



City of Boston, Massachusetts
Office of the Mayor
MICHELLE WU

April 15, 2024

TO THE CITY COUNCIL

Dear Councilors:

This is the response to the 17F: Order requesting certain information under Section 17F regarding down payment assistance grants disbursed since 2021. (**Docket #0774**).

Sincerely,

Michelle Wu
Mayor of Boston

April 15, 2025

Erin J. Murphy
Boston City Councilor, District 8
Boston City Hall, 5th Floor
One City Hall Plaza
Boston, MA 02201

Re: April 2, 2025: Request for Information Under Section 17F Regarding Down Payment Assistance Grants Disbursed Since 2021

Dear Councilor Murphy:

In the Order filed on April 2, 2025, the City was directed to produce the following items pursuant to the Acts of 1948, Chapter 452, Section 17F ("Section 17F"):

1. Recipient Information: *o Full names of all individuals who received down payment assistance grants from January 1, 2021, to the present. o Addresses of properties purchased with the assistance. o Grant amounts awarded to each recipient.*
2. Program Details: *o Eligibility criteria for grant recipients. o Total amount of funds allocated and disbursed annually. o Any changes in program structure or funding over the specified period.*
3. Outcome Assessment: *o Number of grants that resulted in successful home purchases. o Any follow-up measures to ensure continued homeownership among recipients.*

As indicated in the Acts of 1982, any record provided under Section 17F is subject to the exemptions provided by the Massachusetts public records law. Government records custodians are permitted to redact or withhold portions of public records, so long as a specific exemption to the law is cited. Portions of records responsive to your request contain information that is exempt from disclosure. See Appendix for a legislative history of Section 17F and the application of the public records exemptions.

Response to Requests for Records

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

Response to Request 1:

The responsive information relating to this request can be found here. In determining whether to produce materials or data relating to a specifically named individual, public records custodians must weigh the privacy interest of individuals against the public interest in disclosure. G.L. c. 4, § 7(26)(c). Information on who has applied for and received

City down payment assistance and where they live divulges sensitive private information about income, assets and family status that outweighs any public purpose. Further, such disclosures could have a chilling effect on future applicants for assistance who do not want to publicize such personal information. Therefore recipient Information is exempt from disclosure. Grant amounts awarded to each recipient, absent identifying information, do not present the same privacy concerns and have been included in the records production.

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 to Request 2:

The responsive information relating to this request can be found [here](#) and includes a chart of the eligibility criteria for down payment assistance since 2021 and a chart of the total amount of funds allocated and disbursed annually since 2021. These charts were produced in response to this request. To the extent that this request seeks reports summarizing program funding changes over time, no such reports exist. See G.L. c. 4, § 7(26) (defining "public records" as materials which have already been "made or received" by a public entity). The request for information on funding over the specified period is included in the responsive information in the form of amounts allocated.

3. *Outcome Assessment: ○ Number of grants that resulted in successful home purchases. ○ Any follow-up measures to ensure continued homeownership among recipients.*

Response to Request 3: The responsive information relating to this request can be found [here](#).

No records were withheld or redacted other than those identified above. All fees have been waived.

APPENDIX

Section 17F of Chapter 452 of the Acts of 1948 is found in Chapter 190 of the Acts of 1982. Section 17F was introduced in Chapter 376 of the Acts of 1951 as an amendment to Chapter 452 of the Acts of 1948 and states:

Section 17F. The city council at any time may request from the mayor specific information on any municipal matter within its jurisdiction, and may request his presence to answer written questions relating thereto at a meeting to be held not earlier than one week from the date of the receipt of said questions, in which case the mayor shall personally, or through a head of a department or a member of a board, attend such meeting and publicly answer all such questions. The person so attending shall not be obliged to answer questions relating to any other matter. The mayor at any time may attend and address the city council in person or through the head of a department, or a member of a board, upon such subject as he may desire.

Section 17F was amended by Section 16 of Chapter 190 of the Acts of 1982. This section adds to Section 17F of the Acts of 1951 as follows:

SECTION 16. Section 17F of chapter 452 of the acts of 1948, inserted by chapter 376 of the acts of 1951, is hereby amended by inserting after the second sentence the following sentence:- Specific information, as used in this section, shall include any and all records, other than those exempt from disclosure under clause Twenty-six of section seventy-seven [sic] of chapter four of the General Laws, within the control of any executive department or agency of the city, including the Boston water and sewer commission and the Boston Redevelopment Authority, whether the information is in printed or electronic form. For the purposes of enforcing this section, the city council shall have standing to request a justice of the superior court department of the trial court of the commonwealth to issue appropriate orders to compel compliance with this section.

As indicated in Section 16, "clause Twenty-six of section seventy-seven [sic] of chapter four of the General Laws." This part of the General Laws is also known as the Massachusetts public records law. See G. L. c. 4, § 7 (26). It is presumed this reference is to section seven as there is no "section seventy-seven" of chapter four, nor has there ever been such a section. See <https://malegislature.gov/Laws/GeneralLaws/PartI/TitleI/Chapter4>.

Massachusetts courts have consistently held that: "[w]here, as here, a statute contains an obvious clerical error, a court may depart from the statute's literal meaning in order to effectuate legislative intent." Com. v. Maloney, 447 Mass. 577 (2006) citing Cohen v. Commissioner of Div. of Med. Assistance, 423 Mass. 399, 409 (1996). Further, "[i]n criminal cases no less than in civil, 'where the draftsmanship of a statute is faulty or lacks precision, it is [the court's] duty to give the statute a reasonable construction.'" Com. v. Maloney, 447 Mass. 577 (2006) citing Com. v. Pagan, 445 Mass. 315, 319 (2005) quoting Capone v. Zoning Bd. of Appeals of Fitchburg, 389 Mass. 617 (1983).



BHC Ongoing Education & Support for Homeowners

1. Community Engagement & Resources

BHC is committed to supporting long-term homeownership success by providing ongoing resources and opportunities for community engagement. These include:

- **Community Events & Workshops:** BHC hosts regular educational workshops in collaboration with community partners. And attends community events throughout the COB neighborhoods. These events cover a wide range of topics and resources relevant to homebuyers and homeowners.
- **Annual BHC Housing Resources Fair:** This flagship event brings together lenders, non-profits, real estate professionals, and service providers to offer valuable information and assistance to both prospective homebuyers and current homeowners. Attendees have access to financial counseling, repair resources, and information on local homeownership programs.
- **Homeownership Helpline:** A dedicated helpline is available for BHC program recipients to ask questions, access support, or receive referrals for services such as home repair and foreclosure prevention services.

2. Post-Purchase Education

- **Post-Purchase Workshops:** Within the first six months of purchase, all new homeowners who received BHC assistance are required to complete a post-purchase education workshop. These sessions, delivered in partnership with trusted nonprofit organizations, cover topics such as:
 - Household budgeting and financial planning
 - Routine and emergency home maintenance
 - Understanding property taxes and insurance
 - Navigating refinancing options
 - Building and protecting home equity

3. Continued Support Through BHC Programs

- **Quarterly BHC Workshops on Home Repair Programs:** BHC offers quarterly workshops to inform homeowners—especially those with low to moderate income—about available financial resources for home repairs. These sessions also connect residents with grant and loan programs that help preserve their homes and ensure safety and sustainability.

4. Check-Ins & Monitoring

- **Scheduled Follow-Ups:** After closing, BHC maintains personalized contact with homeowners via emails. These communications serve to:
 - Share information about available homeowner services and new programs
 - Offer information/reminders about upcoming workshops or events
 - Encourage recipients to complete a satisfaction survey to help BHC measure program impact and improve future services

BHC Financial Assistance Eligibility Criteria			
	2021	October 2022	November 2024 to Present
Income Limits	up to 135%	up to 135%	up to 135%
Asset Limits	\$75,000	\$75,000	\$100,000
Type of Assistance	Loan	Grant	Grant
Term	0% Interest deferred loan, payable upon sale, transfer or refinance	Grant	Grant
Amount of Assistance	\$30,000 for condo or single; \$35,000 for two family and \$40,000 for 3 family.	5% of the purchase price plus closing costs up to \$50,000 for buyers at or below 100% AMI; 5% of purchase price plus closing costs up to \$35,000 for buyers between 101 -135% AMI	5% of the purchase price plus closing costs up to \$50,000 for buyers at or below 100% AMI; 5% of purchase price plus closing costs up to \$35,000 for buyers between 101 -135% AMI
		Note: If the buyer is eligible for the One+Boston mortgage program, the combined total of the grant and interest rate discount cannot exceed \$75,000.	Note: If the buyer is eligible for the One+Boston mortgage program, the combined total of the grant and interest rate discount cannot exceed \$75,000.
		Note: If the buyer is eligible for the BHA 1st Home Program, the combined total of the grant and interest discount cannot exceed \$75,000.	Note: If the buyer is eligible for the BHA 1st Home Program, the combined total of the grant and interest discount cannot exceed \$75,000.
The buyer minimum contribution shall be the greater of:	a. An amount equal to half of the Participating Lender required downpayment; or	a. An amount equal to half of the Participating Lender required downpayment; or	a. An amount equal to half of the Participating Lender required downpayment; or

Asset needs test	b. The net liquid assets remaining after accounting for six months of the Buyer's PITI (principal, interest, taxes and insurance) or twelve months of PITI, in the case of an Applicant who is at or below 100% AMI.	N/A	N/A
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Homebuyer Downpayment Assistance Budgets

FY21 (starting Jan 2021) to FY25 (as of Apr 2025)

Source	CDBG	City (SpecAp)	CPA **	ARPA **	Total
FY21 *	\$200,880	\$1,700,000	\$5,000,000	\$0	\$6,900,880
FY22	\$401,760	\$2,825,000	\$0	\$0	\$3,226,760
FY23	\$401,760	\$3,400,000	\$0	\$9,700,000	\$13,501,760
FY24	\$401,760	\$3,400,000	\$4,000,000		\$7,801,760
FY25	\$401,760	\$3,400,000	\$0	\$5,000,000	\$8,801,760
	\$1,807,920	\$14,725,000	\$9,000,000	\$14,700,000	\$40,232,920
Budget Notes					
* CDBG and City funding for FY21 are half-year budgets					
** CPA and ARPA budgets are multi-year					