

SOMERVILLE AFFORDABLE HOUSING TRUST FUND – FY26 CPA RFP #2

**FOR HOUSING PROGRAMS – General Housing Programs Common Application
Somerville Community Corporation | Request: \$400,000 over three years (FY26–
FY29)**

Date of Application: 10/15/2025

A. Agency Information

1. **Agency Name and Address:**
Somerville Community Corporation (SCC)
337 Somerville Avenue
Somerville, MA 02143
2. **Non-Profit Designation:** Yes No
3. **Program Manager Contact:**
Beatriz Gómez-Mouakad
Director of Real Estate
bgomez@somervillecdc.org
4. **Contract Manager Contact:**
Laurie Calvert
Director of Finance
lcalvert@somervillecdc.org
5. **Invoicing Contact:**
Laurie Calvert
lcalvert@somervillecdc.org
6. **Agency's DUNS #:** 083384222
7. **Agency's Tax ID #:** 23-7293380

B. Program Information

8. Amount of Request (CPA): \$400,000 over three years (January 1, 2026 – January 1, 2029)

9. Overarching Program Goals and Proposed Activities

The Somerville Community Corporation (SCC) respectfully requests \$400,000 in Community Preservation Act (CPA) funds to support pre-development and development costs associated with bringing new affordable housing units online in Somerville.

For more than 50 years, SCC has served as the City's only community development corporation, advancing housing, economic opportunity, and equity for Somerville residents.

SCC’s real estate development portfolio exceeds 400 permanently affordable units citywide, including transformative projects like Clarendon Hill, 100 Homes, Bow Linden Apartments, and 657–659 Somerville Avenue.

CPA funds will be used to cover critical early-stage project costs, such as site feasibility, due diligence, legal fees, architectural consulting, engineering and environmental studies, and community engagement, allowing SCC to maintain momentum in a highly competitive real estate market. This investment will enable SCC to advance multiple affordable housing initiatives simultaneously, including both new construction and preservation of existing naturally occurring affordable housing.

By supporting these essential pre-development and development functions, this CPA grant will help accelerate the creation of new affordable housing opportunities and ensure that Somerville’s most vulnerable residents can remain and thrive in the community they call home.

Examples of projects to be supported by CPA funds:

29 Cross Street	3 Units	Soft costs, carrying costs such as water, utilities, taxes
176-182 Broadway	Up to 52 Units	Due diligence activities, legal fees, other soft cost, carrying costs such as water, taxes
Multi-Site	Clean Energy Retrofit	If permissible, funds will be used to assess and hire vendors to perform energy retrofit analysis allowing units to move toward tighter building envelope and/or clean energy sources

SCC will focus any clean energy retrofit efforts within the 100Homes Portfolio.

10. Number of Households or Individuals to Be Served

Over the three-year funding period, SCC anticipates advancing 55 affordable units toward financing or construction, ultimately housing approximately 55 low- to moderate-income households. Projects supported by this funding will produce a lasting community benefit by adding permanently affordable units to Somerville’s housing stock.

11. Timeframe for Performance

The project period will extend from January 1, 2026 through January 1, 2029, with key milestones including:

Year 1 (2026): Site feasibility, due diligence, acquisition, design, community engagement, financing applications

Year 2 (2027): Financing applications, permitting, pre-development activity, and continued community engagement;

Year 3 (2028): Construction readiness and closing of pre-development phases.

SCC will share updates at quarterly OSPCD meetings, and monthly SAHTF meetings. In keeping with our current practice, we will submit routine detailed invoices listing the project cost, the property, and the type of service provided.

12. Community Need and Funding Gap

Somerville faces one of the most intense housing affordability crises in the region. The median rent for a two-bedroom apartment exceeds \$3,000 per month, while more than 40% of renter households are cost-burdened. Long-time residents, particularly low-income families, seniors, and immigrants, continue to experience displacement due to speculative investment and limited affordable housing supply.

SCC's work addresses this crisis directly by converting vulnerable market-rate properties into permanently affordable housing and by constructing new, energy-efficient, mixed-income developments. However, the escalating cost of land, materials, and pre-development costs often outpaces available financing.

While the City, the Somerville Affordable Housing Trust Fund, and state programs such as MassHousing support various project phases, there remains a critical funding gap during early-stage development, when expenses are high and risk is greatest. CPA funding fills this essential gap, enabling SCC to move projects from concept to reality.

13. Other Sources of Funding

SCC relies on CPA funds as a critical foundation for our affordable housing work, enabling us to leverage additional public, private, and philanthropic investment to advance development and construction. CPA support is especially vital in the early stages as we conduct site assessments, pre-development analyses, and other groundwork necessary to position projects for additional funding. This investment ensures we can continue expanding affordable housing opportunities that meet the evolving needs of Somerville residents.

14. Income Level of Targeted Beneficiaries

The developments supported by this funding will concentrate on households earning 50%–80% AMI for rental housing.

This range ensures that working families, seniors, and residents employed in essential sectors (education, health care, and public service) can access safe, stable, and affordable housing within Somerville.

15. Beneficiary Populations

Beneficiaries will include low- and moderate-income Somerville residents experiencing or at risk of displacement, as well as first-time homebuyers seeking stable housing in their

community. Many will be single-parent families, immigrant households, multigenerational households, and seniors living on fixed incomes. SCC prioritizes residents who are a) experiencing homelessness, b) at risk of losing their mobile voucher, and/or c) vulnerable to immediate displacement.

The projects will also advance diversity, equity, and inclusion by ensuring that underrepresented groups have access to long-term housing stability. In particular, families earning between 50% and 80% of the area median income, many of whom have school-age children, face significant barriers to securing stable and affordable housing in Somerville. Providing consistent and reliable homes for these families is essential to promoting educational continuity, economic security, and community well-being.

16. Follow-Up and Case Management

We have a dedicated Community Building Manager and Resident Services Coordinator, both of whom communicate regularly with residents, providing referrals and assistance whenever necessary, as well as organizing and running tenant and community engagement meetings.

Program Impacts

17. Performance Objectives and Evaluation

SCC will track measurable outcomes and milestones, including:

Number of affordable units advanced to design, permitting, or financing stages: 55

Number of units completed or preserved: 55

Resident engagement outcomes, such as participation in planning meetings or resident advisory committees

Evaluation methods will include internal project tracking, staff reports, and annual submission of narrative and financial documentation to the Somerville Affordable Housing Trust Fund.

18. Prior Funding and Impact Summary

SCC has a long and successful history of partnership with the Somerville Affordable Housing Trust Fund. CPA funding previously supported efforts to bring additional units online in the 100 Homes Initiative, the Bow Linden rehabilitation, 29 Cross Street, 27 Everett Street, and ongoing development work.

Through these and other municipal collaborations, SCC has preserved over 125 units of affordable housing, stabilized vulnerable tenants, and maintained high compliance and reporting standards. This new request builds on that proven record by extending SCC's capacity to generate new affordable housing in alignment with the City's critical housing production goals.

Financial Information

19. Program Budget

Category	Description	Year 1	Year 2	Year 3	Total
Staffing & Administration	Personnel, coordination, and project management related to affordable housing development activities	\$130,000	\$130,000	\$140,000	\$400,000

- Funds will support eligible pre-development and development activities consistent with CPA housing guidelines.
- SCC will determine the precise allocation of expenses annually based on project needs and timing.
- Additional funds from other public and private sources will be leveraged where available.

SCC expects these funds to be expended on an as-needed basis over the period of performance. Historical information indicates the funds would be used equally over the three year period but possibly before the end of the period of performance.

20. Coordination with Other Trust Funding

The CPA funding is the primary funding source for our exploratory pre-development expenses, which are integral to the needed expansion of our portfolio.

As in years past, SCC will ensure all CPA funds awarded under this contract are used exclusively for eligible pre-development and development activities.

21. Tenant Contributions

90% of residents contribute towards their rent.

22. Market-Rate Proportion

Not applicable. This request does not involve direct rental assistance or subsidy administration but rather supports pre-development and development phases leading to the addition of future affordable housing units.

Organizational Capacity

23. Experience and Staffing

SCC has more than five decades of experience developing, managing, and preserving affordable housing in Somerville. The Real Estate Department, led by Beatriz Gómez-Mouakad, oversees a growing portfolio of scattered site and multifamily developments. SCC's team includes project managers, finance staff, property management professionals, community engagement specialists, and resident services coordinators.

SCC maintains robust financial controls, HUD-compliant monitoring systems, and an exemplary record of performance on CPA, CDBG, and CITC-funded projects. Its governance structure includes resident and community board members, ensuring community accountability and alignment with local needs.

24. Is your agency monitored by HUD or another funder for housing programs?

Yes

25. If yes, has the monitoring resulted in any currently open findings?

No

26. Does your agency agree to in person monitoring by OSPCD staff when/if possible?

Yes

Compliance with Requirements for Use of Funds

27. Agreement to Share Documentation and Adhere to Guidelines

SCC agrees to share project documentation, budgets, and progress reports with the OSPCD Housing Division and to administer funds in accordance with Trust guidelines. SCC will work closely with City staff to ensure program uniformity, transparency, and compliance.

Yes SCC agrees to all monitoring and reporting provisions.

Furthering the City's Housing Plans and Objectives

28. Alignment with the 5-Year Consolidated Plan

This proposal directly supports multiple objectives outlined in the City of Somerville's 5-Year Consolidated Plan, including:

- Creating and preserving affordable housing;
- Stabilizing and revitalizing diverse neighborhoods;
- Reducing and preventing homelessness; and
- Expanding equitable access to housing opportunities.

By funding pre-development and development activities, CPA dollars will enable SCC to accelerate housing production and strengthen the city's affordable housing pipeline, ensuring that future generations can continue to live, learn, work, and play in Somerville.

29. Alignment with SomerVision Comprehensive Plan

SCC's proposal advances SomerVision's core housing goals:

- Increase the proportion of affordable housing;
- Stop forced displacement;
- Promote sustainable and inclusive development; and
- Support modernization and decarbonization of existing housing.

SCC's long-term vision, anchored in community, equity, environmental sustainability, mirrors Somerville's aspirations for an inclusive, livable city. CPA investment in this proposal will make that vision tangible by enabling new affordable housing to move from concept to construction.