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Boston City Council  
Iannella Chamber  
1 City Hall Square  
Boston, MA 02201

C/o Intergovernmental Relations  
Mayor's Office

April 16, 2025

Dear Councilor Murphy and colleagues,

With respect to that "Order Requesting Information Under Section 17F Regarding Down Payment Assistance Grants Disbursed Since 2021," on behalf of the Mayor of the City of Boston, the Boston Housing Authority ("BHA") responds as follows:

1. Recipient Information:

- Full names of all individuals who received down payment assistance grants from January 1, 2021, to the present.
- Addresses of properties purchased with the assistance.
- Grant amounts awarded to each recipient.

Response:

The BHA may not provide this information because it is considered "personal data" pursuant to M.G.L. c. 66A and thus it is protected.

2. Program Details:

- Eligibility criteria for grant recipients.
- Total amount of funds allocated and disbursed annually.
- Any changes in program structure or funding over the specified period.

Response:

All anonymized quantitative data about the BHA's program in response to this 17F request is being provided by the Mayor's Office of Housing, which also supports BHA homebuyers, in order to avoid double-counting.

The BHA provides down payment assistance grants through the **BHA First Home Program**, creating pathways to homeownership and generational wealth for lower income families.

The BHA launched the BHA First Home Program in the fall of 2022. The program is focused on supporting BHA families toward the purchase of their first home within the City of Boston. This program is a partnership between the BHA and the City's Mayor's Office of Housing through which the City is providing eligible BHA families with enhanced down-payment assistance of \$75,000 from federal ARPA funding toward the purchase of a home located in Boston.

Homeownership is key to building wealth. The BHA First Home Program aims to address the historical homeownership gap experienced by lower income people in Boston. The majority of low to moderate income families are priced out of the competitive Boston Housing Market and forced to move outside the city. This program has been incredibly successful in helping lower income households have the opportunity to participate in the high-cost Boston real estate market where they now have a chance to build generational wealth. No major changes have occurred to the program since its launch.

Eligibility Criteria for BHA Grant:

- BHA Tenant in good standing
- Purchase property in Boston
- Have at least \$4,000 saved
- Have a credit score above 650
- Completed a first time home buyer course within the last 3 years

More information about the program is available through these links:

<https://www.boston.gov/news/city-boston-makes-historic-investments-programs-low-and-middle-income-homebuyers>

<https://www.bostonhousing.org/en/For-Section-8-Leased-Housing/Resident-Information/BHA-First-Home-Program.aspx>

3. Outcome Assessment:

- Number of grants that resulted in successful home purchases.
- Any follow-up measures to ensure continued homeownership among recipients.

Response:

The BHA's data regarding the number of grants is included in MOH's response to this 17F request.

Follow-up measures to ensure homeownership:

The BHA First Home Program does not stop working with clients once they purchase homes. It continues to be a resource for clients after closing. This is especially true for clients in the Section 8 Homeownership program since they retain a voucher with the BHA. In 2025, BHA is planning a roll-out of an even more intensive post-move support system. We are bringing on staff to support this work specifically, including creating resident support groups and regular resident check-ins with BHA staff to support clients to ensure they remain stable as homeowners.

Current BHA First Home Staffing:

- Director
- Coordinator
- Client Support Specialist (currently vacant)
- Temp/Data entry

Thank you for your interest in our BHA First Home program, and your support.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kenzie Bok', with a stylized flourish at the end.

Kenzie Bok  
BHA Administrator