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SOMERVILLE YMCA

101 Highland Avenue Affordable Housing Redevelopment

A Strategic Brief for the City of Somerville Affordable Housing Trust

Presented by Vladimir Benoit
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A Message to the Trustees

Trustees,

For the Somerville YMCA, the redevelopment of 101 Highland Avenue is first and foremost about people who already call this community home. Today, we operate 43 Single Room Occupancy homes for residents with extremely low and low incomes. Our responsibility is to protect their housing stability while creating something better: modern, dignified affordable apartments, stronger accessibility, and a setting where residents can remain connected to the community.

Our plan is to preserve a pathway for our existing residents, protect the 10 Section 8 HAP-assisted subsidies that the YMCA has advised are transferable through the redevelopment, and grow the affordable housing inventory to approximately 60–62 homes. That means preserving an existing deeply affordable community while potentially creating roughly 17–19 additional affordable homes.

This project also offers something distinctive. Housing will be part of a YMCA campus where residents can voluntarily connect to health and wellness programs, food access, recreation, social connection, benefits navigation, and other community supports. We are not proposing services as a condition of tenancy. We are creating an environment in which residents have access to opportunities that support stability, health, dignity and belonging.

We are asking the Affordable Housing Trust to view this project as a partnership with the YMCA in advancing Somerville's own housing goals: deeper affordability, anti-displacement, preservation of rental assistance, accessibility, and the creation of additional affordable homes. Local participation will also strengthen our ability to compete for state housing resources.

We recognize that public resources are scarce. We intend to bring the Trust a project that is financially disciplined, transparent about costs and risks, and structured to leverage local investment with LIHTC, HLC and other public and private resources.

With gratitude,

Vladimir Benoit
President & CEO

1. The Case for Continued Partnership

The central question for the Trust is straightforward: what public benefit will Somerville receive from investing in this redevelopment? We believe the answer is unusually strong because one investment advances preservation, anti-displacement, deeper affordability and new production at the same site.

What exists today	What the redevelopment can deliver
43 occupied SRO households	A resident-centered transition pathway into substantially improved affordable housing.
10 HAP-assisted households	Continuity of valuable rental assistance, subject to final transaction documentation.
ELI/LI resident population	A development intentionally structured for deeper affordability.
Aging SRO housing model	Self-contained studios/one-bedrooms where feasible, stronger privacy, accessibility and quality.
43 affordable homes	Approximately 60–62 affordable homes—roughly 17–19 net-new opportunities.
Existing YMCA institution	Housing integrated with voluntary wellness, food-access, recreation and social-connection resources.

Why this fits Somerville

Our strategy identifies SomerVision priorities that closely match the project: increasing deeply affordable housing, limiting displacement, preserving affordability, increasing accessible subsidized housing, supporting vulnerable residents and increasing housing supply. The project serves as an opportunity to implement local housing priorities—not simply as a YMCA capital project.

2. Protect Residents. Deepen Affordability. Add Homes.

Resident preservation comes first

Our first commitment is that redevelopment should not achieve new housing production at the expense of the people currently living at the YMCA. Before construction, we will propose a formal Resident Preservation and Transition Plan, individualized communication and counseling, and documentation of household needs, accessibility, income, subsidy status and unit preference.

Working affordability framework

Income level	Working units	Share
≤30% AMI / ELI	20	32%
≤50% AMI	22	35%
≤60% AMI	20	32%
Total	62	100%

This is a working underwriting scenario rather than a final commitment. It is nevertheless strategically important: the Massachusetts QAP prioritizes housing for extremely low-income households, and a Priority Category 1 project must include at least 20% ELI units plus tenant services. Our current 20-of-62 scenario substantially exceeds that minimum.

Why the small-unit mix is appropriate

The proposed housing is intended primarily for small households, beginning with a known population of 43 SRO residents. The QAP normally favors larger bedrooms in production projects but expressly permits exceptions when efficiencies and one-bedrooms are appropriate for the intended residents and specifically recognizes an exception for SRO projects. We are continuing to test a studio/one-bedroom-dominant design while improving materially upon the current SRO model.

3. Why Local Investment Matters

A commitment from the Affordable Housing Trust can do more than fill a financing gap. It can help unlock and leverage outside resources.

Trust partnership value	Why it matters
Demonstrates Somerville's commitment	The QAP awards competitive consideration for official local support; the strength of support depends in part on local resource commitments.
Strengthens financial feasibility	HLC expects applications to document non-HLC junior debt and other financing sources.
Leverages state/federal resources	Local funds can help position the project to compete for LIHTC, HLC subsidy and other financing.
Protects deep affordability	Local investment can reduce pressure to weaken ELI affordability simply to make the pro forma work.
Supports resident transition	Eligible local resources may help address costs associated with preservation, relocation/transition and project readiness, subject to Trust rules.
Signals public purpose	A City-YMCA partnership demonstrates that the redevelopment responds to a recognized local housing need.

4. State Competitiveness Strengthens the Local Investment Case

The 2025–2026 Massachusetts QAP gives our YMCA a credible state funding strategy. The project can be framed around extremely low-income/service-enriched housing while preserving an existing resident community.

QAP factor	Project response
ELI priority	Working scenario dedicates 20 of 62 homes to ≤30% AMI households.
Tenant services	YMCA can formalize housing-stability, health, food-security and social-connection supports.
Local support	Trust/City participation can strengthen the state application.
Marketability	43 current households demonstrate existing small-household need; a professional market study will test broader demand.
Accessibility	Redevelopment creates an opportunity to incorporate visitability and accessibility from the outset.
Climate	Design will need to meet Enterprise Green Communities standards; high-performance/electrified design can improve competitiveness.
Cost reasonableness	YMCA will track per-unit cost, public subsidy, mixed-use cost allocation and operating feasibility.
Readiness	HLC pre-application, site/design, environmental, financing and resident-transition milestones will be managed as formal gates.

5. What the YMCA Brings to the Partnership

The YMCA is not entering Somerville's housing challenge as a new institution looking for a site. We already own and operate affordable housing at 101 Highland Avenue and have an existing relationship with the residents whose lives will be affected by redevelopment.

YMCA contribution	Public value
Existing housing operation	Knowledge of current residents and demonstrated mission commitment.
Longstanding Somerville presence	Community institution with an enduring stake in the project's success.
Integrated campus	Residents can access voluntary health, wellness, food, recreation and community-connection opportunities.
Resident-centered approach	Design and transition decisions can be informed directly by current household needs.
Ability to leverage partners	Development, legal, management, health and social-service expertise can be assembled around the project.
Long-term stewardship	The YMCA's interest is not limited to completing construction; it is creating a stable community asset.

Our Mission Advantage is the ability to connect housing stability with an established health-and-community institution. The value to Somerville is not only the number of units delivered; it is the opportunity to create affordable housing where residents have pathways to greater stability, health and connection.

6. What We Will Commit to—and What We Ask of the Trust

Our commitments

- Preserve a viable transition pathway for eligible existing residents and document relocation protections.
- Protect and document continuity of the 10 HAP-assisted subsidies as represented by YMCA leadership.
- Maintain a substantial ELI component, subject to final underwriting and funding commitments.
- Use resident needs and a professional market study to finalize the studio/one-bedroom mix.
- Build accessibility, sustainability and resident quality of life into design decisions.
- Maintain a transparent development budget with defensible allocation between housing and YMCA/community uses.
- Use experienced affordable-housing development, legal, tax-credit, property-management and design partners.
- Report measurable outcomes to the Board, City and funding partners.

The partnership we seek

We ask the Affordable Housing Trust to work with the Somerville YMCA as a local funding and strategic partner as the project advances through HLC pre-application, design, underwriting and resident planning. The amount, timing and eligible uses of a Trust commitment should be developed collaboratively against the final sources-and-uses budget and the Trust's program requirements.

Closing Perspective

The redevelopment of 101 Highland Avenue gives Somerville an opportunity to preserve what is already valuable while building what is urgently needed.

We can protect an existing community of residents with very limited incomes. We can preserve rental assistance that is already serving Somerville households. We can replace an aging SRO model with higher-quality housing. We can add new affordable homes. And we can connect housing to a community institution that will remain here for the long term.

The Somerville YMCA is prepared to be accountable for the public resources entrusted to this project and to work closely with the City, HLC, residents and our development partners to make the redevelopment financially sound, competitive and worthy of Somerville's support.

Vladimir Benoit
President & CEO
Somerville YMCA

Key Working Metrics

Metric	Current working assumption
Existing SRO households	43
HAP-assisted households	10
Target total affordable homes	Approximately 60–62
Potential net-new homes	Approximately 17–19
Working ELI target	20 homes at $\leq 30\%$ AMI
Working project profile	100% affordable, subject to final financing
Primary state strategy	HLC Priority Category 1, subject to HLC confirmation

Important note: The resident counts, resident income characterization, HAP count and HAP transfer/protection status are facts supplied by YMCA leadership in the working materials and should be supported by project records, agency documentation and counsel before external funding submission. The final unit mix, affordability schedule and partnership/financing structure remain subject to HLC guidance, resident assessment, market analysis, design feasibility and underwriting.