

PARTNER

Christopher R. Rock

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OVERVIEW

Christopher Rock, Finance & Corporate Practice Area Leader, is a public finance lawyer, focusing on real estate construction and infrastructure improvement projects on behalf of hospitals, universities, human services providers, health clinics, affordable housing developers and other public and private entities throughout Massachusetts. Chris serves as bond counsel, borrower's counsel, purchaser's counsel, issuer's counsel and underwriter's counsel for tax-exempt, tax credit and taxable financings.

"I'm especially fortunate to have helped with several community health center financings," Chris explains. "These are real, practical and impactful projects that benefit underserved communities in Massachusetts and elsewhere."

Tax-exempt 501(c)(3) nonprofit institutions, manufacturers, affordable housing organizations, solid waste disposal companies and state and local government clients seek Chris' practical, business-focused help with the issuance of revenue and general obligation bonds. He has significant experience leading teams in numerous complex financing transactions, ranging from a few million dollars to well over \$200 million and involving leveraged tax credit structures, public and private placements, multimodal issuances and hedging transactions.

"My job includes moving the transaction and the team forward efficiently and amicably under tight deadlines," Chris explains, "often working with repeat clients and other professionals over multiple projects." Chris is based in Boston and has strong ties to Worcester and other communities in the state. Bowditch's public finance team is one of a handful on the Massachusetts Development Finance Agency's Approved Bond Counsel list.

Besides work

Chris and his wife love to travel with their toddler daughter. "My in-laws live in Florida," Chris says, "so we spend a lot of time on the beach. We also ski and – toddler notwithstanding – have been to Africa and the Far East."

EXPERIENCE

Bond counsel for a history-making mixed-use development in Boston

Chris was part of the firm's team that helped make the complex, high-profile Parcel 1B project a reality. Now known as The Beverly, it's heralded as Boston's first 100 percent affordable and workforce housing development to be built in more than 25 years. Acting as bond counsel, the team focused on the project's housing component, as well as the financings for the parking, retail, hotel and other parts of the \$230 million development, slated for completion in 2018.

Bond financing for affordable housing under a tight deadline

A local, family-owned developer had its eye on an affordable housing project in one of its Boston-area markets. “The project comprised the significant renovation of an earlier, 110-unit housing development important to the client and to the neighborhood,” Chris noted. The firm’s team put the financing in place by the deadline necessary to preserve the bond and close the transaction in early 2016.

Helping finance a \$12 million neighborhood health services facility

Chris was bond counsel on a recent Boston-area health and elder services project for a nonprofit developer, using the bonds to make a leveraged loan into the financing structure along with New Market Tax Credits. “It wasn’t that long ago,” according to Chris, “that the waiting rooms at the old health center were overflowing. It’s now been replaced by a spacious, modern facility that can accommodate the elderly residents of the neighborhood along with much-needed administrative support for the agency providing the services.”

AFFILIATIONS

- Steering Committee, Boston Bar Association’s John and Abigail Adams Benefit
- Real Estate Finance Association (REFA), a division of the Greater Boston Real Estate Board (GBREB)
- Member, Boston Bar Association

HONORS

- Named a Notable Practitioner in Public Finance, *Chambers USA* (2025)
- Massachusetts *Super Lawyers* list (2025)

ARTICLES & TALKS

ARTICLES

- “The Corporate Transparency Act – FinCEN Filing Reminders and Legal Updates,” Bowditch, 2024

TALKS

- “Funding New Construction & Capital Improvement Projects,” Bisnow’s Boston Capital Markets Conference, 2025 (Moderator)
- “Time is Running Out to Maximize the Value of Opportunity Zones,” Marlborough and MetroWest Chambers of Commerce, 2019

MEDIA MENTIONS

- “Commercial growth: Two executives are leading Bay State Bank’s efforts to expand its commercial division,” *Worcester Business Journal*, 2026

BAR ADMISSIONS

- Massachusetts

EDUCATION

- J.D., *cum laude*, University of Dayton School of Law; Publication Editor, University of Dayton Law Review

- M.B.A., School of Business Administration, University of Dayton
- B.A., College of the Holy Cross