

MASSACHUSETTS AFFORDABLE HOUSING ALLIANCE



MAHA's Homeownership Justice Vision A Plan for "Good Trouble"

February 2021



INTRODUCTION

For far too long, Massachusetts has not done enough to confront an obvious and embarrassing problem. We have one of the largest racial homeownership gaps in the United States. We rank 46th in the nation (behind only North Dakota, New York, South Dakota and Rhode Island) with a homeownership rate of 35.4% for households of color according to the nonprofit Prosperity Now. White households have a 69.3% homeownership rate. We have the second lowest rate of homeownership for Latinx households. And to make matters worse, we are only behind Hawaii and California when it comes to median home price.

MAHA's Board of Directors, members and staff have been working on creating affordable homeownership opportunities for three decades with a focus on closing the racial homeownership gap. Our signature achievement is the creation of the Massachusetts Housing Partnership's ONE Mortgage Program (originally the SoftSecond Loan Program) after the 1989 Federal Reserve Bank of Boston study showed racial discrimination in Boston mortgage lending. That program has worked. With 22,000 homebuyers, over half of whom are households of color, ONE Mortgage is an example of a race-conscious program that has effectively reached lower-income, low-wealth homebuyers with a disproportionate impact on households of color.

But at the same time, the homeownership gap in Massachusetts hasn't narrowed. We need to scale programs like ONE, add new race-conscious policies and programs, and be intentional about ALL housing policies if we are to move the needle on the racial wealth gap. Here is our challenge to corporate Massachusetts and government officials at the local, state and federal levels. We invite you to join us and to meet this movement now.

We have subtitled this report "A Plan for Good Trouble" to pay tribute to the late organizer, activist and Congressman John Lewis who said in a tweet in 2018, "Do not get lost in a sea of despair. Be hopeful, be optimistic. Our struggle is not the struggle of a day, a week, a month, or a year, it is the struggle of a lifetime. Never, ever be afraid to make some noise and get in good trouble, necessary trouble."

We agree and we will.

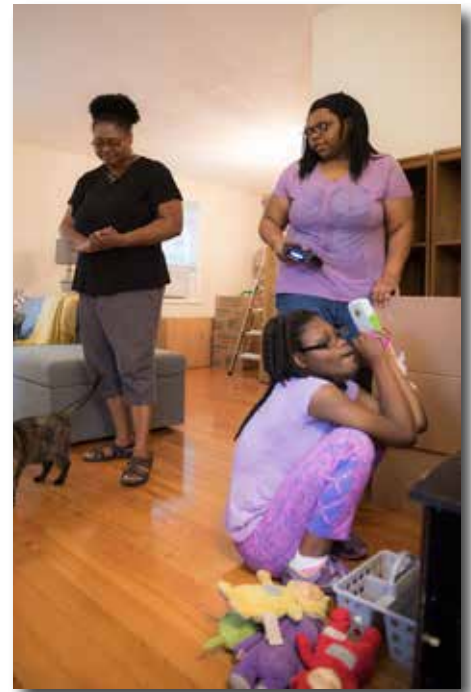
1. TRIPLE ONE MORTGAGE LENDING & EXPAND THE ONE+ MORTGAGE PROGRAM



ONE Mortgage is offered through the Massachusetts Housing Partnership and participating lenders. It is the mortgage program that best serves homebuyers of color (60% statewide and 80% in Boston and Gateway Cities). We need to triple the number of loans made each year from approximately 700 to over 2000. While 43 lenders currently participate, many high volume lenders close only a small number of ONE loans. Others that could and should serve 150+ homebuyers per year are now serving a fraction of that number. MAHA will approach lenders with proposals for increased commitments for each of the next 5 years. Those who are truly committed to economic and racial equality will work with us to close the gap by making much bigger commitments to this effective program and following through on those commitments in the coming months and years.

ONE+Boston is a new initiative launched in June 2020 with the City of Boston and MHP that provides even lower interest rates and enhanced downpayment assistance for first-time buyers in Boston. We need more lenders to join ONE+Boston with a goal of doubling the current four participating lenders to eight by the end of 2021. We also need other communities to follow the Boston model and contribute CPA funds or other local resources to launch ONE+[YourCommunityHere].

Both ONE mortgages and ONE+Boston mortgages dramatically increase buying power, making single family starter homes and condominiums affordable to households that would otherwise be locked out of the market. Families who could afford to buy a \$300,000 home with a conventional mortgage could afford a \$380,000 home with ONE Mortgage. With ONE+Boston, that same family could afford a \$450,000 home. The monthly payments on a \$450,000 home purchased with a ONE+Boston mortgage loan, a \$380,000 home purchased with a ONE mortgage loan, or a \$300,000 home purchased with a conventional mortgage would all be the same. The program lowers payments rather than allowing buyers to take on greater levels of debt. It is an incredibly important part of our strategy to help buyers in high cost areas in Greater Boston afford to make the leap from renting to owning.



2. FUND FIRST-GENERATION HOMEOWNERSHIP

MAHA's matched savings program known as STASH (Saving Toward Affordable Sustainable Homeownership) is helping first-generation homebuyers afford the costs associated with purchasing a home. Launched in 2019, to date 96% of participants are persons of color. This is an example of a race-conscious homeownership policy that we need to expand considerably if we are to close the racial wealth gap. STASH participants are those without the "Bank of Mom and Dad." They enter the competitive housing market at a disadvantage. A robust STASH program can help level that playing field.

We need a \$100 million commitment from banks, government, employers and others to serve at least 4,000 first-gen buyers over 5 years. MAHA will enroll first-generation homebuyers and challenge them to save \$2,500 over 12 months. Participants will be eligible for a benefit of up to \$25,000 to be used in one of three ways: 1) Creating ONE+FirstGen to lower the interest rate on an MHP ONE mortgage; 2) Downpayment or closing cost assistance; 3) Post-purchase assistance for home repairs on a newly purchased home.



STASH could also work for existing homeowners. This pandemic has caused many Americans to increase their savings. Once the pandemic is over, we need to encourage this habit and provide a targeted matched-savings program for Massachusetts households no longer saving for a home but saving for other needs such as to start a business, afford college or make repairs to a home. Targeting households below median income with less than \$75,000 in home equity or liquid assets would allow this program to be race-conscious and benefit a new generation of households of color.



3. EXPAND THE PIE & BUILD MORE NEW AFFORDABLE HOMES FOR SALE

Since 2016, MAHA has been organizing an “Expand the Pie” campaign to increase resources for all affordable housing, and to convince policy makers to devote a bigger share of that expanded pie to affordable homeownership. State commitments to affordable homeownership plummeted after the predatory lending crisis in 2008 and have not recovered despite evidence that the demand for homeownership is stronger than ever. With home prices in Greater Boston out of range for many first time homebuyers of all races, and especially for homebuyers of color, we need a commitment of state and local resources totaling \$500 million over the next five years for the construction of affordable homes. This money should come from new or increased revenue sources such as higher linkage fees, enhanced inclusionary development policies, higher deeds excise or real estate transfer taxes on sales valued over a certain threshold, expansion of Community Preservation Act funding for housing, Payments In Lieu of Taxes (PILOT) agreements, and the sale of public buildings or land. Passage of pending state legislation would increase real estate transfer fees raising well in excess of \$100 million per year statewide. Finally, we need the state’s Department of Housing and Community Development to commit to an annual affordable homeownership funding round in addition to its annual affordable rental housing

funding round and for the Executive Office of Administration and Finance to raise the state’s bond cap for housing allowing the capital funds to be spent faster. To do anything else is taking away opportunities for building Black and Brown wealth. In many cases, the same people who rent affordable apartments could sustain affordable homeownership, gaining stability and building intergenerational wealth in the process. Let’s not consign them to renting by making it the only affordable option. And finally, our federal government needs to provide funds to create more affordable homeownership opportunities for households of color.



4. PROTECT THE COMMUNITY REINVESTMENT ACT & REINVIGORATE THE CONSUMER FINANCIAL PROTECTION BUREAU

The Trump Administration declared war on the Community Reinvestment Act over the last four years. Since 1977 this critical law has required banks to serve the credit needs of low- to moderate-income neighborhoods and households. In May 2020 the Office of Comptroller of the Currency, but not the FDIC or Federal Reserve, issued a final rule establishing a single metric for banks to comply with CRA. This new rule substantially disincentivizes new lending and investing, especially home mortgage lending and other smaller dollar investments and greatly expands what counts as an investment under CRA including dubious investments in Opportunity Zones that do not primarily benefit low- to moderate-income individuals. We must work with our allies in Massachusetts and throughout the country to protect the

Community Reinvestment Act and defend the law against those who seek to weaken it. Massachusetts has the strongest state CRA in the nation covering state-chartered banks, credit unions and mortgage companies. But some of our largest bank lenders are regulated by the OCC and we must be a leader in fighting for a strong, vibrant and effective federal CRA under the Biden Administration.



We will work with Rohit Chopra, President Biden’s nominee to head CFPB to put consumers at the forefront as imagined by Elizabeth Warren when she proposed this new agency and as established by President Obama in July 2011. Under the director appointed by President Obama, CFPB collected roughly \$12 billion in fines against financial companies in six years. Over the last three years under the Trump administration, CFPB has collected just \$800 million in fines and penalties.



5. SUPPORT BABY BONDS

“For something like \$80 billion a year—roughly 2 percent of the annual federal budget, less than a tenth of the annual cost of Social Security—the United States could not only end its most pernicious forms of poverty, reduce wealth inequality, improve social mobility, foster self-sufficiency among poor families, and increase family net worth en masse, but also put black and white families on more equal footing.”

—*The Atlantic*

Under legislation filed by Senator Cory Booker and Congresswoman Ayanna Pressley, every newborn would receive an initial bonded savings account of \$1,000 from the U.S. government. Then each family’s annual income would be used as the basis for a sliding scale to determine the amount of each annual contribution to the child’s endowment. These American Opportunity Accounts would be held by the US Treasury Department until the child becomes a young adult. At that point, the young adult could use the endowment to invest in an asset, such as education or a home. Estimates suggest that the poorest child would receive about \$46,000 by age 18, with a child in the highest income bracket receiving about \$1,700.



6. RETHINK DEED RESTRICTIONS

We need to revisit deed restrictions on substantially subsidized homeownership properties as well as repayment provisions for down payment assistance programs. We should make them both examples of race-conscious public policies. One approach could be a policy that allows first-generation homeowners to have their deed restriction relaxed after a certain number of years and perhaps eliminated entirely after 30 years or more. The same could be true for down payment assistance for first-generation homeowners—fully paid back for a period of time; partial forgiveness after that initial period and fully forgiven after a long tenure. These equity-enhancing policies would disproportionately impact households of color while preserving for future generations the many deed restricted properties sold to first-time homebuyers whose parents owned a home. At this time there is a need for focused data collection and analysis through a race-conscious lens. What percentage of deed restricted units are purchased by people of color? How many of these are first-gen buyers? How long are people staying in deed restricted homes? And how much equity are they accumulating while there? We need a policy that ensures access to homeownership for future low- to moderate-income homebuyers while also promoting racial equity and wealth building opportunities.



7. MAKE RENT CONTROL A LOCAL OPTION

We need to repeal the statewide ban on rent control and allow cities and towns to adopt reasonable rent restrictions (while exempting small owner-occupied buildings) as a way to stabilize renters and allow those who desire homeownership to more easily save for a down payment and the costs of buying a home. Affordable rental housing provides the best path to homeownership for most families.



8. REFORM LOCAL PREFERENCE & EXPAND HOUSING SEARCH TOOLS

Massachusetts should reform its local preference (the practice of allowing all towns to reserve up to 70% of affordable units to town residents) guidance. While gentrification concerns are real and there is a need to create opportunities for existing residents to stay in the communities where they currently live, too often local preference pools result in overwhelmingly white applicant pools that are inconsistent with fair housing. We should also create better access to affordable opportunities in urban, suburban and rural communities by funding a robust housing search capacity that provides customized information on schools, public safety, public transportation, and affordable housing that meets the needs of low- to moderate-income families such as the Boston Housing Authority's Expanding Choice in Housing Opportunities (ECHO) web-based tool.



9. STOP EXCLUSIONARY LOCAL ZONING

Now that Governor Baker's Housing Choice legislation, which reduces the vote needed for zoning changes at the local level from two-thirds to a simple majority, has been signed into law we need to go further. We support making the passage of multi-family zoning and making progress on affordable housing a requirement for towns to be eligible for discretionary state grants. We support re-establishing strong Affirmatively Furthering Fair Housing regulations that were strengthened during the Obama administration but rolled back by the Trump administration. We support reinstatement of HUD's 2013 Disparate Impact rule, which is a critical tool for addressing systemic bias and other types of discrimination that are often hidden from view. Our "suburban lifestyle dream" is for racially and economically inclusive cities and towns across Massachusetts and across America.



10. ESTABLISH A NEW FAIR HOUSING CENTER IN GREATER BOSTON

Boston is the largest metropolitan region in the United States without a private fair housing organization. We need a new center here in Boston to conduct matched-pair testing in real estate, lending and insurance. When you test, you find discrimination and we need more testing and enforcement.



11. CANCEL STUDENT LOAN DEBT



Student loan debt has reached \$1.56 trillion in 2020, more than doubling in the last decade. While Massachusetts residents with student loans are right around the nationwide average with approximately \$32,730 in debt per person, the racial disparities are stark. 86.6% of black students attending four-year colleges take out federal loans, compared to 59.9% of white students. The average black graduate has \$7,400 more in student debt than his or her white peer. And a higher percentage of students of color have student loan debt and no degree. Forgiving student loan debt with a race-conscious lens as proposed by Senator Elizabeth Warren, Center for Responsible Lending and others would itself narrow the racial wealth gap. We know it will allow many to enter the homeownership market and others to enter it earlier than they would if student loan payments are not looming allowing households of color to start to build equity at an earlier age.

12. CLIMATE CHANGE IS A RACIAL JUSTICE ISSUE

Numerous studies have shown that those at most risk of severe impact from climate change are communities of color. Pioneering research by Groundwork USA shows that “The climate crisis threatens to make our communities hotter and wetter than they have ever been before, but not all neighborhoods within a city will suffer the social, health, and financial consequences equally. Many neighborhoods subject to government-sanctioned racist housing practices in the 1930s and 1940s are most at risk today for experiencing extreme heat and flooding.” MAHA endorses efforts aimed ensuring that affordable housing is available and that energy efficiency upgrades are attainable for lower-income households. MAHA has long educated homeowners about how households can upgrade their energy efficiency and install renewable energy systems through MassSave and similar programs.

The Disaster Recovery Reform Act of 2018 allows the Federal Emergency Management Agency (FEMA) to shift more investment into pre-disaster mitigation and allows communities to use post-disaster assistance to build more resilient housing. Habitat for Humanity is leading an effort to help households prepare for extreme weather events through its Habitat Ready and Habitat Strong programs that should be replicated. MAHA’s HomeSafe program is a perfect vehicle for reaching more homebuyers and homeowners of color with information and connection to resources to be energy efficient and climate ready.



WHAT PEOPLE ARE SAYING ABOUT MAHA'S HOMEOWNERSHIP JUSTICE VISION

"We started the Black Economic Justice Institute, Inc. to accomplish one important goal: To advocate and develop programs that address justice and economic opportunity for black and other people of color of Boston. [MAHA's Homeownership Justice Vision](#) is critically important if we are going to get serious about closing the racial wealth gap in Massachusetts."

– Priscilla Flint Banks, BEJII Co-Founder

"When purchasing a home, the financial questions are the most intimidating! 'Are you ready?' 'Do you have enough saved?' The STASH program gives us as first generation homebuyers something to look forward to, while attending classes to learn how to manage money better which leads to the end goal of purchasing our homes. I felt a lot more secure knowing that if we do our part by saving the \$2,000, we will get rewarded for it with a match! Keeping this program funded for others like me to benefit is truly needed."

– Dafany Pressat, STASH graduate and Mattapan homebuyer

"MAHA's work with first-generation and first-time homebuyers is critically important if we are going to narrow the racial wealth gap in greater Boston. Accordia stands firmly with the Black Lives Matter movement and organizations like MAHA who are driving the substantial and immediate change necessary to improve the lives our society has left behind for so many years."

– Kirk Sykes, Co-Managing Partner, Accordia Partners

"MAHA is a critical voice for racial equity in the Commonwealth. It has been our privilege to partner with MAHA for the past three decades to help more than ten thousand low-income individuals and families of color build wealth and economic security by buying their first homes."

– Clark Ziegler, Executive Director, Massachusetts Housing Partnership

"During a time when we need to be proactive about the inequitable impacts that neighborhood change and gentrification are having on vulnerable households, this vision provides concrete actions to counteract these impacts on our community in Greater Mattapan. Thank you for the 'good trouble'...it's no trouble at all."

– Fatima Ali-Salaam, Chair, Greater Mattapan Neighborhood Council

"Nothing demonstrates structural racism more than housing policy. Often the best intervention we can do for people's health is help them find a stable home they can afford, but adding in home ownership makes it a double win for a family's health and wealth building."

– Megan Sandel, MD, MPH, Co-Director of GROW clinic, Boston Medical Center

"We're proud to support MAHA's vision for true housing justice in our Commonwealth that is at the very intersection of racial, economic, education and climate justice in our country. This plan offers systemic solutions for systemic problems we must fight to win now!"

– Mijente Boston Asamblea

"Following the lynching of George Floyd this summer, BECMA—or the Black Economic Council of Massachusetts—convened over a dozen Black- and Indigenous-led organization leaders from across the Commonwealth to form the Black Mass. Coalition. We developed and published our "Blueprint for a New World" that included achievable, substantive targets for all corporate, non-profit, foundation, and government leaders to commit to adopting to ensure a strong foundation for the prosperity of Black and Indigenous communities in our state. [MAHA's Homeownership Justice Vision](#) equally imagines a region where we make real progress on eliminating the racial wealth gap through sustainable and sensible housing policy that lifts up everyone who has been left out of homeownership because of decades of intentional racist actions, from redlining to exclusionary zoning and racial covenants. We fully support MAHA's efforts and are proud to stand with them because they believe along with Fannie Lou Hamer, the godmother of the Civil Rights Revolution, that 'Nobody's free until everybody's free.'"

– Segun Idowu, Executive Director, BECMA

"Having grown up in Massachusetts and lived here most of my life, I have personal experiences with our racial homeownership gap. Those experiences shaped who I am today and why I helped form NCRC 30 years ago. The fact that these gaps haven't narrowed in that same time span is saddening. We are proud of the work MAHA is doing, and this report outlines significant ways we can finally move forward towards a more just economy in our state."

— John Taylor, President and Founder of the National Community Reinvestment Coalition

"This report from our members couldn't be more timely. We face a real threat that the racial wealth gap will widen in Massachusetts, and everywhere, due to the global pandemic and economic downturn. It's time our federal, state and local leaders pay heed to reports like this and implement policies that acknowledge what we all know to be fact—that racist policies and practices from our past are still having a profound effect today, limiting wealth and wealth-building opportunities for communities and people of color and low-wealth."

— Jesse Van Tol, National Community Reinvestment Coalition CEO

"In December 2018, MassHousing convened the Racial Equity Advisory Council for Homeownership to recommend policies that would narrow the racial homeownership gap in the Commonwealth. MAHA has been at the table from the beginning partnering with government, lenders, and others in an effort to find creative solutions to a problem that demands everyone do more than we have done in the past to correct historic inequities." — Chrystal Kornegay, Executive Director, MassHousing

"The National Fair Housing Alliance strongly supports [MAHA's Homeownership Justice Vision](#). Homeownership has long been the primary path to financial security and intergenerational wealth-building in this country, but it has never been available equally to all. The homeownership rate for Black Americans today is lower than it was in 1968, when the Fair Housing Act was passed, barring racial discrimination in mortgage lending. The persistent 30-percentage point gap between the homeownership rate for White families and Black families has been a major driver of the racial wealth gap in this country. [MAHA's Homeownership Justice Vision](#) identifies the policies and practices that account for this gap and lays out a roadmap for eliminating them. Adopting the changes it recommends will enable us to amplify and accelerate the impact of the many efforts in Massachusetts and elsewhere, including NFHA's own Keys Unlock Dreams Initiative, aimed at creating a more equitable society by expanding homeownership and increasing wealth for families of color."

— National Fair Housing Alliance

"Nationally, the homeownership rate among Asians is significantly lower than whites, and among Asian subgroups, the disparities are even starker. We at the Asian Community Development Corporation also know this holds true in Massachusetts based on our experience in providing homeownership education and housing counseling to the Asian population here. It is unconscionable that Massachusetts is one of the wealthiest states in the country yet has one of the largest racial homeownership gaps, which contribute to wealth disparities among our communities of color. We applaud MAHA for this daring vision and look forward to being part of the struggle toward a more just Commonwealth."

— Angie Liou, Executive Director, Asian CDC

"One of the leading ways for families to build generational prosperity is through homeownership. However, institutionally-entrenched policies have made it hard for low-income families to be able to access and afford such opportunity and to close the wealth gap in our communities. MAHA's vision is the type of bold action we need to ensure that Black and Latinx households succeed and can build generational wealth."

— Vanessa Calderón-Rosado, Ph.D., Chief Executive Officer, Inquilinos Boricuas en Acción (IBA)

"As one of the nation's first CDCs, Madison Park Development Corporation has been fighting to reverse the negative impacts of redlining and housing discrimination since our founding in the 1960s. We appreciate MAHA's leadership and commitment to increasing affordable and sustainable opportunities for first-time and first-generation homebuyers of color in Roxbury and beyond."

— Leslie Reid, CEO, Madison Park Development Corporation

"The urgency to stabilize our working class, communities of color is more imperative now than ever. We commend MAHA's historic leadership to close the wealth gap through homeownership for our communities. This homeownership vision is a bold step to solidify our BIPOC communities' stake in Massachusetts and intersect housing to climate to racial justice. Onward together!"

– Lisette Le, Executive Director, VietAID

"MAHA's Homeownership Justice Vision is a comprehensive agenda that is bold, progressive, and aimed right at many of the root causes of poverty, lack of social mobility, and low homeownership rates among people of color. I applaud this effort!"

– Jarred Johnson, Director, Transit Matters

"The Houston Institute is committed to a public policy framework we call 'Community Justice.' This approach reflects both Charles Hamilton Houston's admonition that 'all our struggles must tie together' and fundamental truths about public policy-making in the Commonwealth and across the country. It is based on a recognition that policy is typically created and imposed on the many by the few and that communities of color are rich in knowledge, experience and understanding that can and should be the basis of conceiving, designing, implementing and evaluating policies that affect them. This racial fault line has created such stark differences in family wealth that the Boston Globe had to declare it was 'not a typo' when it published the results of the Federal Reserve study of family wealth: \$247,500 for white families, \$8 for Black families. Six digits to one. These figures are seared into our consciousness and I commend MAHA for taking positive and affirmative steps to remedy this with its Homeownership Justice Vision. This vision grows out of MAHA's record of creating homeownership opportunities for those too often excluded and builds upon locally conceived programs and interventions that represent community justice in operation.

– David Harris, Managing Director,

Charles Hamilton Houston Institute for Race and Justice, Harvard Law School

"Boston Children's is pleased to support MAHA's first-in-the-nation first-generation matched savings program. During this period of profound housing insecurity, this program has the potential to increase the number of Black and Latino households that are able to purchase homes and stabilize the housing situation for themselves and their children."

– Shari Nethersole, MD, Executive Director, Office of Community Health

"Creating intergenerational wealth through homeownership opportunities for black and brown families has been a singular focus of mine for a long time, but having a partner in MAHA to help create those lasting and systemic opportunities, as detailed in their Homeownership Justice Vision plan, is exactly the kind of "good trouble" we need, now more than ever."

– Boston City Councilor Lydia Edwards

"MAHA's Homeownership Justice Vision: A Plan for 'Good Trouble' proposal is an insightful and innovative manifesto that addresses the plight, and responds to the cries, of many of the families of our community. Its intentional commitment to race-conscious housing policies and issues of social justice is timely. Implementing this proposal will certainly have far-reaching positive implications for our entire community, especially economically disenfranchised Black and Brown families."

– James Yansen, Jr, Pastor, Hyde Park Seventh-day Adventist Church

"Whether it is renters struggling to afford rising rents and avoid displacement or families seeking to buy their own home, we must re-imagine and think of new ways to generate more revenue to address the current housing crisis and provide for greater equity and economic justice in our neighborhoods. That is why I have co-sponsored legislation calling for a transfer fee on luxury real estate transactions, which would generate hundreds of millions of dollars for affordable housing. And it's why I enthusiastically endorse MAHA's Homeownership Justice Vision: A Plan for 'Good Trouble', which is making a case for attacking these issues with additional resources at the city, state, and federal levels."

– Council President Kim Janey

"We must take bold action to end the affordable housing crisis, address the legacy of government-sanctioned racial discrimination in housing, and ensure every family has access to a safe and affordable place to call home. In Massachusetts we only have 48 affordable rental homes for every 100 extremely low income renters, and the black homeownership rate is only 35%. Housing is a human right, and I'm glad the Mass Affordable Housing Alliance continues to identify underlying challenges and propose new ideas to tackle this crisis."

—Senator Elizabeth Warren

"I commend the Massachusetts Affordable Housing Alliance (MAHA) for laying out a bold vision that centers the humanity and dignity of everyone. Housing is a fundamental human right, and if we hope to build the Beloved Community that the late, great Representative John Lewis dedicated his entire life to building, we must address the glaring disparities in homeownership and access to clean, safe, affordable housing. This visionary roadmap outlines policy solutions for every level of government that are prescriptive, precise, and proactive to remove systemic barriers to economic security and close the racial wealth gap. Congressman Lewis taught us that the struggle for justice is a lifelong commitment and reminded us that real, lasting change is possible. I look forward to working in continued partnership with MAHA and the millions of Americans who are working every day to build up themselves, their families, and their communities."

—Congresswoman Ayanna Pressley, MA-7

"Affordable housing is key to ensuring economic prosperity for everyone, but our centuries-long legacy of unaddressed racial inequities in the housing market has made home ownership an impossibility for too many Bay Staters. As my dear friend and colleague John Lewis said, 'we're all one people, and we all live in the same house.' I'm incredibly grateful for the leadership of the Massachusetts Affordable Housing Alliance, the roadmap they've created to help us tackle injustice, and their challenge for us to be intentional in our actions to uplift Massachusetts families at this historic moment for our nation."

—Congresswoman Katherine Clark, MA-5

MAHA educates and mobilizes to increase affordable homeownership opportunities, break down barriers facing first-time and first-generation homebuyers, and close the racial wealth and homeownership gap.

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