

CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT

July 1, 2008-June 30, 2009



**City of Newton &
WestMetro HOME
Consortium**

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Executive Summary

The FY09 Consolidated Annual Performance and Evaluation Report (CAPER) provides an analysis of the fourth year of the FY06-10 Consolidated Plan —July 1, 2008 through June 30, 2009—for the City of Newton Community Development Block Grant program (CDBG), the Emergency Shelter Grant program (ESG), the WestMetro HOME Consortium HOME Investment Partnerships program (HOME), and the American Dream Downpayment Initiative program (ADDI). These funds provide the City of Newton and the eleven other communities in the WestMetro HOME Consortium with a total of \$4,373,863 in FY09 resources from HUD.

The five-year Consolidated Plan was developed to describe the use of these 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 FY09 Action Plan provided details to citizens, public and private agencies, and other interested parties on the program activities that were planned in response to the priority needs identified in the Consolidated Plan. The CAPER provides an assessment of how successful Newton and the Consortium communities were at meeting their goals.

Significant progress was made by the Newton Housing and Community Development Program in meeting the goals and objectives of the FY06-10 Consolidated Plan and the FY09 Annual Action Plan. In FY09, the City of Newton received \$2,223,223 in CDBG funds and expended \$2,527,332 in FY09 and prior year funds. The largest portion of the funds, 45 percent, was directed to housing rehabilitation. The City's housing development program expended six percent of the CDBG funding, while accessibility and neighborhood improvements accounted for seven and eight percent, respectively, of the total program year expenditure. As in previous years, Newton allocated 15 percent of the CDBG grant and 15 percent of the prior year's program income to public service activities, the maximum amount allowed under HUD regulations. Expenditures for program administration were below the 20 percent cap at 19 percent.

In terms of housing development and housing rehabilitation, work continued on implementing policies to increase the number of affordable housing units and to rehabilitate those homes in need throughout the city. Public service projects continued to reach low- and moderate-income residents with their valuable programs, and neighborhood improvement and accessibility projects made visible changes to the areas of greatest need in Newton and helped residents gain access to both public and private facilities.

During FY09, \$2,037,155 in HOME funding was allocated to the WestMetro HOME Consortium, with \$131,373 expended in Newton. A total of \$1,878,301 in HOME funds was expended and accomplishments include the initiation of 52 units of affordable housing and assistance to 16 first time homebuyers during FY09. In both the older and newer Consortium member communities, groundwork was laid for many pending HOME-assisted affordable housing development projects.

Finally, in FY09, the City of Newton received \$99,264 in ESG funding and expended \$93,948 in FY09 and prior year funds. Eight projects provided assistance to more than 1,400 people who were either homeless or at-risk of homelessness. The types of assistance ranged from transitional housing for survivors of domestic violence, to crisis management for adolescents at-risk of homelessness, to mediation services for low-income tenants and their landlords to reach mutually beneficial agreements, thus preventing eviction and possible homelessness.

Overall, the City of Newton Housing and Community Development Program and the WestMetro HOME Consortium had much success in the fourth year of the FY06–10 Consolidated Plan. The following table provides a summary of the performance outcomes anticipated in the FY06-10 Consolidated Plan compared to actual achievements during FY09. These accomplishments are described more fully in subsequent sections of this report. It is anticipated that this achievement will continue during the remaining year of the five-year plan as many large projects will soon be implemented.

Goals	Proposed Outcome	Actual Outcome
Housing Development		
Affordable housing units	5 rental units	0
Homebuyer assistance	3 homebuyers	2
Housing Rehabilitation		
Housing rehabilitation programs	62 homes rehabilitated	85 homes rehabilitated
Public Services		
Elder services	2,750 people served	3,260 people served
Adolescent services	400 people	424 people
Children's services	200 people	271 people
Adult/family services	700 people	701 people
Services for people with disabilities	200 people	186 people
Architectural Access		
Public thoroughfare improvements	30 curb cuts constructed 3 pedestrian signals improved	16 curb cuts 14 improvements
Public building improvements	1	0
Parks and recreational facilities improvements from FY09	1	1
Parks and recreational facilities improvements from other years	1	1
Nonprofit agency improvements	0	1
Economic Development		
Microenterprise loan	3	0
Family day care grant	2 - 3	0
Neighborhood Improvements FY09 Projects		
Parks/open space improvements	5	0
Neighborhood Improvements Projects from other years		
Traffic improvements	2	1
Public Building improvements	3	1
Continuum of Care for People who are Homeless or At-Risk (ESG Program)		
Homelessness Prevention	271	425
Support Services	500	511
Operating Support	320	545
HOME Program		
Rental units	10	52
Homebuyer units	5	0
Homebuyer assistance	15	16

PART I

**NEWTON HOUSING AND COMMUNITY
DEVELOPMENT PROGRAM**

Assessment of Goals and Objectives

During FY09, the Newton Housing and Community Development Program achieved a number of successes and made a great deal of progress toward meeting the goals and objectives specified in the FY06-10 Consolidated Plan and the FY09 Annual Action Plan. An assessment of this progress, including any changes made from what was proposed, is listed by program area in the following paragraphs.

HOUSING DEVELOPMENT

In its *FY06-10 Consolidated Plan*, the City identified six priority needs in the document's Housing and Homelessness Strategic Plan section (page 67). In FY09, City housing staff continued to try to address these priorities through the allocation of federal resources for housing rehabilitation and the development of new units, the roll out of a new, more comprehensive housing rehabilitation program, participation in a working group that recommended changes to the inclusionary zoning ordinance, the completion of a Fair Housing Action Plan and the establishment of a permanent Fair Housing Committee, among other activities. A summary of the FY09 activities is included in the following paragraphs, followed by a breakdown of the CDBG and HOME funds spent during the fiscal year.

Priority need #1: Increase the overall supply of a variety of affordable housing options and reduce the housing cost burden of extremely low-, low- and moderate-income persons including persons with special needs.

In FY09, the City approved a total of \$915,866 in CDBG and HOME funds for the development of 10 units of for sale housing at 192 Lexington Street. The \$4.9 million Park View Homes development consists of the acquisition and demolition of an existing single family house and the construction of 10 three-bedroom condominium units in four duplexes and two single-family structures. Six units are priced to sell to households at or below 80 percent of area median income (AMI) and four will be sold to households at or below 100 percent of AMI. The estimated sales price for the units priced at 80 percent of the Area Median Income units is \$169,300 and \$222,600 is the price of the 100 percent units. Project financing includes a request for \$2,041,000 in Community Preservation Funds (CPF) which is still making its way through the project review process. If Community Preservation Funds are approved, the project will be entirely subsidized using City funds. The development requires a comprehensive permit, and the commitment of community preservation funds is contingent upon project approval under M.G.L 40B.

In addition, the City also approved a change in use for 29 Coyne Road in FY09 and forgave \$257,105 in FY08 CDBG and \$134,000 in FY07 HOME deferred forgivable loans on the property. Originally, the project developer, Citizens for Affordable Housing in Newton Development Organization, Inc. (CAN-DO) acquired the parcel to retain and rent the existing single family house and construct a duplex for rental housing at the rear of the property. Due to delays caused by a misinterpretation of the site's zoning (the project could not be done by-right, as CAN-DO originally thought, but required a comprehensive permit due to a split lot—SF and MR1), and significant neighborhood opposition, CAN-DO, with the City's approval, decided not to move forward with its development plans. With the agreement of the City, CAN-DO decided to sell the single family house to an income-eligible first time homebuyer. The house is currently under agreement and will be sold to an eligible two-person family in August 2009.

Accessory Apartment Incentive Program

The Accessory Apartment Incentive Program (AAIP), capitalized with Community Preservation Funds in FY06, was unfortunately terminated in FY09. A partnership between Community Living Network, Inc., a local nonprofit organization, and the City, the program was originally funded as an 18-month pilot program but received a one-year program extension beginning March 2008. In FY09, Community Living Network informed the City of its intentions to disband its operations including further management of the AAIP. The organization had sold its two affordable rental properties—45 Pelham Street and 390 Newtonville Avenue—to the Newton Housing Authority and did not have the financial resources after the sales to continue its work. The \$274,134 balance in unspent project funds was returned to the Community Preservation Fund. The program did not produce any accessory units but highlighted the problems inherent in trying to permit and build accessory apartments in the City.

Inclusionary Zoning (Section 30-24(f)(4))

The City's Inclusionary Zoning Ordinance, which applies to residential developments that require a special permit, underwent significant policy and technical changes in FY09. The amended ordinance was approved by the Board of Aldermen in July 2009. A working group consisting of City staff, the Newton Housing Partnership, Board of Aldermen members and a resident affordable housing advocacy group, Uniting Citizens for Housing Affordability in Newton (U-CHAN), wanted to clarify the language in the ordinance, improve the administrative process of implementing the ordinance and make the ordinance consistent with policy and programmatic requirements in the City's *Fair Housing Action Plan*, the *Newton Comprehensive Plan* and the City's current and future *Consolidated Plans*. The working group recommended the following changes which include refinements of existing policy as well as technical revisions:

- Allow fee in lieu of units at all developments, at the discretion of the Board of Aldermen, and increase the fee in lieu from 3 to 12 percent. The first two units in a development granted a certificate of occupancy do not require a fee in lieu.
- Permit incentives to exceed the number of affordable units over 15 percent.
- Revise resident preferences to make them consistent with state and City policy.
- Refine sales prices and clarify the affordability "window": The sales price of for sale units must be affordable to an eligible household having an income 10 percentage points lower than the maximum eligible for that unit.
- Require that units qualify as Local Action Units and be eligible to be counted on the City's Subsidized Housing Inventory.
- Clarify that the rule requiring 15 percent affordability applies to new units only.
- Restore and update two sections that were inadvertently omitted from the last ordinance update.

The amendments to the inclusionary zoning ordinance were approved July 15, 2009.

Priority need #2: Create homeownership opportunities for low-, moderate-, and middle-income residents.

The City approved \$915,866 in CDBG and HOME funds for the development of 10 units of for sale housing at 192 Lexington Street in FY09. If the project is fully funded, site work will begin in FY10.

The scope of CAN-DO's 29 Coyne Road project changed from the development of three rental units, including two affordable units, to one for sale unit to an income-eligible first time homebuyer.

Priority need #3: Create rental opportunities for low-and moderate-income residents.

No federal funds were committed or expended in FY09 to create new affordable rental units.

Priority need #4: Enable the elderly to “age in place” without overly burdensome housing costs.

The Newton Housing Rehabilitation Program (formerly the Newton Housing Rehabilitation Fund or “NHRF”) was substantially revised in FY09 and the Elder Small Grants Program (ESGP) was absorbed into a larger, more comprehensive housing rehabilitation program. Funds are still available for income-eligible homeowners or tenants but there is no longer a self-certifying “set aside” of funds for income-eligible individuals who are at least 62 years old and/or have a disability. The revised program went into effect April 1, 2009. The City committed \$143,393 in funds through the ESGP in FY09 and assisted 74 households.

Priority need #5: Support existing emergency shelter, transitional housing and permanent supportive housing facilities for homeless individuals and families and continue to support prevention programs for individuals and families at-risk of homelessness.

Please refer to the Continuum of Care section for information on the actions taken during FY09 to address this priority need.

Priority need #6: Enhance and expand local support for affordable housing and maximize the effectiveness of local resources through collaboration, partnerships, education and efficient processes.

City staff and the Fair Housing Task Force completed the *Fair Housing Action Plan* in FY09 receiving final approval of the plan by the Mayor in October 2008. The plan identifies 12 action steps organized under the following four thematic categories: Organization, staffing and resources; Education, outreach and advocacy; Monitoring and compliance and Ongoing AI (Analysis of Impediments to Fair Housing Choice) and research. The first action step accomplished under the plan was the creation of a permanent fair housing body—the Fair Housing Committee (FHC). In November 2008, the Board of Aldermen adopted a resolution asking the Mayor to create a Newton Fair Housing Committee. The Mayor established a Newton Fair Housing Committee in December 2008 and appointed the committee members who are Newton residents with backgrounds in real estate, lending, civil rights, planning, housing development and fair housing law. The FHC is authorized, with housing staff, to coordinate all fair housing-related activities and/or initiatives in the City. The FHC and the Newton Housing Partnership share several members and as such, there is a high level of connection and synthesis between the two advisory bodies. The FHC is interested in ongoing education and training regarding fair housing City-wide and is trying to work within the City infrastructure to ensure a higher level of sensitivity to and compliance with architectural access requirements in residential developments and public accommodations.

The table on the following page provides a summary of the housing development accomplishments during FY09.

FY09 Housing Development Accomplishments

Active Projects (address and/or project name, project sponsor)	Funds Budgeted	Total Funds Expended		FY09 Status
		Funds Expended in Prior Years	Funds Expended in Current Year	
192 Lexington Street	\$173,000 CDBG \$742,866 HOME	\$0	\$0 CDBG \$0 HOME	Funds are reserved for CDBG and HOME eligible costs totaling \$915,866. Funds will be used for site acquisition, pre-development soft costs and site work.
29 Coyne Road	\$257,105 CDBG \$134,000 HOME	\$257,105 CDBG \$134,000 HOME	\$0	In FY09, the project changed from a three-unit rental development with two affordable units to a one-unit for sale affordable project. The existing single family house is under agreement and will be sold in FY10.
CHDO operating expenses CAN-DO	\$57,001 HOME	\$12,330 HOME	\$57,001 HOME	HOME operating funds were provided to CAN-DO, the City of Newton's only certified CHDO.
FY09 Totals	\$430,105 CDBG \$933,867 HOME	\$257,105 CDBG \$146,330 HOME	\$0 CDBG \$57,001 HOME	Funds reserved for the development of 10 affordable for sale units 1 moderate income homebuyer will acquire 29 Coyne Road in FY10

HOUSING REHABILITATION

After a multi-month evaluation process, housing staff revised the housing rehabilitation program guidelines that had been informally in effect for at least 10 years. The newly revised program rolled out in FY09 on April 1, 2009. The program was revised to make it simpler to administer and more user-friendly. The principal changes between the previous program and the current guidelines include the following:

- **There is a comprehensive approach to funding cases:** The new program is designed to address the need for project work on a comprehensive basis. Clients are encouraged to address all the required work at one time. Under the new program, clients who were previously assisted [under the new program] will only be eligible to seek additional funding if there is an emergency or for the correction of code violations that had not previously existed.
- **The number of loans and grants has been reduced:** The previous program offered 11 different types of funding assistance based on: household income, type of applicant and type of work. Interest rates for direct and deferred loans ranged from zero to four percent depending on household income and assets. Three types of grants were available: a low-income grant up to \$10,000; an architectural access grant for \$15,000 per unit available to four categories of applicants and a hazard abatement grant for \$15,000-\$25,000 per unit for four categories of applicants.

The new program provides a total of three funding options: a non-interest bearing deferred payment loan due upon sale or transfer of the property; a forgivable loan

(grant) for hazard abatement, accessibility improvements and emergencies that is forgiven 20 percent each year for a five-year term; and a 100 percent grant for first time homebuyers for lead abatement and for homeowners 62 and older for hazard abatement, accessibility improvements and emergencies only.

- **The maximum funding limits/caps has been eliminated:** The new program does not include funding assistance caps except for the Newton Housing Authority and first time homebuyers. The Housing Authority is only eligible for up to \$100,000 per project for three categories of work only: hazard abatement, accessibility improvements, and emergency work—especially in the case of hoarding where immediate work is often required. Funds are not available to the Housing Authority for general repairs and maintenance. First time homebuyers, most having already received a maximum of \$115,000 in cost buy down and closing cost assistance, are limited to \$25,000 principally for deleading and minor code work.
- **Interest-bearing loans that generate program income on a monthly basis have been eliminated:** The new program does not make assistance available as interest-bearing loans. Under the new program, program income is generated when a property is sold or transferred.
- **The Newton Housing Authority is eligible for increased funding:** The former program limited Housing Authority assistance to \$15,000/unit for accessibility and \$25,000/unit for hazard abatement (no stated maximum limits). As stated above, the new program allows the Housing Authority to access up to \$100,000/project.
- **Assistance to rental units is limited:** The revised program does not provide funds to private landlords to rehabilitate rental units. Program funds can only assist rental units owned by nonprofit affordable housing development organizations, nonprofit housing providers and the Newton Housing Authority.

The following table provides a breakdown of the CDBG funds spent on rehabilitation activities that meet each goal and objective.

FY09 Housing Rehabilitation Accomplishments (under previous housing rehabilitation program)

Active Projects	Program Description	Funds Budgeted*	Funds Expended in Current Fiscal Year	Number of Households Assisted
Direct Payment Loans	Low-interest loans (average rate: 3%) are offered to low- and moderate-income homeowners with the ability to make monthly payments	\$242,193.22	\$0	0 households
Deferred Loans	Low-interest loans are offered to low- and moderate-income homeowners for housing rehabilitation, as well as those who are elderly and/or disabled, who cannot afford regular debt service	\$242,193.22	\$132,506.45	5 households
Low-income Grants	Under this program, low-income homeowners may receive a \$10,000 per unit grant for housing rehabilitation	\$188,781.50	\$61,410.98	6 households
Hazard Abatement Grants	This program provides grants of up to \$15,000 for homeowners for the removal of lead paint and asbestos and oil spill and	\$100,000	\$0	0 households

	sewage clean up			
Small Grants Program	This program provides up to \$3,000 in grants to elderly and/or homeowners with disabilities for housing rehabilitation. Grants may be increased to \$5,000 for Title X work lead paint abatement work.	\$161,077.81	\$143,392.88	61 households
	The Small Grants Program also includes assistance for the removal of architectural barriers for accessibility purposes to elderly and/or homeowners with disabilities.	\$161,077.81	\$31,843	13 households
First Time Homebuyer Program	The FTHB Program is no longer funded with CDBG funds. The program is capitalized with \$968,800 in Community Preservation Funds. In FY09, \$98,000 in Community Preservation Funds bought down the cost of a home for a first time homebuyer and \$10,000 in ADDI /HOME assistance was utilized for an additional homeowner.	\$968,800 (CPA; continued appropriation) \$35,196 (HOME; West Metro HOME Consortium)	\$98,000 CPA \$10,000 ADDI/HOME	1 household CPA 1 household ADDI/HOME
FY09 Totals		\$1,746,049 (including CPA funding) \$777,248.53 (not including CPA)	\$337,310 CDBG \$10,000 HOME \$98,000 CPA	87 households assisted

*Based on FY09 Annual Action Plan (FFY08) estimates.

The stated goals for the housing rehabilitation and first-time homebuyer programs were to continue to offer programs “which assist low/moderate income households in purchasing and/or upgrading existing homes in Newton.” To that end, a total of 85 homes were rehabilitated through Newton’s housing rehabilitation and elder grant programs. Two homebuyers were assisted during FY09.

PUBLIC SERVICES

The objectives of the City of Newton CDBG Program were thoroughly addressed in FY09 by 35 different public service projects that were funded by grants from the CDBG Program and carried out by subgrantees. Priority public service needs were met through services to several population groups: children, youth, adults and families, elders, people with disabilities, and people who are either homeless or at-risk of homelessness. The accomplishments within each group are summarized here:

- Services to Children

Accomplishments:

Nine projects serving priority needs of children were funded in FY09. Each of the nine programs utilized CDBG funds to award subsidies to low or moderate-income families who needed assistance with after-school child care or summer camp services. Low/moderate income families needed childcare during after-school hours to allow them to hold needed employment or to allow the possibility to complete educational and training programs. Children needed supportive, nurturing childcare to improve their social skills, increase their sensitivity to different racial, ethnic, and cultural groups, and to achieve a higher level of educational development.

- Services to Youth

Accomplishments:

Six projects serving the priority needs of youth were funded in FY09. CDBG-funded services for youth included an evening drop-in program that helps develop youth leadership under adult supervision, a youth mentoring program, a youth outreach program to serve alienated and at-risk youth, a crisis counseling program for families of youth, and two summer programs for youth of middle school and high school age. The services available through these six adolescent programs included crisis management, substance abuse prevention and treatment, outdoor recreational opportunities, group counseling and family therapy.

- Services to Adults and Families

Accomplishments:

Five projects serving the priority needs of adults and families were funded in FY09. Two of the programs addressed the particular needs of survivors of domestic violence through hotline services, support groups, and case management during crisis periods. The goals of these programs were to assist survivors of domestic violence and their children to achieve self-sufficiency. Two of the programs provided counseling and training for parents of young children. One program provided counseling and treatment to young adults with substance abuse problems. The adults served through these projects were brought into a network of assistance that included the search for affordable housing, childcare for working adults, help in resolving financial crises, and parenting education.

- Services to Elders

Accomplishments:

Eight projects serving the priority needs of elders were funded in FY09. Four of the CDBG-funded programs provided a variety of social services, including minimal-cost, flexible home care services, benefiting frail elders in four different low-income elder housing developments. Two programs provided social outreach, including preventive health and mental health services by nurses, to frail and isolated elders in the community. One program provided English as a Second Language classes to immigrant elders. Finally, CDBG funded a full-service senior center with social services, meal programs, cultural and educational events, recreation, and physical fitness classes. All of the funded programs

provided information and referral services to elders to help them in finding assistance for their healthcare and social welfare needs.

- Services to People with Disabilities

Accomplishments:

Seven projects serving the priority needs of adults with disabilities were funded in FY09. One of the projects provided services to elders with severe visual impairments and the remaining six provided services to adults with developmental disabilities. Services to adults with developmental disabilities were varied. One project assisted people to obtain and hold employment in local businesses; one offered music therapy to people with extremely limited verbal skills; two projects helped people to experience social situations and to learn social skills; and two provided psychological and social supports to aging adults and their families.

- Services to People who are homeless or at-risk of homelessness

Accomplishments:

Twelve projects, including four funded by CDBG and eight funded through the Emergency Shelter Grant, served the priority needs of people who were homeless or at-risk of homelessness in FY09. All the priority needs stated in Newton's FY09 action plan were addressed through these services. One program helped prevent homelessness through financial assistance for rent and utilities emergencies. One program provided mediation in the local District Court to resolve landlord and tenant disputes that had caused the initiation of eviction proceedings. Five residential programs for formerly homeless individuals and families, including emergency shelter for survivors of domestic violence, received support for operating costs. A funded soup kitchen provided hot meals every day of the year to people who were homeless. Two programs provided crisis intervention and stabilization to youth and their families when the youth were at-risk of homelessness. One program provided hotline and support group services in the community to victims of domestic violence and one program provided case management to survivors of domestic violence leaving a transitional program in their efforts to achieve self-sufficiency.

Summary: the Housing and Community Development Program of the City of Newton succeeded in its effort to direct its CDBG and ESG funding to meet the priority needs of low/moderate income people of all ages, elders, people with disabilities, and survivors of domestic abuse. This funding has supported and enhanced programs that assist individuals and families to become more self-sufficient and to create new access to the services they need to either find suitable permanent housing or to stay in their homes and maintain their quality of life.

FY09 Public Service Accomplishments

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Expended in FY09	Extremely Low-, Low- and Moderate-Income People Assisted	People Assisted Total
Children	<ul style="list-style-type: none"> • Affordable childcare • Assistance to single mothers • Stabilization of families • Social support for parents and children 	<ul style="list-style-type: none"> ▶ Bowen After School Program ▶ Charles River Assoc. for Retarded Citizens ▶ John M. Barry Boys & Girls Club ▶ Newton Child Care Fund ▶ Newton Community Service Center ▶ Newton Parks & Recreation Dept. ▶ Peirce Extended Day Program ▶ Plowshares Education Development Center 	<ul style="list-style-type: none"> Tuition Assistance Program ASPIRE Program Kids Corps Summer Camp Scholarships Child Care Scholarships Child Care Scholarships Summer Camp Scholarships EDP Scholarships Child Care Scholarships 	<ul style="list-style-type: none"> \$9,570.00 5,984.00 5,385.00 3,980.00 17,050.00 20,786.50 2,625.00 6,125.50 13,140.00 	<ul style="list-style-type: none"> 55 4 5 5 54 26 32 46 44 	271 people
Adolescents	<ul style="list-style-type: none"> • Crisis Intervention • Intensive Case Management • Substance Abuse Prevention & Treatment • Drop-in Youth Centers 	<ul style="list-style-type: none"> ▶ John M. Barry Boys & Girls Club ▶ Newton Community Service Center ▶ Newton Health & Human Services Dept. ▶ Riverside Community Care 	<ul style="list-style-type: none"> Teen Programming Higher Ground Teen Program Teen Center Teen Mentor Connection Youth Outreach Counseling Family Crisis Stabilization 	<ul style="list-style-type: none"> \$5,255.00 10,596.71 28,935.52 4,265.61 16,645.00 5,255.00 	<ul style="list-style-type: none"> 11 14 176 16 131 76 	424 people
Adults/ Families	<ul style="list-style-type: none"> • Health Care Services • Affordable Housing • Legal Services & Advocacy • Substance abuse treatment • Case management for multi-problem families 	<ul style="list-style-type: none"> ▶ Newton Community Service Center ▶ Riverside Community Care ▶ REACH Beyond Domestic Violence ▶ The Second Step 	<ul style="list-style-type: none"> Parent Child Home Program Parents Program Substance Abuse Recovery Hotline & Outreach Services Case Manager 	<ul style="list-style-type: none"> \$6,275.00 24,085.00 22,385.00 5,507.50 19,135.72 	<ul style="list-style-type: none"> 73 58 332 203 35 	701 people

FY09 Public Service Accomplishments (continued)

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Expended in FY09	Number of People Assisted	People Assisted Total
Elders	<ul style="list-style-type: none"> • Affordable housing with supportive services • Transportation to services • Integrative services for isolated elders and immigrants 	<ul style="list-style-type: none"> ▶ Jewish Comm. Housing for the Elderly ▶ Newton Community Development Foundation ▶ Newton Health & Human Services Dept. ▶ Newton Housing Authority ▶ Newton Senior Services Dept. 	Caring Choices	\$10,060.00	168	3,260 people
			CareConnections	9,749.97	25	
			English as a Second Language	1,740.00	10	
			Director of Resident Services	6,130.00	48	
			Mental Health Intervention	23,386.87	35	
			Resident Services Coordinator	16,205.00	430	
			Outreach Worker	7,010.00	129	
			Senior Center Program	35,411.02	2415	
People with Disabilities	<ul style="list-style-type: none"> • Affordable, accessible housing • Job training and employment opportunities • Available transportation 	<ul style="list-style-type: none"> ▶ Barry L. Price Rehabilitation Center ▶ Charles River Assoc. for Retarded Citizens ▶ MAB Community Services formerly Massachusetts Association for the Blind ▶ Newton-Wellesley-Weston Committee for Community Living 	Job Developer/Job Coach	\$17,955.00	19	186 people
			Person-Centered Planning	3,500.00	17	
			Music Therapy	3,908.85	14	
			Visually Impaired Elders Program	3,804.00	20	
			Clinical Services and Supports	7,010.00	18	
			Community Access Program	5,255.00	48	
			Wednesday Drop-in Program	5,690.00	50	
			FY09 Totals		35 Projects, 19 Agencies	

ARCHITECTURAL ACCESS

FY09 was a active and successful year for the improvement of architectural access in Newton. Four of eight active CDBG-funded access projects were completed during the year and considerable progress was made in two high priority areas addressed in the annual action plan.

- Priority: Public pedestrian access improvements

The proposed activities during FY09 included installation of a number of new curb cuts along two school routes and a public housing complex with elderly residents, to improve pedestrian access in these areas. There were a total of 16 curb cuts constructed through CDBG funding during FY09.

This year, audible pedestrian signals were installed in two intersections identified by the Mayor's Committee for People with Disabilities, the Community Development program's community liaison group. In addition, CDBG funds were used in conjunction with private funds (from Boston College) to install audible pedestrian signals at two intersections nearby the campus.

- Priority: Public recreation facilities access improvements

The accessible pathway in the Newton Centre Playground was completed in FY09. The pathway's route begins at the accessible parking area at the Mason-Rice School, passes through the school's play area, and continues to a new, fully accessible play area in the Newton Centre Playground. Interior pathway improvements were completed at Norumbega Garden Apartments, a fifty-seven unit complex owned and operated by the Newton Public Housing Authority. The majority of residents at the development are elderly individuals requiring walkers, and other tenants require wheelchair mobility. Finally, accessible park improvements were completed at Coletti-Magni Park, located in one of the City's target neighborhoods. These improvements were a part of larger scope of work and included new accessible sidewalks, as well as an accessible ramp and drinking fountain.

- Planning for the future

The Mayor's Committee for People with Disabilities continued during FY09 to recommend sites for curb cuts, intersections for accessible pedestrian signals, and municipal buildings and parks needing handicap access improvements.

The Consolidated Plan reflects the priorities developed by the Mayor's Committee for People with Disabilities to create more access throughout the City. Funds have been allocated in the CDBG budget to address the highest priority needs recommended by the Committee. The Committee's long-standing highest priority for access in the City is the improvement of pedestrian access throughout the City for people with disabilities. This priority is being implemented through the construction of new curb cuts at major intersections in village centers and on busy thoroughfares in the City. Another major priority is the increase of access for people with disabilities to the City's public parks and recreation areas. In the past, people with disabilities have largely been excluded from use and enjoyment of the City's parks and recreational areas because of inaccessible facilities.

FY09 saw the completion of 4 architectural access projects. (See table.)

FY09 Architectural Access Accomplishments

Consolidated Plan Objective	Active Projects	Funds Budgeted	Total Funds Expended	CDBG Funds Expended in FY09	Project Status
Public Pedestrian Access	Installation of Accessible Pedestrian Signals	\$19,813	\$7,818	\$5,140	Underway
	FY08 Curb Cuts	\$157,828	\$165,809	\$52,753	Complete
	FY09 Curb Cuts	\$69,068	\$48,879	\$52,255	Underway
	Retrofitting Curb Cuts	\$6,000	\$0	\$0	Underway
Public Recreation Facilities Access	Parks and Public Facilities Access	\$68,050	\$27,975	\$13,891	Completed
	Norumbega Garden Pathway Improvements	\$56,640	\$28,165	\$28,165	Completed
	Charlesbank Playground Improvements	\$30,000	\$0	\$0	Design
	Coletti Magni Park Improvement	\$30,000	\$30,000	\$30,000	Completed
8 Active Projects / 4 Projects Completed		\$437,399	\$308,646	\$182,204	

ECONOMIC DEVELOPMENT

The City of Newton has two economic development programs—the Microenterprise Loan Program and the Family Day Care Grant Program. These programs are funded with funds from prior years and payments made on existing loans. The FY09 goal for these programs was to award one microenterprise loan and up to three family day care grants. During FY09 no microenterprise loans or family day care grants were awarded.

Historically, there has never been a big demand for the Microenterprise Loan Program. The program typically generates a handful of inquiries and averages less than one loan approval per year. As shown in the table below, the past three years have seen no loan approvals. However, the Economic Development Advisory Committee (EDAC) did review one loan application but denied the request.

Until recently it was the opinion of staff that the Microenterprise Loan Program should be cancelled and funds be used in other areas of the Housing and Community Development Program where they are needed. Though, due to the economic downturn, there have been more inquiries into the program than usual. Program cancellation may need to be postponed as long as the need remains apparent.

The Family Day Care Grant Program was also inactive during FY09. The City's partner organization for the Family Day Care Grant Program, Newton Community Service Center, has undergone organizational restructuring and has not actively recruited new providers during this period. They are now positioned to bring on new providers and are currently considering a new income-eligible applicant. Due to increased costs in nearly every sector, staff will recommend that the Family Day Care Grant be increased to \$5,000 per provider. There are currently five providers in the NCSC Family Day Care System, down from twelve at its peak.

FY09 Microenterprise Assistance Projects in Repayment

Project	Year Assisted	Amount of Assistance	LMI Entrepreneurs Assisted	LMI FTE Jobs Created	Principal Owed as of 6/30/09
DSH Design Group	FY04	\$35,000	0	1	\$10,981
Freedom Therapy Center	FY04	\$35,000	0	1	\$3,986
Lincoln Street Coffee	FY05	\$35,000	0	2.5	\$24,230
Brussels Sprouts	FY06	\$35,000	1	0	\$24,382
Total Active Loans		\$140,000	1	4.5	\$63,578

NEIGHBORHOOD IMPROVEMENTS

Neighborhood improvement projects are carried out in four target neighborhoods, including portions of Newton Corner, Newtonville, Nonantum and West Newton. These target neighborhoods are composed of the Census block groups in Newton with the highest concentrations of low- and moderate-income people. Funds for neighborhood improvement projects are distributed among the four target neighborhoods on a three-year rotating basis, with Nonantum and Newton Corner receiving funds every three years and Newtonville and West Newton alternating slots.

In FY09, the Newtonville target neighborhood received CDBG Neighborhood Improvement funds. However, in FY06, Newtonville received the equivalent of approximately one half an allocation from unused funds from several completed Neighborhood Improvements projects in Nonantum and Newton Corner. This allowed Newtonville to begin addressing their needs as identified in the FY06-10 Consolidated Plan in a more timely manner; otherwise this target area would have had to wait until FY09. As a "repayment" of sorts, Nonantum and Newton Corner received half of the FY09 allocation in roughly the same proportions as their contributions.

Listed below are the funding priorities for Newtonville, Nonantum, and Newton Corner as stated in the FY06-10 Consolidated Plan and the FY09 Annual Action Plan followed by a description of accomplishments achieved during the fiscal year.

Priority #1: Parks/open space improvements

- Redesign the traffic island (formerly known as Lowell Park) for active/passive recreational use (Newtonville)
- Improve the amenities of Farlow and Chaffin Parks (Newton Corner)
- Improve the quality and age-diversity of equipment at Charlesbank Park (Newton Corner)
- Improve the amenities and accessibility of Coletti-Magni Park (Nonantum)

Improvements to Lowell Park and the traffic changes on the roads surrounding the park have been slowed by the Aldermanic approval process and by some vocal resident opposition. However, the master plan for Lowell Park was completed in late summer 2008 using FY06 funds. Plan adoption was requested from the Parks and Recreation Commission in December 2008 but was tabled until the plan was revised to be more inclusive of the Watertown Street residents and pedestrians. A second traffic trial has been in effect since May 1, 2008. The item must be taken up again by the Board of Aldermen for final approval, hopefully in Fall 2009. Once the traffic changes have been accepted, a revised park plan will be drafted and presented to the public. It is anticipated that the master plan will be adopted in Winter 2009-2010 and that construction will begin on both the roadways and park in 2010.

Using FY07 funds, a reconstructed and regraded walkway was installed in Chaffin Park in summer 2008. Additionally, a brand new walkway was created linking the main park pathway to the renovated Farlow Tot Lot; previously the only access to the tot lot was from the adjacent church. A group of private citizens raised a substantial sum of money to rebuild the Farlow Tot Lot with volunteer labor. CDBG assisted the project by purchasing the fencing, benches, swings, and spring rider. With the FY09 funds, some landscaping materials were purchased and planted in Chaffin Park on Newton SERVES Day in April 2009. In addition, the City Engineering staff have surveyed the southern entrance to the Farlow Tot Lot in an effort to make it accessible. A concept plan and preliminary cost estimate will be developed in Fall 2009.

The master plan for Charlesbank Park, the only pocket park serving this area of Newton, was completed in late summer 2008 and was adopted by the Parks and Recreation

Commission in December 2008. Construction documents have begun and are about 60% complete. It is anticipated that the construction documents will be completed in Fall-Winter 2009 and a phasing plan will be developed because there are not enough funds to fully implement the master plan. It is hoped that Phase 1 for Charlesbank Park will begin in Spring-Summer 2010.

Improvements to Coletti-Magni Park began in September 2008. Funding for this project came from two fiscal years of CDBG Neighborhood Improvement funds for Nonantum as well as \$30,000 in CDBG Access funds. Work was substantially complete by the end of 2008 with punch list items being addressed in Spring and Summer 2009. The project scope included new concrete accessible walkways in the park and sidewalks in front of the park, new accessible drinking fountain, landscaping improvements, and the installation of a decorative fence with inset park sign atop granite coping around the outer park perimeter. The project was so successful that it served as the site for the 2009 CD Week celebration with guest speaker Congressman Barney Frank.

The table on the following page provides a breakdown of CDBG grant funds spent on activities addressing each neighborhood improvement goal and objective during FY09. Neighborhood improvement projects from prior fiscal years that were active in FY09 are listed in addition to the FY09 neighborhood improvement projects.

FY09 Neighborhood Improvements Accomplishments

Target Neighborhood	Improvement Priorities	Projects (Year Funded)	Current Budget	Total Funds Expended	Funds Expended in Current Fiscal Year	Project Status
Nonantum	Parks	Nonantum Parks Improv. (FY05)	\$255,447	\$251,341	\$6,050	98% complete
		Coletti-Magni Park Improv. (FY08 & FY09)	\$109,132	\$95,651	\$95,651	95% complete
	Public infrastructure	Cook St. Curbs & Sidewalks (FY08)	\$75,286	\$75,286	\$32,814	Completed
		California Street Sign (FY08)	\$2,507	\$2,000	\$2,000	99% complete
	Traffic	Nonantum Traffic Improv. (FY08)	\$18,471	\$10,974	\$10,974	Nonantum Advisory Committee to decide on more work
Newton Corner	Traffic	Newton Corner Pedestrian Improv. (FY07)	\$65,468	\$18,500	\$8,500	28% complete
		Church Street Traffic Calming (FY07)	\$24,833	\$0	\$0	25% complete; work to begin Fall 2009
	Parks	Farlow Park & Chaffin Park Improvements (FY07)	\$39,833	\$39,833	\$26,205	Completed
		Farlow Park & Chaffin Park Improv. (FY09)	\$13,260	\$472	\$472	4% complete
		Charlesbank Park Master Plan (FY07)	\$8,950	\$8,950	\$363	Completed
		Charlesbank Park Improv. (FY07 & FY09)	\$35,915	\$13,425	\$13,425	37% complete
	West Newton	Open Space	Cheesecake Brook Improv. (FY06)	\$192,076	\$191,209	\$9,815
Newtonville	Parks	Lowell Park Improvements (FY06)	\$8,950	\$8,950	\$1,688	Master plan completed but not adopted, needs revision
	Traffic & Parks	Lowell Park Improvements (FY06 & FY09)	\$134,403	\$0	\$0	Awaiting Aldermanic approval
FY09 Totals	14 Projects: 3 Completed, 11 Active		\$984,531	\$716,591	\$207,957	

CONTINUUM OF CARE FOR PEOPLE WHO ARE HOMELESS OR AT-RISK

One of the goals of the Housing and Community Development Program is to provide a “continuum of care” for people who are homeless or at-risk of homelessness to access the services they need to help them end or prevent homelessness. The FY06-10 Consolidated Plan and the FY09 Annual Action Plan identified the following priority needs in the continuum of care system for people who are homeless or at-risk of homelessness:

- Continue to support existing emergency shelter, transitional housing and permanent supportive housing for homeless individuals and families;
- Continue to use CDBG, Continuum of Care and other financial resources to create more units of permanent affordable housing to enable residents of transitional housing programs to become self-sufficient, and
- Continue to support prevention programs for individuals and families at-risk of homelessness.

During FY09 the Housing and Community Development Program successfully used CDBG and ESG funds to address each priority need as indicated in the following table.

FY09 CDBG and ESG Continuum of Care Accomplishments

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Funds Expended in Current Fiscal Year	Target Population	Number Assisted
Homelessness Prevention	Riverside Community Care – Adolescent Homelessness Prevention	\$10,500 ESG	\$12,862 ESG	Adolescents at-risk of homelessness	263 People
	The Cousens Fund – Emergency Rent and Utilities Program	\$17,000 ESG	\$17,000 ESG	People at-risk of homelessness	122 People
	Metropolitan Mediation Services – Newton Housing Mediation Project	\$2,788 ESG	\$1,575 ESG	People at-risk of homelessness	40 People
Support Services	Middlesex Human Service Agency – Bristol Lodge Soup Kitchen	\$11,000 ESG	\$14,300 ESG	Homeless and at-risk individuals	139 People
	Second Step – Case Manager for Transitional Residence	\$17,515 CDBG	\$19,136 CDBG	Survivors of domestic violence	35 People
	REACH – Hotline Assistance and Support Groups	\$4,380 CDBG	\$5,508 CDBG	Survivors of domestic violence	203 People
	Newton Community Service Centers – Parents Program	\$24,085 CDBG	\$24,085 CDBG	Homeless families	58 People
	Riverside Community Care – Outreach and Crisis Stabilization	\$5,255 CDBG	\$5,255 CDBG	Adolescents at-risk of homelessness	76 People

FY09 CDBG and ESG Continuum of Care Accomplishments (continued)

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Funds Expended in Current Fiscal Year	Target Population	Number Assisted
Emergency Shelter Operating Support	Middlesex Human Service Agency – Bristol Lodge Homeless Shelters	\$11,000 ESG	\$14,000 ESG	Homeless individuals	460 People
	REACH – Emergency Shelter	\$18,000 ESG	\$15,030 ESG	Survivors of domestic violence	24 People
Transitional Housing Operating Support	The Second Step –Transitional Residence	\$26,264 ESG	\$26,264 ESG	Survivors of domestic violence	35 People
	CAN-DO – Kayla’s and Garfield Houses	\$3,000 ESG	\$3,000 ESG	Survivors of domestic violence	26 People
FY09 Totals		\$51,235 CDBG \$99,552 ESG	\$53,983 CDBG \$104,031 ESG	1,481 People Assisted	

FUNDS LEVERAGED

In order to both maximize the accomplishments achieved by the Newton Housing and Community Development Program and to make projects feasible, CDBG, HOME and ESG funds often must be combined with other funding sources. Listed below is a summary of the CDBG, HOME and ESG funds expended during FY09 by the City of Newton and the funds leveraged through these expenditures.

FY09 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Housing Development	\$0	\$0	\$0	\$0
Housing Rehabilitation	\$386,901	\$0	\$0	\$0
Homebuyer Assistance	\$0	\$10,000	\$0	\$98,000
Homeless Assistance and Prevention	\$53,983	\$0	\$104,031	\$1,797,860
Human Services	\$392,248	\$0	\$104,031	\$2,214,000
Architectural Access	\$308,646	\$0	\$0	\$1,535.00
Economic Development	\$0	\$0	\$0	\$0
Neighborhood Facilities	\$207,957	\$0	\$0	\$117,298
TOTAL FY09	\$1,349,735	\$10,000	\$208,062	\$4,228,693
TOTAL FUNDS LEVERAGED PER DOLLAR IN FY09: \$2.70				

CITIZEN PARTICIPATION

One of the key strengths of the Newton Housing and Community Development Program is the large number of committed volunteers that inform Program decisions. Eight advisory committees provide on-going feedback on the direction of the Housing and Community Development Program. These residents and business owners play a crucial role in grounding the Program in the community. Newton is fortunate to have an extremely active community of residents who helped Program staff achieve a number of goals during FY09.

Annual Performance Hearing/Public Comment Period

The Newton Consolidated Annual Performance and Evaluation Report was presented at the Annual Performance Hearing on Monday, September 14, 2009, during the Planning and Development Board meeting. Copies of the CAPER were then made available to the public throughout the 15-day comment period. Every effort was made to solicit citizens' comments, including posting the report on the City website.

Comments

There were no comments received during the comment period or at the Annual Performance Hearing.

SUPPLEMENTARY NARRATIVES

INSTITUTIONAL STRUCTURE AND COORDINATION

During FY09, efforts to strengthen the relationships between the stakeholder groups were ongoing. Newton Housing and Community Development staff continued to work closely with the eight citizen advisory committees to develop recommendations on how CDBG, HOME and ESG funding should best be spent to improve the quality of life for low- and moderate-income residents. The Planning and Development Board then reviewed these recommendations and made recommendations to the Mayor for final approval. This system of advisory committees continues to provide a strong link between the City and its citizens, nonprofit organizations, business owners and other agencies.

Also in FY09, Housing and Community Development Program staff continued to work with the Newton Housing Authority, nonprofit housing organizations, state agencies and housing developers to produce affordable housing in Newton. The strength of the relationships with various housing agencies and developers is beneficial for both streamlining housing development and leveraging additional funds for projects.

Division staff is also actively involved with a number of collaborative efforts that include representatives from agencies and organizations outside of Newton. Throughout the year, collaborative groups such as the Human Service Providers Network and the Brookline-Newton-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 Newton Housing and Development Program continued to encourage and actively support interagency networking through its Human Service Providers Network. There were five meetings of the providers' group held in FY09 with an average attendance of 44 people from 36 different agencies and city departments. The goal of these meetings, which are primarily targeted to CDBG public service and ESG grantees, is to encourage providers to not only be in communication with each other but to also encourage them to find new ways to work collaboratively to provide services.

Topics of the Provider Network meetings held in FY09 included:

- Obtaining Affordable Housing
- Emergency Resources for Families in the Winter Months
- Dealing with Mental Health Crises
- Promoting Ethics in Public Services (Half-Day Conference)
- Youth Services in Newton

Additionally, as lead community for the WestMetro HOME Consortium, Newton continued to meet regularly with representatives from the other communities to work on administrative matters and to exchange project ideas and information. The City of Newton is also the lead entity in the Brookline-Newton-Watertown Continuum of Care, which met regularly to enhance coordination among provider agencies. The City continues to partner with these entities, as well as state and federal agencies, to enhance the coordination of services and to leverage additional funding to assist low- and moderate-income residents.

GEOGRAPHIC DISTRIBUTION OF RESOURCES

In terms of Newton's CDBG and ESG programs, housing rehabilitation, housing development, architectural access and public service projects were carried out on a citywide basis. Neighborhood improvement projects were carried out in the four designated target neighborhoods; the neighborhoods with the highest concentration of low- and moderate-income people.

MONITORING

Public Services and Emergency Shelter Grant Programs

Housing and Community Development staff members, along with Human Service Advisory Committee members, conduct annual on-site monitoring of CDBG-funded public service projects and Emergency Shelter Grant projects. In FY09, on-site monitoring visits were made to twelve public service projects and two ESG projects. Direct phone contacts and email contacts are routinely made on a quarterly basis with every individual agency. Such contacts are made for the purpose of discussing their activities and their progress in meeting project goals. In addition to personal contacts with agencies, each project submits program reports on a quarterly basis to provide information about project outcomes and numbers of low- and moderate-income individuals served. Staff members provide technical assistance and lead professional training sessions for all subrecipients several times each year. There were no compliance issues found in FY09 through monitoring visits and periodic agency contacts.

Economic Development Program

Monitoring in various forms is undertaken for both the Microenterprise Loan Program and the Family Day Care Grant Program. Each family day care is monitored one time during the one-year grant term. Each microenterprise is also monitored once, and again on an as-needed basis. Additionally, the City receives a delinquent loan report each month, which allows for early intervention in the event of a late payment.

Housing Development

City housing staff recently completed an on-site review of 9 projects assisted with City CDBG and/or HOME funds, including HOME-funded rental projects that required on-site inspections. Desktop reviews were conducted on 19 projects. For each project, the City verified that the population being served was income-eligible, residents were not being charged more than 30 percent of their gross annual household income and that assisted units met Section 8 Minimum Housing Quality Standards. The City did note that some projects needed an updated HQS inspection for FY09. The respective owners/property managers have been notified and are scheduling necessary inspections to maintain compliance. The City is currently in the process of giving notice of the results from both on-site and desktop reviews to the applicable owners and property managers.

Housing Rehabilitation and First-Time Homebuyer Programs

City housing staff monitored all federally funded first time homebuyer units. The monitoring process consisted of staff mailing a form to the homebuyer that asked 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 Planning and Development Department in a postage-paid envelope. If the homeowner failed to return the statement or did not sign the statement, staff attempted to contact the homeowner via phone or in person at their address. No compliance problems were encountered during the monitoring.

LEAD-BASED PAINT HAZARD REDUCTION

All Newton Housing and Community Development Program housing development and housing rehabilitation projects are reviewed for compliance with Title X and appropriate measures are taken to ensure compliance.

PUBLIC HOUSING INITIATIVES

During FY09, the Housing and Community Development Program continued to provide CDBG public service funds to the Newton Housing Authority for a Resident Services Coordinator position. This position works with public housing residents to identify their needs and develop programs to increase their quality of life.

ACTIONS TO REDUCE THE NUMBER OF PERSONS LIVING BELOW THE POVERTY LEVEL

According to data from the U.S. Census 2000, in 1999, 2.6 percent of families and 4.3 percent of individuals in Newton were living below poverty level. The 2009 federal poverty guidelines are listed in the table below (Source Department of Health and Human Services).

Size of family unit	48 contiguous states and D.C.
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 over 8, add \$3,740.

While these are small percentages, they represent 546 families and 3,382 individuals, accounting for approximately 5.7 percent of the Newton population. The Housing and Community Development 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 federal CDBG, HOME and ESG funds, which 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

During FY09, more than 85 households were able to rehabilitate their homes. Two first time homebuyers were assisted through the City's first time homebuyer program. Additionally, human service funding allowed over 4,600 low- and moderate-income residents to access necessary services.

An additional element of Newton's anti-poverty strategy is, when possible, to direct funding to transitional and permanent housing programs that include supportive services such as job training, search and/or placement. Transitional housing facilities run by organizations such as The Second Step, REACH, Newton Community Service Center, and Advocates offer a variety of job-training and life skills management programs for their residents to help them achieve self-sufficiency. If a person cannot work because of a disability, assistance is provided to help them receive Social Security Disability Insurance and other mainstream resources to enable them to stay above the poverty level.

DISPLACEMENT AND RELOCATION

No persons or businesses were displaced or relocated in FY09 as the result of any federally-funded project.

STATUS OF LOANS

Housing Development

At the end of FY09, there was one direct loan receivable totaling \$25,652 and 44 deferred loans receivable totaling \$5,823,793 for CDBG funded housing development projects. There were 13 deferred loans receivable totaling \$1,940,386 from HOME funded projects. Funding assistance is generally provided in the form of deferred forgivable loans at zero percent interest for 30-year terms. All projects are subject to a perpetual Declaration of Restrictive Covenant.

Housing Rehabilitation

As of the end of FY09, there were housing rehabilitation and first-time homebuyer loans outstanding, with a principal balance owed of \$4,462,738. A breakdown of the loans outstanding is provided below:

Loan Type	Number of Loans	Principal Balance Owed
NHRF direct loans	40	Homeowners - \$319,754 Nonprofits - \$1,304,316
NHRF deferred loans	90	\$1,705,023
NHRF historic deferred loans	26	\$174,693
First-time homebuyer loans	12	\$958,952
Total	158	\$4,462,738

Loan Forgiveness

In FY09, Citizens for Affordable Housing in Newton Development Organization, Inc. requested forgiveness on the remaining principal and interest on seven direct loans the organization had assumed between 1996 and 2004 for various housing rehabilitation projects. The City conditionally approved the request for forgiveness in FY09 but the final approval was granted in FY10. As of June 30, 2009, the loan balance was \$513,420. Forgiveness of the loans will result in a \$32,377 annual and \$2,698 monthly cost savings for CAN-DO. The cost savings will be applied to existing debt and will help CAN-DO strengthen its financial capacity going forward, and continue to play a major role in the creation of new affordable units.

ENERGY STAR QUALIFIED UNITS

Although projects that received a commitment of federal funds did not result in any energy star qualified units in FY09, housing rehabilitation work write-ups continue to specify the use of Energy Star rated appliances, if applicable.

EMERGENCY SHELTER GRANT MATCH

Each agency receiving Emergency Shelter Grant funds matches the ESG funds with at least an equal amount of funds from other sources. In fact, the majority of the agencies report that their amount of matching funds are many times over the required match. A breakdown of the source and amount of match received is provided below.

Source of Match	Amount
Federal Emergency Management Agency- Emergency Assistance	\$16,000
HUD - Continuum of Care	\$131,300
Mass Department of Transitional Assistance - Emergency Assistance	\$556,000
Mass Department of Children and Families (Formerly D.S.S.)	\$265,000
Community Development Block Grant (Newton and Waltham)	\$46,700
City of Newton	\$58,860
Cash Donations	\$482,200
In-kind Contributions	\$194,000
Mass Department of Public Health	\$37,500
Mass Bar Association	\$5,300
Mass Office of the Trial Court	\$5,000
Total	\$1,797,860

PART II

HOME PROGRAM

WestMetro Consortium

ASSESSMENT OF GOALS AND OBJECTIVES

The City of Newton is the lead entity for the WestMetro HOME Consortium. During FY09, the Consortium received \$2,037,155 in HOME funds which were dispersed among the twelve member communities. These communities are the towns of Bedford, Belmont, Brookline, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury and Watertown and the cities of Newton and Waltham. Although the City of Newton is the lead entity for administration of the Consortium, each community is charged with expending funds in accordance with HUD regulations. Overall, the Consortium serves as an excellent tool for funding affordable housing projects, as well as allowing for peer support and information sharing among the member communities.

The total amount of HOME funds expended during FY09 was \$1,878,301. HOME funds were used to initiate the construction of 52 units of affordable rental housing. HOME funds also provided assistance to 16 first time homebuyers during FY09. In both the older and newer Consortium member communities, groundwork was laid for many pending HOME-assisted affordable housing development projects which should commence during FY10.

The following table shows the number of households assisted through HOME Program funds during the report year. As stated in the FY06-10 Consolidated Plan, affordable housing for both renters and owners, across all income categories is a high priority need within the Consortium communities.

Number of Households Assisted with HOME Funds

Category Assisted	Extremely Low Income	Low Income	Moderate Income	Total
Bedford				
Renter households	0	0	0	0
Owner households	0	0	0	0
Belmont				
Renter households	4	36	0	40
Owner households	0	0	0	0
Brookline				
Renter households	0	0	0	0
Framingham				
Renter households	0	0	0	0
Owner households	0	0	10	10
Lexington				
Renter households	0	0	0	0
Owner households	0	0	0	0
Lincoln				
Renter households	0	0	0	0
Owner households	0	0	0	0

Number of Households Assisted with HOME Funds (continued)

Category Assisted	Extremely Low Income	Low Income	Moderate Income	Total
Natick				
Renter households	0	0	0	0
Owner households	0	0	0	0
Needham				
Renter households	0	0	0	0
Owner households	0	5	5	5
Newton				
Renter households	0	1	0	1
Owner households	0	0	0	0
Sudbury				
Renter households	0	0	0	0
Owner households	0	0	0	0
Waltham				
Renter households	0	1	8	9
Owner households	0	0	0	0
Watertown				
Renter households	0	4	0	4
Owner households	0	0	0	0
Total Renters	4	42	8	54
Total Owners	1	8	10	14
Total Households	5	50	18	68

The following pages provide an assessment of how well each of the twelve communities in the HOME Consortium did in meeting the housing goals and objectives listed in the FY06-10 Consolidated Plan and FY08 Annual Action Plan.

Bedford

The Town of Bedford met the goals and objectives established in the Five-Year Consolidated Plan as described below.

Priority #1: Create new rental opportunities affordable to very low-, low- and moderate-income families met through the following activities:

- 447 Concord Road is a 14 unit rental project with 12 affordable units, being developed on town owned land, with HOME funds. The 12 units will be affordable to households making up to 50% and 65% of AMI. The project is under construction as of June 30, 2009 and is expected to be complete in the fall of 2009.
- Criterion is a proposed mixed use development with 188 residential units, including 47 affordable units for households making less than 80% of AMI. Units were occupied during FY09.

Priority #2: Create affordable homeownership units for first-time homebuyers

- Habitat for Humanity has purchased a property in Bedford for the construction of eight units affordable to households making under 50% of Area Median Income. The Town of

Bedford has contributed \$600,000 in Community Preservation funds for the project. During FY09 Habitat continued construction on the first unit. A family has also been identified for the first unit.

Priority #3: Create affordable housing options for households who are homeless, near homeless, or have special needs.

- The 447 Concord Road project and Criterion each include two accessible units. The Habitat project will have one accessible homeownership unit.

Belmont

During FY09 Belmont continued to address the Town's three priorities which include: development of affordable rental housing, provision of assistance to elderly homeowners and provision of assistance to non-elderly people with special needs. Although the Town did not produce any affordable units during FY09, construction continued on 40 units of affordable rental family housing, known as Waverley Woods. Waverley Woods addresses all three of Belmont's priorities through the construction of affordable rental housing, additional parking for the abutting elderly public housing development, and the creation of several handicap accessible units.

As stated in the FY09 Annual Action Plan, the Town committed its HOME allocation to this multi-year project (ending in FY11), with a total expected Town commitment of \$600,000. The development is being constructed on Zone 6; 1.34 acres donated to the Town as part of the McLean Hospital redevelopment plan. The development program calls for 10 one-bedroom units, 20 two-bedroom units and 10 three-bedroom units. Thirty six of these units will be affordable to households at or below 60% AMI, 4 units at or below 30% AMI, and 2 units will be fully handicap accessible. Eleven of the units will be HOME assisted. Construction and complete occupancy of Waverley Woods is expected by December 2009. Fourteen units will be classified as Group One (as defined by the Massachusetts Architectural Access Board). These units have features that be can modified without structural change to meet the specific functional needs of an occupant with disabilities.

Unfortunately, future projects, though often discussed, are quite tenuous because of the Town's long-term commitment to Waverley Woods. The Town, however, has adopted several overlay zoning districts which if acted on by developers could produce quite a few affordable housing units.

Brookline

In FY09, Brookline was successful in its endeavors to meet the goals and objectives established in the five-year Consolidated Plan. The following narrative provides a description of this progress.

Priority #1: Twenty low-income households will have access to affordable rental units and sixteen moderate-income households will have access to affordable homeownership units through a nonprofit's redevelopment of St. Aidan's Church for the purposes of creating decent affordable housing.

Accomplishment: Improve availability or accessibility of units or services

The St. Aidan's project is comprised of a total of fifty-nine units. The project includes \$1,824,878 in HOME funding which is part of a total Town investment of \$6.1 million in the project. HOME funds have been used to support eleven two-bedroom units available to homebuyers earning up to 80% of the AMI. An additional four one-bedroom units will serve the same income group, and one unit will serve a family earning up to 110% of the AMI. Twenty units will be rented to low income households earning up to 60% of the AMI. St. Aidan's, which was formally a church, is an example of historic preservation and adaptive

reuse. The project also preserves a historic courtyard, a portion of which is subject to a public easement, and provides the public access to a pedestrian walk crossing the site.

During FY09, all units were affirmatively marketed, and occupants were selected via two lotteries in the spring of 2009. Peabody Properties, a private management company with a strong track record in managing affordable properties, was selected to manage the building and qualify tenants for the rental units based upon the lottery. Brookline Housing Division staff worked with Peabody on all affirmative marketing and has been responsible for qualifying lottery participants for the affordable homeownership units. By the end of the fiscal year, the building housing the affordable units was being qualified for a certificate of occupancy. Construction of the balance of the project is expected to be completed during the summer of 2009 (FY10). All HOME Funds were expended on acquisition costs in FY08, with the exception of \$18,249, which will be released in FY10 as soon as the affordable homeownership units are occupied.

Priority #2: Fifteen low- and moderate-income households will have access to affordable rental units through a nonprofit's acquisition and redevelopment of an existing building for the purposes of creating decent affordable housing.

Accomplishment: Improve availability or accessibility of units or services

Housing Division staff members continued to work with one for profit and one nonprofit developer/owner of low- and mixed-income developments regarding the acquisition, with Town support, of three particular properties which the Town had identified as having willing sellers. Unfortunately, in two cases, despite significant investment in "due diligence on the part of the potential buyer", sellers preferred to await opportunities that they hoped would be more lucrative. As these properties have remained unsold, staff is hopeful that at least one will result in the initiation of an affordable rental project in FY10.

Priority #3: Six low- or moderate-income households will have access to homeownership via a subsidy from the Town's Homebuyer Assistance Program for the purpose of providing decent affordable housing.

Accomplishment: Improve availability or accessibility of units or services

The Town assists low- and moderate-income homebuyers to purchase homes in Brookline through Brookline's Homebuyer Assistance Program. This year, the Program sponsored two first time homebuyer training programs, providing some eighty rental households with important tools to consider homeownership. While many households require only technical assistance and access to first-time homebuyer mortgage products through participating private banks, the Town may provide a subsidy to eligible households earning less than 80 percent of the area median income. The Town provides the minimum amount required to make the purchase possible. The Town subsidy is generally a combination of HOME and CDBG funds, supplemented by the innovative Massachusetts Soft Second Program, which provides below-market interest rates and subsidies on second mortgages for qualified first-time buyers, as well as discounted closing costs.

In FY09, four individual households purchased a home through this program, using a combination of subsidy sources including HOME. Staff believes this success is connected to a Town action, taken in FY09 to set maximum per-unit subsidies to household needs/unit sizes, and increased the maximum subsidy to \$175,000 for units with two or more bedrooms purchased by families requiring such units.

In FY08 the Brookline Improvement Coalition acquired units at 1600 Beacon Street with HOME and CDBG. These units were resold to two eligible buyers, selected by lottery and qualified by the Housing Division, at the beginning of FY09.

In summary, in FY09, a total of \$355,778 in HOME funds was expended to assist the four eligible buyers to purchase units through the Town's Homebuyer Assistance Program. The other two buyers at 1600 Beacon Street were assisted through \$167,500 in HOME funds, initially provided in FY08 to support the Brookline Improvement Coalition's acquisition of the units. Two of the six homebuyers were moderate-income, White non-Hispanic households. Three homebuyers were low-income, one White, one Hispanic, and one White/disabled household. One household was extremely low-income, White non-Hispanic, and disabled.

The Division worked with two sellers of deed-restricted units at Juniper Gardens to resell these to income-eligible buyers. No HOME funds were used as part of this project.

Priority #4: Sixteen low- and moderate-income households will have access to homeownership for the purposes of decent affordable housing in mixed-income developments, as part of the Town's inclusionary zoning bylaw.

Accomplishment: Improve availability or accessibility of units or services

In FY09, the Housing Division completed the qualification of and assistance to buyers of nine affordable condominium units at Hammondswood. Hammondswood is a fifty-nine unit project containing nine affordable units; six of the buyers earn less than 80% of the area median income, and three earn up to 100% of the area median income. The Housing Division worked with buyers and provided technical assistance to obtain private mortgages as well as access the Massachusetts Soft Second Program. All of the units in this project closed during FY09.

As part of its commitment to develop locally-controlled resources, in FY09 the Town worked with the developers of smaller projects who chose to make financial contributions en lieu of providing on-site units, adding \$550,372 to the Housing Trust.

Framingham

Priority #1: Assist four or more moderate-income or below homebuyers with the purchase of a home in Framingham.

Accomplishment: Improve availability or accessibility of units or services

The Town of Framingham created one homebuyer opportunity and committed funds to a second in FY09. Four other applications are pending.

Barriers to Progress:	Adjustments/Improvements:
Program requires continual outreach in low- or moderate-income target community and housing agency network as well as the community and region at large.	Community outreach efforts made in several languages through several channels and outlets. Outreach work needs to be increased in FY10.

Priority #2: Provide for the moderate rehabilitation of affordable owner-occupied and/or related rental households. As planned, the Town of Framingham committed and expended significant funds in providing HOME assisted housing rehabilitation to nine owner occupied households within the time frame of FY09.

Accomplishment: Improve availability or accessibility of units or services. See the table below for the breakdown of households served by income level.

Barriers to Progress:	Adjustments/Improvements:
Program needed to be even more widely publicized in low- or moderate-income target community, network of housing agencies	Broad outreach continues to be undertaken throughout the community in several languages, through several channels and outlets including direct mailing of brochures

	to consumer through water bills in FY10 to inform households in need of assistance.
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Priority #3: Develop, over time, effective collaborations with community housing development organizations (CHDO) to meet the housing needs of low and moderate income individuals and households.

Accomplishment: Improve availability or accessibility of units or services

Although an on-going goal of the Program, the Town of Framingham did not need to develop collaborations with Community Housing Development Organizations (CHDOs) in respect to Annual Action Plans. The level of CHDO collaborations has been sufficiently high enough throughout the Consortium as a whole to reduce the necessity of Framingham immediately developing such arrangements. Beginning in the fall of 2009, however, the Town will increase active efforts to identify and develop relationships with CHDOs.

Barriers to Progress:	Adjustments/Improvements:
Prospective CHDOs not formally identified in community	The Program has had discussions and consultations in FY09 with agencies who might qualify as CHDOs and have an interest in developing HOME, CHDO eligible housing opportunities including the Housing Authority, in respect to a housing development corporation that they have established, and other non-profits within the community. Follow-up will be undertaken in early FY10 to ascertain the feasibility of program development.
Program HOME CHDO organizational development knowledge needs further sophistication. Deeper knowledge of the intricacies of HOME CHDO eligible activities needs to be attained	Program management is continuing a best practices research on organizational development with functioning CHDOs in eastern Massachusetts and New England.

Priority #4: To facilitate the construction and rehabilitation of long term affordable, rental housing for very low income elderly households.

Accomplishment: Improve availability or accessibility of units or services

The Jewish Community Housing for the Elderly (JCHE) will be constructing Shillman House, a 150 units complex at 49 Edmands Road. A total of \$75,000 in HOME funds will be provided for affordable housing pre-development costs. Fifty of the units will be affordable to households with income at 50% or less of the area median income, and ten of these units will be HOME assisted.

Memorial House, owned and operated by Framingham Housing Authority (FHA), suffers from a very high vacancy rate due to its design as a congregate facility with communal bathrooms. The FHA is seeking funds to undertake a feasibility study and develop a plan to provide bathrooms and other amenities, thereby creating fully equipped housing units. A feasibility study will put the FHA in a strong position to secure State funds to carry out modernization. Funds have been formally committed under an agreement and an

architectural engineering firm has been selected to undertake the feasibility study. Work will begin in the fall of 2009.

Rose Kennedy Lane, comprised of one bedroom units set-aside for elderly households, is in need of significant upgrading to serve the senior population. Up to 14 units will be renovated using HOME funds. The scope of work will involve updating and upgrading kitchen facilities to code plus making other necessary related adaptations. Funds have been formally committed under an agreement and contractors have been selected to undertake rehabilitation work. Work will begin in the summer of 2009, to be continued in the fall.

Lexington

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

Lexington was unable to make any progress on establishing a HOME-assisted Homebuyer/Homeowner program. Given the limited amount of HOME funding, the Town chose to dedicate FY09 funds to helping the Douglas House cover an unanticipated shortfall. Lexington will continue to explore a homebuyer program.

Two developments totaling 48 units with 14 affordable units have been completed in the Town Center at this time. The Douglas House, a project that includes eleven affordable units, nine of which are extremely low income Housing Assisted Units (HAU) for people with disabilities. This project represents the conversion of a non-residential structure to housing, one of our stated goals. The Town supported the Douglas House with HOME funding, as the original project, which was designated for HOME funds last year (Parker Manor) fell through. The Lexington Place project (not HOME funded) was also completed in Lexington Center and includes three affordable units. The lottery process for the affordable units will be conducted in the next few weeks.

Lincoln

Priority #1: Increase affordable and accessible rental opportunities and affordable homeownership opportunities through new development.

Lincoln recently purchased two additional units in the Minutemen Commons project. No HOME funds were used for this project.

Priority #2: Increase affordable rental opportunities and affordable homeownership opportunities in the existing housing stock.

Lincoln Affordable Housing Trust Fund, Lincoln Housing Commission, and the Lincoln Foundation have been exploring the opportunities for additional existing housing stock for affordable housing.

Natick

Priority #1: Provide housing opportunities for those at the entry level of homeownership, "empty nesters," young families and other households in the "lower-middle" income range that are priced out of the market, elder residents, and those requiring housing assistance and rental housing units.

Accomplishment: Improve the availability of units

The Town of Natick has been highly successful in creating new affordable units within the community as part of 40B projects and other special permit projects which have been before the local Planning Board. Chrysler Apartments was permitted with 407 units of which

25 percent or 102 are affordable. Natick approved a 40R District in Natick Center on the former Paperboard manufacturing site and approved a development consisting of 138 units of which 28 will be affordable. A total of 5 affordable units, sold at lottery, were included in 20 South Avenue. Construction began on 8-10 Grant Street which includes 24 apartments, 6 of which will be affordable. Natick Armory has also started construction and will provide, 23 units, 4 of which will be affordable. These units are being marketed at present. These projects have been generated as private projects but have been overseen by the Town. No units have been generated with the limited HOME funds awarded to the Town.

Priority #2: Utilize limited funds to facilitate creation and or perpetuation of affordable units for eligible individuals and families.

Accomplishment: Improve the availability of units.

HOME funds are being used to facilitate lotteries of affordable units, in some cases, where needed.

Needham

The Town of Needham's FY09 Action Plan identified strategies to increase affordable housing options for its residents. The following provides a status report on the progress made towards implementing them during FY09.

Priority 1: Better organize and plan for affordable housing production.

Action 1: Pursue housing in the Town Center through the development of a comprehensive plan.

The Town recently completed a comprehensive plan for the future of Needham Center. The plan addresses 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. The zoning changes were considered and approved at the 2009 Annual Town Meeting in May. No other proposed initiative received as strong support as this one in the community workshops that were held as part of the EO 418 planning process.

The zoning incorporates an inclusionary component which requires that developers who create a certain number of housing units set aside a percentage of the units to be affordable. The incentive will be that if a developer adds affordable units to the development, these units will not count towards total Floor Area Ratio (FAR), effectively providing a density bonus.

Action 2: Continue with efforts as recommended in the Affordable Housing Plan
Needham completed a Housing Plan in 2007, which updates strategies to reflect the current status of proposed housing initiatives. Although the initial intent was to prepare a plan in compliance with Planned Production requirements (production goals based on planned strategies must produce at least .75% of the year round housing stock) it was determined that this production goal could not be reasonably met in the time frame required. A timetable was included in the plan that the community felt was attainable. Following its completion, the Town is moving forward in its efforts to produce affordable housing. As encouraged in the Plan, the High Rock Estates project has advanced greatly, evidenced by that fact that all but three units have either been bought or leased. The Charles River Landing Project is quickly moving ahead in its construction and will be conducting the lottery for the affordable units sometime in the next several months. There will be 350 units, 88 of which will be affordable.

Priority 2: Use public properties to serve housing needs.

Action 1: Explore other sites for affordable housing opportunities

Although the Action Plan stated that Needham would look into expanding the High Rock Estates Project to Yurick Road, that project was put on hold. Needham Opportunities Inc. (NOI) is now thinking of purchasing a foreclosed home to turn into affordable housing. The Town is at the preliminary planning stages of this effort, but hopes to support NOI as they move forward with it soon.

Action 2: Provide for housing development on selected parcels of Town-owned land

The Town is making progress on this action, accepting the proposal from Habitat for Humanity on the development of the Town-owned parcel at the corner of Brookline and Bancroft Streets for the construction of an affordable home for a first-time homebuyer. The family has been chosen and the foundation has been laid. It is expected that the family will be able to move in one year's time. The contribution or "bargain sale" of land owned by the Town, but not essential for municipal purposes, could have a catalytic effect in launching housing efforts in the public interest.

Action 3: Explore transit area redevelopment and adaptive reuse

In pursuit of smart growth principles – including more efficient land use, more compact development patterns, less dependence on the automobile, and a wider range of housing choices – many communities are increasingly focused on redevelopment opportunities near transportation nodes. Needham has four transit stations that represent opportunities for redevelopment to enhance the vitality and safety of these areas, increase densities to better integrate mixed-uses, and offer more housing options including but not limited to live-work spaces, senior housing, starter condominiums, mixed-income assisted living, and apartments for young professionals. Needham has entered into discussions with the MBTA on the prospect of developing some amount of affordable housing on a particular MBTA-owned property. The Town held three public meetings to provide residents information about what possibilities exist and also to receive feedback. Currently, the residents do not support the project, so the momentum has been slowed. The Town does not want to proceed without support and plans to revisit the issue in a few years to see if neighborhood sentiment has changed.

Priority 3: Help low-income households gain better housing.

Action 1: Help develop an Individual Development Account Program

The community non-profit, Needham Opportunities, Inc. (NOI), hopes to implement an Individual Development Account (IDA) program (a form of matched savings) to allow public housing tenants to save for homeownership, to move into private rental housing, to support the costs of higher education, or to start a business. HOME funding might be needed to help cover down payment and closing costs for these households transitioning from public housing and rental assistance to homeownership. NOI has not yet begun the program, but is in discussion with Massachusetts IDA Solutions (MIDAS) to determine the best way to proceed. This was previously considered a shorter term goal, however in the current economic climate, this has become a more long-term goal.

Action 2: Advocacy and Support

NOI has been collaborating with the Massachusetts Affordable Housing Alliance (MAHA) to bring classes for First Time Homebuyers to Needham. MAHA held a class during the winter of 2009. Additionally, NOI advocates for the preservation of expiring use units and is supporting the passage of *An Act to Preserve Publicly Assisted Affordable Housing* (S. 666 and H. 3573) filed by Senator Susan Tucker and Representative Kevin Honan.

Newton

See the Housing Development section of Part I of this document.

Sudbury

Priority #1: Increase homeownership opportunities for first-time buyers, especially those who now live or work in Sudbury.

Accomplishment: Improve availability and accessibility of units or services

Priority #2: Increase rental opportunities for all income levels, ages, special needs and Sudbury workers through reuse and redevelopment of existing housing stock and new development which harmonizes with existing development and the landscape.

Accomplishment: Improve availability and accessibility of units or services

Sudbury has successfully met its housing goals and objectives during the FY09 reporting period.

In terms of new units, Sudbury has added 4 homeownership units to its Subsidized Housing Inventory managed by DHCD for households earning less than 80% of the Area Median Income. These units were the result of the efforts by the Sudbury Housing Trust (2 units from the duplex built by Habitat for Humanity project and 2 units from the Town-sponsored Home Preservation Program). The Town removed 6 units that had been permitted in the Sudbury Commons project, but no building permit was issued within one year.

Sudbury has successfully completed subsidizing a buy-down unit at the Villages at Old County Road project with 5 years of accumulated HOME funds. The overall project was approved by the Sudbury ZBA to build 37 new condominiums under the State's Chapter 40B regulations. The project will have 10 affordable units in total - 25% or 9 units per the Chapter 40B program and an additional affordable unit as a "buy-down." The Town subsidized this unit in the amount of \$100,000, and used the accumulated HOME program funds for that subsidy. The Town of Sudbury followed the HOME procedures for expending these funds. These procedures included receiving from HUD the authorized release of funds in December 2007 and completing a subsidy layering analysis in March, 2008. The HOME funds were under agreement in December 2008, with the closing also in December 2008. This project expended almost five years of Sudbury's HOME program funds. The HOME funds were successfully used to leverage \$500,000 through Community Preservation Act funds for the buy-down of housing units. Monitoring for the project has been completed and no issues were raised.

The Sudbury Housing Trust has been funded through three successful Town Meeting appropriations. The Trust was created to provide the flexibility needed to respond to the real estate market and respond to opportunities in a timely manner. The Trust has also been successful in planning the creation of eighteen affordable housing units.

Partnering with the Greater Worcester Habitat for Humanity, a duplex structure has been constructed and two eligibly households are completing their sweat equity requirement in anticipation of an October closing. This project was granted a Comprehensive Permit in July 2008 after public hearings, and is subsidized under the Department of Housing and Community Development Local Initiative Program (LIP). The two units of housing were made available for purchase through an affordable housing lottery to very low income families earning up to 50% of the Area Median Income. The availability of these units further the Town's actions to reduce the number of people below the poverty line.

The Sudbury Housing Trust has also developed and implemented the Home Preservation program. The goal of the Home Preservation Program is to purchase small, single lot detached older homes and preserve them for first time homebuyers. These homes are subject to an affordable housing restriction, and the Town will subsidize the difference

between the market price and the affordable price at closing. The program preserves current housing stock while creating affordable units. These homes are conveyed under the Department of Housing and Community Development Local Initiative Program (LIP). Sudbury has closed three units in this program.

The Sudbury Housing Trust is actively pursuing a 6-unit homeownership development at its site at 278 Maynard Rd. Completed activities include: performing feasibility studies and a Phase I environmental review, purchasing the land, demolishing the structure, preparing architectural concepts, and selecting a developer for construction.

The Sudbury Housing Trust has implemented a Small Grant Program to financially assist eligible households make capital repairs to their homes for health and safety purposes. This new program provides unsecured grants up to \$3,000 in three rolling grant cycles per year. To date, eight grants totaling \$22,000 have been granted and of that \$17,500 paid.

Sudbury continues to serve as a local and regional resource for potential buyers, performing extensive outreach for affordable housing lotteries, with an emphasis on minority channels. A lottery was held for the Home Preservation Program in April 2009, Wayland Gardens in June 2009, and resale units at Battle Road Farm in Lincoln and Codman Hill in Boxborough. Sudbury is also the Monitoring Agent for 89 Oxbow located in Wayland, Massachusetts.

Sudbury received a grant award from CHAPA to explore a regional analysis of special needs housing. This report will assist the Town Boards and Committees in understanding successful models for subsidizing a group home development.

Finally, the Town successfully presented an accessory apartment bylaw at the 2009 Annual Town Meeting which opened up the residency requirements from family members to other non-related individuals. Other Consortium members and communities supplied helpful information towards this goal.

Waltham

Priority #1: Four low- moderate-income households will have access to decent affordable homeownership through Waltham's Down Payment Assistance Program.

Accomplishment: Improve availability or accessibility of units or services

The City administered 9 HOME funded Down payment Assistance deferred interest free loans to 2 low-income homebuyers and 7 moderate-income homebuyers. Eligible buyers were able to purchase a home with a 20% down payment by receiving 17% of the purchase price on properties that were priced within program guidelines, in addition to their own 3% down payment. The City of Waltham Housing Division, in collaboration with the Massachusetts Department of Housing and Community Development, and a local developer, completed an affordable housing lottery for two, two-bedroom units in July of 2008. Homebuyers for each unit received down payment assistance from the HOME Down Payment Assistance Program. Two HOME-funded lead abatement grants were provided to moderate income HOME homebuyers.

Priority #2: Seven low- and moderate income households will have access to homeownership opportunities in mixed-income developments as part of the City's Inclusionary Zoning By-law

Accomplishment: Improve availability or accessibility of units or services

The Housing division has assisted three low-income homebuyers with HOME down payment assistance loans for the purchase of three newly constructed two bedroom condominium units in Waltham. The two developments were built by special permit and part of the City's first units produced under the inclusionary zoning bylaw. The units will be affordable in perpetuity. With the inclusionary zoning bylaw, two more affordable units will be added in

the Winter of 2009. Current projects in the early stages of development include an additional 23 affordable rental units, 5% of which will be handicap accessible, and 10 homebuyer affordable units that will qualify for the Local Initiative Program (LIP).

Priority #3: Seven low to moderate income eligible households will have access to decent, affordable rental units through non-profit acquisitions.

Accomplishment: Improve availability or accessibility of units or services

The City of Waltham continues to work with The Waltham Alliance to Create Housing (WATCH) its designated CHDO in the development of affordable rental and homeownership units. WATCH is currently in the early development stages of Jackson Street, a six unit affordable homeownership project. The Jackson Street project will be assisted with HOME funding for acquisition.

Watertown

Priority #1: Increase the number of affordable rental and homeowner units for low- and moderate-income households.

First HOME Program

In FY09, Watertown was unable to provide any down payment assistance to first time homebuyers through this program. This was due to the combination of the high median sales price of housing units in Watertown and lack of eligible buyers that qualified for this assistance.

Inclusionary Zoning

The Town's Affordable Housing Requirements mandate that for developments containing more than five units, 10% must be designated as affordable units and be added to the State's Subsidized Housing Inventory (SHI). The Town, through its Housing Partnership, negotiates with developers for the provision of these affordable units. In FY09, a special permit was granted for an 18-unit residential rental development that will provide two on-site three (3) bedroom affordable units. The developer has started the application process to get the two affordable units listed on the State's Subsidized Housing Inventory.

Both of the two church conversion condominium developments on Mt. Auburn Street are still under construction and have not yet fulfilled their affordability requirements. Each development's original Affordable Housing Agreement (AH) required the provision of two off-site affordable units. In FY09, one of the developers renegotiated the terms of their AHA with the Watertown Housing Partnership (WHP) and to include a \$125,000 cash payment in-lieu of providing the first off-site affordable unit. The future fulfillment of the AHA will either be through the provision of an actual off-site unit or with a second cash payment to the Town's Affordable Housing Trust Fund.

The developer of the other church conversion condominium project (also under construction and required to provide two off-site affordable units) presented a proposed off-site condominium unit to the WHP for approval, but it was unable to be approved due to environmental issues. The developer has been negotiating alternative methods with the Watertown Housing Partnership to satisfy the inclusionary zoning requirement, the deadline of which has been extended.

The Watertown Zoning Ordinance's Affordable Housing Requirements section is being reviewed for future amendment proposals to clarify some of the requirements to ensure that its application is not contrary to the original intent.

Housing Development

The remaining \$39,000 (10% of the \$390,000 HOME fund commitment) that had been withheld from the former Coolidge School redevelopment was recently distributed upon issuance of the certificates of occupancy. The Coolidge School Apartments contains 38 units for those over 55, of which 15 units are affordable (40%). A total of four of the 15 affordable units are HOME assisted.

An additional \$200,000 of HOME funds were distributed to the 1060 Belmont Street development project that will result in the creation of two additional HOME-assisted units (for a total of 7 HOME-assisted units) consisting of 18 affordable rental units.

Community Housing Development Organization – Operating Expenses for Watertown Community Housing

The Town of Watertown committed \$10,495 of its HOME funds to the operating expenses of Watertown Community Housing, the local CHDO whose efforts are invaluable in addressing the barriers to affordable housing. The organization runs the First Home program, the Home Improvement Program and oversees the development of affordable housing projects.

Priority #2: Preserve existing affordable units in small structures through rehabilitation, de-leading, expanding accessible housing, and helping the elderly stay in their homes

Seek to fund a housing rehabilitation program

The Town of Watertown submitted an application to DHCD for Community Development Block Grant (CDBG) funds through the Massachusetts Department of Housing and Community Development (DHCD) for \$800,000 to fund a Watertown Elder Housing Initiative.

If successful in receiving the grant award, the *Watertown Elder Housing Initiative* will provide the following services to Watertown elders:

- *Your Housing Options* workshops – Open to all Watertown elders, this workshop series will empower seniors to plan ahead and be better prepared for their future housing needs. The workshops will identify alternative and appropriate housing options and available resources to assist seniors in their decision to either remain in their home or make changes to their housing situation, as well as promote economic self-sufficiency by assisting elders who own underperforming rental property.
- *Stay in Place* – this home improvement program will provide approximately 10 deferred loans to income eligible elder homeowners to make modifications so that they may remain in their homes safely and efficiently.
- *Rental Rehabilitation Program* – this rental improvement program will provide approximately 10 deferred loans to income eligible elders who have underperforming rental units. The goal is to increase the economic self-sufficiency of the property owner by increasing their rental income.

SUPPLEMENTARY NARRATIVES

PUBLIC HOUSING IMPROVEMENTS AND RESIDENT INITIATIVES

The Consortium was successful in implementing and/or maintaining several initiatives to help public housing authorities and their residents. Some examples are listed below.

- In FY09, Bedford Housing Authority (BHA) has maintained family and elderly/disabled housing with the support of local agencies and finances. The BHA offers services including: English as a Second Language classes, monthly blood pressure clinics, and flu shot clinics. Tenant association meetings, cook-outs and the Bedford Women's Club meetings are also sponsored by the BHA. The BHA has found over the last year that affordable daycare with transportation would increase the likeliness of working households. This is a huge barrier for adults in family units that would like to find a job but "can't afford to work" with the high cost of daycare and the lack of transportation for their children.
- In Belmont, the HOME-funded Waverley Woods development will include the construction of approximately 25 parking spaces for the exclusive use of elderly public housing tenants. The developer began to work with the Belmont Housing Authority to secure funds and to complete the necessary documentation (plans, permits, applications).
- Framingham continues to support the Housing Authority in its efforts to better serve the community. The Town informs the Authority of the availability of CDBG funded activities and services in which Authority residents may participate. Framingham is directing HOME funds toward the support of two FHA properties: Memorial House and Rose Kennedy Lane.
- The Needham Housing Authority will be working to reinvigorate the Tenant Groups which are a means for tenants to gather and discuss concerns and visions. These groups create a communication route to the administration and empower residents to make decisions. This group has been more active in the past and it is the current goal to revive it.
- For the past several years, Newton has provided CDBG funds to the Newton Housing Authority to fund a Resident Services Coordinator position and to rehabilitate many residential properties owned by the Housing Authority.
- The Sudbury Housing Authority appropriated \$600,000 at the April 2008 Town Meeting for the development of six new rental units of housing on land it owns. These funds will be leveraged with state funding to raze four single family dwellings, and develop five new duplexes in their stead. Additional affordable rental opportunities will be created for the Town through the Sudbury Housing Authority's condo-buy-down program, as written in the Town's 40B guidelines. This project progresses, and is currently preparing its site eligibility application.

AFFIRMATIVE MARKETING AND MINORITY AND WOMEN-OWNED BUSINESS OUTREACH

The City of Newton and the WestMetro HOME Consortium have adopted the following Affirmative Marketing Plan with procedures and requirements in place for all HUD-funded rental and homebuyer projects. Each procedure is designed to attract eligible persons in the housing market area to available housing programs without regard to race, color, national origin, sex, religion, familial status or disability. While this Plan is mandated for all projects having five or more units, it is encouraged for use with smaller projects as well. The Affirmative Marketing Plan is updated periodically.

Members of the WestMetro HOME Consortium shall:

- Require subgrantees who are making housing units or programs available to applicants to practice the Member's affirmative marketing procedures and requirements. The language mandating these affirmative marketing procedures and requirements shall exist in the loan agreement or program memorandum of understanding. Examples of this include but are not limited to the use of commercial media, use of community contacts, use of the Equal Housing Opportunity logo and slogan, and the display of a Fair Housing poster.
- Use the "Equal Housing Opportunity" slogan and logo when advertising program availability in local or state-wide newspapers (e.g., The Bay State Banner, El Mundo, The Newton Times Tribune and The Newton Tab). The logo shall not be used without the slogan at any time.

Construction projects are expected to provide subcontracting opportunities for local businesses including women-owned, minority-owned, disadvantaged-owned, disabled veteran-owned, small and other businesses. The contractor and their subcontractors are required to advertise and engage subcontractors for projects through focused marketing to local businesses and to coordinate with City outreach events.

Using the Consortium Affirmative Marketing Plan above as a basis, several member communities have adopted the following practices and policies to increase minority participation.

Bedford

All of Bedford's affordable units are affirmatively marketed. The Bedford Housing Partnership approves all marketing plans for developments with affordable units. A large component of the marketing plan requires the developer to specifically list all of the methods they will use to affirmatively market the units. Women owned businesses have been on the development teams of several projects, including attorneys and lottery agents.

Brookline

Over 45 percent of the homebuyers who purchased the 15 units under the Town's Homebuyer Assistance or Inclusionary Zoning Programs in FY09 were minority households. Additionally 75 percent of households who are in process of purchasing the affordable condominium units as part of the St. Aidan's project were minority households.

The Town of Brookline implements the following strategies to affirmatively market all projects, thereby increasing minority participation.

- Brookline has a Fair Housing Bylaw and an active Human Relations – Youth Resources Commission, whose Director serves as the Town's Fair Housing Officer.
- Housing Division staff affirmatively markets all affordable units, including outreach to minority newspapers serving populations beyond the Town.
- The Town requires that each project be affirmatively marketed via the following:
 - The "Equal Housing Opportunity" slogan and logo is used when advertising in newspapers and on other printed material related to outreach.
 - Each application and program description includes language stating that applicant eligibility would not be based on race, color, national origin, sex, religion, familial status or disability.
 - Each application must request (not require) "Information for Government Monitoring Purposes" regarding the race and ethnicity of the applicant.
 - Information is made available to persons in the housing market who are not likely to apply for housing without special outreach via the following:
 - o Advertisements are placed for two weeks in the Brookline Tab – a local newspaper.

- o Advertisements also are placed in metropolitan area minority newspapers including: The Bay State Banner, Sampan, and El Mundo (in the case of St. Aidan's, ads were also placed in the Sunday Boston Globe, and in newspapers serving neighboring Boston neighborhoods – Jamaica Plain and Allston-Brighton – which have a high and diverse concentration of minority residents).
- o Notices are provided to the Town's METCO Program office, serving minority families from the City of Boston who attend Brookline Schools, for disbursement to participating families.
- o Notices are sent to all local schools and school personnel.
- o Information and applications are posted on the Town's website, and by personal notice through the Town's affordable housing listserv (subscription to which is widely noted on the Town's web site and in Town advertisements).
- o Information is posted at all libraries.
- Information is made widely available to all Town employees via the following:
 - o Postings on the electronic bulletin board.
 - o Notices are sent to all Town Departments, including the Commission on Disabilities, Veterans Affairs, Council on Aging, Health, Police, Fire, etc.
- Information is provided to the Brookline Housing and applications are made available at the Brookline Housing Authority offices, including the Section 8 office, which may help notify Section 8 certificate holders looking for housing.
- Applications are made available via mail and at public locations including the Town Hall Planning Department, and via download from the Town's web site.
- All locations for interviewing and orientation are wheelchair accessible and translation assistance for Russian, Chinese and Spanish is made available on an as requested basis.
- In addition to the advertisements mentioned above, the Homebuyer Assistance Program is marketed annually through local newspaper articles and a program description and application on the Town's web site.
- The Town maintains an active email notification system for subscribers seeking notice of affordable housing opportunities in Brookline. The Division uses all ads for specific programs as an opportunity to promote subscription to this list. There are currently an estimated 1,200 interested subscribers. Because of the extraordinary opportunities the Town was offering this year, the Town especially promoted subscription to this list by providing notices to all Town employees and of the Brookline Housing Authority, to families of all METCO students, to the Brookline Housing Authority to post at all of its developments, and to a Boston homebuyer information fair sponsored by the Massachusetts Affordable Housing Allowance.
- Records are kept describing actions taken for all projects.

Framingham

The Town employs the approach to affirmatively marketing HOME opportunities in Homebuyer Assistance and Housing Rehabilitation Assistance as outlined in its Annual Action Plans. Based on the Town's history of the Soft Second Loan Program and other housing initiatives, which has achieved a minority homeownership of greater than seventy-five percent (75%), the Town is confident that the attractiveness of opportunities, the structure of subsidies that make purchase or entry through rental affordable, will result in programmatic involvement from a variety of backgrounds.

A summary of this comprehensive approach to affirmative marketing includes the following activities. Public information distributions, participation in homebuyer counseling workshops, and meetings will be held in the early stages of all program marketing and planning efforts. These meetings will enable the program to better assess the strength of the market and to identify potential prospects and applicants. A variety of media will be used to attract potential buyers including newspaper advertising, the posting of flyers in Framingham and surrounding towns, and public service advertising on local media outlets. This outreach will

also serve to inform the local community about the nature of affordable housing and will be beneficial in gaining local support for the opportunity. A flyer will be sent to a broad range of town offices and community organizations, including those that are faith-based, educational institutions and the Framingham Housing Authority. The mailing will request that the flyer be posted on bulletin boards and distributed to employees or members of the organizations.

Lexington

The community has not made any progress during the past year to improve affirmative marketing actions and outreach to minority and women-owned businesses. Town staff has been working with LexHab to help promote affirmative marketing and outreach in their tenanting efforts.

Lincoln

One of the organizations that established a group home in Lincoln was a women-owned organization. Lincoln contributed \$500,000 to the purchase of the house with a deed rider that gives the Town right of first refusal should the owners wish to sell the property in the future. No HOME funds were used in this transaction.

Needham

In accordance with 24 CFR 92.350, and to further the Town's commitment to non-discrimination and equal opportunity, the Town of Needham will not discriminate on the basis of race, color, national origin, religion or sex. The Town will follow all procedures outlined in the WestMetro HOME Consortium Affirmative Marketing Policy.

Additionally, the Town recognizes that there is no substitute for clear information that is widely and affirmatively disseminated throughout the area. Therefore, the marketing process includes the preparation of program or project materials and the distribution of these materials. The Town expects to carry out affirmative marketing in the following manner:

- Flyers, brochures, inserts in church bulletins or other organizational literature and posters will contain a summary of the fair housing laws and the affirmative marketing policy. These will be distributed through the mail to potential participants and available at various public offices, including the library and the town clerk's office.
- The application package and any other written agreements for HOME-funded projects will contain a summary of the fair housing laws and the affirmative marketing policy.

As stated in the Affordable Housing Plan for the Town of Needham, advertising and linkages with other organizations, agencies and employers are critical to any successful minority outreach program. Knowing the market and casting a wide net ensures that the marketing effort reaches beyond the Town of Needham and taps into regional resources as well. The nature of the individual projects or programs will determine how to best conduct outreach.

Additionally, to be consistent with 24 CFR 92.350, the Town will make every effort to encourage the inclusion of minority and women's business enterprises concerning HOME-funded activities. To achieve this, the Town will require an MBE/WBE report form for each project as part of the HOME agreement. This will also be required of all sub-recipients.

Sudbury

Sudbury continues to serve as a local and regional resource for potential buyers, performing extensive outreach for affordable housing lotteries, with emphasis through minority channels. This was performed for a lottery held for the Home Preservation Program in April 2009, Wayland Gardens in June 2009, and resale units at Battle Road Farm in Lincoln and

Codman Hill in Boxborough. Sudbury is also the Monitoring Agent for 89 Oxbow in Wayland, Massachusetts. Through these efforts, Sudbury has developed expertise in Affirmative Fair Marketing and spoke at a 40B conference in April 2009 on Fair Housing with DHCD.

Waltham

The City of Waltham will follow the WestMetro HOME Consortium Affirmative Marketing Plan, and will inform the public, owners, and prospective tenants about the Fair Housing Laws and the Affirmative Marketing Plan in the following manner.

- The Fair Housing Laws summary and the Affirmative Marketing Statement will be in each written agreement for HOME-funded projects.
- Special notices and announcements about Fair Housing Laws and the Affirmative Marketing Policy will be placed in the Waltham News Tribune and Boston Globe.
- Through the local CHDO, potential tenants and owners will receive copies of the Fair Housing Laws summary and the Affirmative Marketing Policy.
- Homeownership counseling classes will be held in both English and Spanish (In FY09, three of the ten Down Payment Assistance loans were awarded to minority families).
- CDBG Rehabilitation and HOME Down Payment Assistance program documentation is available in both Spanish and French Creole.

Additionally, the City of Waltham requires a Minority Business Enterprise/Women's Business Enterprise (MBE/MWE) report form for each project as part of the HOME agreement. The City will continue to make every effort to encourage the inclusion of minority- and women-owned business enterprises in HOME-funded activities, consistent with 24 CFR 92.350. All subrecipients will also be required to include an MBE/WBE report as part of their written agreement. All Citywide publications regarding Federal Housing Programs encourage minority- and women-owned businesses to apply and participate in Waltham's programs.

Watertown

The Town has an affirmative marketing plan for the sale and rental of affordable units, which details a strategy to reach out regionally to minority populations. The plan conforms to Massachusetts Department of Housing and Urban Development guidelines. Additionally, the Town encourages minority- and women-owned businesses to participate in the affordable housing process.

The Town's Inclusionary Housing provisions require that all new inclusionary units meet DHCD's guidelines for Local Action Units (LAUs) under the Local Initiative Program (LIP) program and be added to the State's Subsidized Housing Inventory (SHI). One of the requirements is that the LAUs be marketed according to an approved affirmative marketing plan. In FY09, the developer for an 18-unit rental development (two affordable inclusionary units) hired Watertown Community Housing to prepare a fair marketing plan for approval by DHCD. The Plan details the strategy for regional outreach to minority populations.

ACTIONS TAKEN TO OVERCOME IMPEDIMENTS TO FAIR HOUSING CHOICE

Specific community actions taken against barriers to affordable housing during FY09 are listed in following paragraphs.

Bedford

The impediments to fair housing choice in Bedford include: a difficulty developing new housing for a diverse population due to high construction and property costs; the perception that new affordable and family housing increases the demand on town services can curtail support for family housing; a small existing minority population; limited financial resources

and lead paint in older housing. During FY09, Bedford conducted a new analysis of impediments to fair housing. The Town identified actions which can be pursued to reduce impediments to fair housing, including: reviewing and strengthening Town bylaws and zoning to encourage more affordable housing opportunities, promoting fair housing education, reviewing affirmative marketing plans to encourage more outreach to minority groups and additional outreach for accessible units, and encouraging diversity on town boards and committees. Additionally, to overcome impediments to fair housing, the Town has:

- Undertaken development projects which target a diversity of incomes ranging from 30 percent to 80 percent of area median income.
- Development projects are targeted not only to a variety of income groups, but also to diverse population groups, including rental units satisfying requirements of the Americans with Disabilities Act and Massachusetts Architectural Access Board. A project completed last year was a 60 unit SRO for homeless veterans.
- The Bedford Housing Partnership and Bedford Municipal Affordable Housing Trust conduct affordable housing education activities. The Partnership distributes materials, in order to dispel myths and build support for affordable housing.

Brookline

In FY09 the Town of Brookline added a section to its website on fair housing information, complaint and contact information, encouraging people who feel they have experienced housing discrimination to contact the Town's Fair Housing Officer and/or the Fair Housing Center of Greater Boston. During the upcoming fiscal year, the Town will work to produce a Brookline Cable Access television show on housing discrimination and fair housing in conjunction with the Fair Housing Center of Greater Boston and the Brookline Human Relations Commission. Other activities related to fair housing that the Town will undertake in FY10 are listed below. As identified in another section of the FY09 CAPER, the Town continues to work to affirmatively market all of its affordable units.

In May, 2009 the Town received a letter from HUD commenting on the FY08 CAPER. The Fair Housing and Equal Opportunity (FHEO) office encouraged the Town to look more closely at common fair housing impediments and recommended that the update of Brookline's AI, the FY09 CAPER, and future Action Plans consider common fair housing impediments, aside from affordability, including but not limited to:

1. Lending and mortgage availability issues affecting minority homebuyers:

The Town works with a number of loan officers from different banks (regional and national) to implement its homebuyer programs, which have a very high minority participation rate. At the same time, the Town needs to develop a clearer understanding of lending trends in Brookline's private market, utilizing HMDA data to identify any trends of discrimination. This will be undertaken in FY10 to ascertain lending/mortgage issues affecting minority homebuyers. In FY08, there were discussions about having a Consortium-wide related training for bankers and mortgage lenders, but this additional training was postponed as the industry began to respond to the sub-prime mortgage crisis. In FY10 Brookline will revisit the possibility of providing a lender training session on fair housing issues with other WestMetro HOME Consortium communities in FY10.

2. Neighborhood objections and zoning restrictions limiting the availability of supportive housing for persons with disabilities:

In FY09, the Town was not made aware of any neighborhood objections to supportive housing for persons with disabilities. During this period, two projects serving disabled populations were permitted. No neighborhood opposition was present in either case. Should any issues arise, neighborhood meetings would have been held to work through the issues.

According to Town bylaws, a project that includes more than four unrelated persons living together in a property or unit requires a lodging house license or variance. At the same time, the Federal Fair Housing Amendments Act requires municipalities to make reasonable accommodation in its rules in order to afford people with disabilities an equal opportunity for housing. This would require the Town to waive any zoning by-law that would restrict the availability of supportive housing for persons with disabilities.

3. Availability of accessible housing units for disabled persons:

Service providers continue to express a need for increased supportive housing for persons with mental and sometimes physical disabilities. Housing opportunities for persons living on SSI and SSDI are very limited. In order to address this impediment, the Town continues to work with service-oriented non-profits to redevelop existing lodging houses in ways which provide both supportive services as well as wheelchair accessible living space. In addition, disabled individuals are assisted through our Homebuyer Assistance Program to purchase condominiums in buildings or near programs that provide supportive services. Two such households were assisted through this program in FY09.

Discrimination for persons with disabilities continues in the private market where there is a need to increase private property owners' awareness of obligations to provide reasonable accommodation. In FY09, Housing Division staff began discussions with the Brookline Commission on Disabilities about the potential of increasing public education on this issue via a forum, based on the results of a 2006 Disability Discrimination Audit conducted by the City of Newton. If the Commission believes this is a priority, Housing Division staff will work with them to produce such a forum in the coming fiscal year. In FY10, the Housing Division will also seek to increase resident 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 via the Town's website.

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

According to the 2000 US Census, over 26% of Brookline's residents are foreign-born, including Chinese, Korean, Japanese, Russian, Vietnamese, African, and Latin American. Given the wide range of languages spoken in Town, it is important to ensure access to translation services as part of all public services when needed. The Housing Division works with the School Department and the Human Relations Commission to access translators as needed and advertises their availability on all marketing materials. The prevalence of housing discrimination in the private market for persons with limited English proficiency has not been studied to date and will be explored with the Human Relations Commission in FY10 as part of the update to AI.

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

In a recent survey the Town's Housing Listserv for persons seeking housing in Brookline, a total of 8% of all respondents stated that they experienced discrimination as their greatest challenge to finding appropriate housing in Brookline. While most persons did not elaborate on the specificity of discrimination they faced, of those who did, one third identified discrimination against children and/or the presence of lead paint as the key factor. Another third identified income and/or discrimination against those with Section 8 certificates as the key issue. Similarly, Brookline's AI notes that out of the four cases filed with the Mass Commission Against Discrimination between 1991 and 2001 and found to have probable cause, three involved households alleging discrimination because they had children and the fourth was discrimination based on receiving public assistance. The Fair Housing Center of Greater Boston also reported that it received a total of twenty-six complaints of housing discrimination from the town of Brookline during the period between 2001 and 2007, out of which 11.5% were based on familial status while 15% were based on source of income. In FY10, the Town will follow-up with MCAD and the Fair Housing Center to update the AI on the number and type of discrimination complaints filed in Brookline.

Framingham

The Town of Framingham updated its *Analysis of Impediments* to Fair Housing in the spring of 2008. The following narrative discussion describes some of the Town of Framingham's extensive efforts to overcome the impediments to fair housing choice in the document *Town of Framingham, Analysis of Impediments*, published August, 1996 and updated May, 2008.

- **Mixed Use Zoning Implementation: Central Business District**

Mixed use zoning has the potential to be a housing production tool. However, the mixed use housing development projects planned for the Town's Central Business District have been slowed by the economy and somewhat depressed housing market. The Kendall Hotel, delayed in construction, is still planned to create 25 housing units, and, the Dennison Triangle project had approvals that could eventually result in the production of 180 units. However, financial difficulties have stalled construction with both projects. The partnership behind the Arcade Project has experienced severe difficulties in raising capital, and has abandoned the project. Efforts will be made by housing advocates to sustain the two projects.

- **Geographic Deconcentration of Low- and Moderate-Income Housing**

Time has expired and development plans have been abandoned for Danforth Farms Planned Unit Development (PUD) Project in the north Framingham location of Saxonville. Pre-development work on Shillman House, a 150 unit elderly rental housing project, however, will begin in the fall of 2009. Shillman House is owned by the Jewish Community Housing for the Elderly (JCHE). The project's location in the Nobscot neighborhood is an example of the introduction of assisted housing into an area without a heavy concentration of subsidized, use restricted development.

- **Articulation of Comprehensive Town Housing Policy**

Lack of policy has been an impediment to Fair Housing choice as it has discouraged the emergence of thoughtful, need based development. A new, multi-year housing policy and planning process mandated by Framingham's Annual Town Meeting has produced a comprehensive vision statement and related set of housing policies and plans, adopted by Town Meeting consensus. The Community and Economic Development staff as well as the Community Development staff will work collaboratively with Board of Selectmen, Planning Board and Town Meeting Standing Committees to begin to execute the strategy laid out in plan. The group will focus on implementing elements of the strategy that best respond to need and meet acceptance of the decision making bodies.

Natick

The Town has embarked on an effort to determine the condition of fair housing within Natick. Research has taken place, a public hearing was held to determine if unfair practices are occurring and a report was completed and submitted. Finding and Actions are described below:

Findings/ Impediments

- Currently, there is no formalized or institutional approach to Fair Housing in Natick.
- Anecdotal evidence suggests absence of knowledge regarding fair housing requirements in local real estate broker offices in Natick.
- Information on fair housing is not reaching wide distribution in the community.
- Information is not reaching the small investor/owner.
- Lead paint may be a significant impediment to fair housing based on the amount of pre-1979 house construction.
- The Town of Natick has a very high percentage (13%) of residents with disabilities. Few residential structures in the community provide accessibility improvements to accommodate these Natick residents.
- For the ten year period reviewed, fourteen formal "Fair Housing" complaints relevant to Natick had been registered with MCAD.

- There is a lack of diversity on decision making boards including the Board of Appeals, Planning Board, and the Board of Assessors.

Actions to Address Impediments

- The Board of Selectmen established the Community Development Advisory Committee to maintain the responsibilities of a Fair Housing Committee.
- The Town designated a Fair Housing Officer and provided resources to support Fair Housing Committee issues and the Fair Housing Plan.
- Natick Community Development Department will provide an outreach program for landlords, real estate professionals and tenants to insure compliance and an understanding of the penalties for violations.
- The Community Development Department will continue to participate with the West Metro HOME Consortium on activities that promote the education and advancement of Fair Housing.
- The Town will implement an on-going Fair Housing Information Program.
- The Community Development Department will provide education on other agencies and non-profit efforts for lead paint hazard reduction and home improvement programs as well as housing counseling.
- The Town will implement the means to facilitate complaints to the Massachusetts Commission Against Discrimination (MCAD).
- The Town will improve public outreach to encourage community diversity through appointments to boards.
- The perception that new affordable housing increases the demand on the town for services, such as schools, can curtail support for family housing.

Needham

During FY09, Needham completed the process of writing an Analysis of Impediments to Fair Housing Choice (AI). Key stakeholders in the community were engaged, and the group met several times to brainstorm about these issues. The plan was presented to the Board of Selectmen and approved. The impediments identified in the AI as well as some proposed strategies are listed below.

Impediment #1: Land Use Policies and Zoning can limit the quantity of non-single family housing and the availability of developable land to achieve fair housing.

Impediment #2: Lack of information, education and outreach on Fair Housing.

Impediment #3: Lack of accessible affordable housing and lack of affordable housing.

Impediment #4: Lack of accessibility.

To address these issues, the following are recommended in the AI.

- Inclusionary zoning and incentives for affordable housing are included in the new downtown zoning that was accepted by Town Meeting in May of 2009. The inclusionary zoning piece requires that developers who create a certain number of housing units make a certain percentage of the units affordable. Developers are incentivized through a density bonus.
- The Town will consider waiving fees for affordable housing developments. Consideration will also be given to developing a system to guide affordable housing developers through the Town's development processes.
- Establish a network of people who support work on fair housing issues. Ideally, the network would include people from various sectors of government and community. This could be in the form of a Task Force for Fair Housing or a Fair Housing Committee.

- The Planning Board should consider allowing accessory apartments, as noted in Needham's Affordable Housing Plan, dated June 2007. Although they can be difficult to regulate, all abutting Towns to Needham allow some form of Accessory dwellings either through special permit or by right. Anecdotal evidence suggests that there are many illegal apartments of this type in Needham.
- Identify staff resources to coordinate the efforts of outreach and monitoring of housing issues in Needham.
- Continue to utilize HOME Funds & CPA funds for the development of affordable housing. The initial funding for High Rock Homes leveraged funding from other sources, which led to the ability to complete the project. Continue to partner with NOI.

Waltham

The following impediments were identified in the City's Analysis of Impediments to Fair Housing Choice: the high median home price, lack of rental and homeownership opportunities in the City, large percentage of older housing stock that contains lead paint and prevents families from finding safe and healthy housing, and a long wait list for publicly assisted housing. The following actions were taken during FY09 to address those impediments:

- Creation of a Municipal Housing Trust to provide for the production and preservation of affordable housing in the City of Waltham. The City has targeted elderly housing with the Municipal Housing Trust funds at the Hardy School building. In the early stages of renovation, The Hardy School will be renovated into 24 subsidized elderly housing units.
- Continued application of the City of Waltham's Inclusionary Zoning Ordinance to facilitate the creation of affordable housing. Affordable housing lotteries have been completed on 3-2 bedroom units at Wellington Crossing. Each homebuyer purchase in the lottery was assisted with the HOME downpayment assistance program.
- Continuation of adaptive re-use of 'surplus' property into affordable housing. The City is currently discussing the re-use of surplus school buildings, South Middle School, Banks Elementary and the Bright Elementary. Possible reuse will be for long term affordable rental units.
- Continued use of CDBG and HOME funds to provide deferred de-leading loans and grants to owner-occupiers of multi-family properties and assisted homebuyers. CDBG and HOME funded the de-leading of four single family homes through the Housing Rehab Program and HOME Down Payment Assistance program.
- Continued use of HOME funds to provide down payment assistance to prospective low- and moderate-income homeowners.
- Creation of affordable, de-leaded rental units by using HOME funds to help local CHDO's to acquire multi-family properties to rent to low- and moderate-income families. WATCH (The Waltham Alliance To Create Housing) is in the preliminary phases of development for 6 affordable homeownership units at Jackson Street. HOME funding will be used for acquisition of the Jackson Street site. The six units will be deed restricted in perpetuity.
- Continued membership in the Boston Fair Housing Neighbors Network.

Watertown

In FY09 Watertown undertook its most recent Analysis of Impediments, which identified the following impediments to fair housing and actions that can be taken to address them:

Impediments

- Lack of knowledge among realtors, small property owners, and among lenders.
- Restrictive zoning
- Lack of development sites – limited availability of parcels
- Low vacancy rate – ownership and rental

- Lead paint issues – rentals to families with children
- High cost of housing – ownership and rental affordability gap

Actions to Address Impediments

- Education about fair housing choice, affordable housing and fair housing complaint procedures
- Community outreach including community meetings, seminars, and surveys as well as the implementation of a complaint process;
In FY09 the Town conducted a survey of all elder homeowners in Watertown to understand the housing needs of this important segment of the population. The Town implemented a complaint process.
- Incorporate more diversity into the permit granting authorities and other decision making boards;
In FY0 the Town actively advertized vacancies on the Planning Board and Zoning Board of Appeals.
- Investigate zoning amendments that provide better incentives for higher density development, as well as encourage more diversity and housing choice;
In FY09 the Town passed the PSCD amendment to encourage dense mixed-use development.
- Identify districts and parcels within the Town that could accommodate higher density development
In FY09 the Watertown designated the lower half of Town as an Economic Target Area and selected an additional Priority Development Site under the State's Chapter 43D Expedited Permitting Program.
- Assist homeowners with obtaining financial assistance for deleading of units
This is an area needing improvement and identified as a priority by the Watertown Housing Partnership. The WHP has been in discussions about how to address this issue.

ACTIONS TO REDUCE THE NUMBER OF PERSONS LIVING BELOW THE POVERTY LEVEL

Bedford

Completed in FY08, the Bedford Veterans Quarters continues to provide housing and services for sixty homeless veterans. Fifty seven of the residents receive Section 8 certificates and these homeless individuals have a permanent home. The project was completed and occupied in FY08.

Belmont

The Town of Belmont took the following actions that may impact the number of people living below the poverty level. The Trust worked with the local electric company and the Belmont Council on Aging to publicize the Earned Income Tax Credit program and offered to complete income eligible residents' taxes for free. Additionally, the Town continued a tax abatement program for those elderly households of limited income. By working 1,000 hours for the Town, \$500 is removed from their tax bill. Other opportunities exist to reduce a homeowner's tax burden as well. While none of these programs were funded by the Town, publicizing the programs, greatly expanded people's knowledge of the existence of these programs.

The major barrier to reduce the number of persons living below the poverty level is the lack of HOME funding allocated to the Town. Fortunately, Belmont is not faced with a significant number of people living below the poverty level. The 2000 US Census reports that 1.7% of families in Belmont live below the poverty level, while 2.3% of individuals live below poverty level.

Framingham

The Town of Framingham, through its Community and Economic Development Department, in consultation with key housing and social service providers and the public leadership of the Town, has devised a strategy that initiates actions in respect to Town controlled resources that will help lower the number of households below poverty level. A significant element of this strategy is the encouragement by the Town, of housing service providers, to actively and directly link their clients to existing self improvement and self sufficiency programs. These programs include educational, employment and training activities, economic development initiatives, and those supportive services, such as child care, and transportation, which permit household heads to access and pursue courses of self improvement. Severe cuts in public funding resources have made it more difficult to create coordinated integrated strategies between the networks of local agencies necessary to assist moving out of households in poverty. An argument could be made that greater numbers may become impoverished in difficult economic times and limited resources. Providers will strive to ameliorate poverty through interventions undertaken in as timely a manner as possible.

Needham

During FY09, Needham's efforts to alleviate poverty included continuing to work with Needham Opportunities Inc (NOI). This CHDO is growing and hopes to develop affordable housing soon. The Town is supportive and hopes to partner with them as they proceed in their endeavors. Needham has also supported the efforts of the High Rock Estates and the Charles River Landing project, which are both providing numerous affordable units for Needham.

Newton

During FY09 the City continued to utilize HOME and CDBG funding to provide homeownership and rehabilitation through the first time homebuyer program, rehabilitation assistance for owners and to lay the foundation for the development of affordable homeownership units. A total of 15 percent of CDBG funds and 100 percent of ESG funds provide human services to Newton residents. Job and life skills training, child care assistance, language classes, and family centered casemanagement are some of the programs funded that provide services necessary for an individual or family to move out of poverty.

Waltham

The City of Waltham will continue its efforts to support social service agencies providing services needed to break out of poverty, including those assisting Waltham's children and youth, people with disabilities, workers seeking job training, people requiring food assistance people requiring fuel assistance, seniors, and survivors of domestic abuse. The City will also continue to administer the HOME Down Payment Assistance Program to eligible applicants, providing clients with additional information that will enable renters to move in their own homes.

Watertown

During FY09, Watertown's efforts to alleviate poverty included promoting the development of affordable housing especially through the Town's Inclusionary Housing Requirements. The major barrier encountered was neighborhood opposition to larger residential developments, which blocked two proposed developments, which would have produced a total of twenty-two (22) affordable units.

ENERGY STAR QUALIFIED UNITS

Belmont

All 40 units at the Waverley Woods project in Belmont will be constructed to Energy Star standards and incorporate LEED principles to the extent practicable and feasible.

Brookline

The 36 newly constructed affordable units at St. Aidan's will be Energy Star qualified.

Framingham

Framingham's FY09 HOME activity involved the undertaking of rehabilitation to existing housing that was moderate in scope. Rehab was planned and carried out in an energy sensitive, energy conscious manner, however, the meeting of full energy star qualified standards is only realistically to be obtained in substantial (gut) rehab and new construction.

Needham

All of the units in the High Rock Homes Developments are energy star certified.

FUNDS LEVERAGED

The Consortium was successful in using HOME funds to leverage approximately \$50 million in other public and private funds during FY09. Sources of funds leveraged include Low-Income Housing Tax Credits, Enterprise Green Community funds, the Housing Stabilization Fund, CDBG funds, Inclusionary Zoning funds and various private funds.

Bedford		
Category	Amount Leveraged	Source
Additional State Funds Leveraged	\$2,995,000	DHCD, MHP
Locally Leveraged Funds	\$700,000	Bedford Community Preservation Funds
TOTAL >>>>>>>>>>>>>>>>>>	\$3,695,000	

Belmont		
Category	Amount Leveraged	Source
Additional HUD Grant(s)	N/A	N/A
Additional State Funds	\$1.750 Million \$1.750 Million \$750,000 \$750,000	MassHousing PDF MassHousing Mortgage DHCD Housing Stabilization DHCD Housing Stabilization
Local Funds	\$17,500	Belmont Affordable Shelter Fund
Other	\$48,000 \$4.4 Million	Enterprise Green Community Private Loan – Sovereign Bank
TOTAL >>>>>>>>>>>>>>>>>>	\$15.690 Million	

CITIZEN PARTICIPATION

Annual Performance Hearing/Public Comment Period

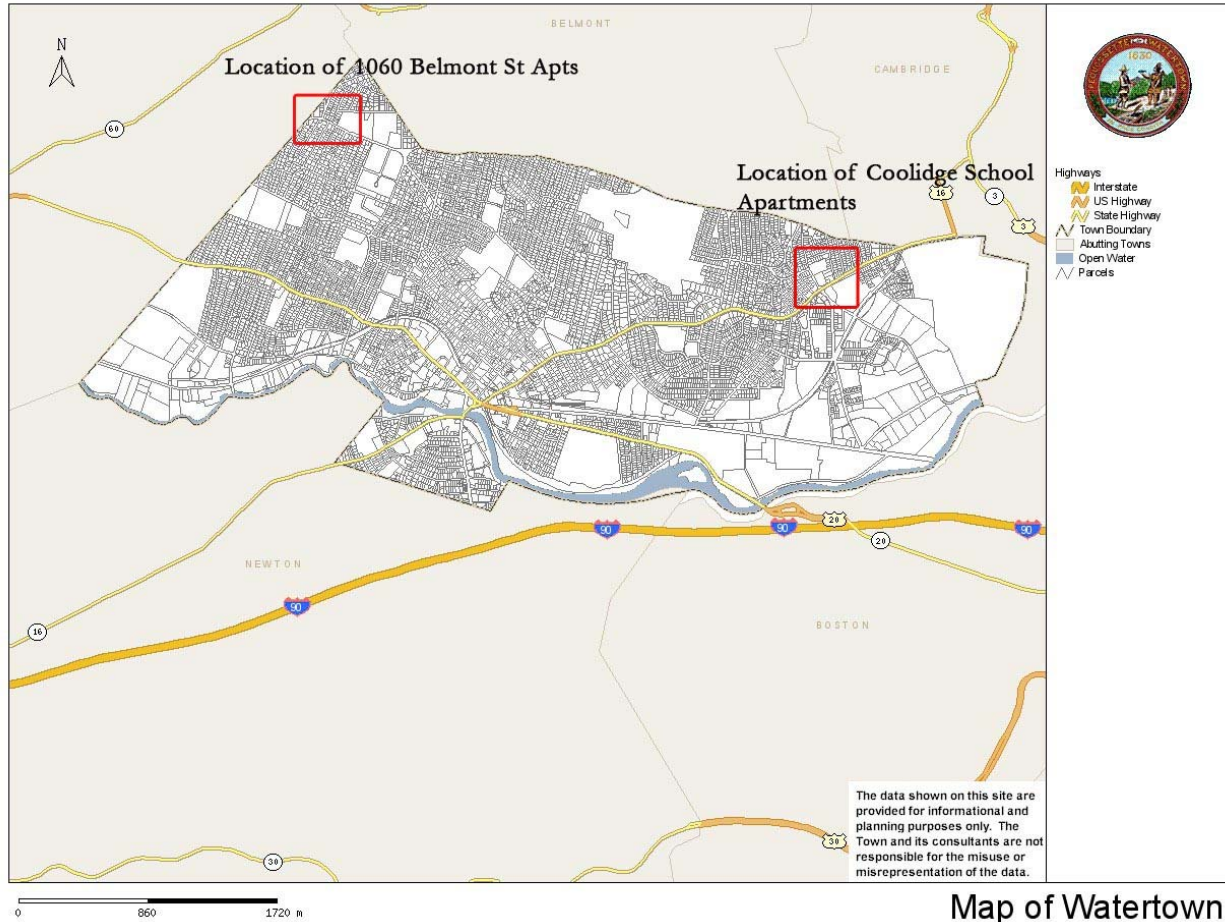
The Consolidated Annual Performance and Evaluation Report was presented at the Annual Performance Hearing on Monday, September 14, 2009, during the Planning and Development Board meeting. Copies of the CAPER were then made available to the public throughout the 15-day comment period. Every effort was made to solicit citizens' comments, including posting the report on the web.

Comments

There were no comments received during the comment period or at the Annual Performance Hearing.

GEOGRAPHIC DISTRIBUTION AND LOCATION OF EXPENDITURES

All activities undertaken with HOME funds were carried out on a city or town wide basis. The map below depicts the location of 1060 Belmont Street and the Coolidge School Apartments in Watertown.



MONITORING

The WestMetro HOME Consortium is committed to its comprehensive monitoring plan. To ensure an appropriate level of staff effort, the Consortium's monitoring strategy involves a two tiered approach: ongoing monitoring and on-site monitoring. Ongoing monitoring occurs for all HOME-assisted activities each program year. Basic ongoing monitoring involves conducting periodic reviews of activities to ensure regulatory compliance and track program performance for all developers, sponsors, and contractors receiving HOME funds for projects and for Consortium Members. On-site monitoring seeks to closely examine whether performance or compliance problems exist and identify the aspects of the program or project that are contributing to the adverse situation. HOME Consortium members use a risk factor analysis to target certain HOME Program areas or organizations for in-depth monitoring each year.

Overall objectives of the WestMetro HOME Consortium monitoring plan included:

- Identifying and tracking program and project results
- Identifying technical assistance needs of member communities, CHDOs and subrecipient 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.

Listed below are the monitoring results for FY09. Information is included on Consortium communities on-site monitoring in addition to administrative monitoring completed by Newton, the lead administrator. Since no projects were completed during the year, but so many are under construction, most projects' funding agreements were reviewed. Newton's monitoring activities are listed in Section I of this report.

Bedford

This year, the 447 Concord Road project was monitored and found to be in compliance with HOME Program regulations.

Belmont

Because Belmont's housing program is relatively new, monitoring of its activities has not occurred. Since Waverley Woods is still under construction, only the project's written agreement was reviewed. While there were a few minor issues, the agreement on the whole met HOME program regulations. The Town recognizes that once completed and fully occupied Waverley Woods, as rental housing, will require annual monitoring.

Brookline

The results of on-site Housing Quality Standard (HQS) inspections of HOME rental projects are listed in the following table. Since all of the HOME-funded buildings have fewer than 25 units, an on-site inspection is required only every two years and took place in FY09. The private owner of 1019 Beacon Street paid off the remainder of his HOME mortgage in FY09. Tenant re-certifications are done on an annual basis and took place in FY09 as well.

On-site Inspection Results

Project	Date Monitored	Compliance with HQS	Compliance with Income Requirements
1017 Beacon Street	07/21/09	Yes	Yes
1027 Beacon Street	07/21/09	Yes	Yes
1754 Beacon Street	07/21/09	Yes	Yes

Additionally, all homeowners who have received financial assistance through the Homebuyer Assistance (or have deed restrictions under other Town-sponsored programs) are monitored on an annual basis to verify continued owner occupancy. The Brookline homebuyer programs require that all units purchased with HOME funds remain buyer-occupied throughout the term of the mortgage. Each buyer is contacted by certified mail with a return receipt request. This mailing has an enclosed statement of certification that the buyer still occupies the unit as his/her primary residence and that he/she is in compliance with all terms, conditions and requirements set forth in the mortgage and promissory note. The buyer must sign and return the certification to the Town. In addition, the Town verifies occupancy by confirming with the Assessor's Office that the owner continues to qualify for the Town's residential exemption, and by reviewing annual Town-generated street listings. If any unit is found to be out of compliance, the Housing Division staff will work with Town Counsel's office to initiate foreclosure and recapture of the unit. All current participants continue to comply with the requirements under program regulations.

The files and documentation provided for the Homebuyer Assistance Program, St. Aidan's, CHDO operating support, and the CHDO project at 1600 Beacon Street will be reviewed in August of 2009. We expect the monitoring agent to find them complete and in accordance with HOME Program regulations.

Lexington

Lexington Planning staff monitored Douglas House with a site visit and inspection of all of the files. The Douglas House project was reviewed by the Consortium Consultant using HUD Written Agreement and Rental Project checklists and found to be in compliance with HOME Program regulations.

Needham

Two of the High Rock homeownership units were funded by HOME. The Town of Needham obtained income verification for both units which were found to comply with HOME's income eligibility requirements.

Sudbury

The Village at Old County Road project successfully completed HOME monitoring in June 2009, with no issues raised.

Waltham

Waltham Housing staff annually monitor all HOME-funded housing developments to ensure compliance with federal, state and local standards. Monitoring includes:

- Assess program or project performance;
- Assess compliance with program requirements;
- Determine whether record keeping is adequate;
- Prepare a report summarizing the results of the review; and
- Describe any required follow-up activity.

During FY09, monitoring activities were completed on 7 HOME CHDO rental units. Monitoring activities completed included verification of tenant income, rent limits, lease compliance and HQS inspections. HQS inspections are completed on single rental units every three years. HUD HOME monitoring checklists were used to monitor each project. All rental properties were in compliance with HOME monitoring regulations.

Homebuyer properties are monitored annually for loan deferments to ensure the properties are the primary residence of the HOME recipient and property insurance binders are updated.

Newton's monitoring of Waltham revealed that both the Down Payment Assistance Program and CHDO procedures were in compliance with HOME Program regulations.

Watertown

WestMetro HOME Consortium monitored the Town of Watertown's performance and recordkeeping under the HOME Investments Partnership Program for CHDO Procedures, First Time Homebuyers programs, and the following rental projects: 1060 Belmont Street, Marshall Place, and Coolidge School.

Coolidge School Apartments and 1060 Belmont Street Apartment.

The outstanding issues noted in the 2008 monitoring visit were reviewed and found to be unaddressed.

- The agreements needs to be more specific that the HOME affordability period starts as of the date activity completion data is entered into the HUD IDIS system;
- Although the agreements met the requirements for establishing the initial HOME rents, there was a lack of detail about procedures for rent increases.

Amendments to the agreements for both projects will be issued to correct these concerns. Language will be incorporated into Town's HOME Agreement templates to ensure future compliance.

Marshall Place

The agreements were found to be unclear as to the number of HOME-assisted units and need to be clarified by both the Town and the owner, CASCAP. Weakness in the Town's monitoring of Marshall Place was identified.

To correct these concerns, the Town will develop a required Income Verification Annual Report and will schedule an on site monitoring within the 45-day comment period.

First Homebuyer Program

The program was found to be in substantial compliance with the HOME Rules; however, two concerns were raised regarding:

- Lack of formal procedure to ensure that income determinations were made not more than 6 months before the HOME funds were committed to the homebuyer.
- There did not appear to be a process in place that requires an investment of at least \$1000 of HOME subsidy for all projects.

Program guidelines will be updated to address these concerns.

CHDO procedures

No issues were identified when monitoring Watertown's CHDO.

DISPLACEMENT AND RELOCATION

Watertown

At the time of acquisition of 1060 Belmont Street, the property was largely occupied. Most households are income eligible and have been invited to remain as tenants of the renovated property. Some, however, are not income-eligible and will require permanent relocation. One such household was permanently relocated in February 2009. Their information is included on the attached Annual Performance Report. The developer, Watertown Community Housing, has a Relocation Plan that was approved by the Massachusetts Department of Housing and Community Development.

Waltham

The City abates lead paint in all HOME assisted properties. To minimize displacement, the Housing Division staff coordinates with licensed lead professionals in the inspection and abatement process. Sellers are notified of the purchase and as required in the purchase and sale agreement allow for the City to contract with a licensed lead inspector. The initial inspections are completed prior to purchase. Bid estimates are then requested with an abatement schedule ready for the loan closing date. Homebuyers and any occupying tenants are notified that they will not be displaced as a part of purchase and when necessary or appropriate, temporary relocation notices are provided if a property must be abated. Abatements are completed in the first week of ownership and the homeowners and tenants can occupy the residence on re-inspection with program compliance.

STATUS OF LOANS

Bedford

Two ADDI loans are outstanding; one for \$4,668 and one for \$2,451. The loans will be repaid upon resale of the property. A loan of \$95,705 has been made to 447 Concord Road LLC. This loan will be forgivable.

Belmont

The Town issued a HOME loan to the developer of Waverley Woods, Affirmative Investments, for \$400,000 (FY07 - \$200,000; FY08 - \$100,000; FY09 - \$100,000). The loan is structured to be forgiven if the developer satisfies the terms of the agreement, which includes the construction of 40 units of affordable rental housing.

Brookline

HOME Loans Outstanding: 49
HOME Principal Balance Owed: \$5,669,525
HOME Loans Deferred: 49
Principal Balance Owed as the end of FY06: \$5,669,525
Terms of Deferral: 30 Years
Loans Defaulted: 0
Balances Forgiven/Written Off: 0

Lexington

The Douglas House, completed in December 2008 received a grant for \$161,498 from the Town of Lexington. This was HOME money from Fiscal Years 2007, 2008, and 2009.

Needham

There is a loan in the amount of \$287,516 to High Rock Homes LLC that is forgivable. The provisions of the loan have been satisfied.

Waltham

The City has administered 103 deferred loans to low- and moderate-income buyers since 1995, totaling \$3,406,286.50. The outstanding HOME loan balance as of July 15, 2008 is \$2,740,096.50. Twenty-five loans totaling \$666,190 have been repaid providing program income to fund new HOME deferred loans. The City has granted \$239,014 in HOME lead abatement grants to down payment assistance buyers. There has never been a HOME loan in default in the history of the program.

Watertown

- First Time Homebuyer Down payment Assistance:
Since 1994, 27 deferred loans were made and one (1) loan was repaid. Twenty-six (26) loans for a total amount of \$698,700 are outstanding.
- 1060 Belmont Street Apartments:
Outstanding deferred loan in the amount of \$458,576.73.
- Coolidge School Apartments:
Outstanding deferred loan in the amount of \$390,000.

INSTITUTIONAL STRUCTURE AND COORDINATION

Bedford

The Bedford Housing Partnership has been recruiting new members. The Partnership includes, a representative from the Planning Board and Housing Authority, in addition to a liaison from the Selectmen. Both representatives ensure that there is close coordination among the groups. The Town also established a Municipal Affordable Housing Trust as newly allowed in Massachusetts. It will replace the current 501(c)(3) trust and will, through its municipal auspices, lessen the overall cost of administering affordable housing.

Belmont

The Belmont Housing Trust in conjunction with four surrounding communities (Watertown, Waltham, Lexington, and Lincoln) secured an 'Innovations Grant' from the Massachusetts Housing Partnership. A consultant was hired to look at opportunities for these communities and corresponding non-profits to collaborate on ways on increasing affordable housing. A report with various recommendations is expected by the end of the year.

Representatives of the Belmont Housing Trust and Town Staff continued to meet on a bi-weekly basis during FY09 to insure that various housing issues and projects moved forward in a timely fashion. The Trust held monthly public meetings to discuss various housing issues. Representatives of the Trust met bi-weekly with the developer of Waverley Woods to ensure that the project remained on schedule and address any concerns raised by the Town and/or the neighborhood.

Brookline

The Housing Division works closely with a number of other Town departments, commissions, and non-profit organizations to achieve its goal of safe and affordable housing. Specific actions that took place in FY09 that supported the development of institutional structure include:

- The Housing Advisory Board (HAB), responsible for advising the Board of Selectmen and recommending policies and programs related to affordable housing, continues to meet on a monthly basis to review affordable housing initiatives, and make recommendations regarding appropriations of Town-controlled resources for affordable housing to the Board of Selectmen. Institutional coordination is enhanced by having a representative of the Brookline Housing Authority and of the Planning Board sit on the seven-member HAB.
- The Brookline Housing Authority (BHA) has been exploring the possibility of creating internal expertise in housing development in order to augment its mission of owning and operating Brookline's public housing stock. They are now exploring ways to maximize utilization of existing sites.

- The Brookline Improvement Coalition, Inc. (BIC), the Town's CHDO, continues to own and operate a number of affordable housing projects, while engaging in a new acquisition project at 1600 Beacon.
- The Human Relations/Youth Resources Commission continues to work to increase diversity and awareness of fair housing issues in the Town. Over the past year, the Commission worked with Housing Division staff and the West Metro HOME consortium to provide fair housing trainings for property owners and managers as well as real estate brokers.
- The Brookline Council on Aging continues to work with Brookline seniors to identify appropriate housing opportunities and supportive social services.
- The Brookline Health Department continues to enforce health and sanitary code issues related to the Town's housing stock as well as lead paint assessments, inspections, screening programs, and the enforcement of lead paint abatement.

Framingham

Some progress was made in FY09 on Town housing policy. Progressive elements of a proposed Mixed Residential and Business use remain in zoning regulations as adopted in the past by Town Meeting in regard to the Central Business District. Economic times and a depressed housing market notwithstanding, an inclusionary housing bylaw remains in place that applies to subdivisions of six or more units.

The Department of Community and Economic Development will continue to work as an agent for change. Through its participation in a broad range of committees, task forces, and focus groups e.g., the Fair Housing Committee, Homelessness Task Force, MetroWest Outreach Coalition (in support of homeless individuals and families housed in hotels), MetroWest Habitat for Humanity, Downtown Solutions, Framingham Downtown Renaissance, Framingham Community Partners, Framingham Business Association, Community Connections, and the 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.

Needham

As part of the AI Plan, one strategy suggested that the Town hire a housing staff person. While this did not happen in FY09 and will likely not happen in FY10, it is something that Needham may be able to consider some years in the future. Such a position would thoroughly enhance coordination. Identifying the need for a housing staff person in the AI is a first step to getting people to think of it as a necessity. Additionally, some thought is being given to the idea of creating a Housing Committee in the future.

Sudbury

Sudbury has developed a strong organizational structure to support the success of HOME projects and all other elements of the Town's housing agenda. The Community Housing Office, a sub-department of the Planning and Community Development Department is responsible for coordinating HOME funded projects. The Community Housing Specialist is a staff position dedicated to providing administrative and technical support relating to affordable housing issues. This position also enhances coordination among town boards, committees, and the Housing Trust within the goal of developing affordable housing opportunities and continuing to implement the Town's Community Housing Plan. The Sudbury Housing Trust, chartered in 2007, is charged with the creation and preservation of affordable housing through the speedy and orderly acquisition, rehabilitation, renovation, construction, financing or refinancing of property within the Town of Sudbury.

Waltham

The Waltham Housing Partnership Committee has been meeting on a quarterly basis to discuss affordable housing issues and projects within the City. The Committee draws members from the Housing Division, the Waltham Housing Authority, WATCH, City Council, real estate agencies, and local banks.

The Waltham Housing Division is responsible for developing, coordinating and monitoring all HOME and housing-related CDBG projects, in conjunction with the Planning Department. The Housing Division aggressively tries to retain and create affordable housing in the City and to make the City's housing stock accessible to low and moderate-income people. The City, through the HOME Program, funded the position of a Housing Development Specialist for WATCH, which is the City of Waltham's designated Community Housing Development Organization. City councilors, non-profit agencies and citizen groups work with City staff to propose projects and develop plans and policies.

PART III
APPENDIX

CITY OF NEWTON - FINANCIAL SUMMARY
FY09 Consolidated Annual Performance and Evaluation Report

Summary of CDBG Resources	
FY08 End of Year LOC Balance	\$ 880,512
FY09 CDBG Entitlement	\$ 2,223,223
Cumulative Program Income for FY09	\$ 194,389
Total CDBG funds available for use in FY09	\$ 3,298,124
Summary of CDBG Expenditures	
Housing Rehab	\$ 1,270,124
Housing Development	\$ 14,000
Public Services	\$ 390,803
Architectural Access	\$ 163,914
Neighborhood Improvements	\$ 206,705
Economic Development	\$ -
Program Administration	\$ 479,569
Citizen Participation	\$ 2,217
Total Expenditures	\$ 2,527,332
Year-End CDBG Resources	
FY09 End of Year LOC* Balance	\$ 896,805
Unexpended Balance (CDBG Budget)	\$ 1,396,427
Differential	\$ (499,622)
Year-End Program Income On Hand	\$ 525,908
Unassigned Program Income	\$ 26,286
*LOC = Balance of Funds in City's Letter of Credit with U.S. Treasury	
FY09 Low/Mod Credit	
Total FY09 CDBG Expenditures	\$ 2,345,804
Total for Program Administration	\$ 479,569
Total subject to Low/Mod Benefit Calculation	\$ 1,866,235
L/M Credit for multi-unit housing	\$ -
L/M Credit for other activities	\$ 1,866,235
% benefit to low/mod persons	100%
Public Services Cap Calculation (15% Cap)	
Net obligations for FY09 Human Services Act.	\$ 396,688
FY09 Entitlement + FY08 Program Income	\$ 2,678,378
% Obligated for FY09 HS Activities	15%
Planning and Program Administration Cap Calculation (20% Cap)	
FY09 Entitlement + FY09 Program Income	\$ 2,417,612
Expended for Planning/Admin. Activities	\$ 460,331
% funds expended	19%
Program Income Summary	
FY09 Program Income	\$ 91,034
FY09 Program Income--Housing Rehab. Revolving Funds	\$ 105,600
FY09 Program Income--Economic Dev. Revolving Funds	\$ 19,058
Total Program Income	\$ 215,692
Summary of HOME Expenditures	
Total HOME Consortium Projects	\$ 1,793,519
Consortium ADDI	\$ 17,110
Newton HOME Administration	\$ 16,672
HOME Consortium Administration	\$ 51,000
Total HOME	\$ 1,878,301
Summary of Emergency Shelter Grant Expenditures	
Total ESG Expenditures	\$ 93,948

HOME Match Report

Match Contributions for
Federal Fiscal Year (yyyy)

Part I Participant Identification

1. Participant No. (assigned by HUD)	2. Name of the Participating Jurisdiction	3. Name of Contact (person completing this report)
5. Street Address of the Participating Jurisdiction		4. Contact's Phone Number (include area code)
6. City	7. State	8. Zip Code

Part II Fiscal Year Summary

1. Excess match from prior Federal fiscal year	\$	
2. Match contributed during current Federal fiscal year (see Part III.9.)	\$	
3. Total match available for current Federal fiscal year (line 1 + line 2)		\$
4. Match liability for current Federal fiscal year		\$
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)		\$

Part III Match Contribution for the Federal Fiscal Year

1. Project No. or Other ID	2. Date of Contribution (mm/dd/yyyy)	3. Cash (non-Federal sources)	4. Foregone Taxes, Fees, Charges	5. Appraised Land / Real Property	6. Required Infrastructure	7. Site Preparation, Construction Materials, Donated labor	8. Bond Financing	9. Total Match

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 05/31/2007)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/MI) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting	Ending	

Part I Participant Identification

1. Participant Number	2. Participant Name		
3. Name of Person completing this report		4. Phone Number (Include Area Code)	
5. Address	6. City	7. State	8. Zip Code

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
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Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number					
2. Dollar Amount					
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number					
2. Dollar Amount					
D. Sub-Contracts					
1. Number					
2. Dollar Amounts					

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number						
2. Dollar Amount						

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost	Minority Business Enterprises (MBE)			f. White Non-Hispanic
Households Displaced	a. Total	b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Parcels Acquired						
2. Businesses Displaced						
3. Nonprofit Organizations Displaced						
4. Households Temporarily Relocated, not Displaced						
5. Households Displaced - Number						
6. Households Displaced - Cost						

**Department of Housing and Urban Development
Office of Community Planning**

COVER PAGE/CERTIFICATION

Grantee Performance Report
Community Block Grant Program

1. PROGRAM YEAR END: 6/30/09	2. GRANT NUMBER: B08MC250019
3. NAME & ADDRESS OF GRANTEE: City of Newton 1000 Commonwealth Avenue Newton, MA 02459-1449	4. NAME & ADDRESS OF CD DIRECTOR: Ms. Amy Yuhasz Planning and Development Department 1000 Commonwealth Avenue Newton, MA 02459-1449
5. NAME & TELEPHONE NUMBER OF PERSON MOST FAMILIAR WITH INFORMATION IN THIS REPORT: Kathleen Cahill (617) 796-1125	6. NAME & TELEPHONE NUMBER OF PERSON TO CONTACT ABOUT DISCLOSURES REQUIRED BY THE HUD REFORM ACT OF 1989: (617) 796-1122

7. Have these Community Development Block Grant (CDBG) funds been used:
- a. to meet the community development program objectives in the final statement for this program year? If no, explain, in a narrative attachment, how: (1) the uses did not relate to program objectives; and (2) future activities or program objectives might change as a result of this year's experiences. **YES**
 - b. exclusively to either benefit low-and-moderate (low/mod) income persons, aid in the prevention or elimination of slums or blight, or meet community development needs having a particular urgency? If no, explain in a narrative attachment. **YES**
 - c. such that the grantee has complied with, or will comply with, its certification to expend not less than 70% of its CDBG funds, during the specified period, on activities which benefit low/mod income person? If no, explain in a narrative attachment. **YES**

8. Were citizen comments about this report and/or the CDBG program received?

See Citizen Participation Summary Section

9. Indicate how the Grantee Performance Report was made available to the public:

See Citizen Participation Summary Section

I hereby certify that: This report contains all required items identified above; Federal assistance made available under the Community Development Block Grant Program (CDBG) has not been utilized to reduce substantially the amount of local financial support for community development activities below the level of such support prior to the start of the most recently completed CDBG program year; all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18U.S.C.1001,1010,1012;U.S.C.3729,3802)

Typed Name and Title of Authorized Official Representative: <p style="text-align: center;">Alderman Baker, Acting Mayor</p>	Signature: <hr style="width: 80%; margin-left: 0;"/>	September 28, 2009
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