



COMMUNITY PRESERVATION ACT

*Acquisition, Creation, Preservation, and Enhancement of Open Space
and Recreation, Historic Resources, and Affordable Housing across the
City of Boston*



CPA FUNDING

- **PROPERTY OWNERS**
 - Pay a 1% surcharge on property tax
- **LOWER INCOME SENIORS & PROPERTY OWNERS**
 - Are exempt; the average homeowner pays \$64/per year
- **MORE THAN \$20 MILLION COLLECTED ANNUALLY**
 - Funds can only be used to fund **Affordable Housing, Historic Preservation, Open Space, and Recreation projects**
- **A STATE MATCH**
 - The Community Preservation Trust Fund provides an annual state match funded by a surcharge on all real estate transactions at the Registries of Deeds, with additional state surplus funds. This match increases our pool of funds to over \$28M each year!



CPA PROGRAM HIGHLIGHTS

Community Preservation Act | 2018-2026

B

CPA STATS

- We have preserved over **200** historical buildings, sites, vessels, and artifacts
- CPA funds have planted over **500** trees to help with Boston's tree canopy
- Rehabilitated and created over **100** playgrounds and recreational spaces
- We have created urban farms and community gardens
- Preserved and created nearly **2,200** units of affordable housing, this includes homeownership units
- Supported housing projects for veterans, seniors, artists, and individuals experiencing homelessness
- Funded **over \$28M** to two programs that support first-time homeownership and prevent displacement



OVERVIEW OF PREVIOUS FUNDING ROUNDS

To date, the Community Preservation Fund has funded **440 projects** with over **\$260 million** in funding. These projects include **66** affordable housing projects, **167** open space and recreation projects, and **208** historic preservation projects from 2018-2026.

Breakdown of Previous Funding Rounds

- **2025** awarded **\$38.1 million** to **52 projects**
- **2024** awarded **\$38.3 million** to **57 projects**
- **2023** awarded **\$38.7 million** to **55 projects**
- **2022** awarded **\$26.6 million** to **50 projects**
- **2021** awarded **\$25.2 million** to **63 projects**
- **2020** awarded **\$22.1 million** to **33 projects**
- **2018 & 2019** awarded over **\$42 million** to **88 projects**





PROJECT SPOTLIGHTS 2018-2026

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What is Area Median Income (AMI)

- The benchmark used for determining income eligibility is called the Area Median Income (**AMI**). Since each market area has different living costs and income levels, **AMI** is based on where you live and your household size.
- A family of four earning **80** percent of the **AMI** earns about **\$137,100** each year. A four-person household earning **30** percent of the **AMI** earns about **\$51,400** each year.
- CPA supports housing **up to 100 percent AMI**, for a four-person household earning about **\$171,400** each year.



ONE+Boston, Citywide

Boston Home Center

Affordable Housing 2019-2021 & 2024

CPA Award: \$16,800,000

- The ONE+Boston First-Time Homebuyer Program supports increased affordable housing.
- The program combines a discounted interest rate on the ONE mortgage, offered through the MA Housing Partnership (MHP), with enhanced down payment/closing cost assistance from the Boston Home Center,
- The purpose of the program is to increase the buyer power of lower income Boston residents to be able to afford a Boston home.
- To be eligible, buyers must earn at or below 100% AMI.

As of April 2026, the City of Boston's Home Center has **closed 716 ONE+ Loans. Six million** was used to fund the **interest rate subsidy for 416 buyers**, and **485 buyers received \$10,900** for down payment and closing cost assistance.

The **average** down payment and closing cost assistance is **\$18,600**.

The graphic is a vertical rectangular poster. At the top, there is a yellow horizontal band with the word "one." in white lowercase letters, followed by the tagline "For your first home." in a smaller white font. Below this, the background is a blue-tinted image of a two-story yellow house with white trim and a porch. Overlaid on the left side of the house is a blue vertical rectangle containing white text. The text reads: "Why should you choose ONE?" followed by a list of five bullet points, each preceded by a yellow checkmark: "Put down as little as 3%", "Get a low, fixed interest rate", "Pay no Private Mortgage Insurance", "Get financial assistance if you qualify", and "Build your wealth". Below the list, it says "If you are a first-time homebuyer, the ONE Mortgage Program is for you!". Further down, under the heading "For more information:", are four icons (a speech bubble, a telephone, an envelope, and a Facebook 'f') followed by their respective contact details: "WWW.MHP.NET", "800-752-7131", "ONEMORTGAGE@MHP.NET", and "ONE MORTGAGE PROGRAM". At the very bottom left, there is a small logo for the "MHP Massachusetts Housing Partnership" with the tagline "Moving affordable housing forward".

Boston Acquisition Fund, Citywide

Mayor's Office of Housing

Affordable Housing 2019, 2020 & 2021



By leveraging the strict collateral requirements of the Federal Home Loan Bank, the fund helps developers acquire tenant-occupied buildings before speculative cash buyers who often raise rents or displace residents.

This approach protects existing tenants, stabilizes neighborhoods facing rising rents, and creates long-term, permanently affordable housing across the city.

CPA Award: \$14,000,000

The [Boston Acquisition Fund](#) is a public-private revolving loan fund that provides fast, low-cost financing to mission-driven developers working to preserve naturally occurring affordable housing in Boston.

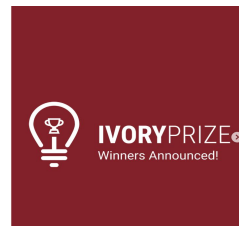
Protecting Affordability in Boston

In Boston, approximately 33% of all households spend more than 30% of their income on rent or a mortgage. Approximately 20% of all households spend more than 50%. The Boston Acquisition Fund operates within Boston city limits, targeting tenant-occupied naturally occurring affordable housing in historic triple-deckers and small-to-mid-sized multifamily buildings, which have long been the backbone of workforce housing in the area. After acquiring these buildings a deed restriction is added, creating permanent affordable housing in an area that is becoming increasingly inaccessible.

**~390 homes
preserved**

**8-12 week closing
time**
for mission-driven borrowers

**Boston Acquisition Fund is the
winner of the 2026 Ivory Prize
Award in Finance**



First Church Roxbury, Roxbury

10 Putnam St, Boston, MA 02119

Historic Preservation - 2018, 2022



CPA Award (2018): \$150,000

CPA Award (2022): \$343,000

Project Description:

To repair and restore the west entry of the 1804 meetinghouse and construct an accessible ramp to adaptively reuse the former church sanctuary as a community meeting and arts space.

Schooner Roseway, Downtown

Fan Pier, Boston, MA 02210

Historic Preservation - 2018, 2021, 2022



CPA Award (2018): \$250,000

CPA Award (2021): \$100,000

CPA Award (2022): \$360,000

Project Description:

To rehabilitate and restore the framing and ballast of the historic 1925 vessel, allowing it to continue to function as an educational space for primarily under-resourced students in the Boston area.



Franklin Field Elders Garden, Dorchester

Ames St. & Westview St, Dorchester, MA 02124

Open Space and Recreation - 2020, 2023



CPA Award (2020): \$250,000

CPA Award (2023): \$495,000

2023 Project Description:

Phase II funding to create a community garden space at the Franklin Field BHA housing site, including the addition of a pollinator garden to support gardening.



Edgewater Food Forest, Mattapan

640 River St and Burmah St, Boston, MA 02126

Open Space & Recreation - 2022



CPA Award: \$104,369

Project Description:

For the creation of new community food forest on a vacant 11,816 SF property for active and passive recreational use including the development of a community garden, trails, and park space.

THE CPA STATE LAW REQUIREMENTS

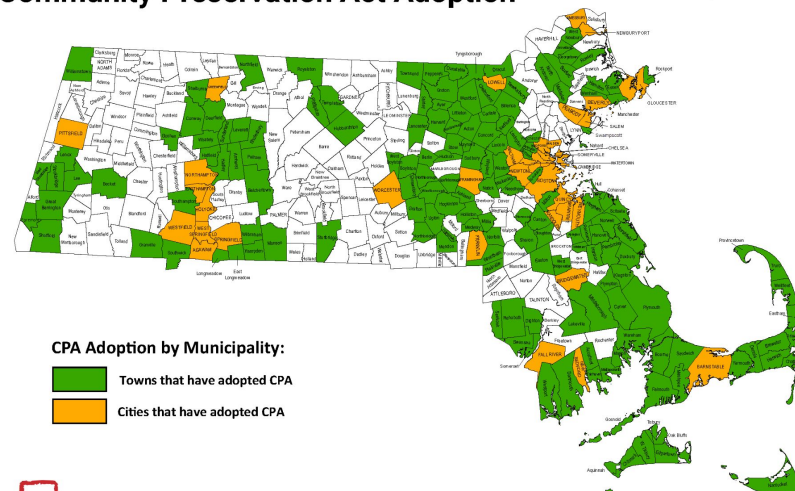
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RULES REQUIRED BY CPA STATUTE - CHAPTER 44B

- 10% of CPA funds must be spent in three categories every year: Historic Preservation, Affordable Housing, Open Space and Recreation
- Up to 5% may be spent on administrative costs
- Only Capital Projects can be funded - CPA funds do not cover maintenance, operations or programming
- Recipients can be public or private entities, non-profit & for profit organizations
- Allowable Uses of CPA Funds:
 - Acquisition
 - Creation
 - Preservation
 - Rehabilitation
 - Restoration and Support

Community Preservation Act Adoption

May 2025



ALLOWABLE USES FOR CPA FUNDS

The allowable uses of CPA funds are statutorily limited and narrowly defined by the Community Preservation Act for specific purposes, including to:

- **Acquire, create, preserve and support community housing;**
- **Acquire, create and preserve open space;**
- **Rehabilitate and restore open space that was created or acquired with community preservation funds;**
- **Acquire, create, preserve, rehabilitate and restore land for recreational use;**
- **Acquire, preserve, rehabilitate and restore historic resources.**

All proposed projects must meet the terms of these definitions and requirements stated in Chapter 44B

CPA FUNDING

What CAN'T we use CPA funds for?

- NO maintenance, programming, or operations
- NO interior work, ONLY for exterior capital improvements, policy decision of Boston CPA
- NO religious iconography
- NO acquisition of artificial turf for athletic fields
- NO horse or dog racing or the use of the land for a stadium, gymnasium or similar structure
- CANNOT be in violation of the Anti-Aid Amendment to the Massachusetts Constitution

(public funds are prohibited from being used for private purposes, public funds must be used to advance a public purpose.)

CPA Grant Agreement

CITY OF BOSTON
COMMUNITY PRESERVATION COMMITTEE



GRANT AGREEMENT

PROJECT NAME:
PROJECT LOCATION:
DATE OF APPROPRIATION: March 31, 2021
PROJECT DESCRIPTION: *description with smaller font*: the project description; no longer than a couple of sentences to match that of the City Council. If necessary, a more detailed description can be added in the *Project Application and Statement of Grant Award* page.)

PROJECT SPONSOR/APPLICANT:
GRANT RECIPIENT:
GRANT RECIPIENT VENDOR:
CONTRACT NUMBER:
ASSESSOR'S NUMBER:
BEGIN DATE:

END DATE:

ACCOUNT	FUND	DEPT ID	PROGRAM	CLASS	PROJECT	BUD REF	FUNCTION	AMOUNT
52925	204	138710	0000	0000		2021	N/A	

- Legally binding agreement
- Grant Agreement terms may include deed restrictions (permanent restrictions)
- 15 year commitment
- Multi-year clawback provisions
 - **Five (5) years 100%**
 - **Ten (10) years 75%**
 - **Fifteen (15) years 50%**
- Grant Agreements are not negotiable
- Projects awarded CPA funds are expected to be completed within 24 months - Affordable Housing within 60 months (5 years)



REQUIRED ANNUAL COMPLIANCE

Annual Site Visit, Public Benefit, Maintenance



Compliance Visits and Reporting



CITY OF BOSTON CPA GRANT COMPLIANCE MONITORING FORM

Section 1. Open Space and Recreation General Project Information

Project name:

Project category:

Contract ID:

Funding Year:

Date of Compliance Visit:

Contact for Compliance Visit:

Email:

Phone:

Summary of CPA funded scope of work:

Internal Checklist:

- ☐ Historic Preservation/or Open Space monitoring notes and maintenance photos have been uploaded to the Compliance folder in CPA Google Drive.
- ☐ Closeout paperwork and final budget with detailed scope of work completed was reviewed before compliance site visit.

CPA COMPLIANCE MONITORING FORM

1

- Communication with the CPA office **does not end** upon completion of your project. For the duration of your 15 year grant agreement with The City of Boston, there will be an annual compliance site visit for your completed project.
- CPA Compliance staff will visit your site after scheduling your compliance visit. Site visits range from about 30 minutes to an hour. During the visit there will be a short questionnaire measuring the maintenance and public benefit of your completed project. CPA will assess if your project site is maintaining the public benefit outlined within your application.
- In addition to assessing public benefit, the physical maintenance of your project site will also be inspected with the expectation that accelerated deterioration is not occurring due to lack of maintenance.



THE CPA COMMITTEE

Recommend projects to Mayor and City Council

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WHO IS INVOLVED



Mayor :

- Appoints 5 members from specific boards & commissions
- Mayor reviews CPA slated projects



City Council :

- Appoints 4 community residents to the CPA committee
- City Council make the final decision to fund CPA projects



CPA Committee :

- Creates an annual plan & approves a yearly budget
- Reviews project proposals and makes funding recommendations



CPA Staff :

- Manages the CPA program & assists the CPA Committee
- Works closely with Mayor, Applicants & City Council



THE CPA PROCESS

Application and Eligibility Requirements

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ALLOWABLE USES - AFFORDABLE HOUSING



First-Time Homebuyer Program



Creation of Affordable Rentals

- **Acquisition:** Obtain property purchase, grant, rental, rental purchase,
- **Creation:** To bring into being or cause to exist
- **Support:** Provide grants, loans, rental assistance, interest-rate write downs, assistance for community housing
- **Preservation:** Protect personal or real property from Injury, harm or destruction
- **Rehabilitation & Restoration:** if acquired or created with CPA funds



Anti-Displacement Program



Creation of Affordable Homeownership

REQUIREMENTS FOR AFFORDABLE HOUSING REQUEST FOR PROPOSAL

- You must connect with the Mayor's Office of Housing (MOH) - Especially if you are a first time developer.
- CPA issues a joint Request For Proposal (RFP) with (MOH) each funding round with specific requirements for funding.
- You must have development experience or working with an experienced developer. Do you have an experienced development team?
- Housing requires significant financing to put a development together. Do you have enough financing? How are you acquiring additional funding?
- Are you building rental or homeownership units?
- Funds can be used to preserve affordability, but funds cannot be used to renovate previous housing.

ALLOWABLE USES - HISTORIC PRESERVATION



Buildings



Vessels



Properties

- **Acquisition:** Obtain property or purchase, will require a preservation restriction
- **Rehabilitation & Restoration:** Make capital improvements or extraordinary repairs
- **Preservation:** Protect personal or real property from injury, harm, or destruction

Funding for Historic Resources that are **listed on the State Register of Historic Places** -or- have been **determined by the Boston Landmarks Commission** to be significant in history archeology, architecture or culture of city or town

- ONLY for exterior capital improvements
- **NO religious iconography**



Structures

THE MARY ELIZA PROJECT: BOSTON WOMEN VOTERS IN 1920

We're making a searchable database of the more than 50,000 women who registered to vote in Boston in the months after they gained voting rights from the Nineteenth Amendment (1920).

Documents and Artifacts

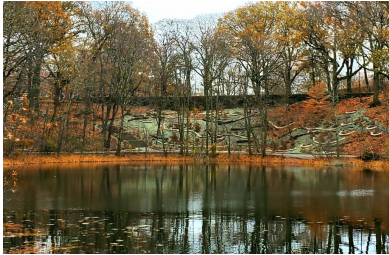
REQUIREMENTS FOR HISTORIC PRESERVATION APPLICATIONS

- **Site control: Ownership of the site or a long-term lease (at least 15 years)**
- **HP Projects must be considered locally significant (CPA staff will work with you):**
 - (1.) Listed on the State Register of Historic Places**
 - (2.) Work with Boston Landmark Commission (BLC) to determine local significance of the resource**
- **Do you have documentation or studies: historic documentation, preservation plan, conditions assessment, feasibility studies, capital master plan?**
- **Are you applying for Design, Acquisition, Preservation, Rehabilitation, or Restoration? Design must have a 70% construction component.**
- **What is the funding amount you will be requesting? You will need professional estimates.**
- **Readiness to Proceed: where are you in your planning process? Do you have a committed team?**
- **Stewardship: Do you have a long term maintenance and revenue plan? Maintenance is a 15 year commitment.**
- **Do you have the capacity to manage? Will you have a fiscal agent?**
- **What is your public or community impact?**

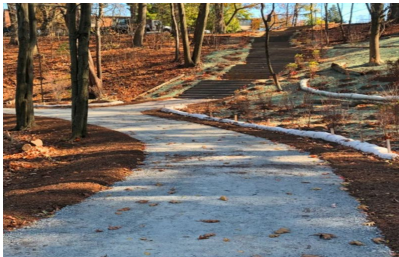
ALLOWABLE USES - OPEN SPACE & RECREATION



Gardens, Urban Farms & Trails



Tree Planting & Pond Frontage



Conservation land and Wetlands

- **Acquisition:** Obtain property or purchase will require a conservation restriction
- **Creation:** To bring into being or cause to exist
- **Rehabilitation & Restoration:** Make capital improvements or extraordinary repairs to recreational spaces, **(for open spaces if acquired with CPA funds only)**
- **Preservation:** Protect personal or real property from injury, harm and destruction
- **No horse or dog racing** or the use of the land for a **stadium, gymnasium** or similar structure
- **No Artificial Turf**



Playgrounds



Pocket Parks



Basketball courts & Athletic Fields

REQUIREMENTS FOR OPEN SPACE AND RECREATION APPLICATION

- **Site control:** Ownership of the site or a long-term lease (at least 15 years)
- **Is your project on public or private land? Are you working with the state or city agency? Have they approved your project?**
- **Are you applying for Design, Acquisition, Creation, Preservation, Rehabilitation, or Restoration? Design must have a 70% construction component.**
- **What is the funding amount you will be requesting? You will need professional estimates.**
- **Readiness to Proceed:** where are you in your planning process? Do you have a committed team?
- **Stewardship:** Do you have a long term maintenance and revenue plan? Maintenance is a 15 year commitment.
- **Do you have the capacity to manage? Will you have a fiscal agent?**
- **What is your public or community impact?**

STEP 1: IDENTIFY YOUR PROJECT

Identify your project, visit our website and contact CPA staff with questions.



STEP 2:

COMPLETE AN ELIGIBILITY FORM

After you have reviewed all CPA information on our website, and attended an information session, discuss your project with CPA staff and complete the required eligibility determination form.



STEP 3:

COMPLETE A CPA APPLICATION

CPA staff will review your project and determine if it can be funded under the Community Preservation Act requirements. If so, you will receive an invitation to complete an application to be considered for CPA grant funding.

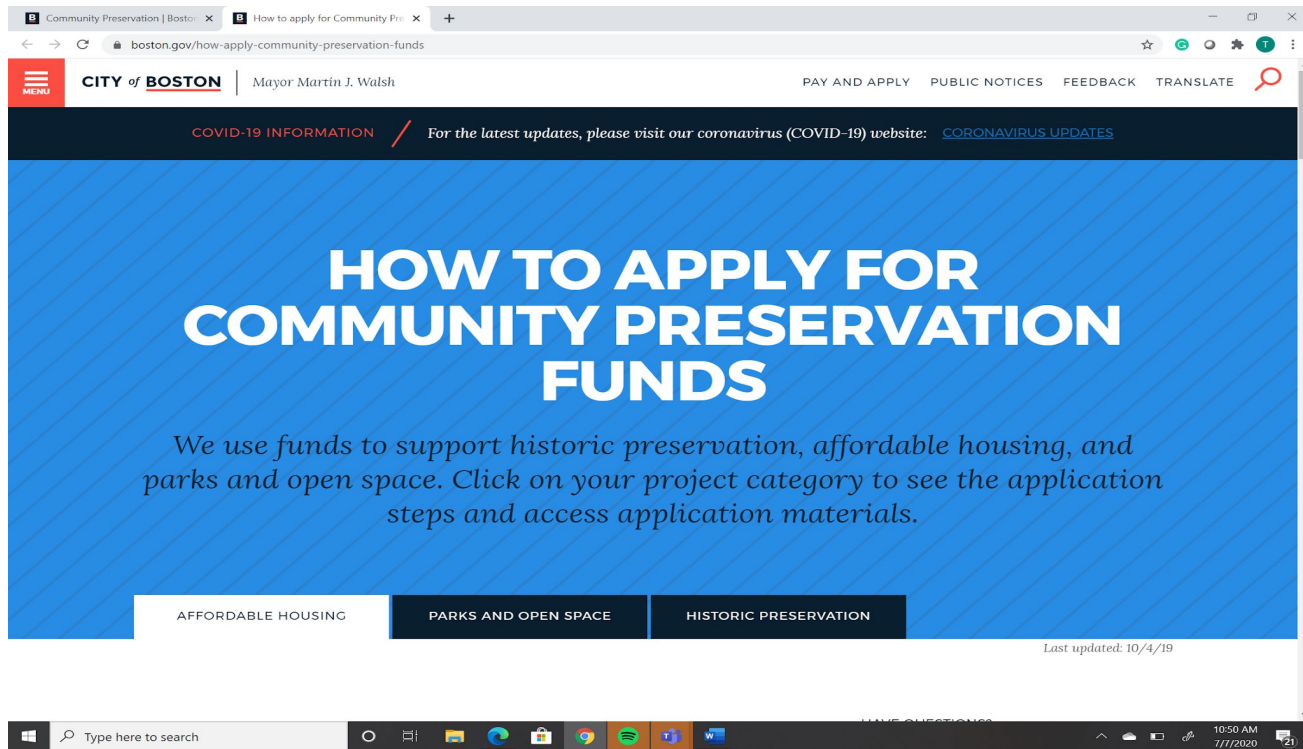


STEP 4: PROJECT SUBMITTED FOR REVIEW

CPC Committee will review applications submitted and make recommendations to the Mayor and City Council for a final vote on funding.



HOW TO APPLY



How to Apply for Community Preservation Funds



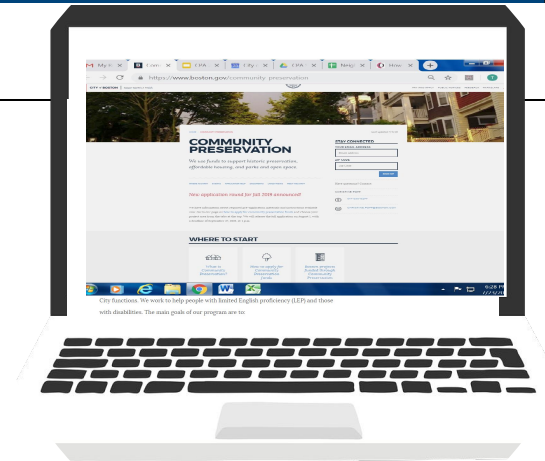
You can Reapply for CPA Funding

Commitment Matters

- *If a project is not funded, please do not give up.* Our strongest projects go before the CPA Committee and we want to work together to make yours one of them.
- Funding is available every year and reapplying is greatly encouraged.

Visit our website

[WWW.BOSTON.GOV/CPA](https://www.boston.gov/cpa)



CPA Team

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