

CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT

July 1, 2009-June 30, 2010

**City of Newton &
WestMetro HOME
Consortium**

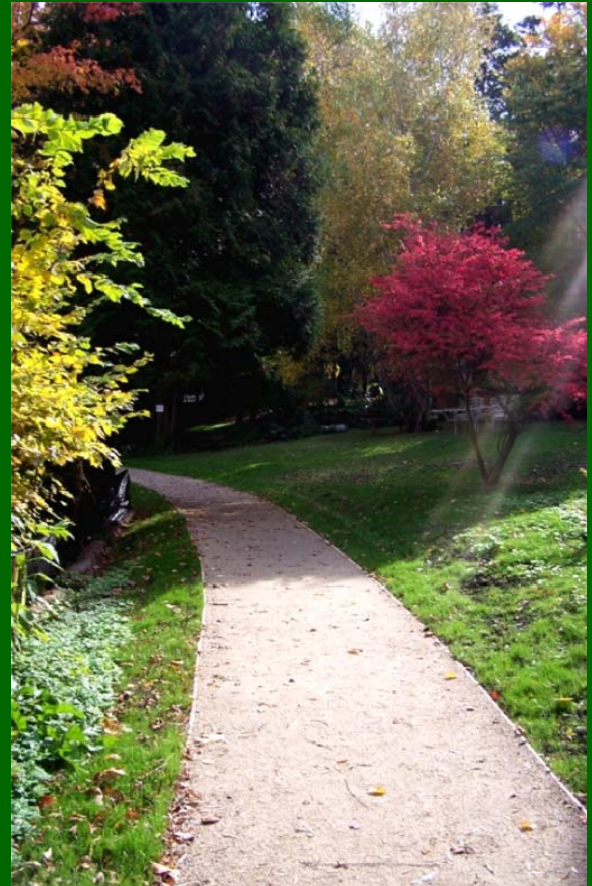


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Executive Summary

The FY10 Consolidated Annual Performance and Evaluation Report (CAPER) provides an analysis of the fifth and final year of the FY06-10 Consolidated Plan —July 1, 2009 through June 30, 2010—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 \$4,629,087 in FY10 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 FY10 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 FY10 Annual Action Plan. In FY10, the City of Newton received \$2,250,790 in CDBG funds and expended \$2,200,517 in FY10 and prior year funds.

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 FY10, \$2,279,312 in HOME funding was allocated to the WestMetro HOME Consortium, with \$283,296 expended in Newton. A total of \$2,415,464 in HOME funds was expended and accomplishments include the initiation of 34 units of affordable housing and assistance to 23 first time homebuyers during FY10. In both the older and newer Consortium member communities, groundwork was laid for many pending HOME-assisted affordable housing development projects.

In FY10, the City of Newton received \$98,985 in ESG funding and expended \$92,980 in FY10 and prior year funds. Seven projects provided assistance to more than 1,700 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.

Finally, in FY10 The City of Newton received \$923,339 in Homeless Prevention and Rapid Re-Housing Program (HPRP) funds and \$603,513 in Community Development Block Grant Recovery Funds, both under the American Recovery and Reinvestment Act of 2009. Through the end of FY10 a total of \$376,376 in HPRP funds was expended. Newton was recetly

informed by HUD that as of August 13, the City of Newton currently ranks second in Region I in HPRP expenditures, with over 54 percent of its HPRP grant expended.

Overall, the City of Newton Housing and Community Development Program and the WestMetro HOME Consortium had much success in the fifth 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 FY10. These accomplishments are described more fully in subsequent sections of this report.

Goals	Proposed Outcome	Actual Outcome
Housing Development		
Affordable housing units	5 rental units	The City committed funding to two development projects (192 Lexington Street and 2148-2150 Commonwealth Ave.) in FY10 that will result in 12 new units of affordable for sale and rental housing in FY11.
Homebuyer assistance	3 homebuyers	3 (1 funded with HOME funds)
Housing Rehabilitation		
Housing rehabilitation programs	62 homes rehabilitated	Completed 11 projects; closed on 12 cases. Assisted a total of 19 units including two multi-family rental projects—14 Nonantum Place and 228 Webster Street-- with 9 total units.
Public Services		
Elder services	2,750 people served	3,701 people served
Adolescent services	400 people	832 people
Children’s services	200 people	301 people
Adult/family services	700 people	606 people
Services for people with disabilities	200 people	199 people

Goals	Proposed Outcome	Actual Outcome
Architectural Access		
Public thoroughfare improvements	30 curb cuts constructed 3 pedestrian signals improved	6 curb cuts constructed 19 curb cuts retrofitted
Public building improvements	1	0
Parks and recreational facilities improvements from FY10	1	2
Nonprofit agency improvements	0	0
Other	0	1 (Angino Farm Improvements)
Economic Development		
Microenterprise loan	3	1
Family day care grant	2 - 3	1
Neighborhood Improvements Projects		
Parks/Open Space Improvements	2	0
Tree Plantings	40	1
Traffic Improvements	2	1
Continuum of Care for People who are Homeless or At-Risk (ESG Program)		
Homelessness Prevention	400	487
Support Services	500	745
Operating Support	500	518
HOME Program		
Rental units	10	25
Homebuyer units	5	9
Homebuyer assistance	15	23

Assessment of Goals and Objectives

During FY10, 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 FY10 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. In FY10, City housing staff continued to work to address these priorities primarily through the allocation of federal funds for two housing development projects (192 Lexington Street and 2148-2150 Commonwealth Avenue), the roll out of a substantially revised housing rehabilitation program and the development and implementation of a comprehensive work plan by the City's Fair Housing Committee. A summary of the FY10 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 new construction of 10 units of for sale housing at 192 Lexington Street. An additional \$124,861 in HOME funding was allocated in FY10 to cover HOME-eligible predevelopment costs enabling the developer to access local Community Preservation Funds (CPF) to begin site work and construction. The increase in HOME funding did not require a substantial amendment since the additional funds were less than a third of the total federal funds committed and did not reflect a substantial change in project scope. With this additional funding, the City has approved a total of \$1,040,727 in CDBG and HOME funds for the development.

The \$4.9 million Parkview Homes development consists of the acquisition and demolition of an existing single family house and the construction of nine three-bedroom condominium units and one two-bedroom condominium unit designed to be accessible for individuals with mobility disabilities. The 10 total units are located 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 below 100 percent of AMI. The estimated sales price for the three-bedroom units priced at 80 percent of AMI is \$169,300 and \$164,400 for the two-bedroom accessible unit. The price of the units available to households whose income is below 100 percent AMI is estimated at \$237,500. In addition to CDBG and HOME funds, the project includes \$2,041,000 in local Community Preservation Funds. The development required a comprehensive permit and the commitment of Community Preservation Funds was contingent upon approval under M.G.L 40B. Site remediation began in August 2010. The development is scheduled to be

completed and the units occupied by the summer of 2011. Once completed, 192 Lexington Street will be the first 100 percent affordable ownership development in Newton.

In addition to increasing the total HOME funds to the Parkview Homes development project, the City also provided \$300,000 in CDBG funds to Citizens for Affordable Housing in Newton Development Organization, Inc. (CAN-DO) in FY10 for the acquisition (mortgage reduction) of an existing two-unit property at 2148-2150 Commonwealth Avenue. The property includes one two-bedroom and one three-bedroom unit. CAN-DO accessed CDBG funding through the City's One-to-Four Unit Purchase Rehabilitation Program which is specifically designed for small scale, by-right projects with no zoning approvals needed. Under the Purchase Rehabilitation Program guidelines, both units must be occupied by income-eligible households (up to 80 percent of AMI) and affordability will be restricted in perpetuity. When it is completed in FY11, the Veterans' House project will provide rental housing to chronically homeless veterans and their families that receive HUD – Veterans Affairs Supportive Housing (VASH) vouchers through local housing authorities. Under the VASH program, case management and clinical services are provided by the Veterans Affairs Medical Center. The estimated total development cost of the project is \$1 million and includes \$375,000 in Community Preservation Funds for acquisition (mortgage reduction), rehabilitation and soft costs.

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

As previously mentioned, 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 and an additional \$124,861 in HOME funds in FY10. Site work begun in FY10 and construction is scheduled for early FY11.

The scope of CAN-DO's 29 Coyne Road project, which was funded in FY09, changed from the development of three rental units (including two affordable units) to one for sale unit to an income-eligible first time homebuyer. In FY10, the for-sale unit was sold to an income-eligible first time homebuyer household whose income was below 80% AMI for a price of \$195,000. The unit is affordable in perpetuity to households at or below 80% of AMI.

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

As previously stated, in FY10, the City approved \$300,000 in CDBG funds for acquisition of a two-unit property located at 2148-2150 Commonwealth Avenue. The Veterans' House project, described in detail under Priority Need #1, will provide rental housing to chronically homeless veterans and their families who are participants in HUD's Veterans Affairs Supportive Housing (VASH) program and receiving vouchers through local housing authorities.

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

The Newton Housing Rehabilitation Program was substantially revised and a new program rolled out in April 2009. In FY10, the program provided funding for 12 projects and assisted five households (five projects) where the homeowners were over 62 years old. A total of \$225,448 in CDBG funds for housing rehabilitation was committed to households with clients who were over 62 years of age. Nearly 59 percent of the funds provided to elderly households were spent to improve architectural accessibility, including the provision of a handicapped ramp and the creation of an accessible first floor bedroom and bathroom.

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 FY10 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.

In FY10, the Fair Housing Committee (FHC) developed and implemented their first work plan. The main focus of the FY10 work plan included trainings for target audiences, outreach to the general public and architectural accessibility in housing development and public accommodations.

In collaboration with the Fair Housing Center of Greater Boston and the Metropolitan Boston Housing Partnership, the FHC offered a training for housing counselors and social service providers on general fair housing rights, responsibilities and resources, a workshop for real estate brokers and salespersons on real estate professionals' responsibilities under state and federal fair housing laws and a training for public housing authority staff with focus on reasonable accommodation for disabled tenants and applicants. In total, 78 individuals from over 25 organizations attended these trainings.

As part of the FY10 work plan, the FHC and Division staff secured an architectural access consultant to evaluate the City's review, approval, and monitoring procedures to ensure a higher level of sensitivity to and compliance with architectural access requirements for housing development and public accommodations. The consultant will make appropriate recommendations where necessary.

As part of the FY10 work plan activities, the FHC also collaborated with the Fair Housing Center of Greater Boston, the Brookline Human Rights Commission and Brookline Access Television to create a television program entitled "Fair Housing Conversations." The program is currently airing on Brookline and Newton local access television.

Finally, Division staff and the Fair Housing Committee completed the FY11-15 Analysis of Impediments to Fair Housing Choice, which, in conjunction with the City's Fair Housing Action Plan completed in FY09, serves as the lead document for affirmatively furthering fair housing in Newton.

FY10 Housing Development Accomplishments

Active Projects (address and/or project name, project sponsor)	Funds Budgeted	Total Funds Expended		FY10 Status
		Funds Expended in Prior Years	Funds Expended in Current Year	
192 Lexington Street	\$173,000 CDBG \$867,727 HOME	\$0	\$51,109.01 CDBG \$265,609.04 HOME	Funds are reserved for CDBG and HOME eligible costs totaling \$1,040,727. Funds being used for site acquisition (mortgage reduction), pre-development soft costs and site work.
29 Coyne Road	\$0	\$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 was sold in FY10 to a first time homebuyer household below 80 percent AMI.
2148-50 Commonwealth Avenue	\$300,000 CDBG	\$0	\$300,000 CDBG	CDBG funds provided for site acquisition (mortgage reduction) through the City of Newton's Purchase Rehabilitation Program for a two-unit rental development targeted to households receiving Veteran's Administration Supportive Housing (VASH) vouchers
CHDO operating expenses CAN-DO	\$13,325 HOME		\$13,325 HOME	HOME operating funds were provided to CAN-DO, the City of Newton's only certified CHDO.
FY10 Totals	\$473,000 CDBG \$881,052 HOME	\$257,105 CDBG \$134,000 HOME	\$351,109.01 CDBG \$278,934.04 HOME	Funds provided for the development of 10 affordable for sale units and 2 affordable rental units 1 moderate income homebuyer acquired 29 Coyne Road in FY10

HOUSING REHABILITATION AND FIRST TIME HOMEBUYER ASSISTANCE

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 was rolled out in FY09 in April 2009. The program was revised to make it simpler to administer and more user-friendly. In FY10, housing staff completed 11 cases—and closed on 12-- reflecting a commitment total of \$669,956. This amount includes \$225,448 provided to households where the clients were at least 62 years old. Funds were provided in the form of 0% interest deferred payment loans, forgivable loans with a five year term with a declining balance of 20 percent annually and grants. The amount of funds committed is in large part due to a more comprehensive approach to funding cases. At the end of FY10, staff again reviewed the current program guidelines and is proposing to make further revisions in early FY11.

The First Time Homebuyer (FTHB) Program is no longer funded with CDBG funds. The program is capitalized with \$968,800 in Community Preservation Funds. In FY10, \$230,000 in Community Preservation Funds bought down the cost of two homes for first time homebuyers and \$8,032 in ADDI /HOME assistance was utilized for an additional homeowner.

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 19 units were rehabilitated through Newton’s Housing Rehabilitation programs. Three homebuyers were assisted during FY10.

Funds Budgeted	Funds Expended in Current Year	Accomplishment
<p style="text-align: center;">\$968,800 (CPA; continued appropriation)</p>	<p style="text-align: center;">\$230,000 CPA</p>	<p style="text-align: center;">2 households CPA</p>
<p style="text-align: center;">\$35,196 (HOME; West Metro HOME Consortium)</p>	<p style="text-align: center;">\$8,032 ADDI/ HOME</p>	<p style="text-align: center;">1 household ADDI/HOME</p>

PUBLIC SERVICES

The objectives of the City of Newton CDBG Program were addressed in FY10 by 35 different public service projects that were funded by grants from the CDBG Program and carried out by 20 different subgrantee agencies and City departments. 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 FY10. 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 FY10. CDBG-funded services for youth included an evening drop-in center with recreational and leadership development components supervised by trained professional adults; a mentoring program matching troubled youth with trained and supervised adults; a youth outreach program operated by professional mental health workers to serve alienated and at-risk youth; a crisis counseling program for youth and their families; and two structured summer recreational activity 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 FY10. Two of the programs addressed the particular needs of survivors of domestic violence through hotline services, support groups, and case management services to help them from transitional residences to independent living. 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, education and training for single parents of young children. One program provided counseling and treatment to 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:

Nine projects serving the priority needs of elders were funded in FY10. Four of the CDBG-funded programs provided a variety of social services, including minimal-cost, flexible home care services that benefited frail elders in four different low-income elder housing developments. Two programs provided social service outreach,

including preventive health and mental health services by nurses, to frail and isolated elders in the community. One program provided visual aids and education to elders with visual impairments. One program provided English as a Second Language and American culture 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. An overall goal of all elder programs is to help them to maintain their independence and their ability to continue to live in the community.

- Services to People with Disabilities

Accomplishments:

Seven projects serving the priority needs of adults with disabilities were funded in FY10. One of these projects served both elders and people with disabilities. It provided services to elders with severe visual impairments. The remaining six projects provided various services to adults with developmental disabilities. One project assisted people to gain on-going supported employment in local businesses; one project offered music therapy to people with extremely limited verbal skills; two projects helped people to experience integrated social situations and to learn social skills; and two projects provided psychological and social supports to aging adults with developmental disabilities and their families.

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

Accomplishments:

Twelve projects, including five funded by CDBG and seven funded through the Emergency Shelter Grant, served the priority needs of people who were homeless or at-risk of homelessness in FY10. All the priority needs stated in Newton's FY10 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 with the goal of resolving landlord/tenant disputes that had caused the initiation of eviction proceedings (summary process). Three programs received assistance with operating costs to help them provide residential and support services to homeless individuals and families, including emergency shelter for survivors of domestic violence. One program received assistance with staffing costs to provide mental health and parenting education services to homeless mothers in a transitional residence. A soup kitchen received assistance with operating costs in order to provide 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.

- Public Services Summary:

The Housing and Community Development Program of the City of Newton was able to successfully direct its CDBG and ESG funding to meet the priority needs of low and moderate income people of all ages and people who were homeless or at-risk of homelessness, including children, youth, and 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.

FY10 Public Service Accomplishments

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Received in FY10	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 (DBA Charles River Center) ▶ John M. Barry Boys & Girls Club ▶ Newton Child Care Commission and 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 	\$6,750.00 5,290.00 4,885.00 2,440.00 12,220.00 19,450.00 2,440.00 6,000.00 13,014.81	39 2 14 28 95 35 35 30 23	301 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 	\$4,885.00 9,770.00 26,880.00 4,070.00 15,480.00 4,890.00	29 7 491 34 156 115	832 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 	\$5,700.00 22,400.00 19,550.00 4,070.00 16,280.00	89 57 163 262 35	606 people

FY10 Public Service Accomplishments (continued)

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Received in FY10	Extremely Low-, Low-and Moderate -Income 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. 	<ul style="list-style-type: none"> Caring Choices CareConnections English as a Second Language Director of Resident Services Mental Health Intervention Resident Services Coordinator Outreach Worker Senior Center Program 	<ul style="list-style-type: none"> \$ 9,360.00 9,450.00 1,630.00 5,700.00 33,320.00 15,070.00 6,510.00 39,090.00 	<ul style="list-style-type: none"> 94 33 20 47 53 460 158 2,836 	<ul style="list-style-type: none"> 3,701 people
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 (DBA Charles River Center) ▶ MAB Community Services ▶ Newton-Wellesley-Weston Committee for Community Living 	<ul style="list-style-type: none"> Job Developer/Job Coach Person-Centered Planning Music Therapy Visually Impaired Elders Program Clinical Services and Supports Community Access Program Wednesday Drop-in Program 	<ul style="list-style-type: none"> \$16,695.00 3,260.00 3,260.00 3,250.00 6,510.00 4,890.00 5,300.00 	<ul style="list-style-type: none"> 20 37 14 15 10 44 60 	<ul style="list-style-type: none"> 200 people
FY10 Totals		35 Projects, 20 Agencies and City Departments	FY10 Project Funds	\$369,759.81	5,640 people	

ARCHITECTURAL ACCESS

FY10 was an active and successful year for the improvement of architectural access in Newton. Three of seven 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 FY10 included design work for curb cut improvements on several complex intersections and installation of a number of new curb cuts. There were a total of 7 curb cuts constructed through CDBG funding during FY10. A total of 8 intersections including 19 curb cuts were retrofitted with detectable warnings. This project began in order to bring curb cuts without detectable warnings up to compliance. City's Department of Public Works has focused efforts on designing a detectable warning surface that complies with access regulations and withstands the sidewalk and roadway plows during the winter.

- Priority: Public recreation facilities access improvements

The accessible pathway at Crystal Lake was completed in FY10. The pathway is located along the shoreline of Crystal Lake, behind 230 Lake Avenue. The accessible route connects Levingston Cove to the Rogers Street parcel acquired by the City for purposes of expanding the recreational area around Crystal Lake. In FY10 a new accessible route was completed at Cold Spring Park around the tennis court. Accessible benches and an accessible water fountain were also installed. A van accessible parking space was created in the area closest to the new accessible path.

- Other: Angino Farm Accessible Pathway and Cedar Beds

Accessible improvements at Angino Farm were also completed in FY10. Angino Farm was purchased by the City of Newton in 2005 and the Farm is operated and managed Newton Community Farm, Inc. with oversight by the Newton Farm Commission. A section of the farm, called the Learning Garden, is reserved for hands-on workshops. In the Learning Garden, students can try out newly acquired skills with the support of workshop facilitators. The installation of an accessible route as well as the purchase of accessible cedar planting beds enabled persons with disabilities to participate in these workshops. Adaptable tools were also purchased by Newton Community Farm and a vertical accessible planter was built and installed by volunteers.

- Planning for the future

The Mayor's Committee for People with Disabilities continued to recommend sites for curb cuts, intersections for accessible pedestrian signals, and municipal buildings and parks needing handicap access improvements during FY10.

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.

FY10 saw the completion of three architectural access projects. (See table.)

FY10 Architectural Access Accomplishments

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Total Funds Expended	CDBG Funds Expended in FY10	Project Status
Public Pedestrian Access	Installation of Accessible Pedestrian Signals	\$17,995	\$0	\$0	Underway
	FY10 Curb Cuts	\$80,000	\$19,973	\$19,973	Underway
	Retrofitting Curb Cuts	\$6,000	\$0	\$0	Underway
Public Recreation Facilities Access	Angino Farm – Accessible Route and Cedar Beds	\$2,485	\$2,417	\$2,417	Complete
	Crystal Lake Accessible Path	\$4,895	\$4,105	\$4,105	Complete
	Charlesbank Playground Improvements	\$30,000	\$0	\$0	Construction will begin September
	Cold Spring Accessible Pathway	\$36,000	\$0	\$0	Complete; payment processed in FY11
7 Active Projects / 3 Projects Completed		\$177,375	\$26,495	\$26,495	

ECONOMIC DEVELOPMENT

The City of Newton has two economic development programs—the Microenterprise Loan Program and the Family Day Care Grant Program. The Microenterprise Loan Program is designed to assist in the creation, continuation, or expansion of microenterprises in Newton through low-interest loans of up to \$35,000. To qualify, an applicant must either be a low- to moderate-income business owner or be willing to create a job to be filled by a low- to moderate-income person. Created in partnership with the Newton Community Service Center’s Family Day Care System, the Family Day Care Grant Program is designed to assist low- to moderate-income Newton residents start, continue, or expand an in-home family day care through small grants of up to \$2,500. The FY10 goal for these programs was to award one microenterprise loan and up to three family day care grants. During FY10, one microenterprise loan and one family day care grant 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. In FY10, there were seven inquiries which resulted in two applications. The Economic Development Advisory Committee (EDAC) reviewed each case. One application was approved and awarded; the other request was rejected. The EDAC approved a \$15,000 direct loan to Cocoa Metro, LLC, makers of premium dark chocolate milk in retro-style glass bottles. The loan was used to help purchase a refrigerated delivery truck. The owner of Cocoa Metro qualified as a low- to moderate-income business owner.

Loan funds come from CDBG letter-of-credit (LOC) funds as well as from the revolving loan pool supplied by loan repayments. CDBG regulations require that revolving loan funds are expended prior to the letter-of-credit funds therefore the LOC budget has rarely been reduced. Due to the relatively low demand for the loan program, the large loan pool (just over \$200,000) and the high demand for the CDBG housing rehabilitation program, the LOC funds were officially transferred to the CDBG housing rehabilitation program in the amount of \$110,900.63. The available loan pool at the end of FY10 was \$93,080.85.

For the Family Day Care Grant program, there were four inquiries which resulted in four applications. The EDAC reviewed all the requests; two applications were approved but only one was awarded. Another family day care grant application was denied and the fourth one was placed on hold because of incomplete documentation.

The City is considering absorbing the functions of the Economic Development Advisory Committee into the Economic Development Commission (EDC). It is thought that it would be more efficient to have the EDC oversee the loan program and family day care grant program since the EDC is more closely connected to the Newton business community and membership on the Economic Development Advisory Committee has been diminishing. If this merger occurs, there may need to be some associated programmatic changes.

FY10 Microenterprise Assistance Projects in Repayment

Project	Year Assisted	Amount of Assistance	LMI Entrepreneurs Assisted	LMI FTE Jobs Created	Principal Owed as of 6/30/10
DSH Design Group	FY04	\$35,000	0	1	\$7,425
Freedom Therapy Center	FY04	\$35,000	0	1	\$0
Lincoln Street Coffee	FY05	\$35,000	0	2.5	\$21,980
Brussels Sprouts	FY06	\$35,000	1	0	\$20,872
Cocoa Metro	FY10	\$15,000	1	0	\$13,581
Total Active Loans		\$155,000	2	4.5	\$63,858

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 FY10, the Newton Corner target neighborhood received CDBG Neighborhood Improvement funds. Although the Newton Corner Advisory Committee did not identify specific projects in the FY06-10 Consolidated Plan, the chosen projects are based on priorities that were established in the plan. In fact, several of the FY10 projects are continuations/additional phases of existing projects. Listed below are the funding priorities for Newton Corner as stated in the FY10 Annual Action Plan followed by a description of accomplishments achieved during the fiscal year.

Priority #1: Traffic improvements

- Construct a traffic island on Church Street to clarify right-of-way and help calm traffic (continuation of FY07 project)
- Improve pedestrian safety in heavily traveled sections of the target area (continuation of FY07 project)

Priority #2: Parks/open space improvements

- Improve the quality of the equipment and accessibility at Charlesbank Park (continuation of FY07 and FY09 projects)
- Improve the amenities and accessibility of a pocket park named Carleton Park
- Plant trees in parks, along streets and on other public facilities throughout the Newton Corner target area

Accomplishments in FY10 included completion of two projects: 1) Cheesecake Brook Improvements- accessible pathways and benches along the brook to enhance public use of this natural amenity, and 2) California Street Sign- commemorative placard atop a granite post that highlights Nonantum's industrial and mill history. There are five projects that are substantially completed and expect to be finalized within the next fiscal year; these projects are: 1) Nonantum Parks Improvements, 2) Coletti-Magni Park Improvements, 3) Charlesbank Playground Design, 4) Church Street Traffic Calming, and 5) Lowell Park Master Plan. For the Lowell Park Master Plan, there will be one more community meeting to make minor adjustments to the draft plan and then it will be presented for adoption at the Parks and Recreation Commission.

Though no expenditures have been made in FY10, several projects are ready for construction and are expected to break ground in 2010. After a long approval process through the Board of Aldermen, the Lowell Avenue traffic improvement project was approved in March 2010. Work on the traffic portion of this project will begin in August 2010. Charlesbank Playground Improvements is under contract and a new playground and accessible route is slated for construction in September 2010. Locations have been identified for the Newton Corner Tree Plantings project and are awaiting final approval by the City Forester. Notification letters will be sent to the property owners of approved sites prior to installation in late fall 2010.

There are some projects that are in conceptual planning stage such as Carleton Park Improvements and Farlow Park and Chaffin Park Improvements. The Newton Corner Advisory Committee intends to hold a community meeting to help plan improvements at Carleton Park. The Newton Corner Advisory Committee would like the historic Chaffin Wall on Centre Street to be restored but no designs, plans or a cost estimate has been prepared at this point. In Nonantum, there are some funds remaining in the Nonantum Traffic Improvements budget that are uncommitted. Staff and the Nonantum Advisory Committee plan to meet with the City's Traffic Engineer in early FY11 to determine the best way to expend the remaining budget.

Two other projects have been delayed due to the complicated and controversial nature of the proposed improvements. The FY07 and FY10 Newton Corner Pedestrian Safety Improvements projects are in the design development stage but are not moving forward quickly because the desired pedestrian and motorist safety measures may result in more congestion. There are a plethora of opinions on what should be and should not be done to improve pedestrian safety around the Newton Corner Circle; there are even conflicting recommendations from professional transportation planners and traffic engineers. One of the initiatives- a flashing pedestrian signal at Centre Street and Richardson Street, requires approval from Traffic. It is anticipated that this item will be heard before Traffic Council in late 2010.

The table on the following page provides a breakdown of CDBG grant funds spent on activities addressing each neighborhood improvement goal and objective during FY10. Neighborhood improvement projects from prior fiscal years that were active in FY10 are listed in addition to the FY10 neighborhood improvement projects.

FY10 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)	\$256,104	\$253,984	\$2,642	99% complete
		Coletti-Magni Park Improv. (FY08 & FY09)	\$95,837	\$95,837	\$186	99% complete; may increase scope of project
	Public infrastructure	California Street Sign (FY08)	\$2,190	\$2,190	\$190	Completed
	Traffic	Nonantum Traffic Improv. (FY08)	\$18,471	\$10,974	\$0	Nonantum Advisory Committee to decide on more work
West Newton	Open Space	Cheesecake Brook Improv. (FY06)	\$191,769	\$191,769	\$560	Completed

Target Neighborhood	Improvement Priorities	Projects (Year Funded)	Current Budget	Total Funds Expended	Funds Expended in Current Fiscal Year	Project Status
Newton Corner	Traffic	Newton Corner Pedestrian Improv. (FY07)	\$65,468	\$18,500	\$0	28% complete
		Newton Corner Pedestrian Safety Improv. (FY10)	\$31,000	\$0	\$0	Draft plan must be approved by Traffic Council
		Church Street Traffic Calming (FY07)	\$0	\$0	\$0	CANCELLED Funds moved to FY10 Church St. project
		Church Street Traffic Calming (FY10)	\$44,833	\$6,407.65	\$6,407.65	85% complete; addressing punch list
	Parks	Farlow Park & Chaffin Park Improv. (FY09)	\$13,260	\$472	\$472	4% complete
		Charlesbank Playground Design (FY09)	\$35,915	\$28,038	\$14,612	78% complete
		Charlesbank Playground Improv (FY10)	\$80,000	\$0	\$0	Under contract; project to begin 9/2010
		Tree Plantings (FY10)	\$25,000	\$0	\$0	Design development Sites being reviewed.
		Carleton Park Improv (FY10)	\$15,000	\$0	\$0	Design development to begin Fall 2010
	Newtonville	Parks	Lowell Park Master Plan (FY06)	\$8,950	\$8,950	\$0
Traffic & Parks		Lowell Park Area Improv. (FY09)	\$134,403	\$0	\$0	Aldermanic approval received March 2010. Construction to begin August 2010.
FY10 Totals	16 Projects: 2 Completed, 1 Cancelled, 13 Active		\$1,018,200	\$617,122	\$25,070	

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.

FY10 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

FY10 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
FY10 Totals		\$51,235 CDBG \$99,552 ESG	\$53,983 CDBG \$104,031 ESG	1,481 People Assisted	

AMERICAN RECOVERY AND REINVESTMENT ACT FUNDING

Community Development Block Grant Recovery Act Funding

The City of Newton received an allocation of \$603,513 in Community Development Block Grant Recovery (CDBG-R) funds under Title XII of the American Recovery and Reinvestment Act of 2009 (ARRA) in July 2009. Through a public participation process four park projects were selected for use of the ARRA funds. Two of these projects – Stearns Park and Pellegrini Park - are located in one of the City's four target neighborhoods and two projects – Newton Centre Park Accessible Pathway and Handicap Parking Spaces and Nahanton Accessible Pathway and Handicap Parking Space -are access projects designed to remove architectural barriers. Each project focuses on promoting economic recovery through the preservation and creation of jobs. Newton Centre Park Accessible Pathway and Handicap Parking Spaces begun in July of 2010. Only the striping of the handicap parking spaces remains to complete this project. Resident feedback on the new pathways has been overwhelming positive. Stearns Park Improvements will begin in August and both Pellegrini Park Improvements and Nahanton Accessible Pathway and Handicap Parking Space will begin in September. The City expects that all ARRA funds will be expended by December 2010.

Homeless Prevention and Rapid Re-Housing Program

In the Spring of 2009 the City of Newton received the news from the U.S. Department of Housing and Urban Development (HUD) that it was awarded a grant of \$923,339 for the Homelessness Prevention and Rapid Re-Housing Program (HPRP) as part of the American Recovery and Reinvestment Act of 2009.

HUD encouraged grantee communities to work cooperatively with other communities to ensure that the funds are well utilized. Because Newton is part of a Continuum of Care network that is recognized by HUD and that includes the Town of Watertown and the City of Waltham, the Newton Housing and Community Development Program decided to open its program to those other two communities. Brookline is also a part of the Continuum of Care but this community received its own allocation of HPRP funds.

Goals

The primary goal of the Homelessness Prevention and Rapid Re-Housing Program is to provide sustainable housing for individuals and families who, but for this assistance, would be homeless. HUD guidelines for HPRP indicate that the program must be designed to serve persons at risk of homelessness and homeless people through financial assistance and housing relocation or stabilization services. People seeking services must be homeless or at immediate risk of homelessness and have a household income at or below 50% of the Area Median Income to be eligible.

Implementation

Following a competitive application process, the City of Newton selected Jewish Family and Children's Service, Inc. (JF&CS) as the lead agency under the grant. JF&CS has served as the central point of referral for individuals and families seeking assistance and to oversee the distribution of financial assistance to benefit families receiving help with rent and utility payments. JF&CS partnered with the Metropolitan Boston Housing Partnership (MBHP), The Second Step, and Newton Community Service Center (NCSC) to provide case management, housing search, and credit repair. JF&CS tracks data on the number and status of people served under the grant in a common data collection system. This system provides overall service data to HUD. JF&CS, The Second Step, Metropolitan Mediation Services, and Community Dispute Settlement have handled legal services and court mediation under the grant.

Provision of Services

Demand for service through the HPRP grant has been high. During FY10, the program served a total of 248 individuals from 103 households. At the end of the year, there were 55 families in the program who have been housed or who are awaiting housing, while another 48 families have been helped but are not currently receiving financial assistance. Of those receiving services, 73% have received homelessness prevention services and 27% have received homeless assistance. Intake for the program has been closed because it has been determined that the current commitment of financial assistance to existing clients will exhaust the funds in the grant.

Expenditures

Through the end of FY10, a total of \$376,376.80 had been expended as a result of grant activities. Of that total, \$266,195.74 has been expended as financial assistance for rent and utility payments, \$79,526.57 has been expended on relocation and stabilization costs, \$5,381.69 has been expended on data collection and evaluation costs, and \$25,272.80 has been expended on administrative costs.

Monitoring

The City of Newton conducted a monitoring site visit to JF&CS in June 2010. Additional monitoring site visits to The Second Step and the Newton Community Service Center are also being held.

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 FY10 by the City of Newton and the funds leveraged through these expenditures.

FY10 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Housing Development	\$351,109.01	\$278,934.04	\$0	\$650,000 (Veteran House) \$2,041,000 (Lexington Street)
Housing Rehabilitation	\$0	\$0	\$0	\$0
Homebuyer Assistance	\$0	\$8,032	\$0	\$210,000
Homeless Assistance and Prevention	\$49,407.50	-0-	\$100,137.78	\$1,784,360
Human Services	\$368,320.59	\$0	\$98,985	\$2,156,000
Architectural Access	\$26,495	\$0	\$0	\$0
Economic Development	\$0	\$0	\$0	\$0
Neighborhood Facilities	\$25,070	\$0	\$0	\$0
TOTAL FY10	\$821,841.32	\$286,966.04	\$199,122.78	\$6,841,360.00
TOTAL FUNDS LEVERAGED PER DOLLAR IN FY10: \$5.23				

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 FY10.

Annual Performance Hearing/Public Comment Period

The Newton Consolidated Annual Performance and Evaluation Report was presented at the Annual Performance Hearing on Monday, September 13, 2010, 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

SUPPLEMENTARY NARRATIVES

INSTITUTIONAL STRUCTURE AND COORDINATION

During FY10, 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 FY10, 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-Waltham-Watertown Homelessness Consortium meet to discuss issues and needs in Newton and the surrounding communities. During FY10, the Homelessness Consortium expanded to add the City of Waltham. This expansion has been sought for many years, since Waltham agencies provide many critical services used by homeless people in Newton. 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 FY10 with an average attendance of 48 people from 41 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 be more effective and provide better services.

Topics of the Provider Network meetings held in FY10 included:

- Newton's Homelessness Prevention and Rapid Re-Housing Program
- Emergency Resources for Families in the Winter Months
- A Discussion with Newton's New Mayor, Setti D. Warren
- Helping Clients Avoid Being Victimized by Cyber Scams and Intimidation
- Making Technology Work for Your Organization

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 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 FY10, on-site monitoring visits were made to fourteen public service projects and four ESG projects. Direct phone contacts and email contacts are routinely made on a monthly to 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. Housing and Community Development staff members provide technical assistance and lead professional training sessions for all sub-recipients several times each year. There were no compliance issues found in FY10 through monitoring visits and periodic agency contacts.

Economic Development

Monitoring in various forms is undertaken for both economic development programs: 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 and Housing Rehabilitation

The monitoring for both the Housing Development and Housing Rehabilitation programs has not been conducted yet. This process is planned for early Fall at which time the Division will also have brought on a new Housing Planner who will be assisting with 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 FY10, 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 2010 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 FY10, more than 19 units were rehabilitated through the City's program. Three first time homebuyers were assisted through the City's first time homebuyer program. Additionally, human service funding allowed over 5,300 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 FY10 as the result of any federally-funded project.

STATUS OF LOANS

Housing Development

At the end of FY10, 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 Covenants.

Housing Rehabilitation

As of the end of FY10, 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

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	\$16,500
HUD - Continuum of Care	\$131,300
Mass Department of Transitional Assistance - Emergency Assistance	\$570,000
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	\$445,500
In-kind Contributions	\$203,000
Mass Department of Public Health	\$37,500
Mass Bar Association	\$5,000
Mass Office of the Trial Court	\$5,000
Total	\$1,784,360

ENERGY STAR QUALIFIED UNITS

Although projects that received a commitment of federal funds did not result in any energy star qualified units in FY10, housing rehabilitation work write-ups continue to specify the use of Energy Star rated appliances, if applicable.

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 FY10, the Consortium received \$2,279,312 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 FY10 was \$2,415,464. HOME funds were used to initiate the construction of 34 units of affordable rental housing. HOME funds also provided assistance to 23 first time homebuyers during FY10. 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. The communities that are not included in the table: Belmont, Lexington, Lincoln, Needham, Newton, Sudbury, and Watertown did not produce any affordable housing units with HOME funds. 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	8	3		11
Owner households				
Brookline				
Renter households				
Owner households			1	1
Framingham				
Renter households	14			14
Owner households	1	5	7	13
Natick				
Renter households				
Owner households			14	14
Waltham				
Renter households				
Owner households		1	3	4
Total Renters	22	3	22	25
Total Owners	1	6	0	32
Total Households	23	9	22	57

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. Twelve units are affordable to households making up to 50% and 65% of Area Median Income. The project will be complete early in FY11.

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 FY10 Habitat completed construction on three units. Three units are occupied as of June 30, 2010.

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 has one accessible homeownership unit.

Belmont

During FY10 Belmont continued to address the Town's three housing priorities which include: development of affordable rental housing, assisting elderly homeowners and assisting non-elderly people with special needs. Although the Town did not produce any additional affordable units, construction of Waverley Woods, 40 units of affordable rental family housing, will be complete early in FY11. Waverly Woods addresses all three of Belmont's priorities: 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 FY10 Annual Action Plan, the Town committed the entirety of its HOME allocation to Waverley Woods, a six year project (ending in FY11), with a total expected Town commitment of \$600,000. The development sits on 1.34 acres of land donated to the Town as part of the McLean Hospital redevelopment plan. The development program includes 10 one-bedroom units, 20 two-bedroom units and 10 three-bedroom units. Thirty six of these units are 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. Fourteen units will be classified as Group One (as defined by the Massachusetts Architectural Access Board) since these units have features that can be modified without structural change to meet the specific functional needs of an occupant with disabilities.

With the completion of Waverley Woods, and the end of the Town's HOME commitment to this project in sight, the Housing Trust, with the assistance of Metro West Collaborative Developers, will begin to look for opportunities for future affordable housing projects.

Brookline

Priority #1: Twelve to fifteen low- and moderate-income households will have access to new or substantially rehabilitated affordable rental or homeownership units.

During FY10, the Town worked with the Planning Office for Urban Affairs, the nonprofit sponsor of the St. Aidan project, to complete the construction, marketing and occupancy of 36 affordable units. The project will officially be completed in FY11 when the final punchlist is finalized. Twenty rental units were occupied by low income households with incomes under 50 and 60% of Area Median Income (AMI); 15 ownership units were purchased by households with incomes under 80% of AMI, and one ownership unit was purchased by a household with income under 110% of AMI. Eleven homeownership units were assisted with \$1,824,878 in HOME funds.

During the fiscal year, the Town successfully awarded the 4.8 acre Town-owned site of a former reservoir to private developer New Atlantic Development Corporation following an extensive planning and Request for Proposals (RFP) process; rezoned the land to permit multifamily housing; made an initial financial commitment; and signed a Land Disposition Agreement. The result will be 12 two- and three-bedroom condominium units serving families with incomes below 80% of AMI, and 12 two- and three-bedroom condominium units serving families with incomes below 110% of Area Median Income. The Town provided a conditional commitment of \$812,579 in HOME funds for up to five units at this project.

The Town continued to work to preserve existing affordable housing, providing \$137,104 towards a total of \$337,570 in CDBG funds for capital improvements at a 28 unit SRO owned by Pine Street Inn at 1043-45 Beacon Street, and issuing an RFP for capital improvements funding for other nonprofit owners of affordable housing.

The Town also continued to encourage and assist non- and for-profit affordable housing developers, including the Town's CHODO, to seek existing rental properties which may be redeveloped as affordable housing. Unfortunately, one building that was under negotiation was lost to a for-profit buyer. Other property owners appear to be waiting out the recession before putting their buildings on the market.

Priority #2: Four low- or moderate- income households will have access to homeownership via a grant from the Town's Homebuyer Assistance Program for the purpose of providing decent affordable housing.

In FY10, the Housing Division continued to work with prospective first-time homebuyers, providing technical assistance and referrals. During the fiscal year, one household successfully purchased a unit under the Town's Downpayment Assistance Program, using \$80,519.50 in HOME funds, matched by \$80,519.50 in CDBG funds.

The Division also assisted 6 first-time homebuyers to purchase affordably-priced units, originally created under the Town's inclusionary zoning by-law or under a negotiated agreement with the owners of an expiring use project. One unit was being newly sold; five others were resold by existing owners but subject to deed restrictions giving the Town purchase rights, and thus allowing the Town to direct the sales to income-eligible buyers selected by lottery.

Priority #3: Up to eight 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 by-law.

The Town worked with private developers of three market-rate projects in various stages of permitting and construction. Unfortunately, the economic downturn substantially affected the progress of these projects. The developers of one permitted project (initially assumed to provide four units) are reconsidering the approved unit mix for a second time; construction is underway on a second project which will provide two affordable units; and construction is

complete on a third project. Marketing of the two three-bedroom affordable units at this third project cannot proceed until the number of sales of market rate has reached an adequate threshold to assure their financing under new Fannie Mae regulations.

Only one unit was closed under the Town’s inclusionary zoning by-law during FY10.

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 four homebuyer opportunity and committed funds to four more cases in FY10. 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 sustained in FY11.

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 FY10.

Accomplishment: Improve availability or accessibility of units or services. Work was undertaken on nine dwelling units in FY10.

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 will continue to be undertaken throughout the community in several languages and through several channels and outlets. This includes targeted mailing of brochures to consumers to inform households in need of assistance about the program.

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 ongoing 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. At the end of FY10, the Town was in discussion with one Framingham based agency which has expressed interest and could prospectively qualify as a CHDO. The Town will continue active efforts to identify and develop relationships with CHDOs.

Barriers to Progress:	Adjustments/Improvements:
Prospective CHDOs not formally identified in community	In FY10 the Program has had discussions with an agency which might qualify as a CHDO and have an interest in developing HOME and CHDO eligible housing opportunities. Follow-up will be undertaken in early FY11 to confirm the feasibility of program development.
Greater knowledge specific to the HOME program and CHDO requirements is needed. Deeper knowledge of the intricacies of HOME CHDO eligible activities is being acquired by staff.	City staff are continuing 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) has begun construction of Shillman House, a 150 unit complex at 49 Edmands Road. A total of \$75,000 in HOME funds was provided for affordable housing pre-development costs. Fifty of the units will be affordable to households with an income at 50% or less of the area median income, and 10 of these units will be HOME assisted. Ground was broken in December, 2009. Shillman House construction is approximately 50 percent completed. The goal for occupancy is June, 2011, with HUD units to be occupied by September, 2011.

Memorial House, a state sponsored, elderly housing complex, 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. In FY10, the FHA undertook a feasibility study and developed a plan to provide bathrooms and other amenities, thereby creating fully equipped housing units. Following architectural and engineering plans produced by the study, adaptations to three (3) units will be initiated in FY11. CDBG funds will fund the adaptive work in two of these units and HOME funds will pay for adaptations in one unit. The completed design work will put the FHA in a strong position to secure State funds to carry out further modernization in the future.

Rose Kennedy Lane, a state sponsored, elderly housing complex, owned and operated by Framingham Housing Authority (FHA), comprised of one bedroom units set-aside for elderly households, has been in need of significant upgrading to serve the senior population. Fourteen units were renovated in FY10 using HOME funds. The scope of work involved updating and upgrading kitchen facilities to code as well as the completion of other necessary related adaptations.

Lexington

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

During FY10 the Town progressed on its stated priority on several fronts. The Town was able to add to its affordable housing inventory and continued to build its organizational capacity for housing initiatives and support of housing activities.

The Town, via LexHAB, acquired and rehabilitated two properties, a single-family home and a condominium unit in a multi-family development. LexHAB now controls approximately 60 units of affordable housing scattered throughout Town. In addition to these units, there are approximately 20 other units in various post-approval stages of development that have yet to be added to DHCD's Subsidized Housing Inventory.

Lexington continued to work with a housing specialist, Karen Sunnarborg, to strengthen the partnership between Town staff, LexHAB, and the Housing Authority in regards to the development of a Ready Renters List. It is anticipated that the above-mentioned properties will be tenanted via the Town's Ready Renter list in the first half of FY11.

The Town also joined, via a donation from a private foundation, a new consortium of area communities to help launch a non-profit development entity, the West Metro Community Developers. WMCD is staffed by two area community development corporations and will be assisting members with program management for larger developments.

While there was no success in launching either a homebuyer or homeowner assistance programs the Housing Partnership continues to advocate for such, and is preparing an educational and outreach program to garner community feedback on the topic for FY11.

Lincoln

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

Lincoln will continue to work with the Lincoln Foundation to explore opportunities for development of new affordable units.

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

Lincoln recently provided a total of \$40,000 purchased "buy-downs" for two existing units in the in the Battle Road Farm project. No HOME funds were used for this project. We continue to monitor existing rental units, and seek opportunities for additional existing housing stock for affordable housing. Lincoln will continue to use CPA and HOME funds to buy-down available housing and make it more affordable to moderate income families, elderly and persons with disabilities.

Natick

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 is continuing to complete permitted affordable units as part of 40B and other special permit projects. The Castle Courtyard, a special permit development was completed with

23 units, 4 of which are affordable, and now sold. South Natick Hills, a 40B project, started construction in late 2009 and began selling units in March, 2010, of which 16 have been affordable. This project is in early phases and is permitted for 267 total units of which 67 are affordable. The Grant Place Apartments, a 40B project, is completed with 24 units, 6 of which are affordable. Chrysler Apartments, a 40B project, was permitted with 407 units, 102 of which are affordable units. The project was put on hold but the developer has expressed their intent to obtain a building permit by December, 2010. The 40R project referred to as the Paperboard development with 138 units of which 28 will be affordable, was appealed by an abutter and is currently in litigation. These projects do not include HOME funding but are deed restricted in perpetuity at 80% AMI. Through the Natick Downpayment Assistance (DPA) program HOME funds were used on several purchases of these units.

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.

Through the Natick Affordable Housing Trust, HOME funds were used to facilitate the fair marketing and lotteries of six affordable units. The Down Payment Assistance (DPA) program utilized HOME funds in the purchase of eight affordable units. The DPA program is currently on hold until the issues between HUD and DHCD deed riders can be resolved. There is interest in the improvement of several Town-owned properties, including one owned by the Natick Housing Authority. These are currently being reviewed.

Needham

The Town of Needham's FY10 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 FY10.

Priority 1: Improve organization and plans 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.

City staff have had conversations with landowners of some of the developable land in the downtown area, who are interested in pursuing mixed use developments with an affordability

component. Staff is currently working with them to find partnerships for shared parking to make the development feasible.

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 Homes project has advanced greatly, evidenced by the fact that all but one unit has either been bought or leased. The Charles River Landing Project has begun the occupancy stage of the project. There are 350 units, 88 of which will be affordable. A lottery was held in December of 2009 and then the units were opened up to the public. At this time, all affordable units have been leased.

Priority 2: Use public properties to serve housing needs.

Action 1: Explore other sites for affordable housing opportunities

There is one town-owned site under consideration for development of affordable units, but this process is in preliminary discussions. Another option that Needham Opportunities Inc., Needham's Community Development Corporation, is contemplating is the possibility of purchasing an existing market rate condo and buying it down to an affordable level. The Housing Authority is also planning for the next stage of redevelopment. Their current priority is elderly/disabled housing.

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 dedication ceremony was held on June 27, 2010 and the family of two adults and two children moved in the following month. The contribution or "bargain sale" of land owned by the Town, but not essential for municipal purposes, could have an influential 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

Needham Opportunities, Inc. 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. 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 advocates for the preservation of expiring use units and was a supporter of 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. NOI is pleased to report that the Act passed, and expiring use buildings are now protected.

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 FY10 reporting period. In terms of new units, Sudbury has added 10 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 a private Comprehensive Permit project (2 units), 2 Department of Developmental Services assisted units, and 6 affordable rental units created by the Sudbury Housing Authority for households earning less than 60% of Area Median Income.

The Sudbury Housing Trust has been funded through four successful Town Meeting appropriations. The Trust was created to provide the flexibility needed to respond to both the real estate market and to opportunities in a timely manner. The Trust has also been successful in planning the creation of eighteen affordable housing units and continues to implement its program to create deed-restricted homeownership units. The Sudbury Housing Trust is actively pursuing a homeownership development at its 278 Maynard Rd site. 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 hearings for a Comprehensive Permit are in process. 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, and is in process on two additional units with closings planned for fall of 2010.

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, eighteen grants totaling \$50,000 have been granted.

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 January 2010, Ellis Heights in Newton in July 2010, Finigan Way in Concord in October 2009 and resale units at Battle Road Farm in Lincoln. Sudbury is also the Monitoring Agent for 89 Oxbow located in Wayland, Massachusetts. The Town received a grant award from CHAPA to explore a regional analysis of special needs housing and has completed a report to assist the Town Boards and Committees in understanding successful models for subsidizing a group home development.

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 of Waltham budgeted \$290,308 for down payment assistance loans in FY10. The City administered four HOME funded down payment interest free deferred loans totaling \$148,483. Assistance was provided to one low-income homebuyer and three 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. Current budget balances and FY10 and FY11 allocations will enable the City to administer an additional 10 interest free-deferred loans.

Priority #2: Three low 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 will assist three low-income homebuyers with HOME down payment assistance loans for the purchase of 3 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. The affordable units will be added in the Fall of 2010. The Waltham Watch Factory project proposes an additional 23 affordable rental units, 5% of which will be ADA accessible. The City is committed to increasing and facilitating mixed use housing opportunities. This project, properly

scaled, located, designed and priced, on Waltham's South side can help maintain and build on the vitality of the Moody Street businesses.

Priority #3: Six 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 high cost of housing in the City of Waltham can potentially prohibit low income families from purchasing or renting housing units, as well as restrict families to an area of the City that may restrict their access to transportation for employment opportunities. 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 the Jackson Street project, a six unit affordable rental housing development that will be assisted with HOME funding for acquisition. This project will be affordable in perpetuity. WATCH is proposing to use \$180,000 of HOME funds for acquisition. This project is centrally located and within ½ a mile to the MBTA bus line and trains.

Watertown

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

First HOME Program

In FY10, 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 FY10 construction began for an 18-unit residential rental development that will provide two on-site three (3) bedroom affordable units. These units are expected to be occupied and listed on the SHI in FY11.

Due to slow sales, both of the two church conversion condominium developments on Mt. Auburn Street, Mount Auburn Village and Bell Tower Place, are not fully occupied and are not yet required to fulfill the full complement of affordability requirements. The original Affordable Housing Agreements (AHA) for both developments required the provision of two off-site affordable units. In FY09, the developer for Mount Auburn Village renegotiated the terms of their AHA with the Watertown Housing Partnership (WHP) and agreed 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 Development Fund.

In FY10 the developer of Bell Tower Place was granted an amendment to their AHA to postpone the provision of the two affordable units until after the sale of the 7th market-rate unit, instead of after the 4th and 7th units.

In FY10 the developers of the 14 unit 590 Main Street condominium project negotiated the terms of their AHA with the WHP to make a cash payment in-lieu of providing a two-bedroom

affordable unit on site. The payment in the amount of \$159,055 was made in FY11 to the Town's Affordable Housing Development Fund.

The Watertown Department of Community Development and Planning is proposing to amend the Watertown Zoning Ordinance's Affordable Housing Requirements section to clarify its application to all developments (with residential components) that meet the specified unit or lot thresholds. The goal is to ensure that the Affordable Housing Requirements are applied to projects as originally intended.

Housing Development

In FY09 \$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. The affordable units will be available in October 2010.

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 Time Homebuyer program and Tenant Training, and it oversees the development of affordable housing projects including the 1060 Belmont Apartment project.

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

Seek to fund a housing rehabilitation program

The Town of Watertown submitted an application to the Massachusetts Department of Housing and Community Development (DHCD) for \$800,000 in Community Development Block Grant (CDBG) money to fund a Watertown Elder Housing Initiative. In FY10, the Town learned that it was unsuccessful in securing the grant.

SUPPLEMENTARY NARRATIVES

PUBLIC HOUSING IMPROVEMENTS AND RESIDENT INITIATIVES

- In FY10, the 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. There is a tenant association that holds monthly meetings and the BHA sponsored an annual cook-out for Ashby Place tenants. Over the last year the BHA has changed out 65% of the old 5 gallon 15 inch high toilets with new low-flow toilets that are 18 inches high at our Elderly/Disabled housing complex, Ashby Place. The BHA plans to complete the remaining units over the next year.
- In Belmont, as part of the development of Waverley Woods, approximately 25 parking spaces were constructed for the exclusive use of Waverley Oaks Apartments, the abutting elderly public housing development. This parking area is accessed through Waverley Woods and has helped alleviate a severe parking problem associated with Waverley Oaks.
- 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 continues to direct HOME funds toward the support of two FHA properties: Memorial House and Rose Kennedy Lane.
- The Town of Natick is currently reviewing the potential rehabilitation of a two-family residence owned and operated by the Natick Housing Authority.
- The Needham Housing Authority has been 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. The groups have been re-formed, tenant elections took place, and the officers now meet regularly.
- The Sudbury Housing Authority appropriated \$600,000 in funds at the April 2008 Town Meeting for the development of six new rental units of housing on land it owns, and was issued six Comprehensive Permits in February 2010 of this fiscal year. The CPA funds will be leveraged with state funding to raze four single family dwellings, and develop five new duplexes in their stead. These duplexes will be rented to affordable households earning less than 60% of the Area Median Income. While Sudbury was not awarded state funds in the spring awards, the Town is hopeful that the project will received funding in the next fiscal year.
- Most recently, nearly \$400,000 in CPA funding was awarded to the Waltham Housing Authority to replace or repair the roof at the Winchester/Crane senior housing complex at Prospect Street.

AFFIRMATIVE MARKETING AND MINORITY AND WOMEN-OWNED BUSINESS OUTREACH

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.

Belmont

During FY10 the Town did not undertake any actions which would have required affirmative marketing or outreach to minority and women-owned businesses.

Belmont contracted with Affirmative Investments (AI) to develop Waverley Woods. Affirmative Investments created Waverley Woods LLC, as a subsidiary of AI, to construct Waverley Woods. Waverley Woods LLC was responsible for hiring the general contractor who then in turn was responsible for sub-contracting with the various trades.

The Town's commitment to Waverley Woods began in FY06 and will come to an end in FY11. This six year commitment has required the Town's complete allocation for the past five years with one more year to go. As a result, the Town has not had any additional funding to undertake other projects.

The major barrier to affirmative marketing and outreach to minority and women-owned businesses is the lack of HOME funding allocated to the Town. With more funds the Town would be able to undertake more projects and could reach out to minority and women-owned businesses.

The Town's affordable housing programs continue to have high minority participation rates with 48 percent of all households who purchased homes in FY10 being persons of color.

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

Brookline

- 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 through minority newspapers serving the metropolitan area.
- 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 are placed in metropolitan area minority newspapers including: The Banner, Sampan, and El Mundo
 - o Notices are provided to the Town's METCO Program office, serving families of color 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 for all affordable housing opportunities).

- Information is posted at public libraries.
- Information is made widely available to all Town employees via the following:
 - Postings on the electronic bulletin board.
 - 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 Authority and applications are made available at its offices, including the Section 8 office which, when appropriate, may notify Section 8 certificate holders looking for housing.
- Applications are made available via mail, at public locations including the Town Hall Planning Department and public libraries, via email, 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 can be made available on an as-requested basis.
- In addition to the advertisements mentioned above, the Homebuyer Assistance Program is continuously marketed through a program description and application on the Town's web site and periodic new articles.
- 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 over 1,500 interested subscribers. (Because of the extraordinary opportunities the Town provided during the past two years, the Town especially promoted subscription through notices to all employees of the Town and staff of the Brookline Housing Authority with paychecks, to families of all METCO students, postings at the Brookline Housing Authority, 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 made great progress during the past year to improve its affirmative marketing actions through the development and implementation of a Ready Renter's list. The list was the result of collaboration between LexHAB, the Housing Authority and a private consultant, Karen Sunnarborg.

Three units acquired by LexHAB in FY09 are set to be tenanted via this list in the coming months. There are also two FY10 acquisitions that will utilize the Ready Renter list.

Natick

Natick continues to require affirmatively marketing for all affordable housing units for sale in Natick, including new developments such as Admiral Cove and Castle Courtyard that were directly marketed under Town supervision, as well as South Natick Hills through a regulatory agreement with the developer. Any resale affordable units have and will continue to be affirmatively marketed. When contract opportunities become available Natick advertises to local, as well as women and minority owned businesses.

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 the lotteries for the Home Preservation Program in January 2010, Ellis Heights in Newton in July 2010, and Finigan Way in Concord in October 2009.

Through these efforts, Sudbury has developed expertise in Affirmative Fair Marketing and prepares compliant plans to those guidelines. Advertising is undertaken to increase participation by minorities and feedback indicates that it is effective.

Waltham

The City of Waltham will continue to 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 conducted by WATCH will be held in both English and Spanish (In FY10, two of the four Down Payment Assistance loans were awarded to minority families). The City's Housing Division participates in the Homebuyer Counseling Courses to encourage eligible participants to apply for HOME Down Payment Assistance.
- CDBG Rehabilitation and HOME Down Payment Assistance program documentation is available in both Spanish and French Creole.
- E-mail subscription service through the City's website allows interested parties access to homeownership opportunities and homeowner rehabilitation products being offered through the HOME and CDBG Programs.

The City of Waltham has required developers who offer affordable units through the special permit process to contract with an approved lottery consultant to ensure that affirmative marketing procedures are in place that will include minority outreach and a fair lottery process to select renters or buyers.

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 regional strategy to reach out 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 FY10, Watertown Community Housing prepared a fair marketing plan for the two affordable rental units in the 18-

unit rental development. The Plan details the strategy for regional outreach to minority populations.

In FY10 Watertown Community Housing began the development of a Regional Ready Buyer/Renter Program. The Program will include: 1) Affirmative marketing, 2) Lottery administration and Wait List management, 3) Income eligibility determination, 4) Unit fulfillment and 5) Annual compliance monitoring of participating units. The Plan has received preliminary approval from DHCD, and final negotiations with four participating towns will conclude this summer. It is anticipated that the Program will be launched in the fall of 2010.

ACTIONS TAKEN TO OVERCOME IMPEDIMENTS TO FAIR HOUSING CHOICE

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. In 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. To overcome impediments to fair housing, the Town has:

- Reviewed Article 41 (subsidized and/or affordable housing) of the General By-Laws and Accessory Apartment Zoning By Law. Recommended wording to strengthen these by-laws. The income limits for Article 41 were lowered from 150% of median income to 120% of median income. No changes were made to the Accessory Apartment but it is still being reviewed by the Housing Partnership.
- 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.

Belmont

Belmont's *Analysis of Impediments to Fair Housing Choice* revealed the following impediments: discrimination, physical constraints (lack of land and housing), policies, lead paint and other hazardous materials, and lack of funding.

Actions taken to overcome these impediments include:

- The construction of Waverley Woods, 40 units of affordable rental housing; was completed in FY10 and occupancy began in December 2010.
- Building permits were issued to a developer to utilize the Oakley Neighborhood Smart Growth Overlay District, which includes 5 parcels of land formerly occupied by Our Lady of Mercy Catholic Church. The District meets the requirements of MGL Chapter 40R and

allows for the construction of 18 units of housing, including 5 units of affordable housing. The underlying zoning would only allow 5 units of housing.

- The Town revised its Inclusionary Housing by-law reducing the threshold when affordable units are required and also reducing the percentage of affordable units.
- The Town began to revise its Comprehensive Plan looking at land use, economic development, historic preservation, and open space as well as housing. Housing is expected to be a major component of the Plan, taking into account the existing policies and future housing needs.

Brookline

One of the main issues identified in Brookline's Analysis of Impediments to Fair Housing Choice is the need to increase public education on fair housing law, what constitutes housing discrimination, and who to contact in order to file a housing discrimination complaint. During FY10, the Town's Housing Division and Human Relations Commission worked to produce two Brookline Cable Access television shows on fair housing in conjunction with the Fair Housing Center of Greater Boston, Greater Boston Legal Services, and the Newton Fair Housing Committee. Both shows discussed in detail examples of housing discrimination, fair housing laws, and how individuals could contact key local agencies to file a formal complaint. Both shows air five times per week and have been doing so since production in the spring of 2010. They are also available for viewing online at the BATV web site. Additionally, the shows will be embedded into the Town's Fair Housing website page for increased facility of viewing by interested individuals. In FY09 the Town of Brookline added a section to its website on fair housing information and complaint and contact information. The website encouraged 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.

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 FY10, the Housing Division sought to increase resident awareness by adding information on the Town's website about the State's Home Modification Loan Program which provides low- and no-interest loans to modify the homes of elders and individuals with disabilities. In addition, in early FY11, the Human Relations Commission developed a third cable access television show focused on fair housing rights for persons with disabilities. This show will also air multiple times per week and be embedded into the Town's Fair Housing web site, to enhance public awareness of these issues.

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 FY10, the Town committed an additional \$337,570 in CDBG funds to support a rehabilitation project run by Pine Street Inn, which provides permanent, supportive housing to 26 low-income individuals, the majority of whom are disabled.

As identified in the previous section of the FY10 CAPER, the Town continues to work to affirmatively market all of its affordable units. The Town's affordable housing programs continue to have high minority participation rates. A total of 44 percent of all households who either purchased new affordable homes or rented new units assisted with HOME and/or CDBG funds in

FY10 were persons of color, including 8 African-American, 8 Hispanic, 1 Multi-racial, and 14 Asian households.

A key area which was not addressed in 2010, but which the Town will undertake in FY11 is the issue of increased access to housing programs for persons with LEP issues. According to the 2000 US Census, over 26 percent 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. The Housing Division currently 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 FY11 as part of the update to AI.

In FY11, the Town will also follow-up with the Massachusetts Commission against Discrimination and the Fair Housing Center of Greater Boston to update its 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 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. Efforts will be made by housing advocates to sustain the two projects.

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

Construction work on Shillman House, a 150 unit elderly rental housing project began 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. Although stymied by the challenges of slowed economy and somewhat depressed housing market, 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.

Lexington

Like many mature suburban communities, the Town believes the largest impediment to Fair Housing in Lexington is the limited availability of both ownership and rental opportunities serving households below those in a higher-income band. The typical sales price for all units in Town exceeds \$650,000. These high values are most likely the result of the combination of limited land supply and high demand.

Another factor, not as significant as the above, are the land use policies of the Town that have the effect of curbing, limiting, and/or eliminating opportunities for the development of affordable housing units. The zoning bylaw, wetland resource regulations, and other permit processes have many requirements that are implemented for valid public purposes but have exclusionary side effects. An organizational review of these factors should be conducted in the future in order to decrease the number of obstacles.

It is unclear how prevalent housing discrimination is in Lexington; much more work on this issue needs to be conducted. The Town conducted a well attended seminar on Fair Housing for local realtors a few years ago and it is anticipated that it will hold a session again in the near future.

Lincoln

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

Lincoln will continue to work with the Lincoln Foundation to explore opportunities for development of new affordable units.

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

Lincoln recently provided a total of \$40,000 purchased "buy-downs" for two existing units in the in the Battle Road Farm project. No HOME funds were used for this project. The Town continues to monitor existing rental units, and seek opportunities for additional existing housing stock for affordable housing. Lincoln will continue to use CPA and HOME funds to buy-down available housing and make it more affordable to moderate income families, elderly and persons with disabilities.

Natick

- Natick's Board of Selectmen charged the Community Development Advisory Committee to maintain responsibilities associated with Fair Housing. This committee designated a Fair Housing Officer and provided resources to support Fair Housing issues and the Fair Housing Plan.
- The Town is providing an outreach program for landlords, real estate professionals and tenants through the provision of training sessions in cooperation with the Fair Housing Center of Greater Boston. 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, and will continue to affirmatively market affordable housing opportunities.
- The Town continues to improve public outreach to encourage community diversity through appointments to boards.
- The Town is in the process of implementing an on-going Fair Housing Information Program; lead paint hazard reduction and home improvement programs; complaint process that incorporates the Massachusetts Commission Against Discrimination (MCAD).

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 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.

Newton

In 2009, the Fair Housing Committee developed its first major work plan with Housing and Development Program staff. The work plan includes fair housing training to targeted audiences such as real estate agents (with focus on lead paint and Section 8 issues), human service providers and housing counselors, housing authorities (with focus on reasonable accommodations for persons with disabilities), and landlords and managers of private housing (with focus on Section 8 voucher issues). In FY10, the Fair Housing Committee sponsored three events in which 75 people were educated on these various fair housing topics. This past year, the Committee also collaborated with the Brookline Human Rights Commission and the Fair Housing Center of Greater Boston to record "Fair Housing Conversations," a television show which will air on Newton and Brookline public access television. The half-hour discussion focused on general fair housing information and featured fair housing experts.

The City executed a Request for Proposals (RFP) for a consultant to evaluate and make recommendations for improvements relative to the internal processes used by City departments to review, approve, and monitor the development, alteration or expansion, and change of use in housing, municipal buildings, streets and sidewalks, park and recreation facilities, and other

structures that are used by the public with regard to compliance with applicable federal, state and local architectural access requirements. The Fair Housing Committee was involved in this RFP process. The Metropolitan Boston Housing Partnership (MBHP) was selected to perform the work which began in July. A final report is expected to be generated by MBHP in November.

Finally the City updated its Analysis of Impediments in FY10. The following is a list of the major impediments to fair housing identified and actions designed to address these impediments.

Impediment 1: Zoning, land use policies, and neighborhood opposition can limit the ability to develop and can affect siting of affordable housing

Actions: Revise certain land use and zoning policies; support smart growth principles; broaden the categories of by-right residential uses; continue to capitalize programs which streamline funding for affordable housing projects; continue to provide education to community and public officials, relevant boards, and developers

Impediment 2: The system for reviewing, approving, and monitoring residential developments for compliance with all applicable architectural accessibility requirements needs to be examined and strengthened

Actions: Develop a comprehensive and integrated plan complete with established procedures; conduct staff training; assign responsibility, accountability, and better communications across City departments; develop policies in housing programs to assure compliance with all architectural access requirements

Impediment 3: To become proactive, fair housing best practices need to be identified and fully integrated into all public sector housing programs and policies

Actions: Housing staff and public officials must continually work with the Fair Housing Committee and other relevant parties to identify and integrate best practices into existing policies, or establish new policies as needed

Impediment 4: Housing discrimination against protected classes occurs in the Newton's rental and for-sale real estate markets

Actions: Each action in the *FY11-15 AI* will contribute to eradicating this impediment, including: encouraging self-monitoring by the real estate industry; initiating and continuing education, training and advocacy programs; establishing consistent fair housing monitoring and data collection efforts, such as better utilization of enforcement and complaint systems, and; establish relationships with lenders conducting business in Newton

Impediment 5: An educational gap on fair housing rights and responsibilities exists for some housing consumers, providers and producers, resulting in fair housing law violations and a lack of consumer empowerment

Actions: Strengthen education, training, and advocacy efforts and programs; build upon internal resources and capacity; champion fair housing in the private and public sectors

Impediment 6: More comprehensive fair housing data, in conjunction with consistent monitoring, is needed to ensure that fair housing practices in both market

rate and subsidized housing units not only remain constant, but improve and expand

Actions: Develop a methodology to collect and incorporate fair housing-related data into existing housing inventory databases; assure comprehensive compliance with all applicable civil rights requirements within all City housing activities through tools such as the civil rights checklist

Impediment 7: High housing, development, and health safety requirement costs coupled with the lack of available land for new development ultimately results in limited affordable housing opportunities and housing choice

Actions: Encourage the development of all types of affordable housing throughout Newton; continue to support programs that create or preserve affordable housing and which help leverage additional funds for these efforts; establish new programs that increase the ability to create and preserve affordable housing and housing choice

Sudbury

The Town of Sudbury will continue to work on removing or reducing barriers to affordable housing. Strategies to address these barriers include expanding regional housing services to homeseekers by monitoring and offering resale opportunities in the Sudbury/Wayland/Concord/Lincoln area, exploring additional transportation options, and evaluating the utility model at the Sudbury Housing Authority. Additionally Sudbury continues to work on increasing and providing housing opportunities to households earning less than 80% of the Area Median Income. Sudbury has been particularly pro-active this year in collaborating with the purchaser of a large Section-8 project in Sudbury that was in 'expiring use' status. Continued efforts toward developing a collaborative partnership are resulting in the Town's ability to provide more services to the residents of this community.

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, a 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 FY10 to address those impediments:

- Using Municipal Housing Trust funds, the City has designated affordable elderly housing as a major goal. The Hardy School building is in the final stages of renovation. The school renovation includes accessibility upgrades. A new elevator has been installed granting access. Completion in 2010 will make available 24 accessible elderly housing units.
- Continued application of the City of Waltham's Inclusionary Zoning Ordinance to facilitate the creation of affordable housing. Continuation of adaptive re-use of 'surplus' property into affordable housing. The City is currently discussing the re-use of the surplus Banks Elementary school building. Possible reuse will be for long term affordable ownership units. Three affordable units have been created through the Inclusionary Zoning Ordinance. Marketing of the units will begin before the end of 2010.
- 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. The Housing Division has completed 19 CDBG, interest-free, deferred rehabilitation loans in FY09-10 totaling \$179,955.27. This includes 2 interest-free, deferred loans for lead abatement.
- Continued use of HOME funds to provide down payment assistance to prospective low- and moderate-income homeowners. The housing market in 2009-2010 was substantially slower

than in previous years. Although the federal Housing Tax Credit was available it did not increase homeownership within the down payment assistance program. An increased effort by the Housing Division to cooperate with local lenders to offer mortgage products within our guidelines that can be combined with the HOME second mortgage.

- Creation of affordable, deeded rental units by using HOME funds to help local CHDO's 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 rental units at 2 Jackson Street. HOME funding will be used for acquisition of the Jackson Street site. The six units will be deed restricted in perpetuity.

Watertown

Watertown undertook its most recent Analysis of Impediments in 2008. It 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;
- Incorporate more diversity into the permit granting authorities and other decision making boards
- In FY10, 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;
- Identify districts and parcels within the Town that could accommodate higher density development
- Assist homeowners to obtain 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.

The underlying hurdle facing the development of affordable housing continues to be the residents' misconception about affordable housing – who occupies it and why it is needed. Additionally, given the current economic crisis residents are gravely concerned about the costs

imposed on the Town by building more affordable housing – the real estate taxes generated by such housing do not cover the costs of providing Town services to these developments.

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 Belmont Municipal Light Department 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 and working with individuals, 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 funding. Fortunately, though, Belmont is not faced with a significant number of people living below the poverty level. The 2000 US Census reported that in Belmont 1.7 percent of families and 2.3 percent of individuals lived below the 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 developed 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.

Lexington

One (positive) effect of having such high underlying land values is that there are very few individuals and households in Town that are below the poverty level. Comparing Census 2000 Data to the 2006-2008 ACS Data there was no significant change in the overall number of persons below the poverty line, about 2.1 to 4.3 percent of the total population. Interestingly however, there seems to be disproportionate representation of female householders with children and senior (65+) households within this number. This obviously has implications for the Town's social services departments. More attention should be paid to this trend and how we might respond to it.

Lincoln

In FY10 the Town allocated \$553,500 for community housing purposes to the town's Affordable Housing Trust fund to be used for affordable housing pursuant to a grant agreement between the Community Preservation Committee and the trustees of the Affordable Housing Trust Fund.

As stated above, \$40,000 has been spent for buy-downs of two affordable units. Other buy-downs options are currently being analyzed.

One key issue we have run into is the incompatibility of the deed restrictions required by the state and by HUD. This conflict between deed restrictions prevents us from utilizing state and federal funds for specific projects. Until this issue is resolved, we find ourselves only able to use state funds for the various buy-downs we have been involved in.

Needham

During FY10, 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 Homes and the Charles River Landing project, which are both providing numerous affordable units for Needham.

Sudbury

Sudbury has limited persons living below the poverty level. The Town employs a Social Worker and part-time assistant to assist as needed, and link residents to available services. Additionally, the Town has a Community Assistance Fund to help with housing and other expenses beyond the reach of households. The Sudbury Housing Trust sponsors a Small Grant Program that awards funds for health and safety repairs based on financial need. A total of 40 percent of the grants awarded in FY10 were to household making under 22% of the Area Median Income, qualifying under the Federal Poverty limits.

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.

The Homeless Prevention and Rapid Re-Housing Project has been made available to Waltham. This is a federally-funded stimulus grant to provide direct services and financial assistance to people at risk for homelessness, helping them maintain their housing and assist those who are currently homeless in obtaining housing. This project is available to renters only.

Watertown

During FY10, Watertown's efforts to alleviate poverty included promoting the development of affordable housing especially through the Town's Inclusionary Housing Requirements. In FY10, no new developments were proposed or constructed.

ENERGY STAR QUALIFIED UNITS

Belmont

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

Framingham

The emphasis of Framingham HOME funds use has not been on new construction/gut rehabilitation. Consequently housing units completed and underway have not been Energy Star

qualified. The bulk of activity undertaken with HOME funds has been focused on acquisition for affordable homeownership and moderate rehabilitation and adaptation of existing dwelling units. The Town will encourage, where eligible, the procurement and installation of Energy Star rated appliances.

The Shillman House, HOME assisted in its pre-development phase, is a new construction project. As a 4-story building, it is the sponsor's (Jewish Community Housing for the Elderly) understanding that it cannot qualify for the Energy Star Home certification. However, Shillman House will be a high efficiency, high performance building, "green building." With Shillman House, JCHE is participating in a new utility-sponsored Multi-Family New Construction Pilot Project program (with NSTAR), which also has stringent requirements. JCHE will be using Energy Star rated appliances, lighting and equipment and construction materials. The sponsor has hired CSG (Conservation Services Group) to inspect systems including building envelope commissioning and ventilation performance.

Sudbury

While the number of all newly constructed housing units completed that have received an Energy Star certificate is unknown, much progress has been made in Sudbury this fiscal year towards sustainable housing. Sudbury has received the Green Community award. The requirements for qualifying as a Green Community are not a low bar, but there are real benefits, including energy and cost savings, environmental benefits, and reduction of greenhouse gases.

FUNDS LEVERAGED

The Consortium was successful in using HOME funds to leverage approximately \$50 million in other public and private funds during FY10. 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. The following table details the funds leveraged in each community.

	Amount	Source
Bedford		
Additional HUD Grants	\$175,000	DHCD
Locally Leveraged Funds	\$70,000	Bedford Community Preservation Funds
<i>Total</i>	<i>\$245,000</i>	
Belmont		
Additional State Funds	\$1,750,000	MassHousing PDF
	\$1,750,000	MassHousing Mortgage
	\$750,000	DHCD Housing Stabilization
	\$5,000	MHP – Housing Innovations
Local Funds	\$17,500	Belmont Affordable Shelter Fund
Other	\$6,225,000	Tax Credit
	\$4,400,000	Construction Loan
	\$48,000	Enterprise Green Community
<i>Total</i>	<i>\$14,950,500</i>	
Brookline		
Additional HUD Grants Leveraged	\$580,519	CDBG (including \$500,000 for St. Aidan)
Additional State Funds Leveraged	\$1,100,000	Housing Stabilization Fund (St. Aidan)
	\$1,025,453	Affordable Housing Trust (St. Aidan)
	\$58,823	Mass Soft Second Program Subsidies
Locally Leveraged Funds	\$686,088	Brookline Housing Trust (St. Aidan)
Other	\$2,684,960	Private Bank Loans & Homebuyer Equity for 16 closings
<i>Total</i>	<i>\$6,135,843</i>	
Framingham		
Other	\$968,684	Privately financed mortgage loan
	\$31,394.37	Private Downpayment
	\$6,793.43	Privately paid closing cost
<i>Total</i>	<i>\$1,006,871.80</i>	
Waltham		
Additional HUD Grants	\$399,517	HOME funds
	\$1,155,626	CDBG funds
Additional State Funds	\$73,000	CPA State Match
Locally Leveraged Funds	\$1,260,000	CPA funds; Affordable Housing Trust funds
Other	\$1,800,000	
<i>Total</i>	<i>4,688,143</i>	
Watertown		
Additional Federal Funds	\$2,832,491	Tax Credit Exchange Program
Additional State Funds	\$435,000	Community Based Housing Initiative
	\$220,000	Federal Home Loan Bank of Boston
	\$1,100,000	Permanent mortgage from Watertown Savings Bank
<i>Total</i>	<i>\$4,587,491</i>	

INSTITUTIONAL STRUCTURE AND COORDINATION/CITIZEN PARTICIPATION

Bedford

The Bedford Housing Partnership has recruited 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 replaced the Bedford Housing Trust, a 501(c)(3) trust and, through it municipal auspices, lessened the overall cost of administering affordable housing.

Belmont

As a result of an Innovations Grant secured from the Massachusetts Housing Partnership, Belmont, Watertown and Waltham formed the Metro West Collaborative Developers. This organization's purpose is to look for opportunities for these communities to develop affordable housing. It is supposed to do all of the leg work necessary to get a project up and running. Each community contributes funding to operate this Collaborative, which is administered by Watertown Community Housing.

Representatives of the Belmont Housing Trust and Town Staff continued to meet on a monthly basis during FY10 to insure that various housing issues and projects continue to move forward. The Trust held monthly public meetings to discuss various housing issues.

The Trust worked with the Belmont Municipal Light Department and the Belmont Council on Aging to publicize the Earned Income Tax Credit program and offered to complete income eligible residents' taxes for free. While this is not a program funded by the Town, publicizing it greatly expanded people's knowledge of the existence of the program.

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 FY10 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, continued 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), in FY10 created internal expertise in housing development in order to explore a role in affordable housing development. It is now considering how to increase utilization of existing sites. The BHA also works with the Housing Division to implement the Town's Homelessness Prevention and Rapid Re-Housing Grant.
- The Brookline Improvement Coalition, Inc. (BIC), the Town's CHDO, continues to own two affordable rental housing projects, for which it is currently developing capital improvement and energy conservation plans.
- 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 WestMetro HOME Consortium to produce two television programs outlining fair housing laws and rights. The shows have aired five times weekly on public access television since March of 2010 and will soon be accessible to the public through the fair housing page of the Town's website.

- The Brookline Council on Aging continues to work with Brookline seniors to identify appropriate housing opportunities and supportive social services. The Council on Aging also works with the Housing Division to implement the Town's Homelessness Prevention and Rapid Re-Housing Grant, working primarily with vulnerable elders.
- 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. The Health Department also works with the Housing Division to implement the Town's Homelessness Prevention and Rapid Re-Housing Grant, focusing primarily on currently homeless or near-homeless households.

Framingham

The Department of Community and Economic Development will continue to work as an agent for coordination of efforts and 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), Downtown Solutions, Framingham Downtown Renaissance, Framingham Community Partners, Community Connections, and the Town Meeting Standing Committee on Planning and Zoning, and the Foreclosure Task Force. Feedback on the effectiveness of programs that are carried out by the Town is sought and encouraged from these groups as well as more formally through the Community Development Committee, Board of Selectmen, and Town Meeting, all of whom vote on activities and services to be offered each year with CDBG and HOME funding support. The Department of Community and Economic Development will promote a housing agenda on behalf of the community. Positive change can only occur in the community over the long term. In the near term, objectives must be set to continually raise concerns, frame issues, seek forums, further debate, facilitate dialogue and educate.

Natick

The Town of Natick adopted their most recent Citizen Participation Plan in 2009 and is based on the WestMetro Consortium Plan. The Town meets the requirements of this plan and involves citizens in the process of developing, reviewing and commenting on the Consolidated Plan, the Annual Action Plan, and the CAPER.

Needham

During FY10, 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.

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.

GEOGRAPHIC DISTRIBUTION OF RESOURCES

All activities undertaken with HOME Consortium funds were carried out on a city or town wide basis.

MONITORING

Bedford

Bedford completed monitoring to confirm continued ownership and residency of ADDI loan recipients. No problems were evidenced during this monitoring.

Belmont

Up until this year, the only affordable housing created with HOME funding was home ownership. Consequently, Belmont's HOME program required minimal monitoring. However, with the completion of Waverley Woods, a 40 unit family rental complex, Belmont will be required to monitor this development on a yearly basis.

Brookline

The results of the most recent on-site Housing Quality Standard (HQS) inspections of HOME rental projects are listed in the following table. Since all of the HOME-funded projects in Brookline have fewer than 25 units, an on-site inspection is required only every two years and took place in FY09. Tenant re-certifications are done on an annual basis and took place in FY10.

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. The owner must sign and return an enclosed certification that s/he 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. Owner occupancy is also confirmed through Assessor's Office determination that 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.

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.

Natick

Natick's use of HOME funds has been limited and have only recently in the last year been partially expended for affirmative marketing and down payment assistance. A monitoring strategy is in place to monitor on an annual basis for regulatory compliance and will be conducted in this upcoming fiscal year. Each buyer of an affordable unit will be contacted by certified mail with a return receipt request. The letter will contain a compliance certification that will require a signature and be returned to the Town.

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 Town of Sudbury had no projects under agreement or under construction during the year. However, the Town performs annual monitoring for the affordable homeownership units and the Sudbury Housing Authority performs annual monitoring for the affordable rental units. Other private affordable rental units are monitored by their management companies.

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 FY10, monitoring activities have not been completed. The City has notified rental property owners and WATCH of monitoring requirements that need to be completed. Monitoring activities include 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.

Homebuyer properties are monitored annually for loan deferments to ensure the properties are the primary residence of the HOME loan recipient and property insurance binders are updated. HOME DPA loan monitoring is ongoing and there have been no issues related to the primary residence requirement of the HOME loan or insurance documentation on current loans.

Waltham will be monitored in the fall of 2010 by the City of Newton HOME Consortium lead community.

Watertown

First Homebuyer Program

In the fall of 2009 Watertown Community Housing conducted monitoring of loans provided under the First Home Program. Of the 26 outstanding loans:

- Three were in the process of being sold or paid off so they were not included in this monitoring.
- One unit failed to provide compliance documents.
- Twenty two homeowners provided all required documentation. Documentation provided by owners includes: a) signed certification form, b) copy of drivers license and c) copy of homeowner insurance.

The owner who failed to respond does appear to live in the unit, based on a visual investigation of the unit. There may be a language barrier preventing their provision of the required documents. More effort will be made in the fall 2010 monitoring round to obtain the required documents.

DISPLACEMENT AND RELOCATION

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. No relocations occurred in HOME loans administered by the City in 2009-2010, all properties were either newly constructed or built after 1978. A temporary relocation was necessary for one CDBG Lead loan recipient. Tenants were relocated for one week for abatement and were allowed to re-occupy the property once compliance within Title X and Massachusetts State lead laws was evident after full re-inspection of the property.

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. The developer, Watertown Community Housing, has a Relocation Plan that was approved by the Massachusetts Department of Housing and Community Development.

The renovations taking place at 1060 Belmont Street during FY10 required the permanent relocation of two tenants and the temporary relocation of two households. The relocations were conducted in accordance with the Relocation Plan.

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 \$500,000 (FY07 - \$200,000; FY08 - \$100,000; FY09 - \$100,000; FY10 - \$100,000). The Town committed \$600,000 to Waverley Woods and will be done with its obligation in FY11. 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

The figures below exclude St. Aidan's, which had a development-based loan of \$1,824,848 and 11 units under deed restrictions.

HOME Loans Outstanding: 44

HOME Principal Balance Owed: \$2,426,125 (including \$72,991 in ADDI funds)

HOME Loans Deferred: 44

Principal Balance Owed as the end of FY10: \$2,426,125 (including \$72,991 in ADDI funds)

Terms of Deferral: 30 Years (extendable)

Loans Defaulted: 0

Balances Forgiven/Written Off: 0

Framingham

Loan: \$120,194.66

Deferred Loan-Lead Based Paint (LBP): \$90,235

Deferred Loan: \$89,326.11

Grand Total: \$299,755.77

Loan refers to funds extended to client households which must be repaid over a defined timeframe, through monthly amortized principal and interest payments.

Deferred Loan LBP refers to funds extended to client households to undertake measures to address Lead Based Paint (LBP) issues. These loans are deferred completely after 15 years, with gradual forgiveness if the household continues to reside and does not dispose of the property in years 6 through 15.

Deferred Loans refers to funds extended to client households, as essentially grants, although assistance is structured such that all payments are forgiven after five years if the household continues to reside and the property is not conveyed for five years.

Lexington

The Douglas House, completed in December 2008 received a grant for \$161,498 from the Town of Lexington. These were HOME funds from Fiscal Years 2007, 2008, and 2009. They remain in good standing with all lenders.

Natick

The Natick Down Payment Assistance Program was started in FY09 and has to date distributed 9 deferred loans in the total amount of \$103,700.

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 106 deferred loans to low- and moderate-income buyers since 1995, totaling \$3,634,069.50. The outstanding HOME loan balance as of July 15, 2010 is \$3,002,679.50. Twenty-four loans totaling \$631,390.00 have been repaid providing program income to fund new HOME deferred loans. The City has granted \$257,239 in HOME lead abatement grants to down payment assistance buyers. There has been one HOME-funded down payment assistance funded property foreclosure in June of 2010. The City's Law Department is taking legal action to pursue the repayment of the HOME funds from the HOME loan recipient. The recapture provision has protected the City from repayment of the loan from city funds.

WatertownFirst Time Homebuyer Down payment Assistance:

Since 1994, 27 deferred loans were made and two (2) loan was repaid. Twenty-five (25) loans for a total amount of \$668,700 are outstanding.

1060 Belmont Street Apartments:

Outstanding deferred loan in the amount of \$700,674.67.

Coolidge School Apartments:

Outstanding deferred loan in the amount of \$390,000.

Part III
APPENDIX

FINANCIAL SUMMARY

PR 26 - CDBG Financial Summary Report	
Grantee: Newton, MA	2009
Program Year	
PART I: SUMMARY OF CDBG RESOURCES	0
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	2,250,790.00
02 ENTITLEMENT GRANT	0
03 SURPLUS URBAN RENEWAL	0
04 SECTION 108 GUARANTEED LOAN FUNDS	217,435.05
05 CURRENT YEAR PROGRAM INCOME	0
06 RETURNS	0
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	2,468,225.05
08 TOTAL AVAILABLE (SUM, LINES 01-07)	
PART II: SUMMARY OF CDBG EXPENDITURES	1,728,506.45
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	0
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	1,728,506.45
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	472,011.08
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	0
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	2,200,517.53
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	267,707.52
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	
PART III: LOWMOD BENEFIT THIS REPORTING PERIOD	0
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	74480.48
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	1,698,229.98
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	0
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	1,772,710.46
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	100.00%
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	0
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	368,320.59
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	0
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	368,320.59
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	2,250,790.00
32 ENTITLEMENT GRANT	227,495.56
33 PRIOR YEAR PROGRAM INCOME	0
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	2,478,285.56
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	14.86%
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	
PART V: PLANNING AND ADMINISTRATION (PA) CAP	472,011.08
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	0
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	472,011.08
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	2,250,790.00
42 ENTITLEMENT GRANT	217,435.05
43 CURRENT YEAR PROGRAM INCOME	0
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	2,468,225.05
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	19.12%
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	

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

Name of the Participating Jurisdiction

Federal Fiscal Year (yyyy)

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. 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	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
	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: 6/30/10	2. GRANT NUMBER: B09MC250019
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;">Setti D. Warren, Mayor</p>	Signature: <hr style="width: 80%; margin-left: 0;"/>	<p style="text-align: right;">September 28, 2010</p>
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