrounding towns with emergency, short and long-term needs for quality fresh and dry foods along with personal care and household items.

The Food Pantry can be reached at [info@westfordfoodpantry.com](mailto:info@westfordfoodpantry.com) or 978-692-5523.

Source: [westfordfoodpantry.org](https://westfordfoodpantry.org)

**Deed Restriction** – Clauses in a deed limiting the future uses of the property. Deed restrictions can take many forms: They may limit the density of buildings, dictate the types of structures that can be erected, prevent buildings from being used for specific purposes or used at all, and limit the resale price, etc.

**Density** – The ratio between total land area and the number of residential or commercial structures placed upon it. Local bylaws/ordinances usually regulate density.

**Department of Housing and Community Development (DHCD)** – Massachusetts DHCD is the state's lead agency for housing and community development programs and policy. It oversees the state-funded public housing, administers rental assistance programs, including tax credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

[mass.gov/orgs/housing-and-community-development](https://mass.gov/orgs/housing-and-community-development)

**Department of Housing and Urban Development (HUD)** – The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural.

[hud.gov](https://hud.gov)

**Eminent Domain** – The right of governmental bodies, public utilities and public service corporations to take private property for public use (e.g., schools, roads, sewer, power line towers) on payment of its fair market value.

**Expiring Use Restrictions** – Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market-rate housing. The units were built with federal and/or state subsidies (such as low-cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years, many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property.

**Fair Housing Act/MA Fair Housing Act** – Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. The law prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

**Fair Market Rents (FMRs)** – Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD's estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0 bedroom, 1 bedroom, etc.) and regions within each state. The current FMRs are posted on HUD's website: [huduser.org/portal/datasets/fmr.html](https://huduser.org/portal/datasets/fmr.html).

**Federal Home Loan Mortgage Corporation (FHLMC) or Freddie Mac** – Congressionally-chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower-income homebuyers.

**Green Building** – A whole-building and systems approach to design and construction that employs building techniques that minimize environmental impacts and reduce the energy consumption of buildings while contributing to the health and productivity of its occupants.

**Green Development** – Development that uses environmentally friendly building practices and energy efficiency. There are a number of public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower-income persons.

**Historic Preservation Restriction** – Preservation Restrictions protect historic and archaeological properties from changes that may be inappropriate. A Preservation Restriction (easement) on a property restricts present and future owners from altering a specified portion of that building, structure, or site. A restriction can run for a few years or in perpetuity and may be included as part of the property deed. Preservation restrictions can be donated or purchased by a government body or private preservation organization and are enforced by the holder of the restriction.

**Historical Commission (Westford)** – The Westford Historical Commission is chartered with the preservation, protection and development of the historical and archeological assets of the town. It may research places of historic or archeological value and coordinate the activities of unofficial bodies organized for similar purposes. For the purpose of protecting and preserving such places, it may make such recommendations as it deems necessary to the Selectmen and to the Massachusetts Historical Commission that any such place be certified as an historical or archeological landmark.

[westfordma.gov/300/Historical-Commission](http://westfordma.gov/300/Historical-Commission)

**HOME Investment Partnership Program (HOME)** – A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation. Similar to CDBG funds, some communities are part of a consortium and receive HOME funds directly from HUD and distribute in their communities. DHCD administers HOME funds at the state level.

**Housing Authority (Westford)** – This is the entity which is the steward for any and all affordable housing agreements. They are the entity that helps to locate housing for those in need.

[westfordma.gov/549/Housing-Authority](http://westfordma.gov/549/Housing-Authority)

**Housing Cost Burden** – The percentage of household income spent on mortgage costs or gross rent. According to HUD, households spending more than 30% of income on housing costs are considered “cost-burdened,” while those spending more than 50% are “severely cost-burdened.”

**Housing Production Plan (Westford)** – The Westford Housing Production Plan of 2017-2021 fully addresses the Chapter 40B Housing Production Plan (HPP) requirements and is consistent with the Commonwealth’s Sustainable Development Principles. The Goals and Strategies outlined in the document are consistent with the town’s Comprehensive Master Plan and provide a blueprint for the town’s affordable housing initiatives over five years. The HPP highlights the accomplishments the town has had since the submission of its previous Affordable Housing Production Plan in 2011 – adding 294 affordable housing units to increase the town’s subsidized inventory to 631 units or 8.2%. Additionally, the production schedule outlined in the HPP shows how the town will exceed its 10% affordable housing goal by 2017.

The Westford Planning Board formally adopted the Westford Housing Production Plan of 2017-2021 by a vote of 5-0-0 at their meeting on November 7, 2016. The Westford Affordable Housing Committee and its HPP Subcommittee worked closely with the Northern Middlesex Council of Governments (NMCOG) in completing this plan.

Source: [westfordma.gov/DocumentCenter/View/4750/Westford-Housing-Production-Plan--2017-2021---OCRed?bidId=](http://westfordma.gov/DocumentCenter/View/4750/Westford-Housing-Production-Plan--2017-2021---OCRed?bidId=)

**Housing Toolbox/Welcome Home Massachusetts** – The Massachusetts Housing Partnership (MHP) and the Citizens' Housing and Planning Association (CHAPA) created an online affordable housing strategy website that is designed to be a one-stop resource for local housing officials and volunteers. Called the Massachusetts Toolbox, the site features content designed to help local officials and volunteers move locally initiated affordable housing developments forward. The toolbox provides easy access to strategies and best practices related to the preservation and production of all varieties of affordable housing.  
[housingtoolbox.org](http://housingtoolbox.org)

**Inclusionary Zoning** – A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development, or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.

**Income Eligibility Levels/Limits** – Various programs use different income levels, or limits, to both qualify the household and to set the rent/sales price, usually tied to some percentage of AMI, adjusted for family size. The most important classifications relating to income limits are 80% AMI, 50% AMI, and 30% AMI. Unfortunately there is not always perfect symmetry between HUD and DHCD on the terminology used to describe the levels of income, that is, the terms used to describe the percentage, like “low income,” “moderate income,” or even “low-mod.” The percentages, however, are consistent and can be used to clearly identify the target population.

**Limited Equity Homeownership** – Ownership housing where resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). It can take the form of a cooperative, a condominium or fee simple ownership.

**Local and Regional Housing Authorities (LHAs)** – A housing authority set up by a city or town, or group of towns, in accordance with state law, M.G.L. Ch. 149, to provide low-income family or elderly housing.

**Local Housing Partnership** – A local housing committee appointed by the municipality with the purpose of promoting opportunities to produce and preserve affordable housing.

**Local Initiative Program (LIP)** – A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the Subsidized Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments, which do not require other financial subsidies, to qualify for inclusion on the Subsidized Housing Inventory.

**Local Preference** – Local Preference is the term used to denote a local selection preference when offering housing to applicants. This can be rental or ownership housing, initial housing lotteries or waiting lists. Local preference is granted to the Monitoring Agent or Subsidizing Agency, which in Westford is the Westford Housing Authority.

**Low-Income Housing Tax Credit (LIHTC)** – Federal tax credit for developers of affordable housing. States receive an annual dollar value of credits which they then allocate to qualifying projects based on priorities established in a state allocation plan. DHCD is the allocating agency for Massachusetts.

**Massachusetts Affordable Housing Trust Fund (AHTF)** – A revolving trust fund established by the Massachusetts Legislature as Section 227 of Chapter 159 of the Acts of 2000, and now known as Chapter 121D. Administered by MassHousing, AHTF functions as a gap filler, the last funding piece necessary to make an affordable housing development financially feasible and sustainable for the long term. Funding is typically in the form of deferred loans.

**Massachusetts Housing Investment Corporation (MHIC)** – A private, nonprofit corporation that provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund.

[mhic.com](http://mhic.com)

**Massachusetts Housing Partnership (MHP)** – A quasi-public agency created by the state legislature in 1985 to support affordable housing and neighborhood development. It is funded by state-mandated contributions from interstate banks and has received state funds as well. It is governed by a seven-member board appointed by the governor and the state's banking industry. MHP provides below-market financing and bridge loans for affordable rental housing, runs the "One Mortgage" program for first-time homebuyers and provides technical assistance to communities to support affordable housing.

[mhp.net](http://mhp.net)

**Massachusetts Rental Voucher Program (MRVP)** – A state-funded rental assistance program begun in November 1992, as a revised version of the state's previous rental assistance program (Chapter 707). It has both a project-based component and a tenant-based component.

**MassDevelopment** – A quasi-public agency created in 1998 by the merger of the Government Land Bank of the Massachusetts Industrial Finance Agency. MassDevelopment offers a variety of programs in support of economic development, large-scale real-estate development projects and brownfield clean-up including pre-development assistance, loans, loan guarantees, mortgage insurance and taxable and tax-exempt bond financing. Its programs can also be used for mixed commercial and residential projects.

[massdevelopment.com](http://massdevelopment.com)

**MassHousing** (formerly the Massachusetts Housing Finance Agency, MHFA) – A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family financing programs. The Agency oversees and regulates the properties it has assisted, and runs a number of other programs, some on behalf of HUD and DHCD.

[masshousing.com](http://masshousing.com)

**Mixed Income Housing Development** – Development that includes housing affordable to various income levels.

**Mixed Use Development** – Projects that combine different types of development such as residential, commercial, office, industrial and/or institutional into one project.

**Monitoring Agent** – The party responsible for ensuring the property remains in compliance with its affordable deed restrictions. In the town of Westford, the Westford Housing Authority acts as the monitoring agent (steward) on behalf of the town.

**Perpetuity** – Forever; a time period typically seen in conjunction with an agreement: conservation restriction, historic preservation agreement, affordable housing agreement, etc.

**Planning Board** – The five volunteer Planning Board members are elected for five-year terms. The Board has several major functions: establish planning goals and to prepare plans to implement these goals, which take the form of the town's Zoning Bylaws; administer the Subdivision Control Law, which establishes the process for development of new roads and new housing units; issue Special Permits in cases such as flood plains, stormwater, signs, scenic roads, etc.; and oversee the Site Plan Review process. Plans are carefully scrutinized for roadway design, drainage, soil conditions, location of structures, safety, and a host of other criteria to make sure that projects have a positive impact on the community.

**Preference** – see Local Preference.

**Public Housing Act** – The United States Housing Act of 1937 (42 U.S.C.A. § 1437) established the public housing program, which produced nearly 1.4 million units nationwide. Largely because of **dispositions, demolitions** and the **Rental Assistance Demonstration**, there are currently approximately 1 million units remaining in the public housing program. The Department of Housing and Urban Development (HUD) (via its headquarters in Washington, D.C., 10 regional offices, and many local offices) administers operating funds and capital funds provided by Congress to approximately 3,300 public housing agencies (PHAs) to house eligible low-income tenants. In expending these federal funds, PHAs are subject to **Section 3**, which is designed to provide economic and employment opportunities to low and very low-income residents, including public housing residents.

Source: [nhlp.org/resource-center/public-housing](http://nhlp.org/resource-center/public-housing)

**Qualified Unit** – In general ownership units created by Chapter 40B (or another accepted program) are counted as qualified units on the SHI. In rental developments however, the rules are different. Per guidelines published by DHCD in 2008, in a rental development, if at least 25% of units are occupied by eligible households earning 80% or less than the area median income (or alternatively, if at least 20% of units are to be occupied by households earning 50% or less of area median income), then all of the units in the rental development shall be eligible for inclusion on the SHI.

**Reasonable Accommodation** – If you have a disability, you may be able to get what is called a reasonable accommodation. A reasonable accommodation means that a housing authority or subsidized development makes certain adjustments in rules, policies, services, or even the physical structure of an apartment so that you can have full use of your home. It means that sometimes housing authorities and subsidized landlords need to make exceptions and do things differently to enable a person who is disabled to participate more easily in a housing program. You can request an accommodation when you are applying for housing, before moving into housing, or during your tenancy.

You are protected against housing discrimination and entitled to make requests for reasonable accommodations when you are applying for or living in most types of housing, whether it is public housing or privately owned subsidized or non-subsidized private housing.

Source: Massachusetts Legal Help

[masslegalhelp.org/housing/accommodations](http://masslegalhelp.org/housing/accommodations)

**Regional Planning Agencies (RPA)** – There are 12 Massachusetts regional planning agencies. They are public organizations that serve the local governments by dealing with issues and needs that cross city, town and county boundaries, through planning, policymaking, advocacy and technical assistance. Different RPAs have different strengths and focuses.  
[apa-ma.org](http://apa-ma.org)

**Request for Proposal (RFP)** – A process for soliciting applications for technical or consulting services or for project developers when funds are awarded competitively. In Massachusetts, public bodies securing goods and services and/or acquiring or disposing of real property are subject to M.G.L. Ch. 30B and should consult the Office of the Inspector General for required procedures and information about RFP's.

**Section 8** – A HUD program (officially called the Housing Choice Voucher Program) providing funding for rental assistance to low-income households. Participating tenants typically pay 30% of their income for housing (rent and utilities) and the federal subsidy pays the balance of the rent.

**Section 8 Certificate** – A rent subsidy that allows a tenant to rent a unit priced at or below the fair market rent (FMR) set by HUD. The rental property owner is paid for the difference between 30% of the renter's income and the unit's rent.

**Section 8 Voucher** – A rent subsidy that allows a tenant to rent a unit that is above the fair market rent (FMR) set by HUD. The rental property owner is paid for the difference between 40% of the renter's income and the FMR. The tenant pays the amount of rent over the FMR.

**Stewardship** – See Monitoring Agent

**Subsidized Housing Inventory (SHI)** – The Subsidized Housing Inventory (SHI) is the official measure of a community's stock of low- or moderate-income housing for the purposes of Chapter 40B. While housing developed under Chapter 40B is eligible for inclusion on the SHI, many other types of housing also qualify to count toward a community's affordable housing stock. Westford stands at 13.75% (as of July 2019).

**Subsidizing Agency** – A state agency authorized to subsidize and regulate affordable housing developments, such as DHCD, Mass Development, MassHousing, or Mass Housing Partnership.

**Supportive Housing** – Supportive housing is a type of housing which combines housing with services for older adults and persons with disabilities. The private apartments include a bedroom, bathroom, and kitchen/dining area. Residents have a lease with the local Housing Authority that runs the building.

Source: [mass.gov/service-details/supportive-housing-eligibility](http://mass.gov/service-details/supportive-housing-eligibility)

**Target Home Fund** – A flexible fund for rental or single-family affordable or supportive housing which meets federal HOME requirements.

**Tax Credit** – A dollar-for-dollar reduction against income tax payments that would otherwise be due. Contrasted with tax deductions that reduce taxable income.

**Tax Increment Financing (TIF)** – A public financing tool used to assist economic development projects by capturing the projected property tax revenue stream to be created by the development and investing those funds in improvements associated with the project.

**Transitional Housing** – A short-term housing option for families or individuals that do not have permanent housing but benefit from more stability than that of an emergency shelter.

**Transitional Housing Program** – Provides funds for the construction, acquisition, or rehabilitation of residential housing for low-income individuals and families having an immediate need for temporary or transitional housing.

**UBC – Uniform Building Code** – The minimum standards set for construction.

**Universal Design** – Building design that creates accessible and usable space for everyone, including people with disabilities.

**Vacancy Rate** – The ratio between the number of vacant units and the total number of units in a multi-tenant building or development.

**Variance** – An approved special change in construction codes, zoning requirements, or other property use restrictions.

**Working Capital** – The excess of current assets over current liabilities.

**Zero Lot Line** – A system of subdividing that permits building on lot lines, e.g. row houses.

**Zoning** – A division of a city or town into districts to control land use, i.e., residential, commercial or industrial.

**Zoning Board of Appeals** – The Zoning Board of Appeals (BOA) is a quasi-judicial appellate board which reviews Special Permit applications and Variance requests that have been denied by the Code Enforcement Officer (the Building Commissioner). The BOA consists of five full-members and three associate members who are appointed by the Board of Selectmen. The BOA holds Public Hearings on: Issuing Special Permits (as stated in Section 9.3 of the Zoning Bylaws); Granting Variances from the zoning bylaws; Administrative Appeals of the Building Inspector's decisions; Comprehensive Permits for affordable housing under M.G.L. Ch. 40B; and Special Permits for Wireless Communication Facilities.

The Board of Appeals shall have and exercise all the powers granted to it by Chapters 40A, 40B, and 41 of the General Laws and by the town's bylaws. The Board's powers are as follows:

1. **Special Permits** – To hear and decide applications for special permits. Unless otherwise specified herein, the Board of Appeals shall serve as the special permit granting authority, to act in all matters in accordance with the provisions of Section 9.3, or as otherwise specified. A special permit shall lapse within a two-year period or a shorter period if so specified, including time required to pursue or await the determination of an appeal pursuant to M.G.L.c. 40A, § 17, and if substantial use thereof has not sooner commenced except for good cause, or, in the case of a permit for construction, if construction has not begun within the period except for good cause.
2. **Variances** – To hear and decide appeals or petitions for variances from the terms of the town's bylaws, with respect to particular land or structures, as set forth in M.G.L. c. 40A, § 10, where owing to circumstances relating to the soil conditions, shape or topography of such land or structures and especially affecting such land or structures but not affecting generally the zoning district in which it is located, a literal enforcement of the provisions of the Bylaw would involve substantial hardship, financial or otherwise, to the petitioner or appellant, and that desirable relief may be granted without substantial detriment to the public good and without nullifying or substantially derogating from the intent or purpose of this Bylaw. A use variance may be granted by the Board of Appeals to authorize a use or activity not otherwise permitted in the district in which the land or structure is located.

3. **Administrative Appeals** – To hear and decide appeals taken by any person aggrieved by reason of their inability to obtain a permit or enforcement action from any administrative officer under the provisions of M.G.L. c. 40A, §§ 7, 8 and 15.
4. **Comprehensive Permits** – To hear and decide comprehensive permits for construction of low- or moderate-income housing by a public agency or limited dividend or nonprofit corporation, as set forth in G.L. c. 40B, §§ 20-23.

Source: [westfordma.gov/295/Zoning-Board-of-Appeals](https://westfordma.gov/295/Zoning-Board-of-Appeals)

**Zoning Variance** – A variance is a deviation from the set of rules a municipality applies to land use and land development, typically a zoning ordinance, building code or municipal code. The manner in which variances are employed can differ greatly depending on the municipality.