

**Lexington Housing Partnership Survey of Affordable Homeowner Assistance Programs**

<b>Community</b>	<b>Type</b>	<b>Funding</b>	<b>Status</b>	<b>LIP</b>	<b>Deed Rider</b>	<b>Max. Subsidy</b>	<b>Target Market</b>
<b>Acton</b>	Hybrid*	\$300,000 CPA plus other funding	8	Yes	Yes	\$150,000 (average is much less)	At or below 80% AMI
<b>Bedford</b>	Buy-down	\$161,200 CPA	1 in 2002	No for 1st	Yes	Not set	At or below 80% AMI
<b>Bourne</b>	Hybrid*	\$298,000 CPA	Recently implemented; no units to date	Yes	Yes	\$20,000/bedroom	At or below 80% AMI
<b>Brookline</b>	Mortgage Assistance Program (MAP)	\$400K to \$700K in HOME and CDBG	61	No	For condos in 6+- unit condo associations	\$100K to \$175K depending on type of unit	At or below 80% AMI
<b>Cambridge</b>	MAP	\$4.6 million in own funds	41	No	Yes	\$130,000	At or below 100% AMI
<b>Chatham</b>	MAP	\$255,000 CPA	1 to date	Yes*	Yes	\$60,000	At or below 80% AMI
<b>Chatham Balfour Lane project</b>	Buy-down, Lower Cape Cod CDC	\$285,000 CPA	4	Yes*	Yes	NA	At or below 80% AMI
<b>Chilmark Aff. Housing Mortgage Interest Asst. Program</b>	MAP	\$60,000 CPA Funding reallocated to Helm Home Loan	0	No	Yes	1/3 of monthly mortgage interest payments	At or below 100% AMI
<b>Chilmark/Martha's Vineyard Helm Home Loan</b>	Hybrid*	\$265,000 CPA and IAHF	9	No	Yes	Up to \$25,000 piggy-back to Land Lease Program	At or below 140% AMI
<b>Martha' Vineyard Land Lease Program</b>	Land lease	Funding from AIHF and CPA	22	No but some 40B's	Yes	Varies by project	At or below 140% AMI
<b>Marshfield</b>	MAP	\$485,000 CPA	Working with 2 purchasers	Yes	Yes	\$45,000-\$75,000 depending on # bedrooms	At or below 80% AMI
<b>Newton</b>	MAP	\$1.8 million CPA, HOME and CDBG	26	No	Yes	\$115,000	At or below 80% AMI
<b>Sandwich</b>	Buy-down Housing Assist. Corp.	\$1,442,500 in subsidies	7	Yes	Yes	NA	At or below 80% AMI
<b>Sudbury</b>	Hybrid*	\$500,000 CPA	2	Yes	Yes	\$200,000	At or below 80% AMI
<b>Waltham</b>	MAP	\$270,000/year HOME funds	94	No	No	\$62,000	At or below 80% AMI

\*Hybrid represents a mix of techniques, such as the town setting up properties for purchase with the qualified homeowners given a subsidy at closing.