



July 27, 2018

Robert DeLeo  
Speaker of the House  
State House  
Boston, MA 02133

Dear Mr. Speaker:

I want to thank you for your strong support of so many community development priorities this year, including the Community Investment Tax Credit, the Affordable Housing Bond Bill and the Small Business Technical Assistance program. We are thrilled that all three of these items have been successfully enacted into law.

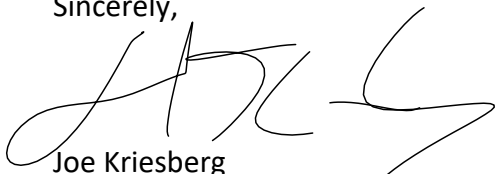
Of course, as you know better than anyone, there are still several items pending before the Legislature that require resolution in the next few days. I wanted to take this opportunity to convey our priorities and requests as you wrap up the legislative session. We appreciate your consideration of the following items.

1. **Override Governor Baker's veto of Line Item 7006-0011, the Loan Originator Administration and Consumer Counseling Program.** The Governor not only reduces the funding for this critical program but also eliminates language that was included in his original budget as well as both the House and Senate budgets. This language is critical to provide legislative guidance to the Division of Banks regarding program implementation. The language has been consistent for over ten years and the program is a widely recognized success.
2. **Enact language to exempt bona fide non-profit affordable housing organizations from onerous and unnecessary licensing requirements for mortgage loan officers.** The Senate Economic Development bill contains the necessary language, consistent with federal law, and this provision has been endorsed by the Division of Banks, the Mass Mortgage Bankers Association, CHAPA and MACDC.
3. **Authorize \$5 million in capital funding to support Community Development Finance Institutions that make loans to disadvantaged small businesses in urban, suburban and rural communities across the state.** The Senate Economic Development bill includes \$5 million in capital authorizations and the House bill includes \$1.25 million. We believe the higher authorization level will give the Commonwealth the flexibility to fully leverage private and federal funding available for this important work.

4. **Provide additional funding for the Community Preservation Act state matching fund.**  
The Governor has proposed \$10 million for this purpose in the Supplemental Budget and we request that the Legislature appropriate at least this amount if not more.
5. **Enact enabling legislation to allow for the creation of Community Benefit Districts.**  
The CBD bill has passed the legislature twice and been fully vetted and reviewed. It builds on the successful and long standing Business Improvement District program and provides a tool to help improve our communities and spur the type of public-private partnerships that we have seen succeed time and time again.
6. **Pass a strong housing production and zoning reform bill that goes beyond the Governor's Housing Choice legislation and includes the six provisions recommended by the Massachusetts Smart Growth Alliance.** These provisions are common sense ways to promote more housing development and we should seize on this opportunity to adopt them into law.

Thank you for your consideration of our views on these important issues. I can be reached at 617-721-7250 or [joek@macdc.org](mailto:joek@macdc.org) if you or your staff have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'JKS', written in a cursive style.

Joe Kriesberg  
President & CEO