



CITY OF NEWTON  
HOUSING AND COMMUNITY DEVELOPMENT  
PROGRAM AND THE  
WESTMETRO HOME CONSORTIUM

Fiscal Year 2011 (FFY10) Annual Action Plan of the  
FY11-FY15 Consolidated Plan

July 1, 2010—June 30, 2011



*For submission to the Department of Housing and Urban Development  
May 15, 2010*

**Fiscal Year 2011 Annual Action Plan  
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## **Executive Summary**

The FY11 Annual Action Plan comprises the first year of the FY11-15 Consolidated Plan for the City of Newton Community Development Block Grant (CDBG) and Emergency Shelter Grants (ESG) programs and for the WestMetro HOME Consortium HOME Investment Partnerships (HOME) program. The Consolidated Plan was prepared to describe the use of federal resources for housing and community development activities in Newton and housing activities in the 11 other HOME Consortium communities—the towns of Bedford, Belmont, Brookline, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury and Watertown and the city of Waltham.

The action plan, which is the result of a citizen-driven collaborative planning process, details how the City of Newton and the members of the WestMetro HOME Consortium will allocate the aforementioned federal funds for the period of July 1, 2010 through June 30, 2011. The action plan provides details to citizens, public and private agencies, and other interested parties on the program activities that are planned in response to the priority needs identified in the Consolidated Plan. The City of Newton and the WestMetro HOME Consortium communities are required to submit this planning document to the U.S. Department of Housing and Urban Development (HUD) to remain eligible for CDBG, ESG, and HOME funding.

In terms of the activities funded by HUD, all HOME funds received by the Consortium are utilized to fund activities that build, buy and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. All ESG funding received by the City of Newton is allocated to activities designed to meet the costs of operating shelters, to provide essential social services to homeless individuals or to help prevent homelessness.

The CDBG program, which was designed to be adapted to local needs, is a more flexible program, and funding can be used for a wider range of activities, including the provision of decent housing, creating a suitable living environment and expanding economic opportunities for low- and moderate-income persons. The funds, however, must be used to benefit low- and moderate-income Newton residents. The following information represents the City of Newton's CDBG funding priorities for FY11 based on the goals and priorities outlined in the Consolidated Plan:

- Affordable housing activities-55 percent
- Public services-15 percent
- Architectural access improvements-5 percent
- Target neighborhood improvements-7 percent
- Economic development-1 percent
- Administration-17 percent

The following housing and community development activities are based on data analysis, citizen input and other information collected for the Consolidated Plan. Activities funded with CDBG, HOME, and ESG funding must address a minimum of one of the following priorities. Each priority is followed by the proposed activity that will be undertaken to address it.

## **FY11 NEWTON COMMUNITY DEVELOPMENT ACTIVITIES**

### Nonantum Target Neighborhood

#### Priority #1: Parks/Open Space Improvements

- Nonantum Parks Improvements (\$50,000)

#### Priority #2: Public Infrastructure & Traffic Improvements

- Adams-Watertown Intersection Improvements (\$60,000)

#### Priority #3: Public Facilities Improvements

- Nonantum Branch Library Improvements (\$50,000)

### Public Services

#### Priority #1: Children's Service Needs

- Adequate funding for childcare
- Services to children with identified special needs, e.g. behavioral, social/emotional, and physical needs
- Social worker to provide services to children and their families
- Transportation for daily trips from school to after-school programs and field trips
- Nutritional and healthcare services for children

#### Priority #2: Youth Service Needs

- Provision of services to students who are isolated or disconnected
- Prevention and treatment of teen dating violence, substance abuse, and other risky behavior
- Programs and services to address developmental issues of middle school kids, e.g. sexuality, bullying, substance abuse
- Support and guidance for 18-21 year olds during transition to adulthood

#### Priority #3: Adult/Family Service Needs

- Crisis counseling with focus on connection to resources
- Financial counseling to help families cope with financial stress
- Services to victims of domestic violence
- Services to immigrant population
- Parent education and parent support
- Affordable permanent housing
- Job training
- Transportation services

#### Priority #4: Elder Service Needs

- Ability to age in place with available services (including medical care and handyman services)
- Assistance in obtaining entitlements and social service support
- Educational, cultural, and socialization services to active seniors
- Transportation for medical care, shopping, and activities of daily living
- Affordable housing with support services
- Services to immigrant population
- Affordable, available adult day health care

Priority #5: Service Needs of People with Disabilities

*(Includes adults with developmental disabilities or chronic mental illness and adults with severe physical impairments)*

- Opportunities for independent living in accessible facilities
- Affordable health care
- Employment and training opportunities
- Identification of and assistance to disabled elders
- Improved available, accessible transportation services
- Easily accessible information about community services and programs

Architectural Access

Priority #1: Installation of ADA compliant curb cuts

- Installation of an estimated 15 curb ramps at street crossings where they are either non-existent or unusable.

Priority #2: Access improvements to public buildings

- Construction of an accessible ramp or walkway at the Jackson Homestead's main entrance.

Priority #3: Access improvements to Parks and Recreational facilities

- Construction of an accessible ramp to continue the path of travel along the shoreline of Crystal Lake, behind the home at 230 Lake Avenue.

Priority #4: Access improvements to non-profit agencies

- Construction of a ramp in the auditorium of the Newton Community Service Center Waltham Street location.

**FY10 WESTMETRO HOME CONSORTIUM PRIORITIES**

Housing

Priority #1: Housing needs of small family renters with incomes between 30 and 50 percent of the Area Median Income and between 50 and 80 percent of the Area Median Income.

Objective: Increase the supply of affordable rental housing and improve access to and quality of affordable homeowner housing.

Strategies:

- Work with developers to subsidize rental and homeownership units.
- "Buydown" existing housing to create affordable housing.
- Work to renew affordability terms for affordable rental units that will be expiring during FY11- FY15.
- Collaborate with local volunteer boards and committees that focus on increasing affordable housing as well as local Housing Authorities to find additional opportunities for affordable housing.
- Provide down payment assistance and homebuyer counseling to first time homebuyers.

Priority #2: Housing needs of small family owners with incomes between 50 and 80 percent of the Area Median Income.

Objective: Improve the quality of and access to affordable housing.

Strategy:

- Provide grants and low interest loans to assist LMI homeowners for housing rehabilitation.

#### Non-homeless Special Needs

Priority #1: Households that include at least one person with a physical disability.

Objective: Increase the range of housing options and related services for persons with special needs.

Strategies:

- Ensure that construction of housing units meets accessible standards.
- Capitalize on existing housing rehabilitation programs for barrier removal and accessibility improvements.

Priority #2: The housing needs of elderly and frail elderly renters and homeowners who earn ≤ 80 percent of the area median income (AMI).

Objective: Increase the range of housing options and related services for persons with special needs.

Strategies:

- Assist elderly homeowners to remain in their home and access services or find other affordable housing options.
- Target financial resources to affordable housing developments that serve the elderly population.
- Partner with service providers to leverage resources.
- Capitalize existing housing rehabilitation programs for weatherization repairs and access improvements.

### **FY11 FEDERAL FUNDING AMOUNTS**

Community Development Block Grant (CDBG)	\$2,458,367
HOME Investment Partnerships Program (HOME)*	\$2,263,634
Emergency Shelter Grants (ESG)	\$98,666
Total	\$4,820,667

\*HOME funds are distributed among the 12 WestMetro HOME Consortium members.

## **FY11 Proposed Policies, Program Changes and Outcome Goals**

### **Housing**

The City plans to recommend significant changes to the Newton Housing Rehabilitation Program; One-to-Four Unit Purchase Rehabilitation Program; and the First Time Homebuyer Program in FY11.

*The Newton Housing Rehabilitation Program* was significantly revised in FY10 after no substantive changes for at least 10 years, and the current program was rolled out in April 2009. During FY11, staff will clarify existing requirements in the program guidelines, where necessary, and in addition, propose the following changes: identify high priority work items--such as hazard abatement and architectural access--that are eligible for funding; limit available per project funding for non-homeowner applicants; and establish a limited emergencies-only set-aside for elders and individuals, identified through the Newton Hoarding Task Force, whose unit requires immediate assistance.

*The One-to-Four Unit Purchase-Rehabilitation Program's* per unit funding cap needs to be evaluated in light of increasing acquisition and rehabilitation costs. The program was last revised in 2008 and the current per unit funding limit is \$100,000. Staff plans to recommend increasing the per unit funding amount. The most recent project that received funding under this program (2148-2150 Commonwealth Avenue in 2009) required a waiver to exceed the cap to \$150,000/unit. In addition to increasing the per unit funding limit, staff is considering additional program subsidies for projects that create at least one of the following: units that are accessible to persons with physical disabilities, units for low-income individuals (<50% of area median income) with special needs and units for households whose gross annual household income is <50% AMI that do not have rental assistance such as a voucher through the Section 8 Housing Choice Voucher Program. Finally, staff plans to submit a request for local Community Preservation Funds to help augment program funds.

*The First Time Homebuyer Program* subsidy limits (up to \$110,000 for mortgage buy down and up to \$5,000 for down payment assistance) need to be evaluated and increased. The program is capitalized with Community Preservation Funds but a number of homebuyers have received additional assistance through the City's housing rehabilitation program. (In these cases, the homebuyers are required to submit two separate funding applications.) Staff plans to recommend to the Community Preservation Committee and Board of Aldermen that the subsidy limit be increased to reflect the scarce inventory available to qualifying households and the likelihood that these units will require rehabilitation. As part of this proposed change, staff will revise the current program guidelines and among other changes, develop an affirmative marketing plan that meets Local Initiative Program (LIP) requirements enabling the assisted units to be included on the state's Subsidized Housing Inventory. The new affirmative marketing plan will also be used for all applicable CDBG and HOME-funded housing projects.

### **Economic Development**

In FY11, staff will work with the Senior Economic Development Planner, a new position in the Planning and Development Department, to market the program. It has been over 1.5 years since there has been an Economic Development Planner, and the previous position was only



part-time. Due to the expanded economic development responsibilities of the new position, it is staff's hope that the City will be able to better target the limited pool of potential microenterprise loan applicants.

Additionally, staff will explore the possibility of merging the EDAC with the City's Economic Development Commission. This would better integrate the CDBG-funded programs with the City's overall economic development goals.

### Proposed FY11 Outcomes

Program Area	Proposed Outcome
<b>Housing Development</b>	
Affordable housing units	2
Homebuyer assistance	3*
<b>Housing Rehabilitation</b>	
Housing rehabilitation programs	15
<b>Public Services</b>	
Elder services	3,387 people
Adolescent services	548 people
Children's services	195 people
Adult/family services	784 people
Services for people with disabilities	471 people
<b>Architectural Access</b>	
Public thoroughfare improvements	15 curb cuts constructed 6 pedestrian signals improved
Public building improvements	1
Parks and recreational facilities improvements	1
Nonprofit agency improvements	1
<b>Economic Development</b>	
Microenterprise loan	1
Family day care grant	1
<b>Neighborhood Improvements</b>	
Parks/open space improvements	1
Traffic improvements	1
Public Building improvements	1
<b>Continuum of Care for People who are Homeless or At-Risk of (ESG Program)</b>	
Homelessness Prevention	249 people
Support Services	500 people
Operating Support	320 people

Program Area	Proposed Outcome
<b>HOME Program</b>	
Rental units	4
Homebuyer units	19
Homebuyer assistance	13
Homeowner Rehabilitation	7

*\*Homebuyer Assistance is funded with local CPA funds*

## General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The City of Newton does not have any areas of low-income families and/or racial/minority concentration, nor do any of the WestMetro HOME Consortium communities, with the exception of Framingham (see Framingham section of this Annual Action Plan). HOME and ADDI projects undertaken by the WestMetro HOME Consortium communities during FY11 will directly benefit low- and moderate-income residents of the 12 member communities.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

In terms of Newton's CDBG and ESG grants, housing rehabilitation, housing development, architectural access and public service projects will directly benefit low- and moderate-income people and will be carried out on a citywide basis. Economic development projects may also be undertaken throughout the city and will require the creation of jobs for low- and moderate-income people or will directly benefit a low- and moderate-income owner of a microenterprise.

Since Newton does not have any areas of low-income or minority concentration, neighborhood improvement projects are carried out in four target neighborhoods, including portions of the villages of Newton Corner, Newtonville, Nonantum and West Newton. These target neighborhoods are composed of the block groups in Newton with the highest concentrations of low- and moderate-income people. Funds for neighborhood improvement projects are distributed among the target neighborhoods on a rotating basis, with one neighborhood receiving funds each year. During FY11, funds will be used in the Nonantum target neighborhood.

Both direct benefit and area benefit activities are consistent with the Newton Housing and Community Development Program's goals of maintaining Newton's and the HOME Consortium's economic diversity and improving the physical, social, economic and housing environments for low- and moderate-income residents.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The primary obstacle to meeting underserved needs in Newton and the 11 other HOME Consortium communities is the lack of sufficient funding. During the needs assessment process conducted for the FY11-15 Consolidated Plan, a large number of needs were identified. Unfortunately, the amount of CDBG and ESG funding allocated to Newton and HOME funding allocated to the Consortium communities cannot begin to address all of the identified needs. In the coming fiscal year, staff will continue to explore creative ways to leverage additional funding to address underserved needs. Solutions will continue to be sought to maximize the effectiveness of the federal funds and to address the greatest number of needs.

### **BEDFORD**

Bedford will continue to work with developers who propose affordable rental and homeownership projects in Town. As the market conditions improve, it is expected that projects on hold and new projects will go forward. In the meantime, the Town will focus on maintaining its existing stock of affordable housing. The Town will begin to explore preservation options for expiring use projects.

### **BELMONT**

The Town has been engaged with updating its Comprehensive Plan (completion is expected in April). As part of this Plan, an initial review of the Town's Zoning By-Laws will be done with the expectation that zoning will be relaxed in order to encourage production of small, affordable units.

As the Town comes to the end of its 6-year funding commitment to Waverley Woods, the Belmont Housing Trust will begin to seek out developers and landowners that may provide opportunities for small, affordable rental housing units

### **BROOKLINE**

The Housing Division will continue to outreach to connect owners of appropriate properties with nonprofit developers, and to lenders to familiarize them with Brookline programs, all in an effort to bypass the highly competitive marketplace and achieve a transition of property that will benefit affordable housing. At the same time, the Town will continue to use its Housing Trust as bridge financing to allow developers to move nimbly.

With the completion of the State-supported, successful, multi-year St. Aidan's project, a strong new Brookline project may be well positioned to enter competitive rounds for State financing.

With regard to the Olmsted Hill homeownership project, the Town will be conveying the site to the developer at a below market value and committing an estimated \$2.7 million in Housing Trust and HOME funds, with the hope that this investment will successfully leverage State funding as well.

## **FRAMINGHAM**

The Town will provide grants and low interest loans to rehabilitate homes of income eligible owners. The rehabilitation of elderly units or units to be occupied by those with physical disabilities (both owner occupied and rental occupied units) is of particular importance. The Town will also work to preserve and upgrade current facilities through moderate rehabilitation.

## **LEXINGTON**

The Town will continue its efforts to establish HOME-eligible project pipeline. For a number of reasons identifying projects has been difficult despite the known need for more affordable housing in Lexington.

## **LINCOLN**

The primary barrier to affordable housing in Lincoln is the cost of housing and land in the Town. Lincoln is also facing issues of teardowns, where smaller older homes are torn down to accommodate larger, more expensive homes that drive up the overall assessments and prices in town. Lincoln has attempted to address this issue in several ways and will continue to do so in 2011:

- In 2005, Lincoln voted to approve an inclusionary zoning bylaw that requires all developments of six units or more to have 15% of the project be affordable subject to the Town's subsidized housing inventory.
- In 2006, Lincoln residents approved an Affordable Housing Trust Fund that allows for quicker response to available housing opportunities. The Trust anticipates further buy down activity in FY11, augmented with HOME funds.

## **NATICK**

Although funding for affordable housing programs is limited the Town foresees an abundant number of affordable units for sale over the next few years that can potentially utilize the Down Payment Assistance in leveraging assistance to targeted populations.

## **NEEDHAM**

The Town will encourage developers to create housing in the downtown under the new Zoning, which offers a density bonus for affordable units. Meetings have taken place between Town staff and several property owners who are weighing their options. Staff has encouraged the addition of housing, including affordable housing, in the potential projects. Planning staff will continue to work with various parties in Town to create a shared understanding of the community's housing goals. These collaborations will help to build consensus about projects as they come forward

## **NEWTON**

The proposed changes to the Housing Rehabilitation Program and the One-to-Four Purchase Rehabilitation Program, if approved, will begin to address these obstacles:

- Lack of sufficient funds to more deeply subsidize units.
- Lack of institutional support to more deeply subsidize units.
- Lack of sufficient funding to address all requests for accessibility improvements.

- Targeting financial resources to a specific special needs sub-population requires a significant policy change in the City's allocation of federal funds. Adopting this policy will reverse the City's current first come first serve philosophy.

Over the course of the following four years (FY12-15), housing staff will work to mitigate all the identified obstacles to the greatest extent achievable. However, obstacles relating to insufficient funds (e.g. *Lack of sufficient funding to meet all requests for housing rehabilitation program assistance* and *Lack of sufficient funding to address all requests for accessibility improvements* for example) may never be fully realized.

### **SUDBURY**

Sudbury will utilize local and state funds as available to subsidize homeownership and family rental units to make them affordable. In addition the Town will apply available property and funds to subsidize necessary capital and operating models.

### **WALTHAM**

The purpose of Waltham's Inclusionary Zoning Ordinance is to retain and encourage housing opportunities for people of all income levels, and to mitigate the impacts of development of market-rate housing on the supply and cost of low and moderate income housing. Any private developer wishing to develop ten or more market rate housing units (home ownership or rental) must make 10 percent of the units available to low or moderate-income households as outlined in the Waltham Zoning Ordinance. The City continues to update and revise the ordinance to accurately reflect the intention of the ordinance and changing market conditions.

Persons with disabilities are at an increased disadvantage when looking for housing. Most of Waltham's housing is older and not easily accessible. The City is committed to increasing the number of housing units in the city that are both accessible and adaptable for persons with disabilities. This will be attained through partnerships with local non-profit developers as well as strict enforcement of ADA requirements in all housing developments.

The City of Waltham has an aging population and a strong need to create housing opportunities for Waltham residents to age within the City. The Waltham Housing Authority, Francis Cabot Lowell Mill and St. Mary's Elderly Housing all provide significant housing opportunities for both independent elders and those needing additional assistance. Over the next five years, the City will see completion of 10 units at the surplus Hardy School site. The City will also continue to explore further partnerships to increase the number of units set aside for elders throughout the city.

### **WATERTOWN**

The following actions describe the Town's plan to address obstacles to meeting underserved populations.

- Rehabilitating owner occupied units of very-low income elders is dependent on availability of increasingly competitive funding, for which Watertown has not been successful in receiving in recent years.

- The provision of down payment assistance to small families is contingent on matching qualified income-eligible small families with homes that meet all necessary requirements.
  - Existing housing stock in Watertown is old and subsequently many have lead paint issues, which must be deleaded in order for families with children to rent them.
  - Lack of housing projects due to the current economic climate reduces the opportunity to create new affordable housing. It also makes it more difficult to incorporate any aspects to a project that increases costs.
  - Lack of housing projects due to the current economic climate reduces the opportunity to create new affordable housing. It also makes it more difficult to incorporate any aspects to a project that increases costs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

In FY11, Newton and the WestMetro HOME Consortium communities expect to receive the funding amounts shown below:

**FY11 ADDITIONAL RESOURCES ANTICIPATED TO BE AVAILABLE:**

**I. CDBG LEVERAGED FUNDS**

- a. \$4,823,882 (Additional HUD grants—HOME, ESG, Continuum of Care)
- b. \$1,263,655 (Locally leveraged funds—CPA, local lenders, grants, City funds)
- c. \$295,000 (Anticipated program income from rehabilitation and economic development loans)
- d. \$3,132,647 (Other: MA Dept. of Developmental Services, Mass Rehabilitation Commission, Mass Commission for the Blind, United Way of Mass Bay, City of Newton, MA Dept. of Transitional Assistance, MA Dept. of Children and Families, MA Dept. of Housing and Community Development, MA Executive Office of Elder Affairs, City of Waltham, MA Office of Violence Against Women, Foundation Grants, Agency Fundraising)

**TOTAL LEVERAGED FUNDS: \$9,515,184**

**TOTAL FUNDING: \$11,973,551**

**II. HOME LEVERAGED FUNDS**

- a. \$ 1,475,000 (Additional Federal funds)
- b. \$150,000 (Additional State funds—CPA, DHCD, MassHousing, MHP, etc.)
- c. \$4,105,000 (Locally leveraged funds—private lenders, housing trusts, housing authorities)
- d. \$60,000 (Grantee leveraged funds)
- e. \$12,027,887 (HOME match, LIHTC)

**TOTAL LEVERAGED FUNDS: \$17,817,887**

**TOTAL FUNDING: \$20,081,521**

### **III. ESG LEVERAGED FUNDS**

- a. \$ 3,708,367 (Additional HUD grants—Continuum of Care, CDBG)
- b. \$1,689,854 (Sub-grantee matching funds from MA Dept. of Transitional Assistance, MA Dept of Children and Families, HUD Supportive Housing, FEMA, Donations, City of Newton, City of Waltham, Project Bread )

**TOTAL LEVERAGED FUNDS: \$5,398,221**

**TOTAL FUNDING: \$10,895,108**

One hundred percent of CDBG funds will be used for activities that benefit Newton’s low- and moderate-income residents.

### **Managing the Process**

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The lead agency responsible for overseeing the development of the FY11-15 Consolidated Plan and the FY11 Annual Action Plan is the Housing and Community Development Division (the Division) of the City of Newton’s Planning and Development Department. In addition to serving as the lead agency for the City of Newton’s CDBG and ESG consolidated planning process, the Division also serves as the lead entity for the HOME portion of the Consolidated Plan for the WestMetro HOME Consortium. The HOME Consortium consists of the towns of Bedford, Belmont, Brookline, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury and Watertown, and the cities of Newton and Waltham. Brookline, Framingham and Waltham are also CDBG grantees. The information below identifies the major public agency in each Consortium community that will be responsible for administering programs covered by the Plan.

#### HOME CONSORTIUM COMMUNITY: RESPONSIBLE ENTITY

Bedford: Town Manager’s Office

Belmont: Planning Division of the Office of Community Development

Brookline: Planning and Community Development Department

Framingham: Community and Economic Development Department

Lexington: Planning Department

Lincoln: Planning Board

Natick: Community Development Department

Needham: Planning Board

Newton: Housing and Community Development Division of the Planning and Development Department

Sudbury: Planning Board

Waltham: Housing and Planning Departments

Watertown: Department of Community Development and Planning

Many of the HOME Consortium responsible entities work with volunteer housing committees to advance the community goals of affordable housing. These groups are described below.

<b>Volunteer Housing Committee</b>	<b>Composition</b>	<b>Role in the use of HOME funds</b>
Bedford Housing Partnership (BHP)	Selectman liaison, Housing Authority Board member, Planning Board member, former Housing Authority Director, realtor, community members.	The BHP is the group that reviews, approves, and recommends to other Town boards all HOME plans and reports and reviews all housing projects. The BHP is involved in setting and implementing the Town's housing policy and agenda.
Belmont Housing Trust (BHT)	Lawyers, Housing Consultants, Housing Manager, Policy Researcher, Builders.	The Belmont Housing Trust is responsible for setting housing policy and determining how the Town's HOME funds will be used.
Brookline Housing Advisory Board	Seven Brookline residents, including a representative from the Brookline Housing Authority Board of Commissioners, a representative of Planning Board, a low or moderate income tenant with knowledge or tenant issues, and four appointees by the Board of Selectmen, with experience in one of more of the following areas: government housing programs, housing/real estate finances, design or urban planning, and real estate law. One position is currently open.	The Housing Advisory Board approves the initial HOME budget and makes recommendations to the Board of Selectmen about changes to the budget, including the commitment of HOME funding to specific projects.



<b>Volunteer Housing Committee</b>	<b>Composition</b>	<b>Role in the use of HOME funds</b>
Framingham Community Development Committee	<ul style="list-style-type: none"> <li>• Residential services, Assisted living developer</li> <li>• Senior Citizen, Framingham Rotary Club</li> <li>• Resident target neighborhood, African American</li> <li>• Resident target neighborhood, Town Meeting Member</li> <li>• Realtor, Downtown Business Owner, Brazilian</li> <li>• State College faculty</li> <li>• Senior` Citizen, African American</li> <li>• Resident Target Neighborhood, Co-chair neighborhood association</li> <li>• Downtown Business Owner</li> </ul>	The CDBG and HOME components of the Annual Plan are formulated by the Community Development staff and the Community Development Committee, a group appointed by the Board of Selectmen to advise the Selectmen on how best to use CDBG funds.
Lexington Housing Partnership	<p>4 Members designated by entity*</p> <p>17 Members appointed by the Selectmen**</p> <p>7 General Housing Advocates Members; 6 Liaisons (non-voting)***</p>	Staff typically drafts the various planning documents required by the HOME program which are then run through the Housing Partnership for comments and revisions.
Lincoln Housing Commission	Accountant, lawyer, realtor, teacher and planner.	The Housing Commission works with staff to provide direction for the development of affordable housing with HOME funds.
Natick Community Development Advisory Committee/ Affordable Housing Trust Fund	Representative from the Board of Selectmen, banker, real estate agents, resident working in the construction industry, attorney, engineer, consultant for non-profits, and Planning Board member.	The Natick Affordable Housing Trust (NAHT) works with the Community Development Advisory Committee (CDAC) with the purpose of creation and preservation of affordable housing for the benefit of low and moderate-income households. Both committees meet monthly to discuss Natick affordable housing issues and review the use of HOME funds.

Volunteer Housing Committee	Composition	Role in the use of HOME funds
Sudbury Housing Trust	Lawyers, selectman, clergy, Planning Board member, Housing Authority commissioner, advocate, banker, architect.	The Trust recommends the use of HOME funds in conjunction with housing projects. The Board of Selectmen has the authority to confirm, approve or otherwise advise on the final use of HOME funds.
Watertown Housing Partnership	Lawyer, realtor, retired teacher, retired judge, Watertown Housing Authority Director, banker.	The Watertown Housing Partnership determines the allocation of HOME funds and approves budget transfers.

\*Fair Housing and Human Relations Committee, Lexington Housing Assistance Board (LexHAB), Lexington Housing Authority, Planning Board

\*\*Banker, Developer/Builder/Architect, Real Estate, Attorney, American Association of University Women, Hancock Church Housing Committee, League of Women Voters, Lexington Coalition for Racial Equality, Lexington Interfaith Clergy Association

\*\*\*Board of Selectmen, Conservation Commission, Council on Aging, School Committee, Town Meeting Members Assoc.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

Work on the FY11 Annual Action Plan was intertwined with the development of a new Consolidated Plan for the period FY11 – FY15. Staff began to develop the needs assessment in the fall of 2008. Throughout the past fourteen months, staff met with advisory committees, city and town staff, housing trust members and planning board members to review the FY11-FY15 needs, objectives and strategies. In the winter of 2010, staff in Newton and the other 11 members of the WestMetro HOME Consortium began drafting their FY11 plans and presenting the drafts to the relevant entities in their cities and towns.

In Newton, during the development of the plan, staff coordinated with other City departments, including the Parks and Recreation Department and the Department of Public Works, specifically in terms of target neighborhood and accessibility improvement projects. Staff from these departments were invited and encouraged to attend advisory committee meetings during the development of the plan.

On a regional level, Newton maintains contact with municipalities within the region through its involvement in the WestMetro HOME Consortium. Through this forum, Division staff is able to share in regional planning activities that relate to affordable housing development. Besides individual contact between Newton and members staff, the Consortium also holds meetings on a bimonthly basis. This offers members an opportunity to raise and resolve particular issues, to discuss new programs and projects and to develop both a local and a regional outlook on affordable housing development.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

The City of Newton is an active member of the Citizens' Housing and Planning Association (CHAPA), a nonprofit umbrella organization for affordable housing and community development activities throughout Massachusetts and is a member of the Boston Metropolitan Planning Organization (MPO), which is composed of seven agencies, seven municipalities and a public advisory committee that collectively carry out the federally mandated "continuing, comprehensive and cooperative transportation planning process for the region." Housing and Community Development staff is also active both nationally and regionally as members of the National Community Development Association (NCDA), a national nonprofit organization composed of more than 550 local governments across the country that administer federally-supported community and economic development, housing and human service programs, including the CDBG, ESG and HOME programs.

Division staff is also actively involved with a number of collaborative efforts that include representatives of agencies and organizations outside of Newton. Throughout the year, collaborative groups such as the Human Service Providers Network and the Brookline-Newton-Waltham-Watertown Homelessness Consortium meet to discuss issues and needs in Newton and the surrounding communities. Housing and Community Development Division staff takes the lead in coordinating these meetings.

The City of Newton is committed to promoting and improving coordination between public and assisted housing providers and private and government health, mental health and service agencies. Evidence of this commitment is apparent from the numerous advisory committee meetings held and the ongoing communication with the staffs of other City departments and other jurisdictions undertaken as both part of the development of the Consolidated Plan and the Annual Action Plan and as a regular component of Newton's housing and community development program. The specific actions to be undertaken during the next year to increase coordination are described in the following paragraphs.

The Housing and Community Development Division of the Newton Planning and Development Department is the primary City entity responsible for coordination efforts. As such, for the past eight years, Division staff has planned, organized and promoted a bimonthly Human Service Providers Network meeting for CDBG and ESG grantees and local non-grantee agencies. The meetings are held five times a year with an average attendance of 30 people from 25 different agencies.

Human Service Providers Network meetings increase the level of information available to providers concerning social problems and promote the sharing of ideas and strategies between them. The goal is to encourage providers to not only be in communication with each other but to also encourage them to find new ways to work cooperatively to provide services. Whereas providers in some communities complain of increased competitiveness in the face of shrinking public funds available for services, Division staff has found that when agencies interact and communicate, the intensity of the competitiveness is lessened. Providers Network meetings will continue to be held during FY11 to enhance coordination efforts.

Another major coordination effort led by Division staff is the Brookline-Newton-Watertown Homelessness Consortium, which is composed of local nonprofit agencies, private foundations, formerly homeless individuals, private businesses, state agencies, the City of Newton and the towns of Brookline, Waltham and Watertown. Members of the Consortium work together to apply for U.S. Department of Housing and Urban Development (HUD) Continuum of Care funds and to provide a continuum of care system to help the homeless and people at-risk of homelessness obtain or maintain permanent housing and self-sufficiency. Members also work together to coordinate the point-in-time survey of homeless people that is conducted annually in the four municipal member communities. The Homelessness Consortium meets monthly as a whole, with Planning Committee and HMIS Committee meetings scheduled at less frequently. These meetings will continue during FY11.

The Newton Housing Partnership (NHP), a volunteer group of Newton residents with experience in affordable housing and related fields, meets monthly to review and comment on housing projects and to provide feedback to staff on programs and policy-related issues. The Housing Partnership, whose members are appointed by the Mayor, was established in 1990. The NHP is one of the most visible links between the City and private, for-profit businesses and nonprofit organizations that provide housing and/or services in Newton. This linkage enables the NHP to provide a peer review that is consistent and coordinated. In addition, many of the members of the Housing Partnership are involved in other volunteer efforts in Newton which helps provide the members with a sense of context and historical perspective that otherwise would not exist. During FY11, the NHP will continue to enhance the coordination process among public and private housing, health and social service agencies.

Coordination will also be sought with housing and human service providers this spring (2010) when Division will facilitate a meeting to get feedback on the proposed changes to the Housing Rehabilitation Program prior to finalizing the proposed program guidelines. In the past, representatives from the Newton Housing Authority, the Department of Health and Human Services, and various housing providers attended focus groups to discuss City funding priorities. When the current version of the program was being developed, staff met with various program managers to discuss the underlying policies that were influencing the design of the new program. Although not all the user comments were incorporated into the final program design, the feedback was helpful and staff plans to include some of their suggestions in the program's second iteration.

In FY11, proposed changes to the Housing Rehabilitation, One-to-Four Unit Purchase Rehabilitation, and First Time Homebuyer Programs will be reviewed by the Newton Housing Partnership. The CDBG-funded Housing Rehabilitation and One-to-Four Unit Purchase Rehabilitation Program will then need to be reviewed and approved by the Planning and Development Board and the Mayor. Since it is capitalized with Community Preservation Funds, the proposed changes to the First Time Homebuyer Program will need approval by the Community Preservation Committee and final approval by the Board of Aldermen.

Another example of building partnerships and enhancing coordination is the ongoing dialogue between housing staff and the state Department of Housing and Community Development (DHCD) on how to make First Time Homebuyer Program units eligible for Local Initiative Program and inclusion on the subsidized Housing Inventory. Housing staff, with the Newton Law Department, is also “breaking new ground” according to DHCD, in discussions concerning HOME-assisted units and the most coherent way to preserve their affordability. In the fall of FY10, HUD announced that the Universal Deed Rider, a deed rider developed by MassHousing in 2006 to survive foreclosure, and utilized by DHCD’s Local Initiative Program, is not in compliance with HOME Program requirements because, as a last resort, the Universal Deed Rider allows for the possibility of the unit to be sold to a buyer that is not income-eligible. It also includes both recapture and resale. Until HUD determined that it was not in compliance, many of the projects funded with entitlement HOME program funds in this Consortium and in jurisdictions across the state used the Universal Deed Rider. During FY11 staff will continue to work with DHCD and HUD to develop a deed rider that satisfies both the HOME Program requirements and the LIP.

Another ongoing, multi-staffed public-private initiative is the Newton Hoarding Task Force. The task force is comprised of representatives from a number of City departments including the Fire, Police, Senior Services, Health and Human Services and Planning Departments. Other members include the property managers from two elderly developments, the Newton Housing Authority and protective services staff from Springwell, a private nonprofit that provides services to the elderly and people with disabilities. Housing staff attends the monthly task force meetings and the program has provided CDBG funds to clean up units occupied by income-eligible hoarders.

### **BEDFORD**

The Bedford Housing Partnership works with the Municipal Affordable Housing Trust to oversee the Town’s affordable housing activities. The Partnership and the Housing Trust include representatives from the Town Manager’s office, Selectmen, Planning Board, Housing Authority, and the Community Preservation Committee. Therefore, the coordination among these Boards is institutionalized into the structure of the Partnership. All affordable housing proposals have the full input of Town Departments, boards and the community. A thorough review of all proposals is conducted by the Planning Board, Conservation Commission, Zoning Board of Appeals and Selectmen, when appropriate. In addition, the form of town government is Town Meeting. Many projects, such as those with Community Preservation funding, must be approved through Town Meeting, which is open to the entire voting population of the community.

## **BELMONT**

A member of the Belmont Housing Trust (defined within the legislation establishing the Trust) is an elected member of the Belmont Housing Authority (BHA). As a result, both bodies are well aware of what the other is doing and how they can help move each other's goals forward.

Additionally, an ad hoc committee consisting of various Town departments, which have some impact on housing (i.e., Health, Police, Fire, Building, Zoning) and representatives from social service agencies meet periodically as the 'Safe Housing Task Force' to discuss and develop solutions for housing situations in the Town.

## **BROOKLINE**

Under the policy direction of the Housing Advisory Board, Housing Division staff will continue to work with other Town departments, public and private affordable housing developers, and local private agencies to both assess housing needs and to serve those who need housing services. Housing Division staff will continue to work with the Brookline Housing Authority, which houses many of the Town's most vulnerable households, both to assure the preservation of this critical resource through annual CDBG allocations for capital improvements, and also to access project based subsidies for projects under development. It will work with the Brookline Improvement Coalition, Inc. (the Town's Community Housing Development Organization) as well as other nonprofit developers (e.g., Pine Street Inn, HEARTH, Caritas Communities, Planning Office for Urban Affairs, Hebrew Senior Life) and for-profit developers both to preserve existing affordable housing and assess new opportunities.

Housing Division staff will continue to collaborate, on both the policy and case management level, with the Town's Health Department, which enforces health and State Sanitary Codes, including oversight in the area of lead paint and asbestos issues, lodging housing permitting, and the recently identified challenge of hoarding; with the Council on Aging; and with the Officer for Disabilities, Fair Housing and Human Relations. The Housing Division will continue to work with outside agencies, most particularly the Brookline Community Mental Health Center, which is coordinating the Town's Homelessness Prevention and Rapid Re-Housing Program.

Finally, the Division will continue to contact all of these, in addition to the Town's Veteran's Office and critical School Department personnel at each school, for help in advertising new affordable housing opportunities.

## **FRAMINGHAM**

The Town of Framingham's Community Development Committee will continue to play a role in setting policy and encouraging coordination of the delivery of housing and community development activities and services by the diverse elements of the local housing delivery system. The delivery system features the work of the Town, Housing Authority, and a number of non-profit housing development agencies. Through its presence on and participation in a broad range of committees, task forces, and focus groups (i.e. the Fair Housing Committee, MetroWest Outreach Connection [in support of homeless individuals and families housed in hotels], Downtown Solutions, Framingham Downtown Renaissance, Framingham Community Partners, Framingham Business Association [primarily Brazilian and Latino merchants], Community Connections, the Housing Summit, and Town Meeting Standing Committee on Planning and Zoning), the Department of Community and Economic Development will promote a housing agenda on behalf of the community that will aim to have partners working together.

## **LEXINGTON**

On behalf of the Town and LexHAB, the Housing Authority has agreed to run and administer the Affirmative Fair Housing Marketing Plan and associated lottery. The Town is extremely excited about this mutually beneficial collaboration that expands the organization capacity of both groups.

## **LINCOLN**

The Town of Lincoln will work with local agencies such as the Council on Aging and Disabilities Commission. Lincoln is also working with WATCH (Waltham Alliance to Create Housing) to coordinate Town needs.

## **NATICK**

It is essential to the Town that affordable housing development address the needs of persons with disabilities, and special needs such as the elderly. The Town will work to inform housing providers of the current needs of the community and available resources and the location of service centers. Many of these service centers are located in the vicinity of Natick Center and provide opportunities for affordable units to respond to special needs and services while being permitted. The Town will encourage applicants to incorporate universal design into their projects.

## **NEEDHAM**

Regular meetings between staff from the Needham Planning Department, Needham Opportunities Inc and the Housing Authority have been established in order to discuss housing projects, ideas and visions. The meetings have proven helpful in moving each entity forward with shared goals. As the group's meetings become routine, representatives from other agencies in Needham could also be invited to join. The plan is to transform the group into a formal Housing Committee.

### **SUDBURY**

The Town of Sudbury will work with housing providers and service agencies in the Town to enhance the overall level of support. Action items include development of a services brochure for the residents at housing provider facilities, and continued work with Longfellow Glen management through the transitions stage to new owners.

### **WALTHAM**

The City continues to work with WATCH on the leasing of the vacant Banks School for the renovation of affordable rental units. WATCH receives five percent of Waltham's HOME allocation for staff salary expenses. WATCH staff administers a Tenant Advocacy Program and Homebuyer Counseling Course throughout the year. The City and the Waltham Housing Authority continue to work together on rehabilitation projects to housing units throughout the City. The City will continue to fund 19 Social Service Agencies that offer a range of services throughout the City. The Planning Department participates in the local homeless coalition committee and will continue to assist as necessary. The City is also taking increasing advantage of electronic forms of communication – particularly the City's website and official email communications. Increasing the use of bilingual notices is also intended to enhance communication to the public.

### **WATERTOWN**

In order to improve coordination between housing providers and service agencies, Watertown will encourage an open exchange of ideas and issues. The Town has encouraged this through outreach to service providers as part of our needs assessment and will continue with opportunities for dialogue among service providers, Town staff, Watertown Housing Partnership, and housing providers. This will also provide a mechanism to identify redundancies and opportunities for efficiencies through combined efforts. A common understanding is critical to providing the most efficient and effective service to our constituents. Similarly, housing providers must be able to fully understand the needs of service providers if they are expected to address their needs in a meaningful way.



## **Citizen Participation**

1. Provide a summary of the citizen participation process.

Citizen participation has been an established priority of both the Newton Housing and Community Development program and the WestMetro HOME Consortium for many years, and citizen participation plans exist for both the Newton CDBG and ESG programs and for the WestMetro HOME Consortium. In terms of the citizen participation process employed for the development of the FY11 annual action plan, meetings were held in each individual HOME Consortium community to solicit feedback and public input on the planned uses of federal funds. The City of Newton then held a public hearing on March 1, 2010, to present its plan for allocating its CDBG, ESG and HOME allocations. Additionally, the plans for the HOME allocations for the 11 other members of the WestMetro HOME Consortium were presented at this hearing. Advertisements announcing the public hearing and the availability of the plan were placed in each HOME Consortium communities' local newspaper during the week of February 15, and a link to the draft FY11 annual action plan was placed on the City of Newton website.

2. Provide a summary of citizen comments or views on the plan.

## **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

For the past 34 years, the Housing and Community Development Division of the Newton Planning and Development Department has developed and managed a number of programs for city residents, all in keeping with the goal of increasing Newton's diversity by improving the economic, social, physical and housing environments for families and individuals with low- or moderate-incomes. Current programs administered by the Division include housing (development, rehabilitation, first-time homebuyer and homebuyer programs), economic development, neighborhood improvements, accessibility improvements and homeless and human service programs. Since 1990, the Division has also administered federal HOME funds for a growing Consortium of local member communities. These funds are specifically directed towards low-income housing.

Effective program delivery would not be possible, however, without the efforts of many other local, state, federal and private partners. The institutional structure established to develop the City of Newton and the WestMetro HOME Consortium Consolidated Plan is broadly based and integrates the talents of key organizations and committees involved in the CDBG, ESG and HOME programs, and other housing and human service activities. This institutional framework for planning and implementing housing and community development activities operates with the goal of enhancing the quality and expanding the programs and services that serve low- and moderate-income persons in the community.

Affordable housing production programs and community development programs in the City of Newton are driven primarily by the actions and interactions of three groups: government agencies (or public institutions); nonprofit and for-profit organizations (especially developers and

social service providers); and private lenders and corporations. Federal, state and local government agencies provide a significant portion of funding and support for affordable housing and community development activities and guide these activities through their policies, program guidelines, and in the case of the local housing authorities in the HOME Consortium communities, through the direct provision of housing units and services.

The various government agencies often act as principal funders of the housing and community development services provided by nonprofit and for-profit organizations. The nonprofit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services and influence the type of affordable housing projects built and the services offered. Private lenders also play an important institutional role within the delivery system by providing additional financing and by providing a conduit for the delivery of housing services to low- and moderate-income households. The relationship between these three groups of stakeholders forms the basis of the housing and community development delivery system and plays a considerable role in the housing and community development efforts within Newton and the HOME Consortium communities. Efforts to strengthen the relationships between the stakeholder groups will continue during FY11.

In Newton, in addition to these three chief stakeholder groups, a number of local advisory committees appointed by the Mayor provide important input on issues facing the community to help guide staff and local officials on the housing, community and economic development efforts in Newton. These groups include:

- Four target neighborhood advisory committees:
  - ✓ Newtonville Advisory Committee
  - ✓ Newton Corner Advisory Committee
  - ✓ Nonantum Advisory Committee
  - ✓ West Newton Advisory Committee
- Economic Development Advisory Committee
- Human Service Advisory Committee
- Mayor's Committee for People with Disabilities
- Newton Housing Partnership
- Newton Planning and Development Board
- Newton Fair Housing Committee

The Brookline-Newton-Waltham-Watertown Homelessness Consortium, which recently expanded to include the City of Waltham, is also an important advisory committee. This Consortium is comprised of representatives of organizations, government entities, and states agencies who work together to use resources to coordinate the provision of housing and services for people who are homeless.

## **Monitoring**

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### **Monitoring Policy for Human Service and Emergency Shelter Grant Project**

Annually, during the second quarter of each program year, Community Development staff will monitor human service sub-recipient agencies. All new projects will be monitored during the first year of operation. Existing agencies/projects to be monitored will be selected based on the results of a risk analysis. This analysis shall consider such criteria as past performance of the agency/project, experience level of staff administering the project, newness of the project, etc. At least thirty percent of all human service projects will be monitored each year. All monitoring documentation is filed in the monitoring folder within the project file.

The monitoring process includes the following documentation:

- Risk analysis results and monitoring schedule
- Notification letter sent to sub-recipient agency
- On-site monitoring visit documentation, including completion of steps outlined in the attached monitoring agenda
- Letter to the agency that outlines the result of the monitoring visit, including any follow-up action required

### **Project Monitoring Policy for Affordable Housing Developments**

Each spring, housing staff monitors selected affordable housing developments in the City. Over the last several years, the scope of the City's annual oversight has increased from only monitoring federally-funded projects to also include projects that were created through a comprehensive or special permitting process. Housing staff do not conduct on-site file reviews of projects monitored by MassHousing and the MA Department of Housing and Community Development. In these cases, housing staff contacts property managers to verify that an annual inspection was conducted and will request the results of the visit if necessary.

The agencies/projects to be monitored will be selected based on the results of a risk analysis. This analysis shall consider such criteria as past performance of the agency/project, experience level of staff administering the project, newness of the project, etc. At least (10%) ten percent of all federally-funded housing development projects will be monitored each year.

The monitoring process shall include the following documentation based on the specific type of project:

- Risk analysis results and monitoring schedule
- Monitoring schedule based on risk analysis results
- General notification letter notifying agency that it will be monitored for CDBG/HOME compliance and compliance with sub-recipient agreement

- Confirmation letter sent confirming the date and time of the monitoring visit and detailing specific items to be monitored listed – i.e., income limit documentation, lease agreements, unit inspections, performance goals, etc.
- Completion of an on-site monitoring visit, including completion of the following forms as applicable to the specific project: Lease Requirements Checklist, Housing Quality Standards inspection form, and CDBG or HOME Monitoring Form
- Completion of a letter to the agency outlining the result of the monitoring visit, including any follow-up action required

### **Monitoring Policy for First-Time Homebuyer Program**

Housing staff monitors First-Time Homebuyer Program projects annually to verify that each property is being used as the homeowner’s principal residence. Staff mails a form to the homebuyers asking them to sign a statement verifying that the property purchased with First-Time Homebuyer Program funds is their principal residence and to return it to the City in a postage-paid envelope. If the homeowner fails to return the statement or does not sign the statement, housing staff attempts to contact the homeowner via phone or in person at their address.

### **WestMetro HOME Consortium Project Monitoring Policy**

In order to ensure accountability, respond to community needs, and use HOME resources efficiently and effectively, the WestMetro HOME Consortium is committed to the following comprehensive monitoring plan.

#### *Monitoring Objectives and Strategy*

Overall monitoring objectives of the WestMetro HOME Consortium monitoring plan include:

- Identifying and tracking program and project results
- Identifying technical assistance needs of member communities, CHDOs and sub-recipient staff
- Ensuring timely expenditure of HOME funds
- Documenting compliance with program rules
- Preventing fraud and abuse
- Identifying innovative tools and techniques that support affordable housing goals

To ensure an appropriate level of staff effort, the Consortium’s monitoring strategy involves a two-pronged approach: ongoing monitoring and on-site monitoring.

#### *Ongoing Monitoring*

Ongoing monitoring occurs for all HOME-assisted activities each program year. Basic ongoing monitoring involves the review of activities to ensure regulatory compliance and track program performance. Particular attention is paid to the consistent use of the Consortium’s Project and IDIS Setup and Completion forms, and Project and CHDO Records Checklists.

### *On-Site Monitoring*

On-site monitoring seeks to closely examine whether performance or compliance problems exist and to identify the aspects of the program or project that are contributing to the adverse situation. A risk factor analysis is used to target certain HOME program areas or organizations for in-depth monitoring each year. Results of the monitoring are documented in the appropriate checklists and reviewed with staff of the city/town. Any findings are discussed and a course of action is developed to resolve the problem going forward.

For the past two years, the Consortium has utilized the knowledge and expertise of FinePoint Associates, a private consulting firm, to conduct the on-site monitoring. FinePoint staff has several years of experience monitoring HOME-funded projects for the Massachusetts Department of Housing and Community Development.

### **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The Newton Housing Rehabilitation Program will continue to provide CDBG funds to abate lead-based paint during FY11. Additionally, lead-based paint hazard control measures will be undertaken, consistent with the Title X requirements, on all housing projects funded with federal funds as well as local Community Preservation Funds. The City of Newton, through the housing office and the Health and Human Services Department, will continue efforts to eliminate lead-based paint hazards and to educate property owners/managers and homeowners about the dangers of lead-based paint. The member communities of the WestMetro HOME Consortium will also continue to comply with all federal lead-paint laws.

### **BEDFORD**

The issue of lead paint is addressed through ongoing development projects. When a development project, such as the duplex conversions, calls for the renovation of existing units, lead paint hazards are addressed.

### **BELMONT**

Fortunately, while the majority of Belmont's housing stock is quite old with a high probability of lead-based paint, housing is very well maintained and therefore the incidence of lead poisoning is quite low. The Town will continue to reach out to realtors and landlords through meetings and workshops stressing the importance of de-leading their residential units.

## **BROOKLINE**

The Town will continue to work to reduce the risks of lead paint poisoning. As required by Massachusetts State law, whenever a tenant files a complaint or if any inspection is required by the State Sanitary Code and the unit is occupied by children under the age of six years, the municipality's health inspector performs a lead determination, including the testing of 21 surfaces, even if intact. Of a total 1,285 housing inspections during the past two years, 15 were in units which housed a child under six, and fewer than half of these resulted in orders for abatement. The Town also received 40 notices of lead paint removal during this two-year period, reflecting the number of units in which the property owner sought a compliance letter for the removal/abatement of lead. Furthermore, the Town will continue to require lead paint abatement as part of renovation programs for family housing undertaken by private developers using public funds when such housing is to serve families with children.

Finally, the Housing Division will continue to refer owners to and collaborate with the MassHousing "Get the Lead Out" low-cost loan program for lead removal, for which it acts as the program's locally authorized processing agency. The program provides zero to five percent financing to owners of buildings with one to four units, including owner occupants whose incomes fall under certain low and upper moderate income limits, and investor/nonprofit owners who serve income eligible tenants. The Town does initial eligibility determination, assists the borrower in completing the loan package, and assists the borrower in the lead abatement process required under Massachusetts State law. The usefulness of this program in Brookline is reduced, however, by the ineligibility of condominiums and of larger rental properties, which collectively would house a high proportion of the eligible units.

## **FRAMINGHAM**

The Framingham Community and Economic Development Department, on behalf of the Town, will work with a network of agencies involved with childhood health issues, to take proactive measures to integrate lead-based paint hazard reduction into housing policies and programs. The Department, on behalf of the Town, will fully implement de-leading procedures and protocols as required and as directed by HUD.

The Town has put together a more comprehensive approach to addressing the issues surrounding lead based paint hazards in line with the adoption of new federal regulations. Some of the Town's de-leading cases have been funded by the Mass Housing Get the Lead Out Program, a needed additional resource to address the lead paint issue. Going forward these funds will only be used to assist those properties with children with elevated blood levels. The Town will hereinafter operate in strict compliance with Federal Lead Safe Housing regulations implementing lead based paint assessment and following indicated protocols to attain lead safe housing.

As a matter of policy, the Town in its operation of housing rehabilitation and homeownership assistance programs, requires owners (assisted homebuyers prior to occupancy) to undertake lead based paint abatement, if necessary. Pending the results of a Department of Community and Economic Development initiated lead inspection, the Town will, if required, assist the homebuyer with the cost of lead paint removal in the form of a deferred payment zero interest

proportionately forgivable over fifteen years loan up to \$24,000. The homebuyer will only have to repay the loan according to the terms of the loan agreement. These terms may require full repayment upon sale, conveyance, or refinancing within the first five years of ownership. Beginning in year six of ownership and continuing through year fifteen, the amount of the loan would be forgiven 10 percent per year. At the end of fifteen years of ownership the loan would be entirely forgiven.

### **LEXINGTON**

The Town does not currently offer any lead based paint remediation programs absent a HOME funded acquisition project. The strategy for the Town's only HOME funded project was to simply abate the lead-based paint hazards. The project required such extensive rehabilitation that it just made more sense to remove the lead-based paint hazards than to stabilize or control them.

### **NATICK**

The Town of Natick does not have a lead or rehabilitation program at this time. Residents with questions regarding lead based paint are referred to the Lead Paint Removal Credit offered for Massachusetts taxpayers, and the Get the Lead Out loan program offered by MassHousing.

### **NEEDHAM**

The Needham Health Department sometimes receives complaints about lead based paint in homes. When they receive a complaint, they either get in touch with the owner/landlord directly about the complaint, or if that is unsuccessful, they conduct a site visit, and if a violation exists, the Town will issue an order letter to the landlord. If the concern is about getting lead paint testing, the Town refers the person to the State Lead Program and informs them that they will need to hire a lead inspector.

### **NEWTON**

Providing funding for lead paint abatement is the City's principal effort to reduce the number of housing units containing lead-based paint. Under the Housing Rehabilitation Program, forgivable loans and 100 percent grants are available for hazard abatement including deleading. Funds are available to assist income-eligible homeowners and tenants who reside in units owned by the Newton Housing Authority and nonprofit affordable housing providers.

Beginning in April 2010, the federal Environmental Protection Agency (EPA) and HUD will require contractors who, in the course of their work, will disturb lead-based paint in housing units, child care facilities and schools built before 1978, to be certified and follow specific work practices to prevent lead contamination. All contractors will be required to contain the work area, minimize dust and clean up thoroughly. Under the new requirements, field inspections to ensure safe work practices and procedures must be documented.

The City's Rehab/Construction Manager has already attended the EPA's Institute for Environmental Education and is a certified EPA Renovator. This certification will enable him to ensure that projects funded with CDBG, HOME and Community Preservation Funds involving lead paint are managed using correct procedures and best work practices. The Rehab/Construction Manager is also already trained in federal and state lead paint regulations and is certified as a Moderate Risk Deleader.

### **SUDBURY**

Homes selected in the Town's Home Preservation program will be tested and remediated for lead paint as appropriate.

### **WALTHAM**

The City of Waltham has identified the need for lead-safe housing in the community and has prioritized the abatement of lead paint hazards as part of an overall affordable housing strategy. The City will provide no interest, deferred loans to low and moderate-income homeowners to abate lead in both ownership and rental properties throughout the city. The City is committed to the continuation of the abatement of lead paint hazards as a priority over the next year.

### **WATERTOWN**

A significant portion of HOME funds in Watertown have been allocated to housing rehabilitation, which would include lead abatement activities.

## **Specific Housing Objectives**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

### **BEDFORD**

**Priority #1: Housing needs of small family renters with incomes between 31 and 80 percent of the area median income (AMI).**

#### *New Projects*

Several rental housing projects have recently been completed in Bedford, including 447 Concord Road (14 units, 12 affordable) and Village at Taylor Pond (188 unit, 47 affordable). The Partnership will continue to seek opportunities for affordable rental projects.

#### *Preservation*

The Town will begin work towards the preservation of rental units whose affordability restrictions are facing expiration.



**Priority #2: Housing needs of small family owners with incomes between 51 and 80 percent of the area median income.**

*Habitat for Humanity*

Habitat for Humanity has purchased a property on North Road in Bedford for the development of eight affordable homes. The project includes the preservation of an existing farmhouse and its conversion into two affordable units. A total of six new units will be constructed on the 3.5 acre site. The Town has approved \$600,000 of Community Preservation funds for the project. The first unit is complete and occupied, construction is finishing on the second project. The project will create homeownership opportunities for families making up to 50% of the area median income. This income group is rarely targeted for homeownership projects. Habitat for Humanity is constructing an 8 unit project in Bedford. Three of these units will be constructed during FY11.

*New Projects*

The Partnership will continue to review proposals submitted by private developers. Currently the Partnership is reviewing a proposal for Chestnut Row, a proposed six unit project with one affordable unit. Also in the pipeline is a homeownership project on Hartwell Road.

*Condo Buy-down Program*

The Shawsheen Ridge project, built in 1987, consists of 36 townhouse-style condominium units. Six of the units were sold as affordable to households making up to 150 percent of AMI. As units are sold, they are being resold to households making up to 80% of median income. One unit was turned over through the Condo Buy-down Program, which is funded by the Town's Community Preservation Fund. The unit was purchased at the "affordable" price and sold for less to a household making no more than 80 percent of AMI. Recently, an additional unit was resold but the resale price did not need to be 'bought down' in order for it to be turned over to a household earning up to 80% AMI. As these 150% AMI units become available, they will continue to be resold to households making up to 80% of the median income.

**BELMONT**

**Priority #1: Housing needs of elderly owners with incomes between 0 and 30 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

The Belmont Housing Trust will work with the Planning Board and developer to review the proposed Cushing Square Village, a mixed-use, 120 residential unit development with 15 units of affordable housing, as required by the Town's Inclusionary Housing By-Law.

The Town has been engaged with updating its Comprehensive Plan with completion expected in April. As part of this Plan, an initial review of the Town's Zoning By-Laws will be done with the expectation that zoning will be relaxed in order to encourage production of small, affordable units. This will have an impact on each of the Town's three priorities.

**Priority #2: Housing needs of elderly renters with incomes between 0 and 30 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

As the Town comes to the end of its 6-year funding commitment to Waverley Woods, the Belmont Housing Trust will begin to seek out developers and landowners that may provide opportunities for small, affordable rental housing units

**Priority #3: Housing needs of small family renters with incomes between 0 and 30 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

As the Town comes to the end of its 6-year funding commitment to Waverley Woods, the BHT will begin to seek out developers and landowners that may provide opportunities for small, affordable rental housing units

**BROOKLINE**

**Priority #1: Housing needs of single-person renters with incomes between 0 and 30 percent or 31 and 50 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

Brookline will continue to work with non-profit developers, such as Pine Street Inn, Caritas Communities and the Brookline Improvement Coalition, to acquire an SRO property for rehabilitation for rental to very low-income and low-income individuals. It is anticipated that the property will provide approximately 10 units for very low- and low-income single person households. Potential additional resources include CDBG; the Brookline's Housing Trust; the State Affordable Housing Trust, Housing Stabilization Program and Housing Innovations Fund; Massachusetts Housing Partnership mortgage loan programs; and the Federal Home Loan Bank's Affordable Housing Program. In addition, the Brookline Housing Authority may be asked to provide project based Section 8 vouchers. All projects are opportunity driven, and timing will be dependent upon the availability of an existing building for redevelopment.

**Priority #2: Housing needs of small and large family renters with incomes between 0 and 30 percent, 30 and 50 percent or 51 and 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

Brookline will continue to work with developers to identify opportunities to develop or acquire and redevelop property for affordable or mixed-income housing projects that will provide rental units for very low-income, low-income, and moderate-income households. Potential additional funds sources include CDBG for existing properties; Brookline's Housing Trust; the State Affordable Housing Trust, Housing Stabilization Program and HOME programs; Massachusetts Housing Partnership mortgage loan programs; and the Federal Home Loan Bank's Affordable Housing Program. In addition, the Brookline Housing Authority may be asked to provide

project-based Section 8 vouchers. All projects are opportunity-driven, and timing will be dependent upon the availability of property for redevelopment.

**Priority #3: Housing needs of small family and large family owners with incomes between 51 and 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

Brookline will continue to work with developers to identify opportunities to develop, or to acquire and redevelop property for affordable or mixed-income housing projects that will provide homeownership units for families with incomes between 51 and 80 percent of AMI. In particular, Brookline will use HOME funds to subsidize the proposed Olmsted Hill mixed-income development on Fisher Hill, which will contain a total of 24 affordable two- and three- bedroom condominium units, approximately half of which will serve families with incomes under 80 percent of AMI. This project, in planning for eight years, was endorsed by Brookline's Town Meeting in November, 2009, as it voted unanimously to rezone this single-family zoned, Town-owned, 4.8 acre site and to convey it to a private developer for redevelopment with up to 34 units. The Town will take back a mortgage, which will be repaid by the developer after land development, principally through the sale of building lots for up to 10 market rate single-family homes. By the end of FY 2011, the developer is expected to have completed the regulatory process and construction documents, achieved commitments for State-controlled affordable housing resources, and begun to pre-sell the building lots.) Subsidy funding will also come from Brookline's Housing Trust, with additional funding requested from the State's Affordable Housing Trust, Housing Stabilization Program and HOME Program. A multi-year project, no affordable units are expected to result this year.

**Priority #4: Housing needs of single-person, small family, and large-family homebuyers with incomes between 51 and 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

Brookline will continue to use HOME funds to subsidize eligible households through the Town's Homebuyer Assistance Program. Buyers will receive gap funding of up to \$175,000 per unit, typically split between HOME and CDBG funds, to purchase an existing unit. It is anticipated that three households will purchase new units through this program in FY11. Other anticipated funding for this project includes the Massachusetts SoftSecond Program and private bank mortgage financing.

**FRAMINGHAM**

*FY11 Affordable Housing Pool Objectives and Activities:*

1. To assist low and moderate income homebuyers with the purchase of a home in Town, focused on key neighborhoods.
  - Homebuyer Assistance Program\* (including participation as possible in the American Dream Downpayment Initiative [ADDI])

Homebuyer Assistance, an Affordable Housing Pool Activity, shall be an allocation of funds to provide downpayment, reasonable closing costs, principal and interest buy downs, and

subsidies and other eligible forms of assistance to enable moderate income or below households and individuals to purchase property that they may afford. HOME regulation imposed restrictions shall be applied, at time of purchase, to insure that buyers continue to meet program requirements around occupancy of properties as a primary residence, avoiding displacement, and retaining tenants at affordable rents. Provisions will be made to recapture funds extended as subsidies, from net sale proceeds, upon conveyance by the buyer within certain defined time periods (tenure) of ownership, as dictated by regulations considering the amounts of subsidies. Funds recaptured will be used by the Town on other HOME eligible activities, possibly including homebuyer assistance. An initial emphasis will be on creating new ownership opportunities. If existing regulations are amended to permit such activity, it is possible that funds from this category may be coupled with other resources to address, through creative financing, circumstances that households in foreclosure face. This resource may be coupled with the housing rehab earmark to permit acquisition and rehabilitation of properties.

2. To provide for the moderate rehabilitation of affordable owner occupied and related rental units, as applicable, focused on key neighborhoods, for cost burdened and severely cost burdened, and other low or moderate income individuals, with and without disabilities, including small, large and elderly households, focused on key neighborhoods.

Housing Rehabilitation Assistance Program, an Affordable Housing Development Pool activity, shall be an allocation of funds for the provision of technical and financial assistance (grants and low interest loans) to moderate income or below property owners and/or the tenants in any of the properties related rental units, the majority of whom must be of moderate income or below, for housing rehabilitation aimed at addressing building code and incipient code violations. If existing regulations are amended to permit such activity, it is possible that funds from this category may be coupled with other resources to address, through creative financing, circumstances that households in foreclosure face. This resource may be coupled with the housing rehab earmark to permit acquisition-rehabilitation initiatives in regard to foreclosed properties, to the extent that regulations, current or amended, permit.

3. To develop, over time, effective collaborations with experienced community housing development organizations (CHDO) to meet the housing needs of low and moderate income individuals and households.

Funds must be earmarked by regulation to support housing to be owned, developed, or sponsored by experienced community based non-profit groups (CHDOs) who meet specified criteria. There is a general federal requirement over the period of the administration of the grant that 15% of funds be allocated for this purpose. Funds can be further set-aside to provide technical assistance and address reasonable and necessary costs for the operation of CHDOs to undertake CHDO eligible projects.

**Priority #1: Housing needs of homeowners with incomes between 31 and 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

This group will be served as a subset of those assisted by the following projects:

HOME (and/or CDBG) Housing Rehabilitation Assistance:	4 units assisted
HOME (and/or CDBG) Homebuyer Assistance	3-4 purchases assisted
CHDO Housing Development	1 or more units

**Priority #2: Housing needs of large family and small family homeowners with incomes between 51 to 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

This group will be served as a subset of those assisted by the following projects:

HOME (and/or CDBG) Housing Rehabilitation Assistance:	4 units assisted
HOME (and/or CDBG) Homebuyer Assistance	3-4 purchases assisted
CHDO Housing Development	1 or more units

**Priority #3: Housing needs of elderly homeowners with incomes between 0 to 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

This group will be served as a subset of those assisted by the following projects:

HOME (and/or CDBG) Housing Rehabilitation Assistance:	4 units assisted
HOME (and/or CDBG) Homebuyer Assistance	3-4 purchases assisted
CHDO Housing Development	1 or more units

**Priority #4: Housing needs of elderly renters with incomes between 31 to 80 percent of area median income (AMI).**

*Proposed Projects/1-year goals*

This group will be served as a subset of those assisted by the following projects:

HOME (and/or CDBG) Housing Rehabilitation Assistance:	4 units assisted
HOME (and/or CDBG) Homebuyer Assistance	3-4 purchases assisted
CHDO Housing Development	1 or more units

## LEXINGTON

### **Priority #1: Broaden opportunities for producing affordable housing in Lexington.**

#### *Proposed Projects/1-year goals*

Metro West Community Developers, Inc.: Lexington is working with neighboring towns to form a community housing development organization (CHDO) to support affordable housing production in the towns of Belmont, Lexington, Watertown, and Waltham. The organization and its operating parameters are being defined through a grant from MHP and a Memorandum of Understanding will be finalized in early FY 2011. To the maximum extent possible, Lexington's CHDO funds would be allocated to support MWCD.

### **Priority #2: Housing needs of renters and owners earning at or below 80 percent of the area median income (AMI).**

#### *Proposed Projects/1-year goals*

Focus on building organizational capacity, particularly through collaboration among the Housing Partnership Board, LexHab and the Lexington Public Housing Authority in order to establish project pipeline.

### **Priority #3: Housing needs of small family renters with incomes between 31 and 80 percent of the area median income (AMI).**

#### *Proposed Projects/1-year goals*

Similar to our #2 priority, but focus on smaller unit acquisition, especially as these types of units are particularly difficult to find (and afford) on the open market.

## LINCOLN

### **Priority #1: Housing needs of small family renters with incomes between 51 and 80 percent of the area median income (AMI).**

#### *Proposed Projects/1-year goals*

Increase affordable and accessible rental opportunities through new development.

- Continue to monitor existing rental units in Town.
- Monitor at-risk units at Battle Road Farm. As these units come up for sale, funds must be expended to "buy down" units and convert deeds so that affordability is maintained.
- Work with the Lincoln Foundation in fundraising efforts for affordable housing.
- Actively seek new opportunities for purchase of appropriate affordable rental units in Town.

### **Priority #2: Housing needs of elderly renters with incomes between 51 and 80 percent of the area medium income (AMI).**

*Proposed Projects/1-year goals*

Increase affordable and accessible rental opportunities through new development.

- Continue to monitor existing units in Town.
- Monitor development of affordable units associated with New England Deaconess Project. The Groves at Lincoln is 197 unit age 62 and up complex including a 30- rental unit complex with eight affordable units.

**Priority #3: Housing needs of small families owners with incomes between 50 and 80 percent of area medium income (AMI).**

*Proposed Projects/1-year goals*

Increase affordable and accessible rental opportunities through new development.

- Continue to monitor existing rental units in Town.
- Monitor at-risk units at Battle Road Farm. As these units come up for sale, funds must be expended to “buy down” units and convert deeds so that affordability is maintained.
- Work with the Lincoln Foundation in fundraising efforts for affordable housing.

**NATICK**

**Priority #1: Housing needs of single persons owners with incomes between 51 and 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

Natick Down-Payment Assistance program, funded through HOME funds, will be utilized to provide housing to single person owners at or below 80% AMI. The Town has recently seen the addition of several hundred housing units which, through auction, have provided some indirect lower cost assistance, and inclusionary units which are providing direct affordable assistance. However, there are many newly constructed affordable housing units that will need down payment assistance in order to get affordable loans.

**Priority #2: Housing needs of small family owners with incomes between 51 and 80 percent of the area median income (AMI)**

*Proposed Projects/1-year goals*

Natick Down-Payment Assistance program, funded through HOME funds, will be utilized to provide housing to small family owners at or below 80% AMI. There are many affordable housing units, including nine 3 bedroom units that will need down payment assistance of potentially 20 percent just to get affordable loans.

**Priority #3: Housing needs of elderly owners with incomes between 50 and 80 percent of the area median income (AMI)**

*Proposed Projects/1-year goals*

Natick Down-Payment Assistance program, funded through HOME funds, will be utilized to provide housing to elderly owners at or below 80% AMI. This department has received many calls from seniors interested in purchasing small affordable condo units but these households are unable to proceed because of excessive cost. Alternative housing, including rental units is typically even more expensive. Natick zoning bylaws allow “family suites” but requires that the renter is an immediate family member.

**NEWTON**

**Priority #1: Reduce financial and institutional barriers to increasing the availability of affordable housing by increasing funding; expediting the local funding review and approval process; and providing more case management and financial education for tenants.**

*Proposed Projects/1-year goals*

Since August 2009, several members of the Newton Housing Partnership as well as housing staff have been evaluating various mechanisms that would enable the City to provide development financing –specifically Community Preservation Funds--in a more expeditious manner. After discussing vehicles such as the Newton Community Development Authority (in its capacity to acquire real estate) and using the inclusionary zoning cash payment receipts account to seed a larger development fund, the members agreed to focus their attention on the creation of an affordable housing trust. The members are currently developing a white paper that summarizes what an affordable housing trust is, how it functions and is capitalized and its proposed benefits to the development process in Newton. If stakeholder feedback, such as the Community Preservation Committee, Board of Aldermen and the Mayor, is positive and there is agreement on moving forward, housing staff will submit an application in October requesting Community Preservation Funds to capitalize the program.

The need for increased case management and financial education opportunities for tenants was identified in the citizen participation process as a high priority need. To help address this need, housing staff will identify existing resources to housing providers such as the financial education course offered by The Village Bank or accessing volunteers with relevant professional backgrounds through the SOAR 55 program (Service Opportunities After Reaching 55) which is located at the Newton Community Service Center and is part of the Corporation for National and Community Service national network of volunteer agencies. Housing staff will also be mindful of opportunities that may be available to tenants participating in the Homelessness Prevention and Rapid Re-housing Program (HPRP).

**Priority #2: Deeper development subsidies in affordable housing projects so that very-low income renter households have a greater range of housing choices.**

*Proposed Projects/1-year goals*

One of the proposed program changes identified in Policy/Program Changes (see page 1) is to revise the City’s One-to-Four Unit Purchase Rehab Program. As part of the process of revising the program guidelines, staff will consider recommending a deeper, additional subsidy for developers who are proposing to develop rental units for households whose annual income is



below 50 percent of area median income but who do not have a Section 8 Housing Choice Program voucher or comparable rental subsidy.

**Priority #3: Institutionalize principles and practices of fair housing including the following:**

- 1. Supporting and expanding socio-economic, cultural, racial, and other diversity;**
- 2. Improving fair housing performance and compliance regarding the City's fair housing plans and applicable policies and laws; and**
- 3. Developing an institutional infrastructure that enables the City to meet its fair housing obligations regarding monitoring and compliance.**

*Proposed Projects/1-year goals*

One of the 12 strategies in the City's Fair Housing Action Plan is to develop a comprehensive and integrated plan to assure compliance with all state and federal architectural access requirements across City departments and the Newton Housing Authority. Administrative funds from the FY10 CDBG budget are available to hire an architectural access consultant. Prior to the start of FY11, housing staff will work closely with the Fair Housing Committee to seek the support of the Executive Office, a prerequisite to hiring a consultant. The consultant will be asked to examine and evaluate the processes currently used by the City to review, approve, and monitor development, alteration or expansion, and changes of use in housing, municipal buildings, streets and sidewalks, park and recreation facilities, and other buildings that are used by the public with regard to compliance with applicable federal, state and local access requirements. The consultant will be asked to evaluate all processes, procedures, policies, guidelines, and staffing, to determine their adequacy, effectiveness, and consistency across all appropriate City departments. The final work product will include, among other items, a plan, that when implemented, can ensure full compliance with all applicable access requirements. The Fair Housing Committee and housing and community development staff anticipate working with the consultant as well as the Executive Office, Mayor's Committee for People with Disabilities, Human Rights Commission and the City's ADA Coordinator in the development and implementation of the plan in FY11.

The City also proposes to apply for a second HUD Fair Housing Initiative Program (FHIP) grant in FY11 to continue the education and outreach efforts that the Newton Fair Housing Committee and Division have been undertaking since 2006. The \$98,200 FHIP grant that the City received in 2006 jump-started a number of fair housing initiatives in Newton and the other communities in the MetroWest HOME Consortium. If subsequent funding is obtained, the City will be able to print and distribute more multi-lingual brochures on fair housing and offer additional trainings for targeted groups such as realtors, housing providers, housing case workers, municipal staff, etc.

## **NEEDHAM**

**Priority #1: Housing needs of small family renters with incomes less than or equal to 30 percent of the area median income (AMI).**

### *Proposed Projects/1-year goals*

The Town of Needham will continue to work with the Housing Authority and Needham Opportunities Inc. to ensure that the High Rock Homes rental units are occupied by low income renters. When the Housing Authority is ready to begin another project, the Town will work with assist in selecting a location and scoping out the project.

Needham recently completed a comprehensive plan for the future of Needham Center. The plan addressed the overall objectives of fostering the economic development of Needham Center as a mixed-use local downtown shopping district, increasing housing opportunities, improving aesthetics and the pedestrian environment, and improving parking and traffic conditions. The goal of the Needham Center planning effort is to create a mixed-use local downtown shopping district consistent with smart growth and transit-oriented development principles. Zoning for this plan was approved by Town Meeting in May 2009 and by the Attorney General in September 2009. The Town is now encouraging land owners and developers in the downtown to evaluate their sites and to incorporate affordable housing into any new developments in the Center of Town.

**Priority #2: Housing needs of elderly renters with incomes less than or equal to 30 percent of the area median income (AMI).**

### *Proposed Projects/1-year goals*

The projects described above will also cover this priority.

**Priority #3: Housing needs of elderly owners with incomes less than or equal to 30 percent of the area median income (AMI).**

### *Proposed Projects/1-year goals*

The Town will keep current on foreclosing properties in Needham, and when one is right for redeveloping into a small affordable housing development, purchase it. A one-year goal is to find a property that is right for this project.

## **SUDBURY**

**Priority #1: Housing needs of first-time homeowners with incomes between 51 and 80 percent of the area median income (AMI).**

### *Proposed Projects/1-year goals*

Sudbury expects to complete the permitting activity for the 3 Marlboro Road, 6 unit homeownership project. There will be some (currently designed for 4) units available for households earning under 80% of AMI. Local and state funding is planned however the Town does not anticipate using HOME funds.

**Priority #2: Housing needs of first-time homeowners with incomes between 81 and 120 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

The projects described above will also cover this priority.

**Priority #3: Housing needs of family renters with incomes between 30 and 100 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

Sudbury expects to complete the permitting activity for the Sudbury Housing Authority redevelopment project which will provide an additional 6 units of rental housing for households earning less than 60% AMI. Local and state funding is planned however the Town does not anticipate using HOME funds.

**WALTHAM**

**Priority #1: Housing needs of large family homebuyers with incomes between 51 and 80 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

The City's Housing Division will continue to administer the HOME funded Down Payment Assistance Program. Six to eight eligible first time homebuyers will receive no interest, deferred loans in FY11. Two additional units will be available through inclusionary zoning in an affordable lottery.

**Priority #2: Housing needs of small family renters with incomes between 0 and 30 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

The City will continue to assist the Waltham Alliance To Create Housing (WATCH) in its efforts to acquire rental housing within the City. The City is currently in negotiations to lease the currently vacant Banks School to WATCH for renovation into affordable rental units. The inclusionary zoning bylaw will introduce an additional 10 affordable rental housing units in the Waltham Watch factory building on Crescent Street.

**Priority #3: Housing needs of elderly with incomes between 0 and 30 percent of the area median income (AMI).**

*Proposed Projects/1-year goals*

The City is currently beginning renovations to the former Hardy School site in North Waltham as elderly subsidized rental units. An elevator has been installed for accessibility, with 20 elderly, accessible units at completion.

## **WATERTOWN**

**Priority #1: Housing needs of elderly homeowners with incomes between 0 and 30 percent of the area median income (AMI).**

### *Proposed Projects/1-year goals*

The Town plans to allocate FY11 HOME funds to continue to provide housing rehabilitation assistance and energy efficiency improvements of affordable housing.

**Priority #2: Housing needs of small family homeowners with incomes between 51 and 80 percent of the area median income (AMI).**

### *Proposed Projects/1-year goals*

The Town will continue to assist first time homebuyers with downpayment assistance and closing costs, with HOME funds. Homeowners will also be assisted through the rehabilitation program. Finally, Watertown will encourage developers of multi-unit condominium projects to include 3-bedroom units that are suitable for families.

**Priority #3: Housing needs of small family renters with incomes between 51 and 80 percent of AMI.**

### *Proposed Projects/1-year goals*

Watertown will continue to provide housing rehabilitation assistance to rental property owners to create units suitable for families (deleading, etc). The Town will also encourage developers of multi-unit condominium projects to include 3-bedroom units that could potentially be rented to family households.

## **Needs of Public Housing**

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

## **BEDFORD**

The Bedford Housing Authority will continue to renovate Elm Street, a 12 unit family housing development. The renovations include new boilers, siding, insulation, and front entry roofs. They are also replacing baseboard heaters, landscaping to alleviate ground water issues, and replacing the bulk heads.

## **BELMONT**

During FY11, the Belmont Housing Trust will meet periodically with the Belmont Housing Authority to make sure that both groups' actions are furthering each other's goals. Reinforcing this commitment, a member of the Belmont Housing Trust (defined within the legislation establishing the Trust) is an elected member of the Belmont Housing Authority. As a result, both bodies are well aware of what the other is doing and how they can help move each other's goals forward.

## **BROOKLINE**

The Town does not anticipate using HOME funds in developments owned and operated by the Brookline Housing Authority in FY11, but does anticipate allocating CDBG funding for specific modernization efforts. During the past five years, the Town has allocated an average of \$131,000 per year to the Brookline Housing Authority from its CDBG funds for a variety of renovation projects.

## **FRAMINGHAM**

The Town and Framingham Housing Authority (FHA) share mutual goals and objectives about meeting unmet housing needs. The Town will support the Housing Authority in FY11 in its efforts to better serve the community. The Authority will be notified by the Town of the availability of CDBG funded activities and services in which Authority residents may participate. CDBG (and prospectively HOME) Homeownership Assistance funds can also be accessed by eligible Housing Authority households who are currently receiving assistance under the Section 8 and Family Self Sufficiency Program, when making a first time home purchase.

In FY11, the Town will contract with the Housing Authority and its non-profit Framingham Housing Development Corporation (FHDC) to operate an initiative to acquire, rehabilitate, and re-sell foreclosed, abandoned, or vacant properties in key neighborhoods utilizing Neighborhood Stabilization Program funds available through the Massachusetts Department of Housing and Community Development. The Town and Framingham Housing Authority share a commitment to expand housing opportunities, promote homeownership, and eliminate blight.

The Town, through the Community and Economic Development Department (DCED), anticipates formulating new collaborations with the Housing Authority. The Framingham Housing Authority may explore the concept of forming a Community Housing Development Organization to develop rental housing and homeownership opportunities.

The Framingham Housing Authority will seek technical assistance as to the disposition of some properties, including an elderly congregate housing facility and a multi-unit property in which the Authority controls six units, in respect to which maintenance and management issues have been emerging. There will be potential for the Town and Authority to work together, prospecting for a range of resources to sustain and enhance these and other community housing assets.

## **LEXINGTON**

Like most housing authorities, Lexington's Housing Authority continues to experience high demand across all programs. Waiting lists at the Housing Authority stretch multiple years and applications are not currently being accepted. The Town's goal for FY11 is to explore a program that would allow the Housing authority some amount of additional funding to help alleviate this backlog, similar to a program described in *Building HOME*. To ensure that the existing units remain habitable, the Town will continue to support the much needed maintenance of Housing Authority properties through the use of CPA funds. For FY2011 there is a request to fund Greeley Village.

## **NATICK**

The Town will continue to share the goals of Natick Housing Authority in promoting adequate and affordable housing and a suitable living environment free from discrimination. The Town will pursue opportunities with Natick Housing Authority in providing assistance in rehabilitating and stabilizing underutilized housing stock, including those owned and operated by the Housing Authority. The Natick Housing Authority and the Town will continue to coordinate meeting space in Housing Authority facilities for affordable housing related meetings conducted by the Town. Affordable housing lotteries will include more coordination with the Housing Authority, including potentially hosting the lotteries, and advertising to existing tenants. The Natick Housing Authority and Town staff continues to communicate on housing issues through correspondence, the Natick Affordable Housing Trust Fund (NAHTF) meetings and Community Development Advisory Committee (CDAC) meetings, which the Housing Authority staff is encouraged to attend.

## **NEWTON**

The Newton Housing Authority (NHA) has been the principal source of subsidized housing in the city since 1959, owning and managing 491 units, or 32 percent of all subsidized housing in Newton. The Housing Authority manages both federal and state subsidy programs that provide housing to individuals and families whose annual incomes do not exceed 50 percent of area median income (AMI) and many times, is much lower. The agency also administers the federal Section 8 Housing Choice Voucher Program that enables individuals and families to live in privately-owned and managed units. The Housing Authority administers approximately 441 Section 8 vouchers with a total monthly allocation of approximately \$500,000. Fifteen Section 8 vouchers are dedicated to survivors of domestic violence, and 25 vouchers subsidize units for single homeless men at the West Suburban YMCA in Newton.

The NHA continues to experience a high demand for both HUD- and state-sponsored housing units and Section 8 vouchers. Waiting lists at the Housing Authority alone include thousands of households. Due to the length of the waiting list for Section 8 vouchers, the application process is closed. The HUD-sponsored units for seniors, people with disabilities or income-eligible individuals have a three- to five-year waiting list. Waits for entry into state-sponsored senior units and units for people with disabilities are also estimated to be three to five years, while waits for the approximately 90 family housing units run seven to ten years. Emergency priority families, who compose approximately ten percent of this waiting list, have an estimated five-year wait for housing.

Residents are involved in the operation and management of the Housing Authority through participation at monthly tenant organization meetings which are held at each development. One member of the five-member governing Board of Commissioners must be a NHA resident.

In FY11, the City will continue to provide funding to the Newton Housing Authority through the Housing Rehabilitation Program. However, due to the steadily increasing demand for housing rehabilitation funds, housing staff will recommend that the per project cap be reduced for Housing Authority projects. Funds will be available for hazard abatement, accessibility

improvements and hoarding-related emergencies only. The City will continue to provide CDBG funding for the Newton Housing Authority's position of Resident Services Coordinator, who provides social, recreational, and referral services to the 400 low-income residents in the Housing Authority.

### **NEEDHAM**

In the past the Town collaborated with the Needham Housing Authority on the High Rock Estates project. This project is now nearing its end. The Town plans to continue this type of project collaboration in the future with the Needham Housing Authority. These discussions have begun to take place between staff from the Town, Needham Opportunities Inc. and the Housing Authority. Several parcels, particularly one on Yurick Road, have been identified as possible sites for affordable housing.

The Town will also work to make sure public housing residents are included in the marketing of rental or ownership affordable units.

### **SUDBURY**

The Town of Sudbury will continue to collaborate with the Sudbury Housing Authority in a variety of ways. The Town currently is assisting the Sudbury Housing Authority in the pre-permitting phase of their redevelopment project. This process will continue in FY11. Additionally, all first time homeownership opportunities are offered to the housing authority tenants through targeted outreach.

### **WALTHAM**

The City will continue to support the local housing authority in its efforts to apply for CPA funding to help improve and maintain housing authority units in the City. The City addresses the needs of public housing throughout the CDBG grant process. In addition, programs offered by the City's Housing Division encourages housing residents at or below 80% of area median income to participate in homeownership counseling and lotteries for purchasing first-time homebuyer opportunities. Such programs include the City's Inclusionary Housing Program and affordable housing initiatives.

### **WATERTOWN**

Watertown will work with property owners, builders, and developers to incorporate affordable units into development projects as required by the Town's inclusionary zoning provision. This requires up front coordination and design, and a cooperative arrangement with Watertown Community Housing. The Town plans to develop explanatory documents as well as the first "ready renter" and "ready buyer" lists of qualified tenants and owners.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

## **BEDFORD**

Bedford is addressing these issues in a number of ways and will continue to do so during FY11:

- The Town has developed its own financial resources for affordable housing. Through Community Preservation Act funds, the Town has hired a housing consultant and has provided financing to support several affordable housing projects—Patriot Place, 447 Concord Road, the duplex conversion project, and condo buy-downs. HOME funds provide an additional source. The Town will continue to use Community Preservation and HOME funds as a resource for affordable housing projects.
- The Partnership provides information about affordable housing to promote existing affordable housing development and educate Bedford residents about affordable housing options and the plans that are in place.
- The Partnership is coordinating with the Planning Department to review the General Bylaws and zoning bylaws to identify possible amendments which can make the development of affordable housing easier.
- Bedford is working with other communities to explore regional approaches to affordable housing, whether through collaboration in marketing, monitoring or development. The towns are exploring whether regional approaches can help to overcome some of the obstacles and difficulties faced by smaller communities in developing, maintaining and monitoring affordable housing.

## **BELMONT**

During FY11, the Town of Belmont, through the Belmont Housing Trust (BHT), will continue to take various actions to mitigate, reduce or eliminate these barriers to affordable housing. The actions that the BHT expects to undertake are listed below.

### *Encourage New Affordable Housing*

The BHT will work with developers and the Planning Board to take advantage of the recently approved overlay districts, which increase housing density and affordability. The Oakley Neighborhood Smart Growth Overlay District was permitted last year; construction is expected to begin this spring. The Cushing Square Overlay District, promotes a mixed-use, transit oriented development – a potential project is in the predevelopment stages and will be subject to the Town’s Inclusionary Housing By-Law.

### *Support Zoning By-Law Amendments*

The BHT has been very active in developing Zoning By-Law amendments that include provisions for affordable housing. The Town adopted an Inclusionary Housing Zoning Bylaw and recently adopted a 40R overlay district and a transit oriented development by-law. All of these amendments were reviewed by the BHT and were strengthened by their support. The BHT will continue to seek opportunities to amend the zoning to provide for more affordable housing.



### *Seek and Utilize Additional Funding Sources*

The BHT and the Town will continue to seek additional funding sources to support organizational development and to combat the high cost of housing and land in Belmont.

- Work with surrounding communities (Belmont, Lexington, Waltham, and Watertown) to collaborate regionally to strengthen affordable housing development capacity through a new organization, tentatively named Metro West Community Developers. This organization would support -- not replace -- the groups based in each community.
- While none of these programs and funding sources alone will fill the large gap between affordable and market rates, a combination of them will need to be used to make a project affordable.
- The Town has been authorized to access \$20,000 through the Soft Second Loan Program and expects that authorization to continue. While no property has qualified for this funding, the Town expects that future developments will be eligible.
- As a member of the WestMetro HOME Consortium, the Town has access to American Dream Downpayment Initiative funding (ADDI). The Consortium has agreed to pool this funding and make it available (up to 25% of the total) to any community that can take advantage of it.
- The Town will also continue to pursue state grants, though prior history suggests that this might be futile.

### **BROOKLINE**

While Brookline's zoning reinforces the concentration of affordable housing in those neighborhoods which allow for multifamily housing, comprising only a fourth of all residential land, the Town not only has articulated a clear policy favoring affordable housing in all parts of Brookline, but will continue to take concrete actions to achieve that end. Authorized by a zoning amendment adopted unanimously in Town Meeting in November, 2009, the Town will work with New Atlantic Development Corporation in FY11 to navigate the regulatory and funding process, aiming at preparing for the redevelopment of the site for a mix of 24 affordable multifamily units and 10 single family market-rate homes on a formerly single-family zoned parcel in the Fisher Hill neighborhood of Brookline.

Brookline will continue to use its Zoning bylaw proactively to encourage affordable housing as part of market-rate projects through the Affordable Housing Requirements of Section 4.08. These projects require an affordable housing benefit from all developments of six or more units. While developments of 16 or more units must provide 15 percent of all units as affordable, developers of six to 15 units may choose to make a contribution to the Housing Trust in lieu of such units. During FY11, one project will be completing occupancy and two additional permitted projects are expected to be under construction, resulting in seven additional affordable homeownership units.

Furthermore, in partial mitigation of zoning restrictions, the parking provisions in Section 6.02 of the Zoning By-law allow for reduced parking requirements for affordable units, reflecting lower car ownership related to income and/or age. The Public Benefits Incentives under Section 5.21 allow a limited density bonus for developers who are providing affordable units in excess of what is required under Section 4.08. The Town will continue to use Zoning By-law provisions to work with developers proposing new projects to maximize the affordable housing outcomes.

The impact of high taxes on the cost of owning property in Brookline will continue to be partially mitigated, for owner occupants, by a residential exemption, which for FY10 totals \$162,904 and has a value of \$1787 in savings and disproportionately favors those who own low cost condominiums. Furthermore, where affordable housing is deed restricted, the property will be assessed at the permitted resale price, further reducing taxes. The Town will continue to work with developers and homebuyers to understand and take these tax incentives into account as they are pricing units and applying for financing. In addition, the Town will continue to subscribe to several State-authorized measures to provide tax relief for homeowners who are of low-income, seniors, surviving spouses and children, veterans, and/or blind.

While the Town cannot control the sales price of housing or the speed in which property transfers, it will continue to use HOME, CDBG and its Housing Trust to help write-down its cost. This includes the HOME-CDBG funded homebuyer assistance program which has slowly raised its maximum assistance from \$25,000 in 1991 to \$175,000 last year, as well as multifamily projects. In particular, it will continue to use the Town's Housing Trust to provide pre-development funding, and as bridge funding to allow nonprofits to move nimbly in a competitive market. The Town will allocate its limited resources to developers and in ways that have the greatest likelihood of leveraging private and State funding, and at achieving affordability for the longest term appropriate through deed restrictions.

Finally, Brookline's Housing Division will continue to "grease" the market by doing outreach to connect owners of appropriate properties with nonprofit developers, and to lenders to familiarize them with Brookline programs, all in an effort to bypass the highly competitive marketplace and achieve a transition of property that will benefit affordable housing.

### **FRAMINGHAM**

The Town of Framingham is committed to continuing the operation of a Housing Rehabilitation program as well as a Homebuyer Assistance program in FY11, to maintain affordable housing stock as well as remove financial barriers for first time homebuyers who would be unable to afford housing without support.

Where possible, through coordination with other Town organizational divisions and the program delivery network of non-profit and for profit housing service providers and developers, The Town will pursue strategies to address high land costs: These strategies include: the consideration of incentives such as modest density bonuses to make it economically feasible to preserve historic buildings by converting them to housing; the reuse of older, obsolete properties for new

affordable or mixed-income housing; and zoning changes that would allow accessory apartments by special permit (where appropriate).

The development on of a clear, efficient application and review process for affordable housing development would help the town attract more affordable housing developers. Full implementation of such a process will happen after the completion of Framingham's Master Plan. Development of the Master Plan will begin in FY11.

### **LEXINGTON**

In order to reduce, and ultimately remove, barriers to affordable housing in Lexington, we will continue to ensure that any expended HOME resources will serve future, as well as present, generations by guaranteeing affordability for the longest period possible, as well as by seeking and utilizing other funding sources to leverage the maximum amount of additional resources to support affordable housing. Of course, the Town will also continue to encourage new affordable housing through negotiation (inclusionary units) and through developing and supporting relevant amendments to the Zoning Bylaw.

### **LINCOLN**

The Town of Lincoln shall continue to use CPA and HOME funds to buy down available housing and make it more affordable to moderate income families, elderly, and persons with disabilities.

### **NATICK**

Natick will continue to evaluate zoning changes similar to the Housing Overlay Option Plan (HOOP) and 40R districts that have recently resulted in affordable housing units, and encourage low impact development in areas where affordable housing might co-exist with sensitive environmental areas. The residential zoning in Natick is still substantially weighed towards single family units and the Town will look at underutilized districts that can absorb higher residential density, particularly those adjacent to services and transit. The Town will evaluate the process involved in permitting affordable housing; evaluate requirements associated with residential use such as off-street parking, and better educate the community on the need for workforce housing and services. Natick will continue to fund the Down Payment Assistance Program that the Town recently adopted, which promises to provide a means to respond to housing needs for all income levels as well as match lower incomes with available affordable housing stock. The Town plans to review home improvement programs targeting the elderly and people with disabilities in other communities to evaluate the potential of such a program in Natick.

### **NEEDHAM**

Needham will explore updating and refining the outdated multifamily zoning rules which limit the extent of multifamily developments in the town. The Town will consider waiving application fees for affordable housing where appropriate. A consultant has been hired by the Town to create guidelines that clarify what qualities Needham seeks in housing developments, specifically 40B developments. These guidelines will help reduce the conflicts over individual affordable housing proposals. Meetings with the consultant are set to begin at the end of January 2010. The Planning staff will be working closely with the consultant and the Town Manager through FY11

to keep the project on track and make certain that the outcome will be a productive and thoughtful set of guidelines for any affordable housing developers. The guidelines are expected to be completed in FY11.

### **NEWTON**

In FY11, the City will work to address and remove barriers to affordable housing by recommending changes to the Newton Housing Rehabilitation Program; One-Four Unit Purchase Rehab Program; and the First Time Homebuyer Programs. The Newton Housing Rehabilitation Program will be redesigned to enable a greater number of households to participate. This will essentially be accomplished by establishing funding caps and limiting eligible work to high priority efforts such as accessibility, hazard abatement, weatherization and emergencies (elders and hoarding cases). The One-to-Four Unit Purchase Rehabilitation Program will include a deeper per unit subsidy including additional subsidies that target populations that were identified as having high priority needs. Although not federally-funded, the First Time Homebuyer Program per unit subsidy is also recommended to increase which will help create more permanently affordable homeownership units in Newton.

### **SUDBURY**

The Town of Sudbury will continue to work on removing or reducing barriers to affordable housing. Strategies to address these barriers include expanding regional housing services to homeseekers by monitoring and offering resale opportunities in the Sudbury/Wayland/Concord/Lincoln area, exploring additional transportation options, and evaluating the utility model at the Sudbury Housing Authority.

### **WALTHAM**

The City will continue to support the local housing authority in its efforts to apply for CPA funding to help improve and maintain housing authority units in the City. The City addresses the needs of public housing throughout the CDBG grant process. In addition, programs offered by the City's Housing Division encourage housing residents at or below 80% of area median income to participate in homeownership counseling and lotteries to purchase first-time homebuyer units. Such programs include the City's Inclusionary Housing Program and affordable housing initiatives.

## **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).

The WestMetro HOME Consortium has over \$12,027,887 in unutilized matching funds. HOME funds are anticipated to leverage an additional \$5,790,000 in funding from sources such as MassHousing, CPA, Massachusetts Department of Housing and Community Development, local housing trusts, and private lenders, in addition to others.

2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

Resale and/or recapture provisions for members with a homebuyer assistance program are summarized below.

### **American Dream Downpayment Initiative (ADDI)**

#### **ADDI Funds Only (Recapture)**

If ADDI funds and no other HOME funds are to be used for homebuyer assistance, ADDI funds must be secured by a mortgage, note and deed restriction and must be repaid to the ADDI fund pool at the time of resale of the property by the homebuyer. Repayment is to be of ADDI principal only.

#### **ADDI with HOME Funds**

If the member community has its own HOME-funded homebuyer program and is combining ADDI funds with HOME funds, the member should use the already established resale/recapture provisions for its HOME-funded program.

### **BROOKLINE**

Where the Town provides funding to the homebuyer to purchase an existing unit at a market price, the Town pursues two different strategies: if the unit is located in a property with fewer than six units, at the time of resale, the seller will repay to the Town that portion of the appreciation which reflects the proportion of public subsidy to total equity. If the unit is in a property with six or more units, the Town will have a right of first refusal at a price which represents the original purchase price, minus the subsidy, adjusted by changes in AMI plus some compensation for approved capital improvements and, potentially, monitoring fees. In the event that the Town cannot exercise its rights, the seller will repay the loan with shared appreciation.

Where the Town provides funding to a developer to create units which are new or are substantially rehabilitated and offer these at an “affordable price” based upon various criteria including median income, the Town will require a restriction under which it will have a right of first refusal at a maximum sales price. That maximum price shall be the price which was actually paid by the owner at the time of the purchase, adjusted by changes to AMI, plus some adjustment for certain approved capital improvements and, potentially, monitoring fees.

In the case of all of the Town’s restrictions, the Town also has a right to purchase/require sale of the property in the event that the owner is not complying with the restrictive covenant with regard to using the property as primary residence or staying current with financial obligations.

### **FRAMINGHAM**

If the premises are sold, cease to be the Mortgagor’s primary residence or there is any change in the title during the term of the Promissory Note, which commences upon the Completion Date, or the Mortgagor is not in substantial compliance with the Promissory Note and Mortgage, the Town will recapture the full HOME loan or the net proceeds, if the net proceeds are less than the full amount of the HOME loan and the Mortgagor’s investment.

The Town specifically reserves the right to require full repayment, notwithstanding any deficiency in the amount of the net proceeds, in the event that repayment is triggered by a willful violation by the Mortgagor of the terms of the Promissory Note, or the Mortgage or any applicable HOME regulations. This recapture provision conforms to the HUD HOME regulation 24 CFR 92.254 (a) (5) (ii). HUD defines the net proceeds as the sales price minus the loan repayments and closing costs. If the net proceeds are sufficient to repay both the HOME loan and the Mortgagor's investment (HUD defines Mortgagor's investment as the Mortgagor's down payment, principal payments and any capital improvement invested), the Town must recapture the full HOME loan. If, however, the net proceeds are insufficient to repay both the HOME assistance and the Mortgagor's investment, the Town must recapture the net proceeds less the Mortgagor's investment. When the net proceeds are insufficient to repay the full HOME assistance, the Town will not permit the Mortgagor to recover more than his/her investment.

The Principal sum may be deferred annually by the Town based upon annual review by the Lender of the Borrower's compliance with the terms of this Mortgage, the HOME Program and HOME project funding agreement and the Promissory Note.

The American Dream Downpayment Initiative (ADDI) is a component of the HOME program through which HUD makes formula grants to the Commonwealth of Massachusetts and certain other participating jurisdictions (PJs), including the WestMetro HOME Consortium, for the purpose of making down payment assistance available to low-income families who qualify as first-time homebuyers. The Consortium will administer the FY11 ADDI allocation, if there is one, as part of the HOME program.

#### **NATICK**

The Town prefers to use the recapture provisions in order to reinvest recaptured downpayment assistance funding towards future affordable housing opportunities. All of the Town's affordable units are affordable in perpetuity by deed. However, DHCD requires a resale provision and in those cases the Town will default to that requirement in order to maintain housing units on the Subsidized Housing Inventory.

#### **NEEDHAM**

Funds made available under the American Dream Downpayment Initiative (ADDI) statute are allocated to eligible HOME program participating jurisdictions (PJ) to assist low-income families become first-time homebuyers. The WestMetro HOME Consortium will administer the ADDI allocations as part of the HOME program.

Needham's CHDO, Needham Opportunities Inc. (NOI) plans to utilize HOME ADDI funds for down-payment assistance towards the purchase of single family housing by low-income families who are first-time homebuyers. The ADDI program will be targeted to low-moderate income families in the High Rock Estates project that are currently ready for occupancy. NOI plans to utilize only the consortium ADDI funds initially.

All homeowners assisted through the ADDI program will purchase homes attached to a deed restriction, securing the affordable housing restriction and ensuring that the sales price

continues to be affordable, that the purchaser is income-eligible, that the property is monitored on an on-going basis, and that other program requirements are satisfied, in accordance with HUD requirements.

The amount of assistance will cover the closing costs from the minimum allowed of \$1,000 up to the maximum of \$10,000 to be determined based on need. Eligible participants will meet HUD's requirements of being first-time homebuyers and meeting income and asset maximum limits.

### **NEWTON**

Newton has adopted a resale provision that is incorporated into its deed restriction. The deed restriction requires the following during the term of affordability:

- The buyer will use the property as his/her/their principal residence;
- The increase in sale price of the property is set as the same as the rate of increase of area median income (provides fair return on investment yet allows unit to remain affordable);
- A modest amount (no more than 1 percent per year) may be added to the sale price for documented out-of-pocket costs of improvements to the property (fair return on investment);
- The City will assist the seller in finding an eligible buyer, and
- The City will exercise a right of first refusal if an eligible buyer cannot be found.

### **SUDBURY**

The American Dream Downpayment Initiative (ADDI) is a component of the HOME program through which HUD makes formula grants to the Commonwealth of Massachusetts and certain other participating jurisdictions (PJs), including the WestMetro HOME Consortium, for the purpose of making down payment assistance available to low-income families who qualify as first-time homebuyers.

Sudbury plans to utilize HOME ADDI funds for down-payment assistance to qualified low and moderate-income first-time homebuyers acquiring affordable housing under the State's affordable housing programs, proposes this program guidelines. Sudbury plans to utilize only the consortium ADDI funds and will follow the Consortium policy and guidelines relative to recapture and or repayment.

### **WALTHAM**

If the premises are sold, cease to be the Mortgagor's primary residence or there is any change in the title during the term of the Promissory Note, which commences upon the Completion Date, or the Mortgagor is not in substantial compliance with the Promissory Note and Mortgage, the City will recapture the full HOME loan or the net proceeds, if the net proceeds are less than the full amount of the HOME loan and the Mortgagor's investment.

The City specifically reserves the right to require full repayment, notwithstanding any deficiency in the amount of the net proceeds, in the event that repayment is triggered by a willful violation by the Borrower of the terms of the Note, or the Mortgage or any applicable HOME regulations.

This recapture provision conforms to HUD HOME regulation 24 CFR 92.254 (a)(5)(ii). HUD defines the net proceeds as the sales price minus non-HOME loan repayments and closing costs. If the net proceeds are sufficient to repay both the HOME loan and the Borrower's investment (HUD defines Borrower's investment as the Borrower's down payment and any capital improvement investment), the City must recapture the full HOME loan. Please note, however, that when the net proceeds are insufficient to repay the full HOME assistance, the City will not permit the Borrower to recover more than his/her investment.

### **WATERTOWN**

Watertown will employ either resale or recapture requirements depending on the amount of the loan. Under Watertown's affordable housing covenant, loans \$30,000 and lower are subject to recapture, and loans greater than \$30,000 are subject to resale to an income-eligible household with a maximum resale price.

The maximum resale price is the sum of the cost of the appraisal delivered with the conveyance notice, real estate agent fees if the owner is required by the covenant holder to hire a real estate agent, the purchase price paid by the owner, the documented total cost of improvements made by the owner at the time of the sale or transfer, excise taxes incurred by the owner in connection with the sale of the residence and a return on the owner's investment equal to the product of (i) the sum of the owner's original down payment plus one-half of the aggregate of regular principal payments made by the owner on the allowable secured debt on the residence multiplied by (ii) a fraction, the numerator of which shall be the price index for the last month preceding the conveyance notice minus the price index for the month preceding the owner's purchase of the residence and the denominator of which shall be the price index for the month preceding the owner's purchase of the residence.

The resale requirement will ensure that the price at resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and capital improvements) and provide that the housing will remain affordable to a reasonable range of low-income homebuyers.

The restrictions in the covenant will run with the land. The Town will use purchase options and a right of first refusal to purchase the housing before foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the termination event obtains an ownership interest in the housing.

The Town has the right to either purchase the residence at the resale price or to proceed to locate a low- or moderate-income household to purchase the residence. If the Town fails to locate a low- or moderate-income purchaser who purchases the residence within 120 days, the owner may convey the residence to any third party at no less than fair market value free and clear of all rights and restrictions contained herein, including, but not limited to the resale price, provided, however, all consideration and payments of any kind received by the owner for the conveyance of the residence to the third party which exceed the resale price (the "excess amount") shall be immediately and directly paid to the Town, as repayment of the combined



housing subsidy under the first-time homebuyer program note and the ADDI program note (the “notes repayment”). The covenant will terminate upon foreclosure. The owner grants to the Town the right and option to purchase the residence upon receipt by the covenant holder of notice in any form of an impending foreclosure against the residence.

The Principal sum may be deferred annually by the City based upon annual review by the Lender of the Borrower's compliance with the terms of this Mortgage, the HOME Program and HOME project funding agreement and the Promissory Note.

### **Specific Homeless Prevention Elements**

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

The U.S. Department of Housing and Urban Development recently announced the award of \$1.25 million in Continuum of Care funds for 13 projects in the Brookline-Newton-Waltham-Watertown Continuum of Care. These funds will leverage over \$3 million in state, local and private funds and will be used to provide housing and supportive services for homeless people at transitional housing and permanent supportive housing sites in each of the Consortium communities.

Additionally, the City of Newton will receive \$98,666 in ESG funding for FY10, which will be used to support critical emergency shelter, transitional housing and homelessness prevention programs. These programs are: Bristol Lodge Men and Women's Shelters, Bristol Lodge Soup Kitchen, Horace Cousens Industrial Fund Homelessness Prevention, Metropolitan Mediation Services, REACH Emergency Shelter, Riverside Community Care Adolescent Homelessness Prevention and The Second Step Transitional Residence. Funds will be used to provide operating assistance for emergency shelter and transitional housing programs, essential services for homeless people, and homelessness prevention assistance for people at-risk of becoming homeless. As stated in the public services section, CDBG funds are also used to provide services to people who are homeless or at-risk of homelessness.

The City will also utilize funds remaining from the \$923,000 allocation of Homelessness Prevention and Rapid Re-Housing Program funds that was received last year. Jewish Family & Children's Service is the lead entity for administration of these funds, and they work closely other partner agencies in Newton, Waltham and Watertown to provide homeless prevention and rapid re-housing assistance. Funding is available to provide eligible families and individuals with case management; assistance with rent and utilities payments; housing search and placement; legal assistance; and credit repair services.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

There is tremendous need for more permanent affordable housing in Newton and throughout the Boston region. This unmet need has created a backlog in the emergency shelter and transitional housing system, and facilities operate at capacity with extensive waiting lists because their residents have nowhere else to go. Hundreds of homeless families are once again being housed in hotels/motels across the state, because there are no shelter beds available. Emergency shelters and transitional housing facilities for survivors of domestic violence are keeping residents for longer periods because of the lack of affordable housing available to them. This also prevents people in violent and abusive relationships from obtaining shelter.

Simultaneously, there is a growing need for homeless prevention assistance, particularly in the form of financial assistance with housing costs and legal assistance to prevent eviction. Short-term assistance to help families and individuals living on the brink of homelessness can prevent them from becoming homeless and entering the inundated shelter and transitional housing system.

In the past, the focus of efforts to end homelessness has been to support existing emergency shelter, transitional housing and permanent supportive housing facilities for homeless individuals and families and to continue to support prevention programs for individuals and families at-risk of homelessness. Continuum of Care, CDBG and ESG funds have been used to undertake this effort. However, last year, with the receipt of HPRP funds, the City was able to shift gears and for the first time focus on rapid re-housing for people who are homeless. Instead of referral to emergency shelter, HPRP funds provide the financial assistance necessary to provide permanent housing to homeless families and individuals.

The FY11 action plan will address the specific needs identified in the strategic plan through the objectives and strategies outlined below:

- Objective: Continue to support existing emergency shelter, transitional housing and permanent supportive housing facilities for homeless individuals and families; provide homelessness prevention assistance for people at-risk of homelessness; and utilize HPRP funds to keep people from/move people out of emergency shelter.
  - Strategies:
    - Continue to provide operating support to the emergency shelter, transitional housing and permanent supportive housing facilities using CDBG, ESG and Continuum of Care funds.
    - Target CDBG, HOME, Continuum of Care and other financial resources to create more units of permanent affordable housing to enable people who are homeless to end their homelessness.
    - Continue to provide funds to homelessness prevention programs to help people at-risk of homelessness remain housed.
  - Barriers:

- Limited resources to meet the increasing need
- Serious lack of federal Section 8 Housing Choice Vouchers and Massachusetts Tenant-Based Rent Voucher Program (MRVP) subsidies.

During FY11, CDBG and ESG funds will be used to assist an estimated 270 homeless people through the provision of operating assistance for emergency shelters and transitional housing facilities. It is estimated that an additional 230 people will be housed through the use of Continuum of Care funds for transitional housing and permanent supportive housing programs. The continued operation of these programs will improve the accessibility and availability of decent housing and essential services to homeless individuals and families.

It is estimated that an additional 350 families and individuals who are at-risk of homelessness will receive assistance through the use of CDBG, ESG and HPRP funds. Assistance is most often provided to help people get through a difficult situation such as job loss or a debilitating illness. Providing short-term financial assistance helps them with housing related expenses until they get back on their feet. Tenant-based landlord mediation efforts will help many tenants stay in their apartments or make an easier transition out of their existing housing situation.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

As of the point-in-time count on January 28, 2009, there were no chronically homeless individuals in Newton. However, Newton plays a critical role in addressing the needs of chronically homeless individuals in the Boston region by designating 12 units of permanent supportive housing to this hard-to-serve population. The other communities in the continuum provide an additional 47 units of permanent supportive housing.

The Brookline-Newton-Watertown Consortium's objective and strategies for ending chronic homelessness are outlined below. These strategies are consistent with those identified by HUD as national objectives/strategies for ending chronic homelessness.

- Objective: End chronic homelessness and move families and individuals to permanent housing.
  - Strategies:
    - Create new permanent supportive housing beds for chronically homeless persons.
    - Continue to maintain a percentage of over 77 percent of homeless persons staying in permanent housing over six months.
    - Continue to maintain a percentage of over 65 percent of homeless persons moving from transitional housing to permanent housing.
    - Work with employment assistance programs to enroll clients in programs that will lead to employment and increase the percentage of homeless persons becoming employed by 20 percent.

- Barriers
    - Lack of permanent, affordable housing units
    - Limited financial resources to meet rental assistance needs (i.e. not enough Section 8 Housing Choice Vouchers)
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

### **BEDFORD**

Although Bedford does not have many homeless individuals or families, there is recognition of the regional needs. People who are homeless or near homeless, whether individuals or families, face a daunting task in finding affordable permanent housing. The Bedford Veterans SRO specifically provides housing for homeless veterans.

### **BELMONT**

Homelessness is not a major problem within the Town of Belmont. The Police and Fire Departments and the Board of Health direct any homeless persons to existing shelters within the surrounding area.

**The Belmont Affordable Shelter Fund (BASF)**, a service provided by the BHT offers financial assistance to Belmont households that face an emergency threatening their ability to remain in their home. The assistance is not means-tested. Rather, it is determined based upon the temporary inability of a household to meet current expenses out of current income. Historically, emergencies have occurred primarily due to illness and injury resulting in a loss of employment; on unexpected medical expenses; and on short-term spikes in fuel prices. BASF grants are made based on referrals from the Belmont outreach workers, the Belmont Council on Aging, and Belmont clergy. BASF distributes between \$6,000 and \$7,000 each year to roughly 40 Belmont households.

**The Belmont Food Pantry** provides transitional services to help families get through tough times. The Food Pantry is available to Belmont residents without regard to income. Through the Food Bank, persons can access donated food products and, up to three times a year, obtain a \$25 card to local grocers with which they can purchase fresh produce. The Belmont Food Pantry helps approximately 120 families a month, though this number appears to be growing. Of those families, 30% are elderly; 30% are families (with children); 15% are single mothers with children; 15% are immigrants; 5% are single adults; and 5% are disabled. The Belmont Food Pantry is completely supported by local donations. 100% of what is collected in donations is distributed as food assistance.

### **BROOKLINE**

In FY10 Brookline received a three-year grant of \$667,436 for the Homeless Prevention and Rapid Re-Housing program (HPRP) under the American Recovery and Reinvestment Act of 2009. The majority of funding was awarded to the Brookline Mental Health Center as the

lead agency for implementing the program. The HPRP provides temporary financial assistance and housing relocation and stabilization services to individuals and families who are homeless or would be homeless but for the HPRP assistance. The funds target two populations: (1) those at risk of homelessness needing temporary assistance to prevent them from becoming homeless, and (2) those who are already experiencing homelessness and need temporary assistance in order to obtain and retain housing. The program provides case management supports and links program participants to community resources and mainstream benefits to prevent future housing instability. All households served through this program must earn less than 50 percent of area median income. Beyond case management, funds are used for rental assistance, rent arrearages, security deposits, utility deposits, utility payments, and moving costs. The Brookline Health Department also was awarded a small grant to support their case management work with vulnerable subpopulations. During its first three months, the program served about 60 households, a rate that is expected to continue through FY11.

### **LEXINGTON**

Lexington is very fortunate in that the extent of the homelessness problem in the Greater Boston area rarely affects us. To the maximum extent possible, LexHAB offer's short-term assistance to families and individuals on the verge of homelessness and can prevent these households from becoming homeless and entering the inundated shelter and transitional housing system. In FY2010 one such household was assisted in this manner.

### **NATICK**

The Town does not expect to receive public or private resources to address and prevent homelessness in FY11. Many resources utilized by Natick are located in Framingham however; there are several service providers in Town that provide temporary assistance.

### **NEEDHAM**

Needham does not expect any resources specifically for the purpose of addressing and preventing homelessness. The Town will continue to refer anyone looking for emergency shelter to shelters in surrounding municipalities. The Housing Authority and NOI will continue to assist people looking for affordable housing opportunities.

### **NEWTON**

See Item 2 above.

### **WALTHAM**

There are 117 shelter beds within the City of Waltham. All of the homeless facilities are at capacity year around. Many times the shelters will have to set up additional cots or people have to be referred to other area shelters when the facilities are beyond capacity. The non-profit organizations that run homeless shelters in Waltham say that their facilities in the last five years have remained at capacity and the length of stay has increased slightly, thus reducing the number of bed units year around. The longer length of stay can be attributed to a change in state regulations. Six years ago, the maximum length of stay, as mandated by the State of Massachusetts, was 90 days. Homeless groups and their legal advocates

challenged this in court and the courts overturned the maximum length of stay mandate; now homeless people are able to stay in shelters until they can find permanent housing.

A Bristol Family Transitional Housing official estimates that the average stay for homeless families is six months, at which time they move to a more permanent housing situation. An official at the Bristol Lodge Shelter for Women indicated a need for greater bed capacity. There is also a need for an increase in staff. Staff at the Bristol Lodge Family Housing and Men's and Women's Shelters report that 75 to 85 percent of the homeless individuals staying at the shelter are from Waltham. The rest of the homeless individuals are from communities such as Watertown, Newton, Boston, Woburn, and Lynn. The City of Waltham contains the only emergency shelters in the area and must serve the homeless from surrounding communities.

### **WATERTOWN**

In 2010, Watertown Community Housing will begin a subcontract to participate in the Newton/Waltham/Watertown Homelessness Prevention and Rapid Re-Housing Program, which will provide direct financial support to families who are homeless or at risk of becoming homeless. The Town is hopeful that funding will be renewed for FY2011.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

The City of Newton has taken the lead in working to ensure better connection with the state and within the Brookline-Newton-Waltham-Watertown Continuum of Care area to ensure that discharge planning issues (i.e. releases from prisons and other institutions) are being appropriately addressed. The following is the strategy the Continuum uses to address this important need.

1. Role of the City of Newton

Staff in the Housing and Community Development Division of the City of Newton's Planning and Development Department serves as the Consortium's contact when inappropriate discharges arise and as the local liaison on this issue with the state. This latter function means the liaison attend meetings for local continua, organized by the Department of Housing and Community Development, that are intended to improve statewide coordination and specifically to review the state's implementation of discharge planning policy and inappropriate discharges being seen at the local level.

2. Information Gathering and Planning

Initial feedback from providers is that they are not seeing people either at their shelters, transitional programs, day services, or through street outreach that were inappropriately discharged and thereby became homeless. The lack of a problem within the Continuum may in part be attributed to the strong local network of services and supportive housing so that youth aging out of foster care and individuals leaving the area's health care facilities (the two most likely sources for discharges in this area) have housing and other options for their next placement.

### 3. Local Coordination and Training

The City of Newton, along with the other communities in this Consortium, is committed to working with area providers to coordinate inappropriate discharge monitoring. As noted above, it has been decided that inappropriate discharges are to be brought to the attention of staff of the Housing and Community Development Division, who will present the issue to the Planning Committee for review of next steps.

Additionally, the City of Newton periodically updates Consortium members about the state's implementation of discharge planning policies and protocols and urges them to alert City of Newton Housing and Community Development Division staff if there have been inappropriate discharges to their facilities.

## **Community Development**

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

Please refer to the proposed Community Development projects at the end of this plan.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

Please refer to the proposed Community Development projects at the end of this plan.

## **Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Poverty<sup>1</sup> is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of access to meeting basic human needs, including adequate food, clothing, housing,

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<sup>1</sup> The U.S. Census Bureau utilizes the federal Office of Management and Budget's Directive 14 to define poverty. The Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the

water and health services. According to data from the last decennial Census, in 1999, 2.6 percent of families and 4.3 percent of individuals in Newton were living below poverty level. These percentages represent 546 families and 3,382 individuals. The most recent American Community Survey estimate (2006-2008) indicates that these numbers are growing and the incomes of 3.3% of all families and 5.6% of individuals are below the poverty level. The 2009 federal poverty guidelines are listed in the table below.

<b>Size of family unit</b>	<b>48 contiguous states and D.C.</b>
1	\$10,830
2	\$14,570
3	\$18,310
4	\$22,050
5	\$25,790
6	\$29,530
7	\$33,270
8	\$37,010
For each additional person, add	\$3,740

The City recognizes that the median income in Newton is higher than many other Massachusetts communities. The 2000 Census reported that the median family income in Newton was \$105,289. Comparatively, Massachusetts’s median family income was reported as \$61,664 during the same time period. High median home prices in Newton correlate with this high median income. Low-income individuals and families face the challenge of obtaining and maintaining housing in a community where the median sales price of a single family home is currently more than \$750,000. Newton’s anti-poverty strategy plays an important role for these low income households. Among other outcomes, the successful

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total income for a family or individual falls below the relevant poverty threshold, then the family or individual is classified as being below the poverty level. To compute poverty status, money income before taxes is computed. This does not include capital gains or non-cash benefits such as food stamps and housing subsidies. Poverty cannot be determined for people living in group quarters or for unrelated individuals under age 15 (such as foster children).



implementation of the City's anti-poverty strategy enables low-income residents to remain in the community and provides opportunities for a diversity of new residents to live in Newton.

In Newton, the Housing and Community Development Division (the Division) of the Planning and Development Department is primarily responsible for coordinating the City's efforts to reduce the number of people living in poverty and to move low-income people to self-sufficiency. Division staff administers the City's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Shelter Grant (ESG) programs. The funds from these federal programs are used locally for programs and projects that provide the maximum benefit to extremely low-, low- and moderate-income persons. Division staff works in partnership with citizens, other City departments and the public and private sectors to accomplish its goal of reducing poverty through:

- Preserving and developing affordable housing opportunities
- Fostering employment and economic opportunities for low- and moderate-income people
- Supporting the delivery of human services
- Improving the physical conditions of and strengthening the quality of life in Newton's neighborhoods

Division staff utilizes HOME, CDBG, and CPA funds to provide homeownership and rental opportunities through programs such as down payment assistance and the development of new rental and homeownership units. The City's CDBG program also helps income eligible homeowners maintain affordable, safe and accessible housing through rehabilitation assistance. Fifteen percent of CDBG funding and 100 percent of ESG funding helps to support the delivery of human services to residents. Some of the programs funded provide job and life skills training, child care assistance and other services necessary for an individual or family to move out of poverty. For more information on the types of public service activities funded, please refer to the public services section of the Plan. Additionally, the City has a Section 3 program in place which encourages contractors working on contracts over \$200,000 to engage in training, hiring and subcontracting activities with low- and moderate-income residents and subcontractors in Newton.

### **Non-homeless Special Needs (91.220 (c) and (e))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

#### **BEDFORD**

**Priority #1: Affordable rental housing needs of persons with physical disabilities.**

*Proposed Projects/1-year goals*

The existing affordable apartments for renters with disabilities are for the elderly in the Housing Authority's Ashby Place development and units in the recently developed Heritage at Bedford Spring and Village at Taylor Pond. 447 Concord Road has designated two rental units for sensory impaired and/or tenants with disabilities. As these units become available, they will continue to be rented to persons with disabilities.

**Priority #2: Needs of elderly owners with affordable homeowner housing.**

*Proposed Projects/1-year goals*

A study on Senior Housing needs was conducted which surveyed the housing needs of Bedford's elderly community. The Partnership will continue to look for opportunities to assist the elderly in maintaining their existing housing or creating new affordable opportunities.

**BELMONT**

**Priority #1: Supportive services (home repair and maintenance) needs of elderly.**

*Proposed Projects/1-year goals*

Work with surrounding communities (Belmont, Lexington, Waltham, and Watertown) to collaborate regionally to strengthen affordable housing development capacity through a new organization, tentatively named Metro West Community Developers. This organization would support -- not replace -- the groups based in each community.

**Priority #2: Affordable homeowner housing needs of elderly.**

*Proposed Projects/1-year goals*

The Belmont Housing Trust will work with the Planning Board and developer to review the proposed Cushing Square Village – a mixed-use, 120 residential unit development with 15 units of affordable housing as required by the Town's Inclusionary Housing By-Law.

The Town has been engaged with updating its Comprehensive Plan (completion is expected in April). As part of this Plan, an initial review of the Town's Zoning By-Laws will be done with the expectation that zoning will be relaxed in order to encourage production of small, affordable units.

As the Town comes to the end of its 6-year funding commitment to Waverley Woods, the Belmont Housing Trust will begin to seek out developers and landowners that may provide opportunities for small, affordable rental housing units

**FRAMINGHAM**

**Priority #1: Needs of elderly and frail elderly owners and renters.**

*Proposed Projects/1-year goals*

This group will be served as a subset of those assisted by the following projects:

HOME (and/or CDBG) Housing Rehabilitation Assistance:	4 units assisted
HOME (and/or CDBG) Homebuyer Assistance	3-4 purchases assisted
CHDO Housing Development	1 or more units

**Priority #2: Housing and supportive service needs of persons with severe mental illness.**

*Proposed Projects/1-year goals*

This group will be served as a subset of those assisted by the following projects:

HOME (and/or CDBG) Housing Rehabilitation Assistance:	4 units assisted
HOME (and/or CDBG) Homebuyer Assistance	3-4 purchases assisted
CHDO Housing Development	1 or more units

**Priority #3: Housing needs of persons with a physical disability.**

*Proposed Projects/1-year goals*

This group will be served as a subset of those assisted by the following projects:

HOME (and/or CDBG) Housing Rehabilitation Assistance:	4 units assisted
HOME (and/or CDBG) Homebuyer Assistance	3-4 purchases assisted
CHDO Housing Development	1 or more units

**LEXINGTON**

**Priority #1: Housing needs for people with special needs.**

*Proposed Projects/1-year goals*

Given the difficulty of establishing a project pipeline for any type of affordable development, the Town views prioritizing housing for the needs of people with special needs as an element that should be accommodated if at all possible, but does not have the resources to specifically seek out such a project.

**LINCOLN**

**Priority #1: Housing needs of the physically disabled through affordable rental housing.**

*Proposed Projects/1-year goals*

Lincoln will continue to work with state-approved agencies to create new housing for citizens with special needs. This may take the form of rental units, but could also support Group Housing efforts.

## **NATICK**

### **Priority #1: Housing needs of elderly renters.**

#### *Proposed Projects/1-year goals*

With the limited funding available, there will be no specific projects in FY11 to address the non-homeless special needs, besides the provision of Down Payment Assistance, which unfortunately will provide little assistance to renters. The Town plans to address elderly housing rental needs as more funds become available. As affordable rental units become available the Town will market the units to the elderly population and also provide more accessible information sessions within close proximity to senior centers and homes.

### **Priority #2: Housing needs of elderly homeowners.**

#### *Proposed Projects/1-year goals*

With the limited funding available, there will be no specific projects in FY11 to address the non-homeless special needs, besides the provision of Down Payment Assistance (DPA). The Town has identified DPA as the most effective means of affordable housing assistance at the current time and especially in the down market. The Town plans to address elderly housing needs as funds become available. As affordable condo units become available the Town will market the units to the elderly population, including available downpayment assistance suited to elderly needs; and will also provide more accessible information sessions within close proximity to senior centers and homes.

Priority #3: Housing needs of persons with a physical disability who are also renters.

#### **Proposed Projects/1-year goals:**

With the limited funding available, there will be no specific projects in FY11 to address the non-homeless special needs, besides the provision of Down Payment Assistance (DPA). The Town has identified DPA as the most effective means of affordable housing assistance at the current time. The Town plans to address this as funds become available. As affordable rental units become available the Town will market the units to persons with physical disabilities; including information on down payment assistance.

## **NEWTON**

### **Priority #1: Increase affordable housing options with supportive services for low-and moderate-income individuals with special needs.**

#### *Proposed Projects/1-year goals*

Providing housing for low-and moderate-income individuals with special needs was identified as a high priority need in the citizen participation process. Targeting financial resources to a specific special needs sub-population requires a significant policy change in the City's allocation of federal funds which is based on a *first come first serve* philosophy. The lack of sufficient resources, the need to respond quickly to opportunities in the market and the general difficulties in developing housing in Newton make a competitive funding program difficult to successfully

implement. To meet this need, therefore, the City would have to limit already scarce resources to projects serving a specific population. Housing staff proposes to try to address this need by recommending an additional development subsidy within the One-to-Four Unit Purchase Rehabilitation Program. As mentioned under proposed program and policy changes (page 1), housing staff is considering additional program subsidies for projects that create at least one of the following: units that are accessible to persons with physical disabilities, units for low-income individuals (<50% of area median income) with special needs and units for households whose gross annual household income is <50% AMI that do not have rental assistance such as a voucher through the Section 8 Housing Choice Voucher Program.

**Priority #2: Increase the number of accessible rental and homeownership units for the elderly and special needs sub-populations with incomes  $\leq$  80% AMI.**

*Proposed Projects/1-year goals*

The City is proposing to meet this need by recommending an additional development subsidy within the One-to-Four Unit Purchase Rehab Program (see above) and more widely advertising the availability of CDBG funds for architectural access and barrier removal through the Housing Rehabilitation Program.

**WALTHAM**

**Priority #1: Housing needs of victims of domestic violence.**

*Proposed Projects/1-year goal*

The City will provide CDBG funding to domestic violence shelters in FY11 for support services. CDBG funding will address lead paint in family shelters as well. Currently there are two shelters in Waltham that assist domestic violence victims, providing shelter for women and their children. One victim's services program provides an emergency hotline, advocacy services and counseling to survivors of domestic violence.

**Priority #2: Housing needs of the elderly**

*Proposed Projects/1-year goals*

The City will continue to respond to our elderly homeowners with the CDBG Rehabilitation Loan program. The interest-free deferred loan program will provide 20 homeowners with loans of up to \$10,000 that will address weatherization type repairs and corrects code violations that may exist. The City will add 20 additional units of elderly housing with the renovation of the Hardy School.

**WATERTOWN**

**Priority #1: Housing needs of persons with a disability.**

*Proposed Projects/1-year goals*

Encourage designers, architects, and builders to incorporate and use the universal design concept in their projects.

**Priority #2: Affordable Rental Housing for the Physically Disabled.**

*Proposed Projects/1-year goals*

Encourage designers, architects, and builders to incorporate and use the universal design concept in their projects.

**Priority #3: Affordable Housing Ownership for the Physically Disabled.**

*Proposed Projects/1-year goals*

Encourage designers, architects, and builders to incorporate and use the universal design concept in their projects.

**Impediments to Fair Housing**

Impediments to fair housing in WestMetro HOME Consortium communities and the actions designed to address these impediments are identified below:

**BEDFORD**

- Zoning
  - Examine zoning bylaws to consider whether to expand the current inclusionary zoning bylaws or adopt a town wide inclusionary zoning bylaw that would require certain size developments to include affordable housing.
  - Continue review of zoning bylaw to understand on the creation of different types of housing within Bedford.
- Housing Diversity:
  - Continue to pursue affordable housing opportunities & creation of diverse types of housing in Bedford.
- Outreach:
  - Review the marketing plans for the affordable units in private developments to ensure they are affirmatively marketed with minority outreach and a fair lottery process to select buyers or renters.
  - Require property owners to conduct additional outreach to market accessible units.
- Education and Oversight:
  - The Fair Housing Committee distributes a brochure, which gives examples about what may constitute housing discrimination. The Fair Housing Committee meets once a month to hear any fair housing complaints.

**BELMONT**

The Town of Belmont completed an *Analysis of Impediments to Fair Housing Choice (AI)* in 2008. The Belmont Housing Trust, acting as the Fair Housing Committee, gathered input from various stakeholders including, the Board of Health, the Council on Aging, the Disability Access Commission and the BHA. The impediments identified in the Town's AI included:

- Discrimination
- Physical Constraints (Lack of Land and Housing)
- Policies

- Lead Paint and Other Hazardous Materials
- Funding

During FY11, the Belmont Housing Trust will continue to take various actions to mitigate, reduce or eliminate these barriers to affordable housing.

- Advocate for new multi-family residential developments to increase the supply of accessible housing
- Work with Planning Staff to draft flexible policies to allow for accommodations to be made without requiring complicated permitting procedures
- Promote recently adopted housing by-laws - the Inclusionary Zoning By-Law, and the Cushing Square and Oakley Neighborhood Smart Growth Overlay Districts
- Leverage other funding (state, federal, private)
- Work with the Greater Boston Fair Housing Center to educate the general public on fair housing rights
- Promote the use of the Human Rights Commission incident hotline

## **BROOKLINE**

### 1. Racial/ethnic discrimination in the housing market.

The Housing Division will continue to collaborate with the Town's Fair Housing Officer and Human Relations Commission as well as other members of the WestMetro HOME Consortium to increase public education about fair housing laws. The goal will be to inform residents of their rights, and brokers, property owners, property managers and housing service providers of their obligations. This will take the form of in-person training sessions, public access television shows and public service announcements, and a continued presence on the Town's website about housing discrimination, fair housing laws, and who to contact to file a fair housing complaint.

### 2. Lending and mortgage availability affecting minority homebuyers.

The Housing division will continue to affirmatively market all of its affordable units, outreaching to minority homebuyers through advertising its programs in newspapers which specifically target Black, Hispanic, Asian and diverse area communities; in correspondence to minority Boston families participating in Brookline's METCO school program; by including all new affordable units in the "Metrolist" maintained by the City of Boston's fair housing office; by listing new units on available websites operated by regional nonprofit housing entities that project to a wide audience; and by providing materials such as those distributed at a Spring, 2009 homeownership fair, organized by the Massachusetts Affordable Housing Alliance and targeting Boston tenants.

A good portion of the participants in the Town's first-time homebuyer programs are members of racial/ethnic minorities, and the Town will continue to work closely with each buyer to access the most favorable loan terms and to bring the loan to closing. The Town will also continue to sponsor the 12-hour "Homebuyer 101" training program on an annual or bi-annual basis. The participants in these programs will gain an understanding of home financing and of loan

products, and with certification have access to various affordable housing opportunities, including affordable loans through lenders participating in the Massachusetts SoftSecond Program.

At the same time, the Town will work to develop a better understanding of both how lending patterns in Brookline's market rate-housing may reflect regional trends, by using HMDA data to identify any trends of discrimination. The Town also will seek a collaboration of various WestMetro HOME Consortium members to sponsor fair lending training for local lenders.

3. Availability of accessible housing units for disabled persons.

The Housing Division will continue to work with developers and nonprofit operators to expand the inventory of wheelchair accessible housing as well as housing serving people with other disabilities while convening relevant Brookline staff and service providers, as necessary, to assess needs. The Housing Division will also seek to increase awareness of the State's Home Modification Loan Program, which provides low- and no-interest loans to modify the homes of elders and individuals with disabilities. Finally, the Housing Division will collaborate with other members of the WestMetro HOME Consortium and the Town's Fair Housing Officer to inform residents of their rights and property owners and brokers of their obligations to provide reasonable accommodation for persons with disabilities.

4. Issues affecting persons with limited English proficiency (LEP) issues.

The Housing Division will continue to assist, as needed, buyers whose language is Spanish and Cantonese language buyers and will seek assistance, when necessary, for other language groups from the Town's Human Relations Commission.

Through its CDBG program, the Town will continue to support programs, such as the Brookline Learning Project, which provides free English language instruction and life skills support for members of the Brookline community, particularly low-income persons who are immigrants and would otherwise not be able to afford classes.

5. Willingness of landlords to rent to families with children.

Anecdotal evidence suggests that families with children face greater challenges renting homes in Brookline than those without children. This may reflect, at least in part, concerns by property owners regarding liabilities relating to lead paint. Additionally, and related is the strong presence in Brookline of a large population of students and young working adults; landlords may gain greater profits renting to transient groups of young people than to families, both because of their greater collective purchasing power and lower standards for service. The Town will continue to enforce zoning and state sanitary codes to discourage overcrowding and assure a decent level of service in its rental inventory, indirectly leveling the field; encourage the development of affordable rental housing for families; and provide technical assistance to small landlords to access the State's "Get the Lead Out" program. Finally, the Housing Division will collaborate with other members of the WestMetro HOME Consortium and the Town's Fair Housing Officer on a strategy to inform families with children of their rights and property owners of their obligations with regard to renting to families with children.



## **FRAMINGHAM**

The Town of Framingham intends to take the following actions to overcome the impediments to fair housing choice identified in the document *Town of Framingham, Analysis of Impediments*. Actions are organized in terms of areas of activity and specific goals as outlined in the analysis.

### **Public Sector**

- **Zoning and Site Selection:**

*Change undertaken to address the nature of existing zoning as an impediment to Fair Housing.*

Most racial, ethnic, and linguistic minorities have had to pursue the relatively more affordable rental housing available in South Framingham. That housing has been more apt to be overcrowded and inferior in quality. Framingham Community Development staff, Fair Housing Committee members, Planning Board and Department of Community and Economic Development staff will review in FY11 and may begin work to implement appropriate mixed-use development in the downtown so as to be prepared to expand housing opportunities and thus fair housing choice when markets improve.

The Department of Community and Economic Development and Planning Board will work on a select basis, on other zoning initiatives identified in a Housing Liaison Committee Housing Policies and Plan adopted in 2007. Work might include exploration one or more of the following initiatives as time and staffing permits:

- Overlay districts or special permit regulations to facilitate large-scale reuse and redevelopment of properties that have become obsolete for their intended use, for new affordable or mixed-income housing uses.
- Extension of the mixed-use development option that currently exists in the Central Business District to other areas.
- Accessory apartments by special permit where appropriate.
- Multi-family housing in targeted overlay districts, such as along Route 9, in exchange for the provision of at least 25% affordable units.
- Modest density bonus to the Town's open space-residential development bylaw to encourage affordable units in small developments.
- Provision for artist live/work spaces in appropriate locations.
- Geographic De-concentration of Low and Moderate Income Housing.

*Efforts to create opportunities in a variety of neighborhood settings. Concentration of low-income housing in certain blighted neighborhoods has been an impediment to public support for and thus an impediment to further housing development.*

Development of affordable housing that would result in a re-concentration of housing away from Framingham's Southside will be encouraged. There are, however, significant issues to be dealt with in respect to the impact of projects of any size on existing neighborhoods.

The Framingham Department of Community and Economic Development will endeavor to play role of mediation in trying to balance neighborhood concerns with affordable housing needs so

as to induce thoughtful development. Community and Economic Development staff, and collaboratively Community Development staff, will work actively with developers to assist them in defining their projects in a manner that will lead to broader acceptance. As development comes to fruition, fair housing choice will be enhanced. An example of such an initiative is a proposed project of 150 units for the elderly in the North Framingham Nobscot area sponsored by Jewish Community Housing for the Elderly (JCHE) which was awarded a special permit by the Framingham Zoning Board of Appeals. The project has closed and broken ground. Construction will proceed over the next 24 months. HOME funds have been provided in a pre-development phase.

#### *Program Planning, Development and Operational Management*

More centralized policy making/coordination needed: regional planning initiatives will continue to be explored. Lack of policy has been an impediment to fair housing choice as it has discouraged the emergence of thoughtful, need-based development. A direction or path toward understanding, education, acceptance and support for thoughtful development that provides Fair Housing choice needs to be established.

A housing policy and planning process was mandated by actions taken in a fall 2004 Special Town Meeting. Policy and plans have been proposed by a four-person Housing Liaison Committee (two Selectmen and two Planning Board members). The Board of Selectmen and Planning Board adopted the plan. The plan then received over a two thirds vote of Town Meeting. The Community and Economic Development staff, Community Development staff have and will continue to work collaboratively with the Housing Liaison Committee to educate the community and influence the adoption of strategies that best respond to need and meet acceptance of town decision-making bodies. The Housing Liaison Committee released a set of policies and a Plan (for action at the spring 2007 Annual Town Meeting) that sought to address the unmet housing needs of key segments of the community. This was considered a significant step forward for the Town in formalizing a process and a policy product that has heretofore lacked sanction by the Town's highest elected and appointed officials, and elected legislative body, Town Meeting. The task ahead will be to implement aspects of the adopted plan.

#### *Neighborhood Revitalization, Municipal and Other Resources*

- Targeted Programs to Create Housing Opportunity for Low/Moderate-Income Residents of Older Neighborhoods
- Create opportunities for low- and moderate-income residents, many of them racial, ethnic or linguistic minorities

The Town will continue to combine bank homebuyer programs financed with Soft Second Loan funds, with CDBG homeowner assistance and CDBG Housing Rehabilitation Assistance Program (HRAP) funds to provide affordable multi-unit owner-occupant and/or single-family homeownership. Emphasis will be placed on encouraging (but not restricting) ownership in the Town's older neighborhoods. The Board of Selectmen has called for the convening of a Housing Summit focused on revitalizing the Town's oldest and densest neighborhoods.

Since implementing homeownership assistance activities, the Town has helped to create (80) homeowners, forty-one (44) of whom have been racial or ethnic minority households: 36 Latino American, six African American, two Asian American. In this sense, the Homeownership Assistance Program has been strongly inclusive of the segments of Framingham's population. In addition seven more linguistic minority households have been served, six Portuguese speaking Brazilian households and two Russian speaking households. The programs have provided some fair housing choice to segments of the population, who have been traditionally underserved.

*Tax title properties.* Community Development staff and Department of Community and Economic Development staff hope to convince Town officials to permit properties taken in tax title to be improved and developed as long-term affordable housing opportunities for low- or moderate-income households. This will expand the Town's assisted housing stock. Opportunities will be marketed in a manner in concert with fair housing principles. These efforts will be continued during FY11.

#### *Property Tax Policies*

- Reducing tax burden to segments of the community

The Town will continue to explore and expand a number of the options to reduce the increasing tax burden on certain segments of the community, especially older residents. Through Town Meeting action, a voluntary tax relief fund was created, allowing taxpayers to contribute toward a pool that could be used to offset abatements offered for those needing tax relief. A Property Tax Help Program has been established giving a limited number of citizens the opportunity to perform 75 hours of approved work for the Town for a \$500 tax credit. Support for any initiatives that would result in a lessening of tax revenue, no matter how responsive to the needs of certain groups in the community may be hard one in a period of declining public funding resources. Efforts will be made to draw positive attention to these needs in FY11.

#### **Public and Private Sector**

- Information Programs

*Multi-lingual housing information video series.* The Town Fair Housing Committee, led by Community Development staff and the Town Human Relations Committee, will endeavor to resume work on videotaping and airing cable television programming on housing issues in English, Spanish and ultimately Portuguese, including a Homebuyer Fairs scheduled in 2010 and 2011. Town of Framingham Media Services staff has indicated that the Town could provide total support to produce the program. An advantage to having the Town originate the program is that it could air on both cable outlets in the Town, RCN, Verizon Fios, and Comcast cable systems. Finding housing continues to be particularly difficult for newcomers and non-citizens who are faced with a language barrier. Programs should be put together that inform individuals of how and where to get services in their primary languages.

*Fair Housing material on Town website.* The Fair Housing Committee will work with Town Information services staff to establish a Fair Housing Information section on the Town's website informing residents of their rights to pursue housing opportunities fairly and openly and directing

them to processes and resources by which they can seek assurances that their rights will be respected.

#### *Fair Housing Enforcement*

- Improving the capacity within the Town to receive complaints and make effective referrals to resources to address complaints.

The Town needs to develop a mechanism for recording information on the contents of complaints and recording the outcome of referrals for clients. This is essential to evaluation and improving the functioning of the referral process and the effectiveness of resources in addressing issues. Developing a data base in FY11 and ensuing years on the nature of complaints will assist the Town in identifying trends and patterns in discrimination which can be addressed by improved enforcement and education of both services providers (in obligations to serve and clients (protected rights).

### **LEXINGTON**

Activities anticipated include a training session on fair housing law for local property managers and/or brokers (last conducted several years ago), and continued rigorous affirmative marketing and tenant selection plans for all of the Town's affordable housing programs and projects.

### **NEEDHAM**

Impediments:

- Land Use Policies and Zoning can limit the quantity of non-single family housing and the availability of developable land to achieve fair housing.

Although nearly one half of Needham's land area is zoned for 10,000 square foot lots, apartment districts and districts that allow for multi-family housing are limited. Accessory apartments are not permitted. There is no "as-of-right" development option for affordable housing, making the permitting process more time-consuming and adding to the cost of development.

- Lack of information, education and outreach on Fair Housing.

In Needham, there is a shortage of information on Fair Housing issues. Education for residents, employees, lenders, realtors and landlords has been minimal. Although there are resources within the Town of Needham (such as the committees and agencies that provide assistance), it is not always clear to people where these resources are and how to access the information they are seeking. There is no Town staff person devoted to Housing, making it difficult for the Town to perform outreach, coordination and monitoring of housing issues.

- Lack of accessible affordable housing and lack of affordable housing.

Fair Housing Law requires that the availability of affordable accessible housing in Town be assessed. Seniors and people with disabilities, whose disabilities can be income limiting, could benefit from affordable housing. Housing not only must be affordable, but accessible for these populations. Proximity to transportation or commercial areas is additionally helpful for these groups. The Housing Authority's waiting list illustrates the need for affordable

housing in Town. High cost of land in Needham can deter developers from building affordable housing because the profit margin would be marginal. Elevators are lacking in many town buildings and affordable housing developments, e.g. Linden Chambers and Town Hall. This makes it difficult for some members of this community to access certain resources in Town. Livability for this population decreases when daily activities are difficult or impossible. Communities that have more accessible Town Buildings provide an easier environment for some people to live in. Accessibility is required in new construction, but many of the buildings in Needham are older and do not have these features.

To address these issues, the following is planned for FY11:

- Charles River Landing, a development of 350 units of multifamily rental housing of which 25 percent will be made available to low- and moderate-income households, is currently in construction. They have held one lottery so far and will likely hold another as more Phases of the project are completed. In marketing the units of multifamily rental housing, the Town and Consultant have followed and will continue to follow all the procedures outlined in the WestMetro HOME Consortium Affirmative Marketing Policy.
- The May 2009 Town Meeting approved new zoning for several zoning districts in Downtown Needham. Inclusionary zoning requires that developers who create a certain number of housing units make a percentage of these units affordable. The incentive is that if a developer adds affordable units to their development, they will not count towards total FAR – density bonus. This year, the Town will work with developers and property owners to understand how to proceed with projects under the new zoning and encourage the creation of affordable units in the downtown.
- Needham has a Human Rights Committee, which seeks to prevent discrimination in housing on the basis of race, color, national origin, ancestry, disability, age, income, marital status, children, gender, or sexual preference.

## **NEWTON**

Some of the principal impediments to fair housing in the community include the following obstacles/challenges identified below. These impediments have been compiled from a variety of sources including the *FY06-10 Analysis of Impediments to Fair Housing Choice (AI)* and the *Fair Housing Action Plan* and also reflect comments made in individual meetings as part of the development of the *FY11-15 AI*.

- Zoning and land use policies limit the ability to develop affordable housing.
- High cost of housing and lack of available land for new development limits opportunities and housing choices.
- Lack of education, information, and outreach on fair housing issues that may increase incidences of discrimination in the City's rental housing and for-sale markets.
- Lack of education on fair housing by housing consumers, producers and providers. The lack of education on fair housing, the fair housing complaint system and fair housing laws in general is exacerbated for persons for whom English is a second language.
- Lack of information on the availability of units for persons with disabilities.

- Lack of sufficient monitoring and investigative testing. Empirical evidence is needed to ensure that fair housing practices are expanding and remain consistent
- Lack of oversight and monitoring to ensure that housing providers and housing developers are meeting fair housing and affirmative marketing requirements.
- The enforcement of fair housing rights needs to be improved.
- Fair housing access to city housing programs needs to be improved.
- Lack of a consistent fair housing framework across all programs.
- The City needs to ensure that housing, community facilities, and public accommodations comply with applicable state and federal architectural access requirements for people with disabilities.
- Local preferences for selecting residents need to be applied in a consistent manner throughout all housing programs.

The chief fair housing-related actions that the Fair Housing Committee (and the Mayor's Committee for People with Disabilities, when appropriate) and housing and community development staff plan to undertake in FY11 are (1) fund the work of an architectural access consultant and if applicable, begin to implement the changes recommended by the consultant; (2) apply for a second Fair Housing Initiative Program (FHIP) grant to expand existing fair housing education, training and outreach efforts; (3) develop a fair housing policy statement that requires recipients of HOME, CDBG and local Community Preservation Act funds for housing development/community housing to adhere to the highest standard of architectural accessibility and (4) develop a more comprehensive affirmative marketing plan.

### **SUDBURY**

The Sudbury Analysis of Impediments to Fair Housing Choice, published in May 2008, described both the background, demographical and jurisdictional data, and concludes with identified barriers to increasing fair housing choice and providing equal and free access to residential housing. The noted action items are in progress and include items such as: purchasing additional homes in the Home Preservation Program and selling them to eligible purchasers, granting funds through the Sudbury Small Grant Program for small repair and maintenance for eligible households, continuing the use of data from lottery agent services to develop housing units targeted to need, continuing the provision of local preference opportunities to community residents in accordance with guidelines, and local preference definition as appropriate, as well as targeting marketing to minority populations, continuing the monitoring of agent services to preserve affordability restrictions, supporting the Sudbury Housing Trust, supporting the Sudbury Housing Authority redevelopment project, and other initiatives to increase affordable rental and homeownership units.

### **WALTHAM**

The Planning and Housing staff has identified the following conditions that are potential impediments to Fair Housing.

- Almost half of Waltham's Households have incomes that qualify as low-to-moderate income.
- 2000 Census reports that 34% of Waltham renters paid more than 30% of their income for rent.

- In June 2009 the median sales price of a single-family home was \$306,000.
- Insufficient number of housing units, rental and homeownership available to the low/moderate and minority population.
- Age of housing stock attributes to a need for Housing Rehabilitation and Lead Paint removal.
- Over 5,000 households are on the Housing Authority waiting list; elderly, family and special needs.
- The physical condition of many of the State-funded Waltham Housing Authority units - have deteriorated due to lack of consistent State funding.
- Gentrification – as property improvements and new development raise housing costs, it attracts more affluent people, and force out those of modest means.
- Expiring Use Property – “The Mill” 258 units.
- Limited Funding Resources for expansion of and creation of new Affordable Housing Initiatives.
- Limited contact between the City and local universities regarding housing issues.
- Limited contact between the City and the business community regarding housing issues.
- Insufficient fair housing marketing and education strategies.
- Language barriers new immigrant workers and residents.

Based on the impediments listed in the current Analysis the following actions will be taken during FY11 to address those impediments.

- To address aging housing stock the City will continue CDBG funded housing rehabilitation and lead removal programs to eliminate potential lead paint hazards.
- To address the need for permanent homes for low-mod income residents and immigrants living in Waltham the City will continue HOME Downpayment Assistance.
- In an effort to assist more buyers below the 80% income threshold the City will counsel homebuyers to seek additional funds from the Massachusetts Housing Partnership’s Soft Second Loan Program and the Section 8 Homeownership Program.
- To address the need to assist Waltham renters currently paying more than 30% of their income for rent, the City will investigate funding sources for a Rental Assistance Program and support additional funding for the Waltham Housing Authority initiatives.
- The City will seek out opportunities to improve fair housing marketing in the City and act as a reporting agent in the event of a fair housing violation as well as require fair housing education in all homebuyer applicants.
- The Housing Division will form appropriate municipal and non-profits of upcoming fair housing trainings and maintain all fair housing records.
- City departments will monitor projects developed by Special Permit to ensure that all permit conditions are enforced, including affordable housing and stress the need for accessible units.
- The City will explore the creation of additional mixed-use districts to provide both housing and retail/entertainment uses in areas with large amounts of under-used

industrial or commercial property - recognizing the dual advantages of expanding the housing supply and creating new demand for retail and commercial uses.

- To address the need for more affordable units and making more efficient use of its housing stock, the City should investigate the value of allowing accessory apartments and ease existing restrictions (e.g., the number of parking spaces, number of occupants).
- The City will continue to fund social service agencies that serve the non-English speaking residents with English language classes and interpreters.
- The City will continue to work with the 128 Business Council to monitor transportation needs of the working community, particularly the hotel and restaurant workforce. Efforts will be made by the City to collaborate with Brandeis University and Bentley College to better coordinate transportation services provided for residents as well as students, throughout the City and metropolitan Boston.

**WATERTOWN**

A major impediment to Fair Housing is the sometimes ineffective affirmative marketing campaigns to raise awareness of affordable units that are or may become available. Watertown Community Housing and the Town have been working with DHCD to develop a “ready renter/ready buyer” program, which will create a centralized wait list for affordable units in the region. It is expected that by combining resources and simplifying the affirmative marketing process of affordable units, outreach efforts will be greatly enhanced and reach a larger amount of people with different housing needs.

The Watertown Housing Partnership indentified the presence of lead paint as a major impediment to Fair Housing particularly to families with children as the majority of Watertown’s housing stock was built prior to 1979. Many property owners are hesitant to rent to families with children due to the presence (or suspected presence) of lead paint and the high cost of lead abatement. To address lead paint issues, the Town has allocated HOME funds for Housing Rehabilitation activities and will strive to leverage additional funding for lead abatement through participation in the Get The Lead Out Program and other sources.

**Stimulus Funding**

In FY2010 several Consortium communities received funding under the American Recovery and Reinvestment Act. These funds are listed by community in the table below.

<b>Source</b>	<b>Amount Received</b>	<b>Intended Use</b>	<b>Expenditure Deadline</b>
<b>BROOKLINE</b>			
Homeless Prevention and Rapid Rehousing program	\$667,436	Homeless Prevention Rapid Rehousing for Households earning <50% AMI	July 2012
<b>BROOKLINE (CON'T)</b>			



<b>Source</b>	<b>Amount Received</b>	<b>Intended Use</b>	<b>Expenditure Deadline</b>
Community Development Block Grant Recovery	\$436,204	Public Facilities and Housing, Energy Efficient Capital Improvements	September 2012
Energy Efficiency and Conservation Block Grant	\$494,400	Residential Energy Efficiency Program and Municipal Buildings	August 2012
<b>FRAMINGHAM</b>			
American Recovery and Reinvestment Act (ARRA) through Department of Environmental Protection (DEP)	\$3,349,820	East Framingham Sewer Improvements	N/A
ARRA through DEP	\$709,533	Central Street Siphon/Sudbury River Interceptor Sewer Improvements	N/A
ARRA through DEP	\$350,697	Sewer Pump Station Replacements	N/A
Environmental Protection Agency	\$200,000	Brownfields Assessment	8/20/2012
Energy Efficiency and Conservation Block Grant	\$657,000	Energy Efficiency Measures and Pilot Programs	12/15/2012
Community Development Block Grant Recovery	\$143,643	Public Facilities Improvements, Infrastructure	9/30/2010
Neighborhood Stabilization Program I	\$1,200,000	Acquisition, Rehabilitation, Resale Foreclosed and Abandoned Properties	10/2010
Individuals with Disabilities Education Act (ARRA – IDEA)	\$1,178,937	Special education and related services for children with disabilities	6/30/10
Federal Title I	\$411,746	Title I	6/30/10
<b>NEWTON</b>			

<b>Source</b>	<b>Amount Received</b>	<b>Intended Use</b>	<b>Expenditure Deadline</b>
Homeless Prevention and Rapid Rehousing Program	\$923,339	Serve persons at risk of homelessness and homeless people through financial assistance and housing relocation or stabilization services who have a household income at or below 50% of the Area Median Income.	September 2013
Community Development Block Grant Recovery	\$603,513	Park improvement and accessibility improvements projects	September 2012
Energy Efficiency and Conservation Block Grant	\$799,600	Energy improvements to City owned buildings	August 2012
<b>WALTHAM</b>			
Community Development Block Grant Recovery	\$286,000	Utility line improvements on Curtis Street in CDBG Target Area	September 2012



<b>Newton Community Development Block Grant Program, HOME Investment Partnership Program, and Emergency Shelter Grant Program Budget</b>	
<b>Project</b>	<b>FY2011 Proposed</b>
<b>FUNDING EXPECTED TO BE AVAILABLE</b>	
o New Federal Grant Funds	<b>\$2,458,367</b>
o New Program Income (Projected)	<b>\$277,000</b>
<b>TOTAL FUNDING EXPECTED TO BE AVAILABLE</b>	<b>\$2,735,367</b>
<b>PROPOSED PROJECTS</b>	
<b>HOUSING PROGRAM</b>	
o Housing Administration	\$419,291
o Housing Program Fund	\$869,263
o Housing Program Rehab Revolving Loan Fund (estimated rehab loan repayments)	\$217,450
<b>TOTAL HOUSING PROGRAM</b>	<b>\$1,506,004</b>
<b>ACCESS</b>	
- Newton Community Service Center Auditorium Ramp and Lifts	\$5,000
- Historic Newton/The Jackson Homestead - Archives Preservation and Access	\$40,000
- Public Works - ADA Compliant Ramps (citywide)	\$78,000
- Project(s) to be Determined	\$8,000
<b>TOTAL ACCESS</b>	<b>\$131,000</b>
<b>PUBLIC SERVICES</b>	
- Barry Price Center/Job Developer and Coach	\$19,000
- Barry Price Center/Person Centered Planning	\$3,600
- Bowen After School Program/Tuition Assistance Program	\$7,000
- Boys and Girls Club/Camp Scholarships	\$2,770
- Boys and Girls Club/Kids Corps Scholarships	\$5,500
- Boys and Girls Club/Teen Programming	\$5,500
- Charles River ARC/Children's Programs Scholarships	\$5,400
- Charles River ARC/Music Therapy	\$3,720
- Jewish Community Housing for the Elderly/Caring Choices	\$10,800
- Mass. Association for the Blind/Visually Impaired Elders Program	\$3,250
- Newton Child Care Fund/Child Care Scholarship Fund	\$14,000
- Newton Community Development Foundation/Resident Services Program	\$19,500
- Newton Community Service Center/Child Care Scholarships	\$19,000
- Newton Community Service Center/Higher Ground Teen Program	\$5,300
- Newton Community Service Center/Mentor Connection	\$4,200
- Newton Community Service Center/Parent Child Home Program	\$5,000
- Newton Community Service Center/Youth Centers	\$31,000
- Newton Community Service Center/The Parents Program	\$26,350
- Newton HHS Department/Mental Health Intervention for the Elderly	\$35,800
- Newton HHS Department/Youth Outreach Program	\$15,440
- Newton Housing Authority/Resident Services Coordinator	\$21,500
- Newton Senior Services Department/Senior Center Program Coordinator	\$30,000
- Newton Senior Services Department/Social Services Programs	\$18,000
- Newton Parks and Recreation Department/Summer Camp Scholarships	\$2,770
- NWW Committee/Clinical Services and Supports	\$6,500
- NWW Committee/Community Access	\$5,600
- NWW Committee/Wednesday Night Drop-In	\$6,100
- Peirce Extended Day Program/EDP Scholarship Program	\$6,100
- Plowshares Education Development Center/Tuition Assistance Program	\$14,000
- REACH/Individual Support and Advocacy	\$4,700
- Riverside Community Care/Family Crisis Stabilization	\$5,200
- Riverside Community Care/Mental Health and Substance Abuse Recovery	\$21,500
- The Second Step/Case Manager	\$16,400
<b>TOTAL PUBLIC SERVICES</b>	<b>\$400,500</b>
(Cannot Exceed 15%)	15%
<b>ECONOMIC DEVELOPMENT</b>	<b>\$25,500</b>
o Family Day Care Grant Program	\$7,500
o Economic Development Revolving Loan Funds	\$18,000
<b>TOTAL ECONOMIC DEVELOPMENT</b>	<b>\$25,500</b>

<b>Newton Community Development Block Grant Program, HOME Investment Partnership Program, and Emergency Shelter Grant Program Budget (CON'T)</b>	
<b>Project</b>	<b>FY2011 Proposed</b>
<b>Neighborhood Improvements</b>	
<b>o Nonantum</b>	
- Nonantum Parks Improvements	\$50,000
- Adams-Watertown Intersection Improvements	\$60,000
- Nonantum Branch Library Improvements	\$50,000
- Project(s) to be Determined	\$11,000
<b>DPW - Engineering Design &amp; Construction Support</b>	<b>\$15,000</b>
<b>TOTAL NEIGHBORHOOD IMPROVEMENTS</b>	<b>\$186,000</b>
<b>PROGRAM ADMINISTRATION</b>	
o Program Administration	\$471,363
o Citizen Participation	\$5,000
<b>TOTAL ADMINISTRATION</b>	<b>\$476,363</b>
(Cannot exceed 20%)	<b>17.41%</b>
<b>CONTINGENCIES</b>	<b>\$10,000</b>
<b>GRAND TOTAL ALL PROGRAM AREAS</b>	<b>\$2,735,367</b>
<b>Newton HOME Program - Five-Year Proposed Budget</b>	
	<b>FY2011</b>
- Affordable Housing Development Pool	\$224,959
- CHDO Operating Expenses @ 5%	\$13,233
- Newton HOME Administration	\$18,526
- HOME Consortium Administration (3% from member communities)	\$67,911
<b>TOTAL</b>	<b>\$324,629</b>
<b>Newton Emergency Shelter Grant Program - One-Year Proposed Budget</b>	
	<b>FY2011</b>
- Middlesex Human Service Agency-Operating Assistance at Men's and Family Shelters	\$11,900
- Middlesex Human Service Agency-Operating Assistance for Soup Kitchen	\$11,900
- The Second Step-Operating Assistance for Transitional Residence	\$27,600
- The Cousens Fund-Emergency Assistance for Rent and Utilities	\$16,600
- REACH Emergency Shelter-Operating Assistance for Shelter Surviving DV Survivors	\$17,800
- Riverside Community Care-Adolescent Homelessness Prevention Program	\$10,400
- Brookline Community Mental Health Center --Metropolitan Mediation Service	\$2,466
<b>TOTAL</b>	<b>\$98,666</b>

<b>HOME Partnerships Program Budget</b>		
<b>PROJECT</b>	<b>DESCRIPTION</b>	<b>FY11</b>
<b>BEDFORD</b>		
Affordable Housing Development Pool	Funding pool for the creation of affordable housing	\$19,352
HOME Administration	Administration of Bedford's HOME Program	\$1,506
<b>TOTAL</b>		<b>\$20,858</b>
<b>BELMONT</b>		
Waverley Woods Apartments	Creation of 40 affordable housing units	\$105,698
HOME Administration	Administration of Belmont's HOME Program	\$8,221
<b>TOTAL</b>		<b>\$113,919</b>
<b>BROOKLINE</b>		
Olmstead Hill Redevelopment Project	Funds to support mixed-income affordable housing development	\$460,496
HOME Administration	Administration of Brookline's HOME Program	\$36,821
CHDO Operations @ 5%	Operating Income for Brookline's CHODO	\$12,911
<b>TOTAL</b>		<b>\$510,227</b>
<b>FRAMINGHAM</b>		
Homebuyer Assistance Program	Funds to assist first-time homebuyers	\$178,562
Housing Rehabilitation Assistance	Funds for rehabilitation of owner-occupied housing	\$119,042
CHDO Operating Expenses @ 5%	Operating expenses for Framingham's CHDO	\$21,258
CHDO Set-Aside @ 15%	CHDO acquisition projects	\$63,772
HOME Administration	Administration of Framingham's HOME Program	\$29,761
<b>TOTAL</b>		<b>\$412,395</b>
<b>LEXINGTON</b>		
Affordable Housing Development Pool	Funding pool for the creation of affordable housing	\$58,413
HOME Administration	Administration of Lexington's HOME Program	\$4,544
<b>TOTAL</b>		<b>\$62,957</b>
<b>LINCOLN</b>		
Affordable Housing Development Pool	Funding pool for the creation of affordable housing (reflects \$11,068 from Sudbury as loan repayment)	\$19,924
HOME Administration	Administration of Lincoln's HOME Program	\$695
<b>TOTAL</b>		<b>\$20,619</b>
<b>NATICK</b>		
HOME Administration	Administration of Natick's HOME Program	\$6,508
6 Plain Street	Funds for the rehabilitation of a 2-Unit affordable development	\$39,725
Down Payment Assistance Program	Funds to assist Low to Moderate Income mortgage applicants in Natick	\$82,869
<b>TOTAL</b>		<b>\$129,102</b>
<b>NEEDHAM</b>		
Foreclosure Purchase & Redevelopment	Development of affordable units on foreclosed property	\$59,052
CHDO Operating Expenses @ 5%	Needham CHDO's operating expenses	\$3,474
HOME Administration	Administration of Needham's HOME Program	\$4,863
<b>TOTAL</b>		<b>\$67,389</b>
<b>NEWTON</b>		
Affordable Housing Development Pool	Funding pool for the creation of affordable housing	\$224,959
CHDO Operating Expenses @ 5%	CAN-DO operating expenses	\$13,233
Newton HOME Administration	Administration of Newton's HOME Program	\$18,526
<b>TOTAL</b>		<b>\$256,718</b>
<b>SUDBURY</b>		
Affordable Housing Development Pool	Funding pool for the creation of affordable housing	\$12,780
Repay Lincoln	Total \$35,081 to repay	\$11,068
HOME Administration	Administration of Sudbury's HOME Program	\$1,855
<b>TOTAL</b>		<b>\$25,703</b>
<b>WALTHAM</b>		
Downpayment Assistance Program	No-interest/deferred loans for 1-4 family acquisition	\$288,311
CHDO Set-Aside @ 15%	CHDO acquisition projects	\$61,781
HOME Administration	Administration of Waltham's HOME Program	\$28,831
CHDO Operations @ 5%	Operating Income for Waltham's CHDO	\$20,593
<b>TOTAL</b>		<b>\$399,517</b>
<b>WATERTOWN</b>		
CHDO Operating Expenses @ 5%	Watertown Community Housing's operating expenses	\$11,661
HOME Administration	Administration of Watertown's HOME Program	\$16,326
First Time Homebuyer Assistance	Funds to assist first time homebuyers with downpayments, closing costs, etc.	\$60,067
Housing Rehab	Funds for moderate rehabilitation and energy efficiency improvements of affordable housing	\$98,988
Loan Repayment to Natick	Loan repayment from the borrowing of FY07 funding from Natick	\$39,191
<b>TOTAL</b>		<b>\$226,233</b>
<b>TOTAL FOR HOME CONSORTIUM</b>		<b>\$2,263,634</b>
HOME Consortium Administration (3% from member communities)		\$67,911
<b>TOTAL ADMINISTRATIVE COSTS (as a percentage of total grant)</b>		<b>10%</b>
TOTAL CHDO SET-ASIDE (as a percentage of total grant)		3%

# **PROPOSED PROJECT SHEETS**

<i>Project Name:</i>	Newton Housing Services and Administration		
<i>Description:</i>	Administrative support for all CDBG-funded affordable housing and rehabilitation programs.		
<i>Address:</i>	1000 Commonwealth Avenue Newton, MA 02459		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	14H Rehabilitation Administration 570.202		
<i>Priority Need</i>	Planning Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing; Increase the quality of affordable rental housing; Improve access to affordable rental housing; Improve the quality of owner housing; Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$419,291		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Housing Program Fund		
<i>Description:</i>	Funding pool for the acquisition, rehabilitation, or preservation of affordable housing. Funds will capitalize the Newton Housing Rehabilitation Program, One-to-Four-Unit Purchase Rehabilitation Program and site specific housing developments.		
<i>Address:</i>	Citywide		
<i>Expected Completion:</i>	6/3/2011		
<i>HUD Matrix Code:</i>	14A Rehab; Single-Unit Residential 570.202 14D Rehab; Other Publicly-Owned Residential Buildings 570.202 14I Lead-Based/Lead Hazard Test/Abate 570.202		
<i>Priority Need</i>	Rental Housing; Homeownership (second priority)		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing; Improve access to affordable rental housing; Increase the quality of affordable rental housing; Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$869,263		
<i>Proposed Accomplishments:</i>	Number: estimated 15 units (Newton Housing Rehabilitation Program); 2 units of additional affordable housing	Type: Rental and Owner-Occupied Homeowner	



<i>Project Name:</i>	Newton Housing Rehabilitation Revolving Loan Fund		
<i>Description:</i>	CDBG funds from loan repayments to support housing rehabilitation project costs.		
<i>Address:</i>	Citywide		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	08 Relocation 570.210 (i) 14A Rehab; Single-Unit Residential 570.202		
<i>Priority Need</i>	Owner-occupied housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the quality of affordable rental housing; Improve access to affordable rental housing; Improve the quality of owner housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	Program Income/CDBG		
<i>Amount:</i>	Est. \$217,450		
<i>Proposed Accomplishments:</i>	Number: 5	Type: Housing units	

<i>Project Name:</i>	Microenterprise Loan Pool		
<i>Description:</i>	Loans for low- and moderate-income business owners to start, continue or expand a Newton microenterprise or for the creation of jobs for low- and moderate-income persons. (Loans funded through repayment of prior loans.)		
<i>Address:</i>	Citywide		
<i>Expected Completion:</i>	06/30/2011		
<i>HUD Matrix Code:</i>	18C Micro-Enterprise Assistance		
<i>Priority Need</i>	Economic Development		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input checked="" type="checkbox"/>
<i>Specific Objective</i>	Improve economic opportunities for low-income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	Other		
<i>Amount:</i>	\$18,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Businesses	

<b>Project Name:</b>	Family Day Care Grant Program		
<b>Description:</b>	In partnership with Newton Community Service Center, this program offers small grants to help low- and moderate-income persons start, continue, or grow a family day care in Newton. (Funded through the economic development revolving loan fund.)		
<b>Address:</b>	Citywide		
<b>Expected Completion:</b>	06/30/2011		
<b>HUD Matrix Code:</b>	18C Micro-Enterprise Assistance		
<b>Priority Need</b>	Economic Development		
<b>Objective:</b>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input checked="" type="checkbox"/>
<b>Specific Objective</b>	Improve economic opportunities for low-income persons		
<b>Outcome:</b>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<b>Funding Source:</b>	Other		
<b>Amount:</b>	\$7,500		
<b>Proposed Accomplishments:</b>	Number: 1	Type: Businesses	

<b>Project Name:</b>	Accessible Curb Cuts		
<b>Description:</b>	Construction of accessible curb cuts city-wide.		
<b>Address:</b>	City-wide		
<b>Expected Completion:</b>	6/30/2011		
<b>HUD Matrix Code:</b>	03K Street Improvements 570.201 (c)		
<b>Priority Need</b>	Infrastructure		
<b>Objective:</b>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<b>Specific Objective</b>	Improve quality/increase quantity of public improvements for lower income persons		
<b>Outcome:</b>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<b>Funding Source:</b>	CDBG		
<b>Amount:</b>	\$78,000		
<b>Proposed Accomplishments:</b>	Number: 15	Type: Curb Cuts	

<i>Project Name:</i>	Historic Newton Archives Preservation and Access Project		
<i>Description:</i>	Construction of accessible curb cuts city-wide.		
<i>Address:</i>	City-wide		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	03 Public Facilities and Improvements (General) 570.201 (c)		
<i>Priority Need</i>	Public Facilities		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of public improvements for lower income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$40,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Public Facility	

<i>Project Name:</i>	Crystal Lake Phase II		
<i>Description:</i>	Construction of an accessible ramp to continue the path of travel along the shoreline of Crystal Lake, behind the home of 230 Lake Avenue.		
<i>Address:</i>	City-wide		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	03 Public Facilities and Improvements (General) 570.201 (c)		
<i>Priority Need</i>	Public Facilities		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of public improvements for lower income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Public Facility	

<i>Project Name:</i>	Newton Community Service Center Auditorium Ramp		
<i>Description:</i>	Construction of an accessible ramp in the auditorium of the organization's Waltham Street location.		
<i>Address:</i>	City-wide		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	10 Removal of Architectural Barriers 570.201(k)		
<i>Priority Need</i>	Other		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of public improvements for lower income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Access Project to be Determined		
<i>Description:</i>	Access Projects to be Determined		
<i>Address:</i>	City-wide		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	10 Removal of Architectural Barriers 570.201(k)		
<i>Priority Need</i>	Other		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of public improvements for lower income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$8,000		
<i>Proposed Accomplishments:</i>	Number: Unknown	Type: Unknown	

<i>Project Name:</i>	<i>KIDS CORPS, John M. Barry Boys &amp; Girls Club of Newton</i>		
<i>Description:</i>	The Kids Corp Program is an after school program at the Boys and Girls Club which includes; Attendance check in, daily nutritional snack, preplanned activity schedule, monthly field trips, and quarterly family interactions.		
<i>Address:</i>	675 Watertown Street, Newton, MA 02460		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,500		
<i>Proposed Accomplishments:</i>	Number: 25	Type: People	

<i>Project Name:</i>	<i>SUMMER CAMP SCHOLARSHIPS, John M. Barry Boys &amp; Girls Club of Newton</i>		
<i>Description:</i>	The Summer Camp Program offers children opportunities to explore their creative and athletic potential while cultivating friendships and sharing new experiences with peers. A grant from CDBG would allow the Club to provide scholarships for eligible families from Newton.		
<i>Address:</i>	675 Watertown Street, Newton, MA 02460		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$2,770		
<i>Proposed Accomplishments:</i>	Number: 35	Type: People	

<i>Project Name:</i>	<i>TEEN PROGRAM SCHOLARSHIPS, John M. Barry Boys &amp; Girls Club of Newton</i>		
<i>Description:</i>	This grant would be used to provide scholarship assistance to teens (ages 12-18) from low to moderate income families from Newton to cover the cost of participation in Club programs including the Summer Leadership Program.		
<i>Address:</i>	675 Watertown Street, Newton, MA 02460		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of public improvements for lower income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,500		
<i>Proposed Accomplishments:</i>	Number: 50	Number: 50	

<i>Project Name:</i>	<i>TUITION ASSISTANCE PROGRAM, Bowen After School Program</i>		
<i>Description:</i>	TAP provides school aged child care for low income working parents or parents otherwise unable to care for their children after school. BASCP accepts 10-15 children each year regardless of the family's ability to pay		
<i>Address:</i>	280 Cypress Street, Newton, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$7,000		
<i>Proposed Accomplishments:</i>	Number: 39	Type: People	

<i>Project Name:</i>	<i>CARING CHOICES, Jewish Community Housing for the Elderly Services</i>		
<i>Description:</i>	CaringChoices makes available to 379 low/moderate income seniors living in JCHE's two Newton elderly subsidized buildings, care coordination; falls prevention education; wellness assessments and interventions; and subsidized in-home services. This enables tenants to live independently with dignity in their own JCHE homes.		
<i>Address:</i>	30 Wallingford Road, Brighton, MA 02135		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05A Senior Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$10,800		
<i>Proposed Accomplishments:</i>	Number: 379	Type: People	

<i>Project Name:</i>	<i>CHILDREN'S PROGRAMS SCHOLARSHIPS, Charles River Center</i>		
<i>Description:</i>	The funding sought here is to provide scholarships to Newton children with moderate to severe special needs so that they may attend fun, recreational programs outside of school hours. These programs at Charles River will give them opportunities to make friends, socialize, and develop/improve skills.		
<i>Address:</i>	59 East Militia Heights Road, Needham, MA 02494		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,400		
<i>Proposed Accomplishments:</i>	Number: 6	Type: People	

<i>Project Name:</i>	<i>FAMILY CRISIS STABILIZATION, Riverside Community Care</i>		
<i>Description:</i>	The Riverside Family Crisis Stabilization Team of Riverside Alternative Youth Services is a mobile, stabilization service for families and adolescents experiencing a crisis. Staff provide in-home support, linkage with resources, advocacy, and, when necessary, arrange for safe, stable living situations.		
<i>Address:</i>	255 Highland Avenue, Needham, MA 02494		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05D Youth Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,200		
<i>Proposed Accomplishments:</i>	Number: 45	Number: 45	

<i>Project Name:</i>	<i>JOB DEVELOPER/JOB COACH Barry L. Price Rehabilitation Center</i>		
<i>Description:</i>	Individual clients at the Barry L. Price Center will receive job training, employment and job coaching services.		
<i>Address:</i>	130 Rumford Avenue, Suite 106, Newton, MA 02466		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05B Handicapped Services 570.201 (e); 05H Employment Training 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons.		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$19,000		
<i>Proposed Accomplishments:</i>	Number: 15	Type: People	



<i>Project Name:</i>	<i>MENTAL HEALTH AND SUBSTANCE ABUSE RECOVERY, Riverside Community Care</i>		
<i>Description:</i>	Riverside Outpatient Center at Newton is seeking funding to continue to provide mental health and substance abuse recovery services to low and moderate income children, adolescents, parents, families and adults in Newton who are underinsured.		
<i>Address:</i>	64 Eldredge Street, Newton, MA 02458		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05F Substance Abuse Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$21,500		
<i>Proposed Accomplishments:</i>	Number: 110	Number: 110	

<i>Project Name:</i>	<i>MENTAL HEALTH INTERVENTION FOR THE ELDERLY, Newton Department of Health and Human Services</i>		
<i>Description:</i>	Mental health nurses provide in-home counseling to Newton residents who exhibit a variety of mental health needs. We provide ongoing supportive counseling as well as referral to other community resources as needed.		
<i>Address:</i>	1294 Centre Street, Newton, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05O Mental Health Services 570.201 (e); 05A 05A Senior Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$35,800		
<i>Proposed Accomplishments:</i>	Number: 35	Type: People	

<i>Project Name:</i>	<i>MUSIC THERAPY, Charles River Center</i>		
<i>Description:</i>	All in Therapeutic Day Services (105 individuals) participate in music therapy. These activities are motivating and enjoyed by all. They are extremely beneficial as a means of expression and communication, especially for those who are non-verbal and help promote and support positive behaviors.		
<i>Address:</i>	59 East Militia Heights Road, Needham, MA 02492		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05B Handicapped Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$3,720		
<i>Proposed Accomplishments:</i>	Number: 16	Number: 16	

<i>Project Name:</i>	<i>CHILD CARE FUND SCHOLARSHIPS, Newton Child Care Commission and Fund</i>		
<i>Description:</i>	The Newton Child Care Fund, Inc., the non-profit action arm of the Newton Child Care Commission, annually sponsors a child care scholarship lottery to assist low to moderate income, working families in the City of Newton, with early care and education expenses.		
<i>Address:</i>	Newton Cultural Center, 225 Nevada Street, Newton, MA 02458		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$14,000		
<i>Proposed Accomplishments:</i>	Number: 40	Type:People	

<i>Project Name:</i>	<i>RESIDENT SERVICES PROGRAM, Newton Community Development Foundation</i>		
<i>Description:</i>	NCDF Resident Services are an essential aspect of our affordable housing communities, enriching lives, encouraging self-sufficiency, promoting healthy lifestyles and fostering diversity. Seniors receive educational/cultural/socialization services/support needed for independent living. Youth programs encourage learning, build confidence and address developmental issues.		
<i>Address:</i>	425 Watertown Street, Suite 205, Newton, MA 02458		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05A Senior Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$19,500		
<i>Proposed Accomplishments:</i>	Number: 340	Number: 340	

<i>Project Name:</i>	<i>CHILD CARE SCHOLARSHIPS, Newton Community Service Center</i>		
<i>Description:</i>	NCSC's Early Education and Care provides a developmentally focused environment for children from infancy to school age for a diverse group of Newton families. Scholarships allow youngsters to thrive in supportive surroundings while parents of low to moderate income pursue educational and career goals.		
<i>Address:</i>	492 Waltham Street, Newton, MA 02465		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$19,000		
<i>Proposed Accomplishments:</i>	Number: 40	Type: People	

<i>Project Name:</i>	<i>HIGHER GROUND, Newton Community Service Center</i>		
<i>Description:</i>	Higher Ground is an outdoor experiential/overnight camping program that offers at-risk (especially DCF-involved) teens the opportunity to build self-esteem and life skills through a structured curriculum of goal-oriented, group participation, leadership training, self-discovery exercises, physical labor, healthy recreation, and community-building.		
<i>Address:</i>	492 Waltham Street, Newton, MA 02465		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05D Youth Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,300		
<i>Proposed Accomplishments:</i>	Number: 40	Number: 40	

<i>Project Name:</i>	<i>MENTOR CONNECTION, Newton Community Service Center</i>		
<i>Description:</i>	Mentor Connection creates, monitors, and supports one-to-one mentoring/friendship relationships between at-risk teenagers from low/moderate-income families and caring, responsible adults. The program also supports a group mentoring program within TeenREACH to promote positive group interactions and social responsibility.		
<i>Address:</i>	492 Waltham Street, Newton, MA 02465		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05D Youth Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$4,200		
<i>Proposed Accomplishments:</i>	Number: 30	Type: People	

<i>Project Name:</i>	<i>PARENT CHILD HOME PROGRAM, Newton Community Service Center</i>		
<i>Description:</i>	The Parent-Child Home Program is research-based early childhood literacy and parenting support program that strengthens low-income & culturally diverse families and prepares children to succeed socially, emotionally and academically. This innovative home-visiting model ensures young children enter school with the tools they need to succeed. PCHP promotes quality parent-child interactions to: increase language/literacy skills, enhance social-emotional development, and strengthen parent-child relationships.		
<i>Address:</i>	492 Waltham Street, Newton, MA 02465		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,000		
<i>Proposed Accomplishments:</i>	Number: 30	Number: 30	

<i>Project Name:</i>	<i>THE PARENTS PROGRAM, Newton Community Service Center</i>		
<i>Description:</i>	The Parents Program provides mental health and case management supports to children, youth, and their families; connecting them with a continuum of services that: promotes healthy development, strengthens positive and nurturing parent-child relationships, strengthens parenting skills, and promotes self-sufficiency. Mental Health consultation in the Early Education and Child Care Programs further expands the impact of the program.		
<i>Address:</i>	492 Waltham Street		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05 Public Services (General) 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$26,350		
<i>Proposed Accomplishments:</i>	Number: 200	Type: People	

<i>Project Name:</i>	<i>TEEN CENTERS, Newton Community Service Center</i>		
<i>Description:</i>	NCSC's Teen REACH (Responsible, Empowered Adolescents Creating Hope) teen centers and drop-in programs offer adolescents safe, supervised, and dynamic places go five afternoons/evenings each week; to hang-out, to engage in innovative programs/activities, and to connect with peers and trusted adults.		
<i>Address:</i>	492 Waltham Street, Newton, MA 02465		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05D Youth Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$31,000		
<i>Proposed Accomplishments:</i>	Number: 400	Number: 400	

<i>Project Name:</i>	<i>RESIDENT SERVICES COORDINATOR, Newton Housing Authority</i>		
<i>Description:</i>	Funding for the resident Services Coordinator who provides social, recreational and referral services to over 450 tenants of the Newton housing Authority. All low income eligible, mostly elderly or disabled.		
<i>Address:</i>	82 Lincoln Street, Newton, MA 02461		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05 Public Services (General) 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$21,500		
<i>Proposed Accomplishments:</i>	Number: 450	Type: People	

<i>Project Name:</i>	<i>CLINICAL SERVICES AND SUPPORTS, NWW Committee for Community Living</i>		
<i>Description:</i>	Clinical Services and Supports enable NWW to support and empower individuals with developmental disabilities, families, volunteers and staff by providing short-term direct service, support groups and on-going training and consultation.		
<i>Address:</i>	1301 Centre Street, Newton, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05B Handicapped Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living <input checked="" type="checkbox"/> Environment	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$6,500		
<i>Proposed Accomplishments:</i>	Number: 60	Number: 60	

<i>Project Name:</i>	<i>COMMUNITY ACCESS, NWW Committee for Community Living</i>		
<i>Description:</i>	This program will assist adults with developmental disabilities to experience more of the benefits of community living through beneficial social relationships with non-disabled peers and greater access to community resources in Newton and the Boston area.		
<i>Address:</i>	1301 Centre Street, Newton Centre, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05B Handicapped Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living <input checked="" type="checkbox"/> Environment	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,600		
<i>Proposed Accomplishments:</i>	Number: 45	Type: People	

<i>Project Name:</i>	<i>WEDNESDAY NIGHT DROP-IN, NWW Committee For Community Living</i>		
<i>Description:</i>	The Wednesday Night Drop-In Program provides 150 adults with developmental disabilities opportunities with friends, in an integrated, safe and accepting environment. Additional components of Drop-In are: respite care for families, a supervised volunteer program and employment of four individuals with developmental disabilities.		
<i>Address:</i>	1301 Centre Street, Newton, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05B Handicapped Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$6,100		
<i>Proposed Accomplishments:</i>	Number: 120	Number: 120	

<i>Project Name:</i>	<i>SUMMER CAMP SCHOLARSHIPS, Department of Parks and Recreation</i>		
<i>Description:</i>	The Newton Parks and Recreation department offers over 14 summer opportunities for children. Unfortunately not all Newton children are able to attend due to low incomes. The department raises money yearly to help off set the costs of camp for those in need. In the past 10 years we have averaged 70 recipients per year.		
<i>Address:</i>	70 Crescent Street, Newton, MA 02466		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$2,770		
<i>Proposed Accomplishments:</i>	Number: 30	Type: People	



<i>Project Name:</i>	<i>EXTENDED DAY PROGRAM SCHOLARSHIPS, Peirce Extended Day Program</i>		
<i>Description:</i>	The Peirce EDP Scholarship Program provides financial assistance to families at the Peirce School in need of child care. As the need for assistance has grown steadily over the years, so has our Program's commitment to these families.		
<i>Address:</i>	170 Temple Street, Newton, MA 02465		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living <input checked="" type="checkbox"/> Environment	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$6,100		
<i>Proposed Accomplishments:</i>	Number: 40	Number: 40	

<i>Project Name:</i>	<i>PERSON CENTERED PLANNING, Barry L. Price Rehabilitation Center</i>		
<i>Description:</i>	The Person Centered Planning project will provide innovative planning services to Newton individuals with developmental disabilities and their families to plan their future based on preferences and available resources. A trained facilitator will help individuals avert future crises and become more active in their community.		
<i>Address:</i>	130 Rumsford Ave., Suite 106, Newton, MA 02466		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05B		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living <input checked="" type="checkbox"/> Environment	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$3,600		
<i>Proposed Accomplishments:</i>	Number: 15	Type: People	

<i>Project Name:</i>	<i>TUITION ASSISTANCE PROGRAM, Plowshares Education Development Center</i>		
<i>Description:</i>	To assist low and moderate income families living in Newton with tuition assistance for childcare, education, social services and enrichment in any of Plowshares' three pre and after school programs located throughout Newton.		
<i>Address:</i>	360 Lowell Avenue, Newton, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05L Child Care Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$14,000		
<i>Proposed Accomplishments:</i>	Number: 20	Number: 20	

<i>Project Name:</i>	<i>INDIVIDUAL SUPPORT AND ADVOCACY, REACH Beyond Domestic Violence</i>		
<i>Description:</i>	REACH provides individual and group services to survivors of domestic violence in 27 Greater Boston communities. We seek CDBG funding to support our hotline, support groups, legal advocacy, and individual advocacy services to residents of the City of Newton.		
<i>Address:</i>	P.O. Box 540024, Waltham, MA 02454		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05G Battered and Abused Spouses 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$4,700		
<i>Proposed Accomplishments:</i>	Number: 200	Type: People	

<i>Project Name:</i>	<i>SENIOR CENTER PROGRAM COORDINATOR, Department of Senior Services</i>		
<i>Description:</i>	This proposal requests funding for continued support of the Newton Department of Senior Services' Program Coordinator who develops and promotes educational, cultural, and socialization services to active seniors and oversees the 200 volunteers involved in the center.		
<i>Address:</i>	345 Walnut Street, Newton, MA 02460		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05A Senior Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$30,000		
<i>Proposed Accomplishments:</i>	Number: 2500	Number: 2500	

<i>Project Name:</i>	<i>SOCIAL SERVICES PROGRAM, Department of Senior Services</i>		
<i>Description:</i>	These funds would continue the support of the Clinical Social Worker and Outreach Worker, and additional funds to create a part-time Outreach Worker. These positions provide mental health services, case management and assistance in obtaining entitlements and social service support.		
<i>Address:</i>	345 Walnut Street, Newton, MA 02460		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05A Senior Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$18,000		
<i>Proposed Accomplishments:</i>	Number: 450	Type: People	

<i>Project Name:</i>	<i>CASE MANAGER, The Second Step</i>		
<i>Description:</i>	The Case Manager is an integral part of The Second Step program that helps survivors of domestic violence find affordable housing and learn skills so they can move beyond cash benefits. This proposal would subsidize the case manager's salary.		
<i>Address:</i>	P.O. Box 600213, Newton, MA 02460		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05G Battered and Abused Spouses 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$16,400		
<i>Proposed Accomplishments:</i>	Number: 30	Number: 30	

<i>Project Name:</i>	<i>VISUALLY IMPAIRED ELDERS, MAB Community Services</i>		
<i>Description:</i>	The Project provides In-Home Vision Rehabilitation (functional vision and safety assessments and vision rehabilitation training) telephone support and adaptive equipment for visually impaired Newton elders.		
<i>Address:</i>	200 Ivy Street, Brookline, MA 02446		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05A Senior Services 570.201 (e); 05B Handicapped Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$3,250		
<i>Proposed Accomplishments:</i>	Number: 20	Type: People	

<i>Project Name:</i>	<i>YOUTH OUTREACH PROGRAM, Department of Health and Human Services</i>		
<i>Description:</i>	The Riverside Newton Youth Outreach Program is dedicated to providing mental health and supportive services to Newton's most vulnerable middle and high school aged-youth and their families. Master-level clinicians provide a range of services to clients including school-based or community-based outreach, assessment, case management, and individual, group and family counseling.		
<i>Address:</i>	1294 Centre Street, Newton, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	05D Youth Services 570.201 (e)		
<i>Priority Need</i>	Public Services		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$15,440		
<i>Proposed Accomplishments:</i>	Number: 100	Number: 100	

<i>Project Name:</i>	<i>ADOLESCENT HOMELESSNESS PREVENTION Riverside Community Care</i>		
<i>Description:</i>	The Adolescent Homelessness Prevention program of Riverside Alternative Youth Services is a mobile, crisis stabilization service for families with an adolescent at risk for out of home placement or homelessness. Staff provide in-home support, linkage with resources, advocacy for services and, when necessary, arrange for safe, stable out of home living situations.		
<i>Address:</i>	255 Highland Avenue, Needham, MA 02494		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	03T Operating Costs of Homeless/AIDS Patients Programs 570.201 ( c)		
<i>Priority Need</i>	Homelessness		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	ESG		
<i>Amount:</i>	\$10,400		
<i>Proposed Accomplishments:</i>	Number: 58	Type: People	

<b>Project Name:</b>	<i>BRISTOL LODGE HOMELESS SHELTERS</i> <i>Middlesex Human Service Agency</i>		
<b>Description:</b>	The Bristol Lodge Men's & Women's Shelters provide emergency shelter to homeless individuals. Shelter services are provided 365 days a year at two separate locations in Waltham. The men's shelter serves 45 adult males/the women's shelter serves 12 adult women. Both facilities operate at or above capacity.		
<b>Address:</b>	50 Prospect Street, Waltham, MA 02453		
<b>Expected Completion:</b>	June 30, 2011		
<b>HUD Matrix Code:</b>	03T Operating Costs of Homeless/AIDS Patients Programs 570.201 ( c)		
<b>Priority Need</b>	Homelessness		
<b>Objective:</b>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<b>Specific Objective</b>	Improve services for low/mod income persons		
<b>Outcome:</b>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<b>Funding Source:</b>	ESG		
<b>Amount:</b>	\$12,000		
<b>Proposed Accomplishments:</b>	Number: 170	Number: 170	

<b>Project Name:</b>	<i>BRISTOL LODGE SOUP KITCHEN</i> <i>Middlesex Human Service Agency</i>		
<b>Description:</b>	The Bristol Lodge Soup Kitchen serves hot, nutritious meals 365 days a year which are prepared and served by volunteers. We serve over 20,000 meals a year. The kitchen provides a safe, friendly place to have a meal and get social interaction.		
<b>Address:</b>	50 Prospect Street, Waltham, MA 02453		
<b>Expected Completion:</b>	June 30, 2011		
<b>HUD Matrix Code:</b>	03T Operating Costs of Homeless/AIDS Patients Programs 570.201 ( c)		
<b>Priority Need</b>	Homelessness		
<b>Objective:</b>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<b>Specific Objective</b>	Improve services for low/mod income persons		
<b>Outcome:</b>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<b>Funding Source:</b>	ESG		
<b>Amount:</b>	\$11,900		
<b>Proposed Accomplishments:</b>	Number: 220	Type: People	

<i>Project Name:</i>	<i>EMERGENCY ASSISTANCE FOR RENT AND UTILITIES The Horace Cousens Industrial Fund</i>		
<i>Description:</i>	The Cousens Fund will pay delinquent rent or utility bills for Newton residents who are in financial trouble. This financial assistance helps the clients avoid an eviction notice and/or a utility shut-off. Applicant also receives counseling in organizing their financial responsibilities.		
<i>Address:</i>	Newton City Hall, 1000 Commonwealth Avenue, Newton, MA 02459		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	03T Operating Costs of Homeless/AIDS Patients Programs 570.201 ( c)		
<i>Priority Need</i>	Homelessness		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	ESG		
<i>Amount:</i>	\$16,600		
<i>Proposed Accomplishments:</i>	Number: 150	Number: 150	

<i>Project Name:</i>	<i>NEWTON HOUSING MEDIATION PROJECT Metropolitan Mediation Service of the Brookline Community Mental Health Center</i>		
<i>Description:</i>	MMS will prevent homelessness by providing landlord/tenant eviction (Summary Process) mediation in the Newton Court and in working with the Newton Housing Authority and other major Newton landlords to help maintain tenants who are having disputes related to their current housing.		
<i>Address:</i>	41 Garrison Road, Brookline, MA 02445		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	03T Operating Costs of Homeless/AIDS Patients Programs 570.201 ( c)		
<i>Priority Need</i>	Homelessness		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	ESG		
<i>Amount:</i>	\$2,466		
<i>Proposed Accomplishments:</i>	Number: 70	Type: People	

<i>Project Name:</i>	<i>EMERGENCY SHELTER REACH Beyond Domestic Violence</i>		
<i>Description:</i>	REACH is requesting renewed ESG funding to support our confidential emergency shelter for survivors of domestic abuse. Our shelter staff is trained and experienced in delivering trauma-informed services for survivors and children.		
<i>Address:</i>	P.O. Box 540024, Waltham, MA 02454		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	03T Operating Costs of Homeless/AIDS Patients Programs 570.201 ( c)		
<i>Priority Need</i>	Homelessness		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	ESG		
<i>Amount:</i>	\$17,800		
<i>Proposed Accomplishments:</i>	Number: 70	Number: 70	

<i>Project Name:</i>	<i>TRANSITIONAL RESIDENCE The Second Step</i>		
<i>Description:</i>	The Second Step is requesting funds to help operate our residence for low income survivors of domestic violence. Primary program objectives include helping families: connect with necessary resources, acquire skills to maximize income, secure affordable housing, and increase parenting capacity.		
<i>Address:</i>	P.O. Box 600213, Newton, MA 02460		
<i>Expected Completion:</i>	June 30, 2011		
<i>HUD Matrix Code:</i>	03T Operating Costs of Homeless/AIDS Patients Programs 570.201 ( c)		
<i>Priority Need</i>	Homelessness		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	ESG		
<i>Amount:</i>	\$27,600		
<i>Proposed Accomplishments:</i>	Number: 28	Type: People	



<i>Project Name:</i>	Nonantum Parks Improvements		
<i>Description:</i>	Continue to implement components of the master plans for Stearns Park and Pellegrini Park. May also include minor improvements at Coletti-Magni Park.		
<i>Address:</i>	Nonantum, MA 02458		
<i>Expected Completion:</i>	12/31/2011		
<i>HUD Matrix Code:</i>	03F Parks, Recreational Facilities 570.201 ( c )		
<i>Priority Need</i>	Public Facilities		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve services for low/mod income persons		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$50,000		
<i>Proposed Accomplishments:</i>	Number: 2	Number: 2	

<i>Project Name:</i>	Nonantum Branch Library Improvements		
<i>Description:</i>	Exterior and grounds improvements at this important community facility.		
<i>Address:</i>	144 Bridge Street, Nonantum, MA 02458		
<i>Expected Completion:</i>	12/31/2011		
<i>HUD Matrix Code:</i>	03E Neighborhood Facilities 570.201 ( c )		
<i>Priority Need</i>	Public Facilities		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of neighborhood facilities for low income persons		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$50,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Public Facilities	

<i>Project Name:</i>	Adams-Watertown Intersection Improvements		
<i>Description:</i>	Improvements to the sidewalks, curb cuts, crosswalks, and roadway at this busy intersection		
<i>Address:</i>	Watertown Street and Adams Street, Nonantum, MA 02458		
<i>Expected Completion:</i>	12/31/2011		
<i>HUD Matrix Code:</i>	03K Street Improvements 570.201 ( c)		
<i>Priority Need</i>	Public Facilities		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living <input checked="" type="checkbox"/> Environment	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of public improvements for lower income persons		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$60,000		
<i>Proposed Accomplishments:</i>	Number: 2	Type: Public Facilities	

<i>Project Name:</i>	Nonantum to be Determined		
<i>Description:</i>	Projects in the Nonantum Target Neighborhood to be determined at a later date.		
<i>Address:</i>			
<i>Expected Completion:</i>	12/31/2011		
<i>HUD Matrix Code:</i>	03E Neighborhood Facilities 570.201 ( c)		
<i>Priority Need</i>	Public Facilities		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living <input checked="" type="checkbox"/> Environment	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of neighborhood facilities for low income persons		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$11,000		
<i>Proposed Accomplishments:</i>	Number: Unknown	Type: Unknown	

<i>Project Name:</i>	Engineering and Design Support		
<i>Description:</i>	Funds for design and engineering services needed to implement CDBG target neighborhood and architectural access improvement projects.		
<i>Address:</i>	1000 Commonwealth Avenue Newton, MA 02459		
<i>Expected Completion:</i>	6/30/2010		
<i>HUD Matrix Code:</i>	03 Public Facilities and Improvements (General) 570.201 (c)		
<i>Priority Need</i>	Public Facilities		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality/increase quantity of public improvements for lower income persons		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$15,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: NA	

<i>Project Name:</i>	Program Administration		
<i>Description:</i>	Funds for the overall management of Newton's CDBG program.		
<i>Address:</i>	1000 Commonwealth Avenue Newton, MA 02459		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21A General Program Administration 570.206		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>			
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$471,363		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Citizen Participation		
<i>Description:</i>	Funds for activities to enhance citizen participation.		
<i>Address:</i>	1000 Commonwealth Avenue Newton, MA 02459		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21A General Program Administration 570.206		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>			
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$5,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Contingencies		
<i>Description:</i>	Funds for unanticipated project costs and/or underbudgeted projects.		
<i>Address:</i>	1000 Commonwealth Avenue Newton, MA 02459		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21A General Program Administration 570.206		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>			
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	CDBG		
<i>Amount:</i>	\$10,000		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Bedford HOME Administration		
<i>Description:</i>	Administration of Bedford's HOME program.		
<i>Address:</i>	10 Mudge Way Bedford, MA 01730		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>			
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$1,506		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Bedford Affordable Housing Development Pool		
<i>Description:</i>	Funding pool for the creation of affordable housing.		
<i>Address:</i>	City-wide		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	14B Rehab; Multi-Unit Residential 92.205 (a)(1)		
<i>Priority Need</i>	Owner occupied housing; rental housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the quality of affordable rental housing; Improve access to affordable rental housing; Increase the supply of affordable homeownership housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$19,352		
<i>Proposed Accomplishments:</i>	Number: 2	Type: Housing Units	

<i>Project Name:</i>	Belmont Waverley Woods Apartments		
<i>Description:</i>	Creation of 40 units of affordable family housing on former hospital property.		
<i>Address:</i>	Trapelo Road and Pleasant Street Belmont, MA 02478		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	12 Construction of Housing 92.205 (a)(1)		
<i>Priority Need</i>	Rental Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/> X	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$105,698		
<i>Proposed Accomplishments:</i>	Number: 40	Type: Housing Units	

<i>Project Name:</i>	Belmont HOME Administration		
<i>Description:</i>	Administration of Bedford's HOME program.		
<i>Address:</i>	10 Mudge Way Bedford, MA 01730		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>			
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$8,221		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<b>Project Name:</b>	Brookline Fisher Hill / Olmstead Hill		
<b>Description:</b>	Brookline will use HOME funds to subsidize a new mixed-income development on Town-owned property which will contain a total of 24 affordable units.		
<b>Address:</b>	Fisher Hill Ave. Brookline		
<b>Expected Completion:</b>	2012		
<b>HUD Matrix Code:</b>	12 Construction of Housing 92.205 (a)(1)		
<b>Priority Need</b>	Owner Occupied Housing		
<b>Objective:</b>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<b>Specific Objective</b>	Improve Availability of Affordable Owner Housing		
<b>Outcome:</b>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<b>Funding Source:</b>	HOME		
<b>Amount:</b>	\$460,496		
<b>Proposed Accomplishments:</b>	Number: 10	Type: Housing Units	

<b>Project Name:</b>	Brookline CHDO Operations		
<b>Description:</b>	Funding to support the operations of the Brookline Improvement Coalition, Brookline's CHDO		
<b>Address:</b>	Townwide		
<b>Expected Completion:</b>	2011		
<b>HUD Matrix Code:</b>	19B HOME CHDO Operating Costs (not part of 5% Admin. Cap)		
<b>Priority Need</b>	Planning/Administration		
<b>Objective:</b>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<b>Specific Objective</b>	Improve access to affordable rental housing, improve availability of affordable rental housing, improve availability of affordable owner housing		
<b>Outcome:</b>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<b>Funding Source:</b>	HOME		
<b>Amount:</b>	\$12,911		
<b>Proposed Accomplishments:</b>	Number: 1	Type: Organization	

<i>Project Name:</i>	Brookline HOME Administration		
<i>Description:</i>	Funds to support staff time to administer HOME-funded projects and programs		
<i>Address:</i>	Dept. of Planning and Community Development, 333 Washington Street, Brookline, MA 02445		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	19A HOME Admin/Planning Cost of PJ (not part of 5% Admin. Cap)		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$36,821		
<i>Proposed Accomplishments:</i>	Number:1	Type: Organization	

<i>Project Name:</i>	Framingham Housing Rehabilitation Assistance		
<i>Description:</i>	Funding to undertake moderate rehabilitation (code and incipient code related repairs and improvements)of owner occupied housing through technical support and financial assistance through grants and/or low interest loans		
<i>Address:</i>	Townwide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	14A Rehab; Single Unit Residential 92.205 (a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve quality of owner housing; improve the quality of affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME. Private financing		
<i>Amount:</i>	\$119,042		
<i>Proposed Accomplishments:</i>	Number: 4	Type: Housing Units	



<i>Project Name:</i>	Framingham CHDO Operating Expenses		
<i>Description:</i>	Technical and operating assistance provided to facilitate collaborations with Community Housing Development Organizations (CHDOs) to develop affordable owner or renter housing.		
<i>Address:</i>	Town-wide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21I HOME CHDO Operating Expenses (subject to 5% Admin Cap)		
<i>Priority Need</i>	Rental housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve housing affordability; improve access to decent affordable housing; improve access to affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME. Private financing		
<i>Amount:</i>	\$21,258		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Framingham CHDO Set-Aside		
<i>Description:</i>	Collaborations with Community Housing Development Organizations (CHDOs) to develop affordable owner or renter housing.		
<i>Address:</i>	Town-wide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	01 Acquisition of Real Property 92.205(a)(1)		
<i>Priority Need</i>	Improve housing affordability; improve access to decent affordable housing; improve access to affordable rental housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing and/or Increase the supply of affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME. Private financing		
<i>Amount:</i>	\$63,772		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Framingham Homebuyer Assistance Program		
<i>Description:</i>	Buydowns, Down-payment and Closing Costs Assistance, with recapture provisions upon resale.		
<i>Address:</i>	Town-wide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	13 Direct Homeownership Assistance 92.205(a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME. Private financing		
<i>Amount:</i>	\$178,562		
<i>Proposed Accomplishments:</i>	Number: 3	Type: Housing Units	

<i>Project Name:</i>	Framingham HOME Administration		
<i>Description:</i>	To administer the HOME Program effectively and equitably and to ensure that all members of the community can participate in or benefit from program activities.		
<i>Address:</i>	150 Concord St., Rm B-3, Framingham, MA 01702		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve housing affordability; improve access to decent affordable housing; improve access to affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$29,761		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Lexington Affordable Housing Development Pool		
<i>Description:</i>	Funding pool for the creation of affordable housing		
<i>Address:</i>	Townwide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	14B Rehab; Multi-Unit Residential 570.205(a)(1)		
<i>Priority Need</i>	Rental Housing; Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve access to affordable rental housing, increase the supply of renter and homeowner housing, increase the supply and improve the quality of affordable renter housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME (leveraged with CPA)		
<i>Amount:</i>	\$58,413		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Housing Unit	

<i>Project Name:</i>	Lexington Administration Funds		
<i>Description:</i>	Administration of Lexington's HOME program		
<i>Address:</i>	1625 Massachusetts Avenue Lexington, MA 02420		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve access to affordable rental housing, increase the supply of renter and homeowner housing, increase the supply and improve the quality of affordable renter housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$4,544		
<i>Proposed Accomplishments:</i>	Number:1	Type: Organization	

<i>Project Name:</i>	Lincoln Affordable Housing Development Pool		
<i>Description:</i>	Funding pool for the creation of affordable housing.		
<i>Address:</i>	Town-wide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	14B Rehab; Multi-Unit Residential 570.205(a)(1)		
<i>Priority Need</i>	Rental Housing; Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve access to affordable rental housing, improve access to affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$19,924		
<i>Proposed Accomplishments:</i>	Number: 2	Type: Housing Units	

<i>Project Name:</i>	Lincoln Administration Funds		
<i>Description:</i>	Administration of Lexington's HOME program		
<i>Address:</i>	16 Lincoln Road Lincoln, MA 01773		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve access to affordable rental housing, improve access to affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$695		
<i>Proposed Accomplishments:</i>	Number:1	Type: Organization	

<i>Project Name:</i>	Natick Down Payment Assistance Program		
<i>Description:</i>	The Down Payment Assistance Program creates permanently affordable homeownership opportunities by providing downpayment assistance to buyers of affordable condominiums, townhouses and single family homes in Natick that are on or will be included in the Massachusetts Subsidized Housing Inventory.		
<i>Address:</i>	Town-wide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	13 Direct Homeownership Assistance 92.205(a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$82,869		
<i>Proposed Accomplishments:</i>	Number: 5	Type: Housing Units	

<i>Project Name:</i>	Natick – 6 Plain Street		
<i>Description:</i>	Funds for the rehabilitation of a 2-unit affordable development		
<i>Address:</i>	6 Plain Street Natick, MA		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	14B Rehab; Multi-Unit Residential 92.205(a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve access to affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$39,725		
<i>Proposed Accomplishments:</i>	Number: 2	Type: Housing Units	

<i>Project Name:</i>	Natick HOME Administration		
<i>Description:</i>	Funds for the administration of Natick's HOME program.		
<i>Address:</i>	13 East Central Street Natick, MA 01760		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve access to affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$6,553		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Needham Foreclosure Purchase and Redevelopment		
<i>Description:</i>	Keep current on foreclosing properties in Needham, and when one is right for redeveloping into a small affordable housing development, purchase it.		
<i>Address:</i>	Townwide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	01 Acquisition of Real Property 92.205(a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$59,461		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Housing Unit	

<i>Project Name:</i>	Needham CHDO Operating Expenses		
<i>Description:</i>	Operating funds for Needham's CHDO to assist in the development of affordable housing in the town.		
<i>Address:</i>	Townwide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21I HOME CHDO Operating Expenses (subject to 5% Admin Cap)		
<i>Priority Need</i>	Owner-Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$3,474		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Needham HOME Administration		
<i>Description:</i>	Administration of Needham's HOME program		
<i>Address:</i>	171 Highland Avenue Needham, MA 02492		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing, Increase range of housing options & related services for person w/special needs, Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$4,863		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Newton HOME Administration		
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<i>Description:</i>	Administration of Newton's HOME program		
<i>Address:</i>	1000 Commonwealth Avenue Newton, MA		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Decent Housing <input checked="" type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing Increase the quality of affordable rental housing Improve access to affordable rental housing Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$18,526		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Newton Affordable Housing Development Pool		
<i>Description:</i>	Funding pool for the creation of affordable housing.		
<i>Address:</i>	Town-wide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	14B Rehab; Multi-Unit Residential 92.205(a)(1)		
<i>Priority Need</i>	Rental Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing; Increase the quality of affordable rental housing; Improve access to affordable rental housing Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$224,959		
<i>Proposed Accomplishments:</i>	Number: 2	Type: Housing Units	

<i>Project Name:</i>	Newton CHDO Operating Expenses		
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<i>Description:</i>	Operating funds for Newton's CHDO to assist in the development of affordable housing in Newton		
<i>Address:</i>	Town-wide		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21I HOME CHDO Operating Expenses (subject to 5% Admin Cap)		
<i>Priority Need</i>	Rental Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input checked="" type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing Increase the quality of affordable rental housing Improve access to affordable rental housing Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$13,233		
<i>Proposed Accomplishments:</i>	Number: 2	Type: Housing Units	

<i>Project Name:</i>	City of Waltham Down Payment Assistance Program		
<i>Description:</i>	Interest-free deferred loans for first time homebuyers on 1-4 family acquisition. Assistance will comply with the recapture provisions of 24CFR92.254(a)(5)(ii).		
<i>Address:</i>	119 School Street, Waltham, MA		
<i>Expected Completion:</i>	Ongoing		
<i>HUD Matrix Code:</i>	13 Direct Homeownership Assistance 92.205 (a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$288,311		
<i>Proposed Accomplishments:</i>	Number: 8	Type: Housing Units	

<i>Project Name:</i>	Sudbury - Loan Repayment to Lincoln		
<i>Description:</i>	Complete repayment to Lincoln		
<i>Address:</i>	288 Old Sudbury Road Lincoln, MA		
<i>Expected Completion:</i>	2011		
<i>HUD Matrix Code:</i>	05R Homeownership Assistance 92.205(a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$11,068		

<i>Project Name:</i>	Affordable Housing Development Pool		
<i>Description:</i>	Funding Pool for the creation of affordable housing		
<i>Address:</i>	288 Old Sudbury Road Lincoln, MA		
<i>Expected Completion:</i>	2011		
<i>HUD Matrix Code:</i>	05R Homeownership Assistance 92.205(a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$12,780		

<i>Project Name:</i>	Sudbury HOME Administration		
<i>Description:</i>	Funds for the administration of Sudbury's HOME program		

<i>Address:</i>	288 Old Sudbury Road Lincoln, MA		
<i>Expected Completion:</i>	2011		
<i>HUD Matrix Code:</i>	19A HOME Admin/Planning Cost of PJ (not part of 5% Admin. Cap)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$1,855		
<i>Proposed Accomplishments:</i>	1	Type: Organization	

<i>Project Name:</i>	City of Waltham CHDO Operations		
<i>Description:</i>	HOME Funding for CHDO employee salary costs		
<i>Address:</i>	119 School Street, Waltham MA		
<i>Expected Completion:</i>	ongoing		
<i>HUD Matrix Code:</i>	21I HOME CHDO OPERATING EXPENSES (subject to 5% cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase access to decent, affordable housing.		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME Program		
<i>Amount:</i>	\$20,593		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	City of Waltham CHDO Set-Aside
<i>Description:</i>	Funding for community housing development organization affordable housing acquisition projects

<i>Address:</i>	119 School Street, Waltham MA		
<i>Expected Completion:</i>	Ongoing		
<i>HUD Matrix Code:</i>	01 Acquisition of real property 92.201(a)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing; Increase the availability of affordable owner housing; Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME Program		
<i>Amount:</i>	\$61,781		
<i>Proposed Accomplishments:</i>	Number: 6	Type: Housing Units	

<i>Project Name:</i>	City of Waltham HOME Administration		
<i>Description:</i>	Funding for HOME program housing specialist salary costs.		
<i>Address:</i>	119 School Street, Waltham MA		
<i>Expected Completion:</i>	Ongoing		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing; Increase the availability of affordable owner housing; Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME Program		
<i>Amount:</i>	\$28,831		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Watertown HOME Administration		
<i>Description:</i>	Funds for the administration of the Watertown HOME program		

<i>Address:</i>	149 Main Street, Watertown, MA		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve access to affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$16,326		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Watertown CHDO Operating Expenses		
<i>Description:</i>	Operating funds for Watertown's CHDO to assist in the development of affordable housing in the town		
<i>Address:</i>	63 Mount Auburn Street, Watertown, MA		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	21I HOME funding of CHDO operating costs		
<i>Priority Need</i>	Rental housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$11,661		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	

<i>Project Name:</i>	Watertown Housing Rehabilitation		
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<i>Description:</i>	Funds for moderate rehabilitation and energy efficiency improvements of affordable housing.		
<i>Address:</i>	149 Main Street, Watertown, MA		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	14F Energy Efficiency Improvements 92.205(a)(1) 14A Rehab; Single Unit Residential 92.205(a)(1)		
<i>Priority Need</i>	Rental Housing Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Improve the quality of owner housing Increase the quality of affordable rental housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$99,988		
<i>Proposed Accomplishments:</i>	Number: 3	Type: Housing Units	

<i>Project Name:</i>	Watertown First Time Homebuyer		
<i>Description:</i>	Funds to assist first time homebuyers with down payments, closing costs, etc.		
<i>Address:</i>	149 Main Street, Watertown, MA		
<i>Expected Completion:</i>	6/30/2011		
<i>HUD Matrix Code:</i>	13 Direct Homeownership Assistance 92.205(a)(1)		
<i>Priority Need</i>	Owner Occupied Housing		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living Environment <input type="checkbox"/>	Economic Opportunity <input type="checkbox"/>
<i>Specific Objective</i>	Increase the availability of affordable owner housing		
<i>Outcome:</i>	Availability/Accessibility <input type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$60,067		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Housing Units	

<i>Project Name:</i>	HOME Consortium Administration (3% from member communities)
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<i>Description:</i>	Funds for the administration of the WestMetro HOME Consortium program		
<i>Address:</i>	1000 Commonwealth Avenue Newton, MA		
<i>Expected Completion:</i>	6/30/11		
<i>HUD Matrix Code:</i>	21H HOME Admin/Planning Costs of PJ (subject to 5% Admin Cap)		
<i>Priority Need</i>	Planning/Administration		
<i>Objective:</i>	Decent Housing <input checked="" type="checkbox"/>	Suitable Living <input checked="" type="checkbox"/> Environment	Decent Housing <input checked="" type="checkbox"/>
<i>Specific Objective</i>	Increase the supply of affordable rental housing Increase the availability of affordable owner housing Increase range of housing options & related services for persons with special needs		
<i>Outcome:</i>	Availability/Accessibility <input checked="" type="checkbox"/>	Affordability <input checked="" type="checkbox"/>	Sustainability <input checked="" type="checkbox"/>
<i>Funding Source:</i>	HOME		
<i>Amount:</i>	\$67,911		
<i>Proposed Accomplishments:</i>	Number: 1	Type: Organization	