



Ruthanne Fuller  
Mayor

City of Newton, Massachusetts  
Office of the Mayor

**#173-23**  
Telephone  
(617) 796-1100  
Fax  
(617) 796-1113  
TDD/TTY  
(617) 796-1089  
Email  
rfuller@newtonma.gov

April 24, 2023

Honorable City Council  
Newton City Hall  
1000 Commonwealth Avenue  
Newton, MA 02459

To the Honorable City Councilors:

I am pleased to reappoint Ann Houston of 45 Wedgewood Road, West Newton 02465 as a member of the Newton Affordable Housing Trust Fund. Her term of office shall expire on May 2, 2026 and her appointment is subject to your confirmation.

Thank you for your attention to this matter.

Warmly,

Ruthanne Fuller  
Mayor

RECEIVED  
2023 MAY - 8 PM 3:03  
CITY CLERK  
NEWTON, MA. 02459

Application Form

Profile

Ann Houston
First Name Middle Initial Last Name

[Redacted]
Email Address

45 Wedgewood Road
Home Address Suite or Apt

West Newton MA 02465
City State Postal Code

What Ward do you live in?

[X] Ward 3

[Redacted]
Primary Phone Alternate Phone

Opportunity Communities, LLC Chief Executive Officer
Employer Job Title

Which Boards would you like to apply for?

Newton Affordable Housing Trust: Submitted

Interests & Experiences

Please tell us about yourself and why you want to serve.

Why are you interested in serving on a board or commission?

Over the course of nearly 40 years, my work has focused on building strong vibrant communities, principally through affordable and mixed income housing development and ownership. I have worked as a lender, developer and CEO of community development corporations, and served on numerous boards, currently including MHIC Board of Directors, MassHousing Multi-family Advisory Committee, the First Republic Bank Community Advisory Board, and the Newton Housing Partnership. I am particularly interested in the role the Affordable Housing Trust can play in supporting the expansion of affordable housing in Newton. Increasing the supply of affordable housing will allow us to build and maintain a healthy racial and economic diversity in the midst of soaring real estate prices. As a 30-year resident of Newton, I would love to see us increase our supply of affordable housing. Thank you for considering this application.

Ann\_Houston\_Resume\_2019.docx
Upload a Resume

**ANN HOUSTON**  


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**PROFESSIONAL EXPERIENCE****Chief Executive Officer, Opportunity Communities, LLC**

2018 – Present; Boston, Massachusetts

Created Opportunity Communities, LLC with partner CDCs, and serves as its founding CEO. OppCo's model provides operational capacity – financial management, data and evaluation, and human resources, plus core program expertise in real estate development, asset management, and tenant services – to community-based joint venture partners who remain separate not-for profit entities with their own Board, strategic plan, and assets. OppCo formally launched in April 2018 with the two founding CDC partners, and is currently in conversation with prospective new partners.

**Executive Director, the Neighborhood Developers**

2003 – 2018; Chelsea, MA

Transformed a floundering non-profit serving Chelsea into a regional community development leader working in Chelsea, Revere and Everett to rebuild distress neighborhoods using three integrated investment strategies to build vibrant and sustainable communities: real estate development to strengthen mixed-income housing markets and to expand affordable housing inventory; financial opportunities to increase resident prosperity, and community engagement to foster a resilient social fabric and civic infrastructure. Over a fourteen year period, TND completed over \$95 million of real estate development, increasing the portfolio 350% from 112 to 395 units, with total assets growing from \$11.8 million to \$100 million. Projects ranged from creating a nationally award-winning new mixed-income and mixed-tenure downtown neighborhood in Chelsea, the Box District, to neighborhood revitalization initiative redeveloping foreclosed properties. TND's community engagement model fosters neighbor-to-neighbor relationships that lead to active civic engagement, with over 2500 residents participating annually. TND founded CONNECT, a partnership of 5 non-profits who co-located financial education and workforce development services to provide seamless evidence based, data driven support, serving more than 16,700 clients. TND staff grew from 9 to 30, with the annual budget increasing 220%.

**Director of Community Assistance, Massachusetts Housing Partnership Fund**

1998 – 2003; Boston, MA

Directed program to support private developers, nonprofit organizations and municipalities to create and preserve affordable housing:

- Provided predevelopment assistance to over 80 projects, combining staff support and grants for third party consultants, to guide housing from project conception through demonstrating feasibility and establishing a development plan.
- 125 grants to over 80 cities and towns reviewing Comprehensive Permit (Chapter 40B) requests, resulting in permitting of over 2,000 units of housing.
- Assisted 6 towns and housing authorities to redevelop town land, establishing goals and selecting developers in compliance with state laws and regulations; wrote manual to help other municipalities with process.
- Supervised Soft Second Loan Program administration, providing affordable first time homebuyer financing to over 800 households annually with average income below 60% of median, and foreclosure rate of .03 percent.
- In conjunction with State, created a comprehensive new construction program for public housing authorities using private financing; 16 housing authorities with 180 proposed units in demonstration round.
- Hosted conferences and workshops to increase capacity of communities to develop successful local housing strategies:
  - Inclusionary zoning, with 250 attendees
  - Community-initiated housing development, 250 attendees
  - 10 regional workshops.
- Managed department with staff of 7.

**Director of Development, Codman Square Neighborhood Development Corporation**

1996 - 1998; Boston, MA

Directed real estate and economic development for a non-profit community-based development organization, supervising staff and department budget for all development, including:

*Residential and Commercial Real Estate Development:* \$16 million under development in 1997-1998, including:

- 50-unit scattered site rental housing, award-winning sustainable, energy efficient Erie-Ellington Homes
- Two service-enriched senior housing developments, 21 unit McKinney-funded project, and 14 unit HUD 202 project
- Three commercial developments
- 5 two- and three-family homes substantially rehabilitated for sale to homeowners

*Programs:* Participated in three loan pools, including

- Homeowner rehab and mortgage lending through the Boston Homeowner Service Collaborative, utilizing Neighborhood Housing Services of America (NHS) products
- Small business lending and support through the Neighborhood Business Support Center
- Venture and loan capital investment through the CDC Tax Credit Fund

**Loan Officer, Mass. Government Land Bank/ Mass. Development Finance Agency**

1992 - 1996; Boston MA

Real estate and business lending for a quasi-public lender created to provide permanent financing for housing and economic development ventures, and loan guarantees for emerging technology facilities. Originated, underwrote, structured, and closed loans. Coordinated Land Bank loans with other public and private equity and debt sources, and provided technical assistance to borrowers as required.

**Director of Housing Programs, Valley Opportunity Council, Inc.**

1981 – 1991; Chicopee & Holyoke, MA

Created a new department of an anti-poverty agency to address the housing needs of low-income people, including developing and managing real estate and programs:

- A shelter for 10 homeless families
- Three housing developments: transitional housing, single-room-occupancy (SRO) and family housing
- Created community development corporation, securing start-up funding and first 16 unit rental development; spun-off to independent corporation
- Supervised staff of 15 and managed department operating and development budget.

**EDUCATION**

**Massachusetts Institute of Technology  
Center of Real Estate, Cambridge, MA**

*Master of Science in Real Estate Development*

**University of Massachusetts-Boston, Boston, MA  
College of Public and Community Service**

*Bachelor of Arts in Community Planning*

**PROFESSIONAL AFFILIATIONS & ACTIVITIES**

- Massachusetts Housing Investment Corporation Board of Directors, 2009 – Present
  - o New Markets Tax Credit Committee; chair
  - o Healthy Neighborhood Equity Fund Committee
- Newton Housing Authority Commission, 2019 – 2020
- MassHousing Multifamily Advisory Committee, 2017 - Present
- Mass Association of Community Development Corporations, Board Member, 2017-2018
- NeighborWorks America National Community Initiatives Advisory Group 2009- 2018
- NeighborWorks America National Real Estate Advisory Group 2009 - 2017
- Citizens Housing and Planning Association Board Member, 1990 – 2015
  - o President, 2006-2008
  - o Chair, CHAPA Transitional Cities Committee, 2004 – 2014
  - o Chair, CHAPA Smart Growth Committee, 2001 – 2004
  - o Chair, CHAPA Low Income Housing Tax Credit Committee, 1997 – 2001
  - o Co-Chair, Ch. 40B Education Sub-Committee, 2001 – 2002

- Newton Community Development Foundation, Board Member, 1995 - 2003
  - o Chair, Development Committee, 2002 - 2003
- Cooperative Living of Newton, Board Member, 1994 - 1995
- Western MA Community Loan Fund, President, 1988 - 1991
- Valley Housing Development Corporation, President, 1984 - 1991
- Mass. Shelter Providers Association, Vice President, 1988
- Holyoke Housing Partnership, Member, 1987 - 1989
- EOCD Homeless Planning Committee, Member, 1988