



MHP News

Upham's Crossing resident grateful

Affordable apartment represents new start for mom, daughter

November 13, 2015

BOSTON --- With Mayor Marty Walsh and Cardinal Sean O'Malley looking on, Christine Wright took the podium and delivered an impassioned speech, recalling the day when she took stock of her life, looked at her daughter and decided, "you deserve a good mom."

She told her story with tears in her eyes and joy in her voice because she was beginning the latest chapter of her comeback story as a new resident at Uphams Crossing in Dorchester.

"Finally, Gianna and I have a place we can call home where we can live in safety and peace," said Wright at grand opening ceremonies on Oct. 29.

It wasn't always this way. Her past included substance abuse, jail, domestic violence and homelessness. After deciding to dedicate her life to her daughter, she found her way to the Casa Nueva Vida homeless shelter. This past July, she entered the lottery along with 3,500 people for one of the 80 units at Uphams Crossing. She was picked second.

"I thank you Uphams Crossing from the bottom of my heart, for the foundation to build a more stable life," she said in conclusion. The audience gave her a rousing ovation.

Wright punctuated a grand opening event that was celebrating the transformation of a longtime community asset - St. Kevin's Church and School - into a new asset - affordable homes for working families, with 20 apartments set aside for families transitioning from homelessness.

"One of the great things about Boston is it preserves its past and prepares for its future," said Mayor Walsh. "That's what St. Kevin's is and will continue to be, a place that serves a compassionate, value driven community."

Developed by the Archdiocese of Boston's Planning Office of Urban Affairs, Uphams Crossing involved the redevelopment of the St. Kevin's School into 33 affordable rental apartments and



Cardinal Sean O'Malley shares a moment with Christine Wright after she told the audience how grateful she was to have a home at Uphams Crossing.

the knocking down of another building on the campus and replacing it with a five-story, 47-unit apartment building. Upham's Crossing features 14 one-, 58 two- and eight three-bedroom apartments, all affordable to families at or below 60 percent of area median income.



MHP's Judy Jacobson praised the Archdiocese and Boston for its affordable housing efforts but added they can't do it alone.

Upham's Crossing was financed primarily with federal Low Income Housing Tax Credits awarded by the state Department of Housing and Community Development (DHCD). Additional public funding was provided by DHCD and the City of Boston. Bank of America provided construction financing and is the tax credit investor.

MHP is supporting Upham's Crossing with a \$2.9 million loan commitment from its bank-funded loan pool. MHP has now provided POUA with almost \$15 million for the financing of 304 units in

Massachusetts.

MHP Deputy Director Judy Jacobson praised the Archdiocese and the City of Boston for leading the way on affordable housing but warned more is needed to be done to solve the Commonwealth's affordable housing needs.

"At MHP, we really love the Planning Office," said Jacobson. "And we're proud that MHP has been able to provide \$270 million dollars to support almost 6,000 apartment homes in the City of Boston. But, as fabulous as Lisa and her team, and Sheila Dillon and (the City of Boston's) team are, Boston can't do it alone.

"At MHP, we think it's not okay that most communities in the Greater Boston area don't allow multifamily housing. Single-family homes on lots as big as an NFL football field predominate in many communities," Jacobson continued. "If we're really going to make housing choice and housing diversity widely available, we've got to unlock our land use rules and hang together as a region, and as a Commonwealth."

Then Christine Wright took the podium and reminded everyone what the results of more affordable housing can be.

For more information about Upham's Crossing and MHP's financing programs, contact MHP Chief Credit Officer Megan Mulcahy at mmulcahy@mhp.net.