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BIG BILL, BIG IDEAS

An Ambitious Approach To Alleviating Poverty

The Bond Bill Begins With Housing, But Doesn't Stop There

BY SUSAN GITTELMAN
SPECIAL TO BANKER & TRADESMAN

Affordable housing is a building block to creating pathways to prosperity for Massachusetts families. However, it cannot be the sole solution to alleviating poverty.

The roadmap for housing policy in the state – the Patrick Administration's Housing Bond bill – seems to recognize several interrelated economic needs for sustainable, affordable neighborhoods. But, despite both its innovation and its size – the bill is worth \$1.4 billion over the next five years – it hasn't gotten enough attention.



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This twice-a-decade funding legislation demonstrates the state's commitment to affordable housing for families, the elderly, and people with disabilities. At its core, it ensures bread-and-butter financial commitments to improve the state's public housing stock and to build and preserve precious subsidized housing across the commonwealth.

The legislation also includes some truly bold ideas – ideas that resonate not only with affordable housing stakeholders, but also with a broader constituency that focuses on the health and well-being of communities.

Two elements take an innovative approach beyond housing needs, focusing on larger issues of economic instability of poor families. They target pocketbook issues that take a toll on households struggling to maintain themselves in Massachusetts: access to affordable transportation and the availability of high-quality child care.

The first is the \$45 million passed for the Commercial Area Transit Node Housing Program. The program is not new, but it now in-

cludes support for the development of commercial space.

Financing commercial space in a mixed-use project with affordable housing has always been very difficult. This is unfortunate because mixed-use developments are desirable for enlivening neighborhoods and providing convenient services to residents. They are also popular with communities that would like to replicate historic town centers with upper-floor housing.

The Housing Bond Bill includes funding for commercial space within mixed-use developments. It provides for affordable homes as well, in such a way that low- and moderate-income residents can benefit from living within walking distance to new commercial spaces, often in areas that are also served by public transit.

The second unique feature of the Housing Bond Bill is a \$45 million capital fund focused on early education and after-school child care, creating bonding capacity for the first time for the state's Department of Early Education and Care. Massachusetts organizations that serve low-income children can now access funds to renovate or build brand new facilities.

A Big Deal

Almost 20 percent of all Massachusetts children ages 0-5 are either in state-subsidized care (30,000 children) or on waiting lists (another 40,000 children). That doesn't even include those in federally funded Head Start programs. Massachusetts defines "high-needs children" as those with sufficiently low household incomes, those in need of special education assistance, and or others, who qualify for federal or state aid.

It is a big deal for the state to start using its bonding capacity to undertake improvements in and construction of day care centers. Previously, this was only done pri-

vately, by nonprofits like the Children's Investment Fund, which worked with a coalition of groups, like the United Way and the Citizens' Housing and Planning Association, to support this bill.

Mav Pardee, program manager for the Fund, called the inclusion of this program "hugely significant." She said a recent study on facilities that serve low-income children uncovered many substandard health and safety issues. "Good early childhood programs prepare kids to do well in school, and that's part of being successful," Pardee said.

Why is this funding in a housing bill? We've been at this long enough to know the value of supporting families with housing in good locations with access to quality child care – key hallmarks of a healthy community.

These are big ideas, and they come at an interesting time. This was the largest ever Housing Bond Bill, especially important when the state is just coming out of a recession. The ideas represent a paradigm shift. The state now recognizes the value of not just providing a roof over people's heads, but also the importance of economic stability, aiming to locate affordable housing in good locations with access to shops and services and quality child care.

In the words of the late Nelson Mandela, "overcoming poverty ... is the protection of a fundamental human right, the right to dignity and a decent life." Make no mistake, the governor and the Legislature focused on a big idea and enabled the Commonwealth to take a bold step forward. ■

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