

DRAFT

**CONSOLIDATED ANNUAL PERFORMANCE AND
EVALUATION REPORT**

July 1, 2010 – June 30, 2011

The final *Consolidated Annual Performance and Evaluation Report* is available for public comment beginning August 31 through September 27, 2011. All comments should be submitted in writing, if possible, by September 27, 2011 at 4 p.m. to Trisha Kenyon Guditz at tguditz@newtonma.gov.

Public comment is also invited at the Newton Planning and Development Board's Annual Performance Hearing scheduled for Monday, September 12, 2011 at 7:30 p.m. in room 209 in Newton City Hall, 1000 Commonwealth Avenue, Newton, MA.

Please contact Trisha Kenyon Guditz at tguditz@newtonma.gov or 617-796-1156 for any questions or alternative ways to provide comments.

FY11 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT
ASSESSMENT OF GOALS AND OBJECTIVES

CITY OF NEWTON

HOUSING

In its *FY11-15 Consolidated Plan*, the City identified three priority housing needs. In FY11, City housing staff and members of two advisory bodies—the Newton Housing Partnership and the Fair Housing Committee—worked collaboratively with housing staff to address these priorities. The following major activities in FY11 which contribute to addressing Newton’s priorities include the following: The City provided HOME and CDBG funds to Citizens for Affordable Housing in Newton Development Organization, Inc. (CAN-DO), the City’s CHDO, to buy down and delead a multi-family rental property in Newton Corner; the CDBG-funded Newton Housing Rehabilitation Program committed funds to nine projects; and a multi-month comprehensive analysis of the City’s compliance with architectural access requirements was completed and delivered to the City’s Fair Housing Committee in June 2011. A summary of the FY11 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: Provide deeper subsidies in affordable housing projects so that very-low income renter households have a greater range of housing choices.

61 Pearl Street: As referenced above, in FY11 the City approved a total of \$480,000 in CDBG (\$190,683.58) and HOME (\$289,316.42) funds to CAN-DO to buy down a first mortgage and delead a multi-family property located at 61 Pearl Street in Newton Corner. (The cost of acquisition was \$780,000. The original asking price was \$899,000. The City required an arm’s length as-completed appraisal of the property as part of the review and approval process.) Additional federal funding was provided to the project to create an accessible unit at the site.

The property consists of a 2 ½-story building that was constructed in the early 1870s and an attached 1½-story rear addition constructed prior to 1874. The main building and addition currently include three one-bedroom and one two-bedroom rental units (three units in the main building and one unit in the rear addition). The completed project will provide three two-bedroom rental units. The loss of one unit is the result of making the ground floor unit accessible.

The total development cost is \$1,370,000. In addition to the requested CDBG and HOME funds, the other sources of funding include \$665,000 in Community Preservation Funds, which has been committed, \$50,000 from a private foundation(s) and a \$175,000 first mortgage (after the \$650,000 take out in CDBG, HOME and CPA funds). The total public subsidy, including CDBG and HOME, is \$1,145,000 or \$381,667/unit.

The project includes one first floor unit that is accessible to people with mobility impairments and will be designed and constructed to be in compliance with MA Architectural Access Board and regulations at 521 CMR. The unit will also have a front and rear entry and exit ramps. Only one ramp is required under code. The project is not required to be accessible under either state or federal fair housing requirements. However, the provision of an accessible unit meets needs identified in this Priority Needs

#1 and #3 as well as policy guidance from the Mayor's Affordability and Accessibility Working Group which issued the memo *Accessibility in Affordable Housing* in October 2010. The cost to only rehabilitate Unit #1 is \$42,750. The project architect estimated that an additional \$111,319 is required to make the unit accessible.

All three units are HOME-assisted and will be available to tenants whose gross annual household income cannot exceed 65% of area median income after the first year of occupancy. Unit rents are restricted to the High HOME rent which is \$1,349 for two-bedroom units. Prospective tenants can use Section 8 vouchers, but the rent is still restricted to the HOME rent. CAN-DO will pay for all utilities. As a result, a utility allowance is not required to be deducted from the High HOME rent. Although the rents are based on what households at 65% of area median income can afford, CAN-DO is assuming the availability of Section 8 vouchers which are limited to households at or below 50% of area median income.

The HOME Program requires an affordability period of 15 years. However, the City will request that these units be affordable in perpetuity through execution of a rental Regulatory Agreement between the City, CAN-DO, Inc. and the MA Department of Housing and Community Development. The affordability period will be enforced by a deed restriction running with the land.

Housing staff is working closely with CAN-DO to ensure that all Uniform Relocation Act noticing and financial assistance requirements are met. As of mid-August 2011, two out of four current tenant households have received a 90-day notice to vacate. CAN-DO is still in the process of working with the other tenants to provide them with comparable unit information.

Rehabilitation work to 61 Pearl Street is scheduled to begin in the fall of 2011.

Priority need #2: Reduce financial and institutional barriers to increase the availability of affordable housing by increasing funding; expediting the local funding review and project approval processes; and provide more case management and financial education for tenants.

61 Pearl Street accessibility: In FY11, the City of Newton worked toward meeting the needs identified in Priority need #2 in two ways: As mentioned previously, in FY11 the City provided additional funding to CAN-DO's 61 Pearl Street project to develop one unit accessible to people with mobility impairments. The project architect has estimated that it will cost approximately \$111,319 in additional federal funds to make the unit accessible. He estimated that it would have cost only \$42,750 if the unit was just rehabilitated to HOME property standards and the state building code.

Revised One Stop: In addition, housing staff collaborated with the Community Preservation Manager to roll out a new affordable housing development proposal form and instructions (the City's version of a "One Stop" application) in FY11. The proposal form was developed to help streamline the application process so that project sponsors can use one form to request CDBG, HOME and/or Community Preservation Funds. The attachments checklist was updated as well and includes a fair housing and equal opportunity section and a Self-Evaluation section on existing and proposed architectural accessibility modeled after the MA Department of Housing and Community Development's One Stop application.

Priority need #3: Institutionalize principles and practices of fair housing including

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

The City accomplished a number of activities related to meeting the Priority needs identified in #3 including the following:

Fair Housing Initiative Program grant: In December 2010, City applied for a second Fair Housing Initiative Program (FHIP) grant from HUD to continue the education and outreach efforts that the Newton Fair Housing Committee and staff have undertaken since the City received a \$98,200 FHIP grant in 2006. In FY11, the City partnered with Metropolitan Boston Housing Partnership (MBHP) and proposed an 18-month comprehensive education and outreach initiative that included participation of all 14 WestMetro HOME Consortium communities. The City requested \$65,705 to develop and sponsor 11 fair housing trainings on six specific topics including a workshop on the development and implementation of a regional Language Assistance Plan; a multi-media public awareness campaign--developed by a seasoned communications professional--to promote fair housing education and the use of available fair housing complaint resources; the translation of 11 fair housing fact sheets, developed by MBHP, into Russian, Spanish and Chinese; and the clarification and formal recognition of the roles of the City's Human Rights Commission and the Massachusetts Commission Against Disability, a state Fair Housing Assistance Program agency, in the City's existing fair housing complaint referral process. The grant request was leveraged with a total of \$18,686.16 in in-kind, non-cash contributions as well as \$14,870 in City of Newton match. Unfortunately, the grant was not awarded but the City and MBHP have developed a work plan that may be more competitive when FHIP funding is pursued at some future date.

“Ramping Up: Planning for a More Accessible Newton” report is completed: In FY10, the City hired MBHP's Fair Housing Manager, Barbara Chandler, to evaluate and make recommendations for improvements to the institutional processes and procedures 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. In June 2011, the report *Ramping Up: Planning for a More Accessible Newton* was released and distributed to the Mayor, the Newton Housing Authority, City department heads, appropriate City boards and commissions, and nonprofit housing providers who participated in the . The report, which is on the City's website at www.newtonma.gov/Planning/nfhc/architectural-access-report.pdf, provides a limited systemic review of how the City and the Newton Housing Authority procedurally manage policies, procedures and practices regarding accessibility. The report's 150 recommendations are related to ensuring, among other things, the City's compliance with state and federal mandates. One of the most pressing recommendations is the importance of hiring an experienced ADA/Section 504 access coordinator for the City who will also be responsible for updating the City's ADA/Sec 504 plans. Both the Fair Housing Committee and the City's Commission on Disability

(formerly the Mayor's Committee for People with Disabilities) strongly support this recommendation and plan to advocate for filling this position with a trained professional in FY12.

192 Lexington Street update: The \$5.3 million Parkview Homes development located at 192 Lexington Street 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 single family unit designed to be accessible for individuals with mobility disabilities. A total of \$867,727 in HOME funding and \$173,000 in CDBG funding was allocated to assist with acquisition and development soft costs. The project also received \$2,041,000 in local Community Preservation Act funds for site work and construction. The development is scheduled to be completed and the units occupied by the end of summer of 2011.

Parkview Homes exemplifies many fair housing principals that help the City's priority of supporting and expanding Newton's socio-economic, cultural, racial, and other diversity in both the immediate and long-term.

As a mixed-income all affordable development, Parkview Homes is the first of its kind in Newton. Six units (including 4 HOME-assisted 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 income mix at Parkview Homes will help expand the City's socio-economic diversity by providing new homeownership opportunities to households in those income ranges, but could otherwise not afford to purchase a home in high-cost Newton.

Each condominium unit at Parkview Homes has three-bedrooms, with the exception of the one two-bedroom accessible unit. Adding three-bedroom units to the City's affordable ownership housing stock is important in achieving fair housing opportunities in the community for income-eligible families with children, especially in townhouse-style developments that typically consist of two-bedrooms or less.

As articulated in the City's *Fair Housing Action Plan* and the *FY11-15 Analysis of Impediments to Fair Housing*, achieving the goal of a diverse community requires a spirit of cooperation and collaboration and also must reach beyond minimum requirements. The City and the developer of Parkview Homes were able to work together to create the first single family affordable ownership unit in Newton that is accessible for individuals with mobility disabilities, although doing so is not required by federal and state accessibility requirements. Going beyond such requirements provides an opportunity to individuals requiring such features in an affordable unit for years to come and also strengthens the City's resolve to constantly improve upon its fair housing performance.

Fair housing complaints: In FY11 housing staff assisted with a fair housing complaint filed with the Newton Human Rights Commission (HRC) against a housing provider on the basis of disability and failure to respond to certain reasonable accommodation and reasonable modification requests. Coordinated by housing staff, the HRC investigated the complaint and provided mediation between the complainant and respondent. The respondent took actions which resolved the issues raised by the complainant. The HRC then dismissed the complaint after this informal resolution was achieved.

Fair housing trainings: In FY11 the Fair Housing Committee co-sponsored a Property Owner Resource Fair for Newton rental property owners, management companies and realtors. Approximately 80 landlords and realtors attended the Resource Fair, which featured a workshop on the fair housing rights and responsibilities for landlords as well as a discussion on the Section 8 voucher program. Attendees were able to visit information tables, talk to specialists and receive resource materials on housing

rehabilitation programs, deleading, energy savings, tenant-landlord law, fair housing, accessibility improvements, tenant-landlord mediation and rental subsidies.

A task force comprised of housing staff, local non-profit housing and human service providers, a local bank, and MBHP, greater Boston's largest provider of rental voucher assistance, coordinated the event.

Also in FY11, the City of Newton's Fair Housing Committee sponsored a forum on the importance of reasonable accommodations for people with disabilities in all housing types and related facilities in Newton. The forum featured a presentation on the topic by Barbara Chandler, MBHP's Fair Housing Manager followed by a panel discussion of Newton residents with disabilities sharing their experiences. Among the 16 attendees were for-and nonprofit developers, property managers and realtors.

Assessment of Goals and Objectives- Impediments to Fair Housing

The FY11 Annual Action Plan identified the following principle fair housing actions that the City including the Fair Housing Committee and the Commission on Disability (formerly the Mayors Committee for People with Disabilities) planned to undertake in FY11: (1) fund the work of an architectural access consultant and if applicable, begin to implement the changes recommended by the consultant; (2) apply for a second FHIP grant to expand existing fair housing education, training and outreach efforts; (3) develop a fair housing policy statement that requires recipients of HOME, CDBG and local Community Preservation Act funds for housing development/community housing to adhere to the highest standard of architectural accessibility and (4) develop a more comprehensive affirmative marketing plan.

As described in more detail in the Priority #1 and #2 narratives above, the City has made significant progress: "Ramping Up: Planning for a More Accessible Newton," the evaluation and analysis of the City's compliance with architectural access requirements was completed; housing staff partnered with MBHP and submitted a FHIP application to HUD for additional fair housing training; and the revised One Stop application encourages applicants to exceed the minimum state and federal requirements for architectural access for persons with disabilities and requires applicants to complete an architectural access code applicability self-evaluation.

NEWTON HOUSING REHABILITATION PROGRAM

The Newton Housing Rehabilitation Program was substantially revised after more than 20 years and a new program rolled out in April 2009. Significant revisions to the program were made again in FY11 and the current guidelines went into effect September 30, 2010. The most significant changes to the program include the following: Only priority work items will be funded. Priority work can include emergencies, hazard abatement, removal of architectural barriers, addressing structural failures and correcting serious code violations or deficiencies in Housing Quality Standards. The guidelines were revised so that applicants with documented emergencies, including hoarding, could go to the top of the waiting list.

Under the current program, all funding assistance is in the form of a deferred payment loan at 0 percent interest due upon sale or transfer of the property with two exceptions:

Deleading: Funds for deleading, irrespective of whether it is an emergency, are provided as a grant;
Hoarding: Emergency funds up to \$5,000 are available as a grant to clean a rental unit/single family house or condominium. The applicant must be receiving concurrent mental health services. Any additional funds necessary to complete the cleaning are in the form of a deferred payment loan.

In FY11 the Newton Housing Rehabilitation Program committed funding to nine projects totaling \$224,084. A total of \$79,970.14 was committed to three clients who are over 62 years old. The Rehab/Construction Manager responded to 21 requests for emergency assistance, including two emergency hoarding cases, and four emergency cases were funded. In addition to the six Newton homeowners who received CDBG assistance for housing rehabilitation, the Newton Housing Authority and CAN-DO also received assistance benefitting income-eligible tenants at their respective developments (76 Thurston Road (Echo Ridge), 234 Central Street (Centenary Village) and 18-20 Cambria Street). Currently, there are 65 individuals or projects on the waiting list.

FIRST TIME HOMEBUYER ASSISTANCE

The City’s First Time Homebuyer Program is capitalized with \$968,800 in Community Preservation Funds. In FY11 no CPA funds were expended. There were no ADDI first-time homebuyer assistance cases in the WestMetro HOME Consortium during FY11.

The WestMetro HOME Consortium ADDI Program Guidelines were revised in FY11. The revisions clarified guideline language to ensure that HOME resale and recapture provisions are not mixed in cases funded by ADDI. The maximum assistance amount was reduced to \$5,000 from the maximum allowed by HUD (\$10,000) to enable at least one additional eligible household to benefit from the program given the remaining budget. The revision also allows ADDI assistance to pay for eligible closing costs if underwriting ratios are met and if the buyer did not have sufficient cash reserves and was responsible for paying closing costs. Finally, the revisions streamlined and clarified administrative processes. Consortium communities which already provide downpayment assistance will be responsible for most ADDI case administration and Newton will continue to have most administrative responsibilities for communities without such capacity. Consortium members provided helpful feedback on guideline revisions for the remainder of the program’s lifespan.

First Time Homebuyer Funds Budgeted	Funds Expended in Current Year	Accomplishment
\$968,800 (CPA; continued appropriation)	\$0 CPA	WestMetro HOME Consortium
\$35,196 (HOME; West Metro HOME Consortium)	\$0 ADDI/ HOME	ADDI Program Guidelines revised

FY11 CDBG-funded Housing Rehabilitation Projects/CDBG-funded First Time Homebuyer Loans

As of the end of FY11, there were housing rehabilitation and first-time homebuyer loans outstanding, with a principal balance owed of \$4,108,611.08. A breakdown of the loans outstanding is provided below:

Loan Type	Number of Loans	Principal Balance Owed
Housing rehab direct loans	23	\$998,822.61
Housing rehab deferred loans	93	\$2,189,143.50
Housing rehab historic deferred loans	6	\$174,692.50
First-time homebuyer loans	11	\$745,952.47
Total	158	\$4,108,611.08

STATUS OF LOANS

FY11 CDBG and HOME-funded Housing Development Projects

At the end of FY11, there were 23 direct loan receivables totaling \$998,822.61 and 93 deferred loans receivable totaling \$5,823,793 for CDBG funded housing development projects. There were 13 deferred loans receivable totaling \$2,254,107.42 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.

MONITORING

Housing Development and First Time Homebuyer Projects

The monitoring was conducted by housing staff on a sampling of CDBG-funded affordable housing development projects and all HOME rental and First Time Homebuyer projects January – March 2011.

DISPLACEMENT AND RELOCATION

No persons or businesses were displaced or relocated in FY11 as the result of any federally-funded project.

ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING

In FY11, the Newton Housing Rehabilitation Program provided a total of \$ 67,371.16 in CDBG funds to the Newton Housing Authority for public housing improvements. The Housing Authority received \$24,040 for accessibility improvements, including the installation of a roll-in shower, to the toilet room at an Echo Ridge unit at 76 Thurston Road and \$43,331.16 to repair the deteriorated exterior stairs at Centenary Village at 234 Central Street.

In FY11, the City provided \$15,440 in CDBG funds to enable the Newton Housing Authority to continue to fund the Resident Services Coordinator who provides social, recreational and referral services to Housing Authority residents.

ASSESSMENT OF GOALS AND OBJECTIVES – AFFIRMATIVE MARKETING

In FY11, three member communities of the WestMetro HOME Consortium—Sudbury, Waltham and Newton—began to meet about developing a more comprehensive affirmative marketing plan (the current plan dates from 2008). The outcome of these meetings—the draft “West Metro HOME Consortium Affirmative Fair Housing Marketing Plan” is based, in part, on the requirements outlined in the MA Department of Housing and Community Development’s requirements for affirmative marketing and resident selection. The objectives of the revisions are to ensure that both federal and state requirements are reflected in a single plan and to provide clear guidance of those requirements to both member communities and local developers. The WestMetro HOME Consortium will complete its work on the affirmative marketing plan guidance and have a final plan in FY12.

ASSESSMENT OF GOALS AND OBJECTIVES – PERSONS LIVING BELOW POVERTY LEVEL

Please refer to the Continuum of Care for People who are Homeless or At-Risk for this assessment section.

ASSESSMENT OF GOALS AND OBJECTIVES – ENERGY STAR UNITS

Although there were no completed Energy Star qualified units that received a commitment of federal funds in FY11, all 10 units at Parkview Homes at 192 Lexington Street will receive an Energy Star certificate. The units will be completed and occupied in FY12

FY11 Housing Development Accomplishments (CDBG and HOME-funded projects)

Active Projects	Funds Budgeted	Total Funds Expended		FY11 Status
		Funds Expended in Prior Years	Funds Expended in Current Year	
Parkview Homes 192 Lexington Street SEB, LLC (dba Parkview Homes, LLC)	\$173,000 CDBG \$867,727 HOME	\$51,109.01 CDBG \$265,609.04 HOME	\$121,890.99 CDBG \$586,960.73 HOME	HOME and CDBG funds provided in February 2011 for the mortgage buy down of the property. HOME funds also expended for soft costs. Completion of construction expected in late summer, 2011 (FY12).
61 Pearl Street CAN-DO	\$190,684.58 CDBG \$289,315.42 HOME \$480,000 Total	\$0	\$380,000	\$380,000 was provided in April 2011 for the mortgage buy down of the property. The start of rehabilitation is scheduled for the fall 2011 with occupancy in 2012 (FY12)
CHDO operating expenses CAN-DO	\$13,233 HOME		\$13,233 HOME	HOME operating funds were provided to CAN-DO, the City of Newton’s only certified CHDO.
FY11 Totals	\$363,684.58 CDBG \$1,170,275.42 HOME	\$51,109.01 CDBG \$265,609.04 HOME	\$312,575.57 CDBG \$889,509.15 HOME	Funds provided for the development of 10 affordable for sale units and 3 affordable rental units

Active HOME Projects in FY11

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
Parkview Homes	\$867,727	\$867,727	4	10	\$586,960.73	Construction completion scheduled for late (August 2011)
192 Lexington Street	\$4,993,727 (TDC)					
61 Pearl Street	\$480,000	\$480,000	3	3	\$380,000	HOME funds commitment (signed agreement) on 3/31/11.

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 FY11 by the City of Newton and the funds leveraged through these expenditures.

FY11 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Housing Development	\$190,684.50 (Pearl Street)	\$189,315.50 (Pearl Street)	\$0	\$890,000 (61 Pearl Street)
	\$121,890.99 (192 Lexington Street)	\$586,960.73 (192 Lexington Street)		\$2,041,000 (192 Lexington Street)
Housing Rehabilitation	\$224,084	\$0	\$0	\$12,375
Homebuyer (ADDI Assistance)	\$0	\$0	\$0	\$0

Goals and FY11 Outcomes

Goals	Proposed Outcome	FY11 Actual Outcome
Housing Development		
Affordable housing units	2 rental units	3 rental units at 61 Pearl Street
Homebuyer assistance	3 homebuyers	0 homebuyers used \$0 in ADDI assistance
Housing Rehabilitation		
Housing Rehabilitation Program	15 homes rehabilitated	CDBG funds were committed to 9 projects; 5 projects are currently in the pipeline

Households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project in FY11

Project Name	Extremely Low Income	Low Income	Moderate Income	Total
ADDI				\$0
Rental: 61 Pearl Street:				The three HOME-assisted units will be rehabilitated and occupied in FY12.
For sale: Parkview Homes (192 Lexington Street)			6 households at or below 80%; 4 households below 100%	The four HOME-assisted units will be occupied in FY12.

Displacement and Relocation: N/A in FY11

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.

	Number	Cost				
Parcels acquired	0					
Businesses displaced	0					
Nonprofits displaced	0					
Households temporarily relocated	0					
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced	0					
Cost of providing relocation assistance	\$0					

Annual Performance Report: N/A in FY11

Minority Owned Businesses N/A
 In the table below, indicate the number and dollar value of contracts for HOME projects **completed** during the reporting period.

Minority Business Enterprises						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses) N/A

	Total	Women Owned	Male Owned
Number of contracts			
Dollar amount of contracts			
Number of sub-contracts			
Dollar Amount of sub-contracts			

Minority Owners of Rental Property: N/A in FY 11
 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.

Minority Property Owners						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds						

PUBLIC SERVICES

The objectives of the City of Newton CDBG Program were addressed in FY11 by 33 different public service projects that were funded by grants from the CDBG Program and carried out by 19 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 below:

Services to Children: Nine projects serving priority needs of children were funded in FY11. 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: Seven projects serving the priority needs of youth were funded in FY11. 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; two structured summer recreational activity programs for youth of middle school and high school age; and a focused group program for developmentally disabled youth. The services available through these seven adolescent programs included crisis management, substance abuse prevention and treatment, outdoor recreational opportunities, group counseling and family therapy.

Services to Adults and Families: Five projects serving the priority needs of adults and families were funded in FY11. 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: Seven projects serving the priority needs of elders were funded in FY11. Three 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 of the programs in a housing development 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: Six projects serving the priority needs of adults with disabilities were funded in FY11. One of these projects served elders with severe visual impairments. The remaining five 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 one project 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: Eleven projects, including four 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 FY11. All the priority needs stated in Newton's FY11-15 Consolidated 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 precipitated 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.

FY11 Public Service Accomplishments

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Budgeted in FY11	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 Children’s Programs Kids Corps Summer Camp Scholarships Child Care Scholarships Child Care Scholarships Summer Camp Scholarships EDP Scholarships Child Care Scholarships 	<ul style="list-style-type: none"> \$7,721.00 5,400.00 6,000.00 3,770.00 15,000.00 20,000.00 3,460.00 7,100.00 15,000.00 	<ul style="list-style-type: none"> 39 3 21 37 141 30 34 32 25 	362 people
Adolescents	<ul style="list-style-type: none"> • Crisis Intervention • Intensive Case Management • Substance Abuse Prevention & Treatment 	<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 Teen Center Teen Mentor Connection Youth Outreach Counseling Family Crisis Stabilization 	<ul style="list-style-type: none"> \$5,500.00 5,300.00 31,000.00 4,200.00 17,700.00 5,200.00 	<ul style="list-style-type: none"> 84 10 845 35 89 50 	1,113 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 Mental Health and Substance Abuse Recovery Hotline & Outreach Services Case Manager 	<ul style="list-style-type: none"> \$5,000.00 26,300.00 21,500.00 4,650.00 16,400.00 	<ul style="list-style-type: none"> 74 52 154 257 38 	575 people

FY11 Public Service Accomplishments (continued)

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Budgeted in FY11	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. 	<p>Caring Choices</p> <p>Resident Services (including Care Connections and English as a Second Language)</p> <p>Mental Health Intervention</p> <p>Resident Services Coordinator</p> <p>Social Services</p> <p>Sr. Center Program Coordinator</p>	<p>\$ 13,200.00</p> <p>21,069.06</p> <p>33,971.50</p> <p>15,440.00</p> <p>30,000.00</p> <p>21,500.00</p>	<p>102</p> <p>112</p> <p>58</p> <p>840</p> <p>360</p> <p>3,148</p>	<p>4,620 people</p>
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 	<p>Job Developer/Job Coach</p> <p>Person-Centered Planning</p> <p>Music Therapy</p> <p>Visually Impaired Elders Program</p> <p>Clinical Services and Supports</p> <p>Community Access Program</p> <p>Wednesday Drop-in Program</p>	<p>\$19,000.00</p> <p>3,600.00</p> <p>3,720.00</p> <p>2,050.00</p> <p>6,500.00</p> <p>5,600.00</p> <p>6,100.00</p>	<p>20</p> <p>37</p> <p>9</p> <p>12</p> <p>11</p> <p>43</p> <p>60</p>	<p>192 people</p>
FY11 Totals		33 Projects, 19 Agencies and City Departments	FY11 Project Funds Budgeted	\$407,951.56	6,862 people assisted	

FUNDS LEVERAGED

In order to both maximize the accomplishments achieved by the Newton Housing and Community Development Program and to make projects feasible, CDBG, HOME and ESG funds often must be combined with other funding sources. Listed below is a summary of the CDBG, HOME and ESG funds expended during FY11 by the City of Newton and the funds leveraged through these expenditures.

FY11 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Human Services	\$396,598.06	\$0	\$101,981.14	\$2,014,500

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 FY11, on-site monitoring visits were made to twelve public service projects and three 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 FY11 through monitoring visits and periodic agency contacts.

Public Services Goals for FY11	Proposed Number Assisted	Actual Number Assisted
Elder services	4,000 people	4,620 people
Adolescent services	600 people	1,113 People
Children's services	200 people	362 People
Adult/family services	700 people	575 People
Services for people with disabilities	300 people	192 People

INSTITUTIONAL STRUCTURE AND COORDINATION

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 FY11 with an average attendance of 45 people from 40 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 FY11 included:

- How Massachusetts' New Harassment Law Affects You
- Emergency Resources for Families in the Winter Months
- Untangling the Housing Puzzle in Newton
- Caring for the Caregiver
- Responding Effectively to Workplace Conflicts

ARCHITECTURAL ACCESS

In FY11, four of seven active CDBG-funded access projects were completed or substantially completed and considerable progress was made in two high priority areas addressed in the annual action plan.

Priority #1: Public pedestrian access improvements

In FY11 design work and citizen outreach was completed on curb cut improvements in several complex intersections. There were a total of 7 curb cuts constructed through CDBG funding during FY11. Thirteen accessible pedestrian signals were installed at the intersection of Commonwealth Street and Washington Street. This well-traveled intersection connects the village of West Newton to the Riverside train stop. A memorandum of understanding between the Planning Department and Department of Public Works was signed for the installation of detectable warnings at the intersection of Cabot Street and Centre Street, located nearby the Carroll School for the Blind. This work will begin in early FY12.

Priority #2: Public recreation facilities access improvements

Charlesbank Playground Phase I improvements, which combined CDBG access and neighborhood improvement funds, were finished. CDBG access funds were used to install a new accessible entrance ramp as well as accessible benches and picnic tables in the park. Due to a recent change in City policy, the Department of Public Works no longer stripes Handicap Parking spaces or installs the signage for these spaces in City Parks. This one remaining item for Cold Spring Park will be completed in early FY12.

The two CDBG-R access projects, Newton Centre Playground Accessible Pathway and Handicap Parking Spaces as well as Nahanton Accessible Pathway and Handicap Parking Space were completed and substantially completed, respectively. The striping of the new Handicap Parking space and the installation of signage will bring the Nahanton project to completion.

Priority #3: Access improvements to nonprofit agencies

In FY11, City staff worked with staff at the Newton Community Service Center to review the design of the ramp for compliance with accessibility regulations. The request for bids was prepared and the installation of the ramp is scheduled for the fall of FY12.

Commission for Disability (formerly the Mayor's Committee for People with Disabilities)

In FY11, the City adopted Section 8J of Chapter 40 of the Massachusetts General Laws to create a Disability Commission. The Mayor's Committee for People with Disabilities became the Commission on Disability. The new ordinance added a level of permanence to this important body. The Commission continues to act in an advisory capacity for CDBG access funds.

FY11 Architectural Access Accomplishments

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Total Funds Expended	CDBG Funds Expended in FY11	Project Status
Public Pedestrian Access	Installation of Accessible Pedestrian Signals	\$22,420	\$0	\$0	Underway
	FY10 Curb Cuts	\$80,000	\$51,961	\$31,988	Underway
	FY11 Curb Cuts	\$78,000	\$0	\$0	To Begin in FY12
	Retrofitting Curb Cuts	\$6,000	\$0	\$0	Underway
Public Recreation Facilities Access	Newton Centre Accessible Pathway and Handicap Parking Spaces	\$23,029	\$22,170	\$22,170	Complete
	Nahanton Accessible Pathway and Handicap Parking Space	\$22,834	\$15,051	\$11,067	95% Complete
	Charlesbank Playground Improvements	\$30,000	\$22,874	\$22,874	Complete; awaiting final invoice
	Cold Spring Accessible Pathway	\$36,000	\$24,470	\$24,470	95% Complete
Non-profit	Newton Community Service Center – Auditorium Ramp	\$5,000	\$0	\$0	Underway
Public Buildings	Jackson Homestead – Archives Access	\$40,000	\$0	\$0	To Begin in FY12
10 Active Projects / 4 Projects (Substantially) Completed		\$343,283	\$136,526	\$112,569	

Goals	Proposed Outcome	Actual Outcome
Architectural Access		
Public thoroughfare improvements	15 curb cuts constructed 6 pedestrian signals improved	7 curb cuts constructed 12 pedestrian signals improved
Public building improvements	1 improvement	0 improvements
Parks and recreational facilities improvements	1 improvement	1 improvement
Nonprofit agency improvements	1 improvement	0 improvements

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 (NCSC) 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 FY11 goal for these programs was to award one microenterprise loan and one family day care grant. During FY11, no microenterprise loans or family day care grants were awarded.

Historically, there has never been a big demand for the Microenterprise Loan Program. The program typically generates a handful of inquiries and averages less than one loan approval per year. In FY11, there were four inquiries which resulted in one application submitted. The Economic Development Advisory Committee (EDAC) reviewed the one submission extensively but ultimately did not approve of the request.

For the Family Day Care Grant program, there was only one inquiry and no applications were submitted. NCSC is still seeking new providers but is having difficulty in recruitment because of the low reimbursement rates from the state for child care services.

Funding for the microenterprise loan pool and the family day care grant pool comes from the CDBG revolving loan funds which is supplied by loan repayments. In FY11, \$10,048.36 was added to the loan pool from repayments from the four active loan cases. At the end of FY11, there was \$113,572.55 available in the microenterprise loan pool and \$7,500 in the family day care grant pool.

Currently, the Economic Development Advisory Committee is comprised of four members. Staff will try to recruit one to three more additional members in FY12. Ideally, the new members will also serve on the Economic Development Commission (EDC) in order to strengthen the relationship with that committee. The EDAC also needs a new member(s) with underwriting experience.

FY11 Microenterprise Assistance Projects in Repayment

Project	Year Assisted	Amount of Assistance	LMI Entrepreneurs Assisted	LMI FTE Jobs Created	Principal Owed as of 6/30/11
DSH Design Group	FY04	\$35,000	0	1	\$5,970
Lincoln Street Coffee	FY05	\$35,000	0	2.5	\$20,062
Brussels Sprouts	FY06	\$35,000	1	0	\$17,201
Cocoa Metro	FY10	\$15,000	1	0	\$10,603
Total Active Loans		\$155,000	2	4.5	\$53,836

Goals	Proposed Outcome	Actual Outcome
Economic Development		
Microenterprise loan	1	0
Family day care grant	1	0

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 FY11 by the City of Newton and the funds leveraged through these expenditures.

FY11 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Economic Development	\$0	\$0	\$0	\$0

MONITORING

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 once 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.

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 sharing alternating slots.

In FY11, the Nonantum target neighborhood received CDBG Neighborhood Improvement funds. Listed below are the funding priorities for Nonantum as stated in the FY11-15 Consolidated Plan and the FY11 Annual Action Plan followed by a description of accomplishments achieved during the fiscal year.

FY11 Priorities: Nonantum Target Neighborhood

Priority #1: Parks/Open Space Improvements

- Nonantum Parks Improvements (\$50,000)
Continue to implement components of the master plans for Stearns Park and Pellegrini Park. Minor improvements at Coletti-Magni Park may also be included.

Priority #2: Public Infrastructure and Traffic Improvements

- Adams-Watertown Intersection Improvements (\$60,000)
Improvements to the sidewalks, curb cuts, crosswalks, and roadway at this busy intersection

Priority #3: Public Facilities Improvements

- Nonantum Branch Library Improvements (\$50,000)
Exterior and grounds improvements at this important community facility

When the final FY11 budget was released, there was \$11,000 in additional neighborhood improvement funds that was placed in a funding pool. Adhering to the citizen participation process, those funds were reprogrammed in FY11 to two other Nonantum projects, Coletti-Magni Park Improvements and Nonantum Parks Improvements (FY11).

Accomplishments in FY11 included completion of three projects:

- 1) Lowell Park Master Plan – plan revision, a final community meeting, and formal adoption of the plan by the Parks and Recreation Commission;
- 2) Nonantum Parks Improvements (FY05) – entire project consisted of development of master plans for Stearns Park and Pellegrini Park, building improvements at the Pellegrini Activity Building, reconstruction of the Stearns Park tennis courts, creation of the Alice Webber Way in Stearns Park, and consulting services; and

- 3) Nonantum Traffic Improvements – traffic and pedestrian safety improvements at three well-travelled intersections.

Three projects are substantially complete and are expected to be finalized within the next fiscal year; these projects are:

- 1) Coletti-Magni Park Improvements – most features of the park were improved in the 2008 public bid but due to limited funds at that time, the flagpole and memorial area were not included in that phase. Funding for these amenities has been secured and plans have been developed for two new flagpoles with uplights and new landscaping. Staff is in the process of procuring contractors to do the work.
- 2-3) Charlesbank Playground Design and Charlesbank Playground Improvements – Late last Fall 2010, construction began on a new accessible entrance, new playground and swings atop accessible rubberized safety surfacing, and site landscaping. The project is substantially complete and only awaiting grass establishment. The project consultant is assisting in construction administration. Both projects will be wrapped up in Fall 2011.

For some projects, no expenditures have been made in FY11, however, several projects are ready for construction and are expected to break ground in 2011-2012. In other cases, previous phases of the projects have been completed and the next phases are nearing commencement. Some of these projects include:

- 1) Lowell Park Area Improvements – Phase 1 of this project is complete and included closure of Lowell Avenue at Watertown Street as well as other infrastructure and traffic improvements. Phase 2 will transform a traffic island into a community park. The park improvements are slated for construction in fall 2011.
- 2) Newton Corner Tree Plantings – Nearly 30 trees were planted in late fall 2010. Several more trees will be planted in fall 2011.
- 3) Newton Corner Pedestrian Safety Improvements (FY10) – Two curb bump outs are planned for the intersection of Centre Street and Richardson Street. The plans are finalized and DPW expects to begin construction in fall 2011.
- 4) Church Street Traffic Calming – Phase 1 is completed and included creation of a new traffic island which has been successful in traffic calming and clarifying the right-of-way on Church Street near the local YMCA. Plans for Phase 2 of the project, which aims to establish safe pedestrian passage across Church Street, have not yet been finalized nor approved by the Board of Aldermen.
- 5) Farlow Park and Chaffin Park Improvements – To date, some landscaping improvements and well testing have been completed. The main component of this project, the historic restoration of the Chaffin Wall, will begin in spring 2012 by DPW crews.

The remaining projects are in the conceptual planning stage including Carleton Park Improvements, Nonantum Parks Improvements (FY11), Adams-Watertown Intersection Improvements, Nonantum Branch Library Improvements, and Newton Corner Pedestrian Improvements (FY07). Staff will work with the various neighborhood advisory committees to advance these projects to the next level.

The table below provides a breakdown of CDBG grant funds spent on activities addressing each neighborhood improvement goal and objective during FY11. Neighborhood improvement projects from prior fiscal years that were active in FY11 are listed in addition to the new FY11 neighborhood improvement projects.

FY11 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	\$256,104	\$2,120	Completed
		Coletti-Magni Park Improv. (FY08 & FY09)	\$103,832	\$95,837	\$0	90% complete- in bid phase for new flagpoles
		Nonantum Parks Improv. (FY11)	\$76,504	\$0	\$0	Conceptual planning underway
	Traffic and Public Infrastructure	Nonantum Traffic Improv. (FY08)	\$10,975	\$10,975	\$0	Completed
		Adams-Watertown Intersection Improv. (FY11)	\$60,000	\$0	\$0	Conceptual planning underway
	Public Facilities	Nonantum Branch Library Improv. (FY11)	\$50,000	\$0	\$0	Conceptual planning underway
	Other	Nonantum Funding Pool (FY11)	\$0	\$0	\$0	Cancelled- \$11,000 reallocated to other projects

FY11 Neighborhood Improvements Accomplishments (continued)

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	\$24,520	\$3,300	37% complete	
		Newton Corner Pedestrian Safety Improv. (FY10)	\$30,000	\$0	\$0	Construction to begin this fall at Centre-Richardson intersection	
		Church Street Traffic Calming (FY10)	\$34,833	\$15,497	\$928	Phase 1 complete; need design and approval for Phase 2	
	Parks	Farlow Park & Chaffin Park Improv. (FY09)	\$29,260	\$3,312	\$2,840	11% complete- Chaffin wall reconstruction to start Spring 2012	
		Charlesbank Playground Design (FY09)	\$35,700	\$32,794	\$4,756	92% complete	
		Charlesbank Playground Improv. (FY10)	\$94,352	\$87,685	\$87,685	93% complete	
		Newton Corner Tree Plantings (FY10)	\$16,706	\$11,403	\$11,403	68% complete	
		Carleton Park Improv. (FY10)	\$15,000	\$425	\$425	Conceptual planning underway	
	Newtonville	Parks	Lowell Park Master Plan (FY06)	\$12,025	\$12,025	\$3,075	Completed
		Traffic & Parks	Lowell Park Area Improv. (FY09)	\$134,403	\$74,885	\$74,885	56% complete- park project to commence Fall 2011
FY11 Totals	17 Projects: 3 Completed, 1 Cancelled, 13 Active		\$1,025,162	\$625,462	\$191,417		

Goals	Proposed Outcome	Actual Outcome
FY11 Neighborhood Improvements Projects		
Parks/Open Space Improvements	1	0
Public Building Improvements	1	0
Traffic Improvements	1	0

FY11 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Neighborhood Facilities	\$191,417	\$0	\$0	\$86,419

FY11 Neighborhood Improvements Funds Leveraged

	Expended in FY11	Funds Leveraged	Source
Newton Corner Pedestrian Improv. (FY07)	\$3,300		
Newton Corner Pedestrian Safety Improv. (FY10)	\$0		
Church Street Traffic Calming (FY10)	\$928		
Farlow Park & Chaffin Park Improv. (FY09)	\$2,840	\$ 1,560.00	CPA
Charlesbank Playground Design (FY09)	\$4,756		
Charlesbank Playground Improv. (FY10)	\$87,685	\$ 12,500.00	Parks/Rec.
Newton Corner Tree Plantings (FY10)	\$11,403		
Carleton Park Improv. (FY10)	\$425		
Lowell Park Master Plan (FY06)	\$3,075		
Lowell Park Area Improv. (FY09)	\$74,885	\$ 72,359.00	City funds
Nonantum Parks Improv. (FY05)	\$2,120		
Coletti-Magni Park Improv.	\$0		
Nonantum Parks Improv. (FY11)	\$0		
Nonantum Traffic Improv.	\$0		
Adams-Watertown Intersection Improv. (FY11)	\$0		
Nonantum Branch Library Improv. (FY11)	\$0		
Nonantum Funding Pool	\$0		

\$ 86,419.00

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 *FY11-15 Consolidated 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 FY11, the Housing and Community Development Program successfully used CDBG and ESG funds to address each priority need as indicated in the table.

FY11 CDBG and ESG Continuum of Care Accomplishments

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Funds Billed in Current Fiscal Year	Target Population	Number Assisted
Homelessness Prevention	Riverside Community Care – Adolescent Homelessness	\$10,400 ESG	\$10,904 ESG	Adolescents at-risk of homelessness	84 People
	The Cousens Fund – Emergency Rent and Utilities Program	\$16,600 ESG	\$16,600 ESG	People at-risk of homelessness	99 People
	Metropolitan Mediation Services – Newton Housing Mediation	\$2,466 ESG	\$2,612 ESG	People at-risk of homelessness	71 People
Support Services	Middlesex Human Service Agency – Bristol Lodge Soup Kitchen	\$11,900 ESG	\$11,900 ESG	Homeless and at-risk individuals	401 People
	Second Step – Case Manager for Transitional Residence	\$16,400 CDBG	\$16,400 CDBG	Survivors of domestic violence	38 People
	REACH – Hotline Assistance and Support Groups and Advocacy	\$4,650 CDBG	\$4,650 CDBG	Survivors of domestic violence	257 People
	Newton Community Service Centers – Parents Program	\$26,300 CDBG	\$26,300 CDBG	Homeless families	55 People
	Riverside Community Care – Outreach and Crisis Stabilization	\$5,200 CDBG	\$5,200 CDBG	Adolescents at-risk of homelessness	80 People

FY11 CDBG and ESG Continuum of Care Accomplishments (continued)

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Funds Billed in Current Fiscal Year	Target Population	Number Assisted
Emergency Shelter Operating Support	Middlesex Human Service Agency – Bristol Lodge Homeless Shelters	\$11,900 ESG	\$11,900 ESG	Homeless individuals	502 People
	REACH – Emergency Shelter	\$17,800 ESG	\$16,323.14 ESG	Survivors of domestic violence	41 People
Transitional Housing Operating Support	The Second Step – Transitional Residence	\$27,600 ESG	\$31,742 ESG	Survivors of domestic violence	35 People
FY11 Totals		\$52,550 CDBG \$98,666 ESG	\$52,550 CDBG \$101,981.14 ESG	1,663 People Assisted	

FY11 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Homeless Assistance and Prevention	\$52,550	-0-	\$101,981.14	\$1,713,210

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. All funded agencies report that their total of matching funds exceeds the required match and the majority of agencies 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	\$14,850
HUD - Continuum of Care	\$131,300
MA Department of Transitional Assistance - Emergency Assistance	\$561,000
MA Department of Children and Families (Formerly D.S.S.)	\$263,400
Community Development Block Grant (Newton and Waltham)	\$45,900
City of Newton	\$58,860
Cash Donations	\$396,200
In-kind Contributions	\$194,900
MA Department of Public Health	\$36,800
MA Bar Association	\$5,000
MA Office of the Trial Court	\$5,000
Total	\$1,713,210

	Proposed Outcome	Actual Outcome
Continuum of Care for People who are Homeless or At-Risk (ESG Program)		
Homelessness Prevention	254 people	
Support Services	401 people	
Operating Support	578 people	

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 FY11.

Annual Performance Hearing/Public Comment Period

The draft *Consolidated Annual Performance and Evaluation Report* (CAPER) was posted to the City's website from August 31 through September 27, 2011. The draft was presented at the Annual Performance Hearing on September 12, 2011 during the Planning and Development Board meeting. Hard copies of the CAPER were made available to the public throughout the 15-day comment period (September 12 through September 27, 2011). In addition, notice of the draft CAPER's availability and the date of the Annual Performance Hearing was included in the Planning and Development Department's weekly report that is provided to approximately 300 individuals (75 hard copy and 225 electronic reports).

Comments

FINANCIAL SUMMARY

Housing and Community Development staff are waiting for guidance from HUD to complete the Financial Summary for the FY11 CAPER. A draft Financial Summary will be available at the Annual Performance Hearing on Monday, September 12, 2011.

PART 11
HOME PROGRAM
WESTMETRO HOME CONSORTIUM

TOWN OF BEDFORD

Part A1. Assessment of Goals and Objectives

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

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

New Projects

There have not been any new rental housing projects completed during FY11. The Housing Partnership will continue to seek opportunities for affordable rental projects.

Preservation

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

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

Habitat for Humanity

Habitat for Humanity purchased a property on North Road in Bedford for the development of eight affordable homes. The project includes the preservation of an existing farmhouse and its conversion into two affordable units. A total of six new units will be constructed on the 3.5 acre site. The Town has approved \$600,000 of Community Preservation Funds for the project. Three units are complete and occupied and a fourth unit is complete but not yet occupied. The project will create homeownership opportunities for six families making up to 50% of the area median income and two households making up to 80% of median. Households make less than 50% of median are rarely targeted for homeownership projects.

Hartwell Farms

Pulte Homes of New England is developing a 75-unit town home development with twelve affordable units for households making up to 80% of median income. The development, called Hartwell Farms, will be situated on a 25-acre parcel. All of the units have two bedrooms, two or two and a half baths, and a two car garage. The project was approved by the Town during FY 2011. It was granted a Special Permit from the Planning Board. The affordable units have been approved by the state.

New Projects

The Partnership will continue to review proposals submitted by private developers.

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11) N/A

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project N/A

	Extremely Low Income	Low Income	Moderate Income	Total
Name Project 1				
Renter households				
Owner households				
Name Project 2				
Renter households				
Owner households				

Part A2. Assessment of Goals and Objectives- Public Housing

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 installed low flow toilets at Ashby Place, an elderly/handicapped development, with a grant from the Department of Energy and the state Department of Housing and Community Development (DHCD). In addition, the interior and exterior of the community building was updated. An energy efficiency and safety project at Elm Street, a family housing development, began in April. The project includes the replacement of boilers, chimney upgrades and repairs, insulation, and other exterior improvements. The project was funded by Community Preservation Funds, state DHCD funds, and the Housing Authority. The BHA plans to continue to update the units at Ashby Place next year.

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

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.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

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:

- The Partnership will continue to review the Town's Accessory Apartment by law for changes which might encourage the creation of more housing types. 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.
- Bedford sponsored a regional affordable housing meeting for Citizens Housing and Planning Association to discuss the outlook for affordable housing in the region and the state.
- Members of the Bedford Housing Partnership participated in a forum on affordable housing on the local cable television.
- Bedford has joined with other communities to regionalize their housing activities. During FY 2011 plans were made to establish a regional office which would provide housing services to local communities. The effort will be launched in FY 2012.

Part A5. Assessment of Goals and Objectives- Persons Living Below Poverty Level

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.

Part D. Monitoring

Bedford completed monitoring to confirm continued ownership and residency of ADDI loan recipients. 447 Concord Road was monitored for HOME compliance. No problems were evidenced during this monitoring.

Part E. Displacement and Relocation N/A

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.

	Number	Cost				
Parcels acquired						
Businesses displaced						
Nonprofits displaced						
Households temporarily relocated						
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced						
Cost of providing relocation assistance						

Part F. Status of Loans

Two ADDI loans are outstanding; one for \$4,668 and one for \$2,451. The loans will be repaid upon resale of the properties. A loan of \$95,705 was been made to 447 Concord Road LLC in FY2008. This loan will be forgivable.

Part G. Annual Performance Report N/A

Minority Owned Businesses

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

	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses)

	Total	Women Owned	Male Owned
Number of contracts			
Dollar amount of contracts			
Number of sub-contracts			
Dollar Amount of sub-contracts			

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.

	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds						

TOWN OF BELMONT

Part A1. Assessment of Goals and Objectives – Overall

During FY11, Belmont worked to address the Town’s three housing priorities which include housing needs of elderly owners, of elderly renters, and of small family renters.

The Town completed its Comprehensive Plan and began to implement the various recommendations. An initial review of the Town’s Zoning By-Laws will be done with the expectation that zoning will be relaxed in order to encourage production of small, affordable units. This will have an impact on each of the Town’s three priorities.

As stated in the *FY11 Annual Action Plan*, the Town committed the entirety of its HOME allocation to Waverley Woods located on Olmsted Drive; this was the last year of the Town’s six-year commitment to Waverley Woods (beginning FY06 and finishing FY11), totaling \$600,000. The development 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, four units at or below 30% AMI, and two units will be fully handicap accessible. 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.

Construction began on the five parcels once occupied by the Our Lady of Mercy Catholic Church utilizing the Oakley Neighborhood Smart Growth Overlay District (§6C of the Zoning By-Laws). This District meets the requirements of MGL Chapter 40R and allows for the construction of 17 units of housing, including three units of affordable housing. The underlying zoning would only allow five units of housing.

With the end of the Town’s commitment to Waverley Woods, the Housing Trust, with the assistance of Metro West Collaborative Developers, a nonprofit housing partnership consisting of the Belmont Housing Trust, Lexington Housing Partnership, Watertown Community Housing and Waltham Alliance to Create Housing, began to look for opportunities for future affordable housing projects. While nothing came forward, several options were identified that will be further studied during the following year.

Active HOME projects in FY11

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
Waverley Woods	\$600,000 ¹	\$100,000	11	40	\$100,000	Complete

¹Belmont committed 6 years of its HOME allocation to the construction of Waverley Woods.

Number and types of households assisted with HOME funds by project

	Extremely Low Income	Low Income	Moderate Income	Total
Waverley Woods				
Renter households	4	36	N/A	40

Part A2. Assessment of Goals and Objectives - Public Housing

Though nothing occurred during FY11, part of the development of Waverley Woods included constructing 25 parking spaces for the exclusive use of Waverley Oaks Apartments, the abutting elderly public housing development.

A member of the Belmont Housing Authority sits on the Belmont Housing Trust. This ensures that programs that benefit Housing Authority residents are properly informed. This also ensures that each body knows what the other is doing and can work collaboratively to further the agenda of safe, decent, affordable housing for all.

Part A3. Assessment of Goals and Objectives - Affirmative Marketing

During FY11, the Town did not undertake any actions that would have required affirmative marketing or outreach to minority and women-owned businesses.

With respect to Waverley Woods, Belmont contracted with Affirmative Investments (AI) to develop it and AI created Waverley Woods LLC, to construct the project. Waverley Woods LLC was responsible for hiring the general contractor who in turn was responsible for sub-contracting with the various trades. AI contracted with Maloney Properties, Inc., to manage Waverley Woods, which is responsible for marketing the units, selecting tenants and managing the property.

The Town's six-year commitment to Waverley Woods ended during FY11. This commitment has captured the Town's complete HOME allocation since FY06 and consequently, the Town was not able to undertake any 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 do more projects and therefore could reach out to minority and women-owned businesses.

Part A4. Assessment of Goals and Objectives - Impediments to Fair Housing

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 during FY11 to overcome these impediments include:

- The complete occupancy of Waverley Woods, 40 units of affordable rental housing.

- Construction began on the parcels once occupied by the Our Lady of Mercy Catholic Church utilizing the Oakley Neighborhood Smart Growth Overlay District. This District meets the requirements of MGL Chapter 40R and allows for the construction of 17 units of housing, including three units of affordable housing. The underlying zoning would only allow five units of housing.
- The Town completed its Comprehensive Plan looking at land use, economic development, historic preservation, and open space as well as housing. The Town is expected to begin to implement the various recommendations of the Plan during the following year.

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 (especially family housing) – the real estate taxes generated by such housing do not cover the costs of Town services and educating the kids associated with such developments. During the next year, the Housing Trust expects to provide educational opportunities to begin to combat this stigma.

Part A5. Assessment of Goals and Objectives-Persons Living Below Poverty Level

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 volunteering 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 directly funded by the Town, publicizing them and working with individuals, greatly expanded people's knowledge of the existence of them.

The Belmont Food Pantry was established almost 20 years ago to serve Belmont residents. The Pantry is operated by volunteers and is fully supported by private donations from Belmont residents, clubs, schools, and religious organizations. Unfortunately, given the state of the economy, the staff at the Pantry has seen a marked increase in the number of people seeking assistance.

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 2007-2009 American Community Survey 3-Year Estimate (as provided by the US Census) reported that in Belmont 2.9% of families (177) and 3.8% of individuals (892) lived below the poverty level.

Part A6. Assessment of Goals and Objectives - Energy Star Units

While no affordable units were created during FY11, all of the units at Waverley Woods were constructed to Energy Star standards and incorporate LEED principles to the extent practicable and feasible.

Part B. Leveraging

Town of Belmont		
Category	Amount Leveraged	Source
WAVERLEY WOODS -		
Additional State Funds	\$1.750 Million	MassHousing PDF
	\$1.750 Million	MassHousing Mortgage
	\$750,000	DHCD Housing Stabilization
Other	\$6.225 Million	Tax Credit
	\$4.4 Million	Construction Loan
	\$48,000	Enterprise Green Community
OTHER HOUSING PROGRAMS -		
Local Funds	\$17,000	Belmont Affordable Shelter Fund
TOTAL	\$14.940 MILLION	

Part C. Citizen Participation, Institutional Structure, Distribution of Expenditures

The creation of the Metro West Collaborative Developers provides staff support to participating communities to look for opportunities within each community to develop affordable housing. The MWCD is supposed to do all of the leg work necessary to get a project up and running. Each community contributes funding to operate the MWCD, which is administered by Watertown Community Housing.

Representatives of the Belmont Housing Trust and Town Staff met on a monthly basis during FY11 to insure that various housing issues and projects continue to move forward. The Trust held monthly public meetings to discuss various housing issues.

A member of the Belmont Housing Authority sits on the Belmont Housing Trust. This insures that programs that would benefit the constituents of the Housing Authority are properly informed. This also insures that each body knows what the other is doing and can work collaboratively to further the agenda of safe, decent, affordable housing for all.

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.

Part D. Monitoring

With the occupancy of Waverley Woods, Belmont was required to monitor this development in FY11 – this is the only affordable rental development in Belmont that requires monitoring. While the majority of documents were available at the time of monitoring, several had to be produced at a later date. Future monitoring should occur much easier now that all parties have experienced how the process works and what is expected of everyone.

Part E. Displacement and Relocation

None of the activities conducted by the Town of Belmont during FY11 caused the displacement or required the relocation of any people or businesses.

Part F. Status of Loans

The Town provided a total of \$600,000 in HOME funds (FY07 - \$200,000; FY08 - \$100,000; FY09 - \$100,000; FY10 - \$100,000, FY11 - \$100,000) to the developer of Waverley Woods, Affirmative Investments. With the final payment of \$100,000 in FY11, the Town finished its commitment for the construction of Waverley Woods. The HOME assistance is loan is structured as a loan to be forgiven if the developer satisfies the terms of the agreement, which includes the construction of 40 units of affordable rental housing.

Part G. Annual Performance Report

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

Minority Owned Businesses						
In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.						
	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses)			
	Total	Women Owned	Male Owned
Number of contracts			
Dollar amount of contracts			
Number of sub-contracts			
Dollar Amount of sub-contracts			

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.						
	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds						

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.						
	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners	1					
Dollar amount of HOME funds	\$600,000					

TOWN OF BROOKLINE

Part A1. Assessment of Goals and Objectives- Overall

Using the information contained in the FY11 Annual Action Plan, evaluate your community's progress in meeting specific housing goals and objectives. Identify accomplishments and any barriers to progress and any adjustments or improvements that could be made to make your program more effective.

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

While Brookline continued to work with nonprofits to seek an additional single room occupancy (SRO) property for acquisition and rehabilitation, it successfully worked with two local nonprofit agencies to preserve two existing affordable properties, using \$529,000 in CDBG and CDBG-R fund for energy-efficiency upgrades and capital improvements that will significantly extend the useful economic lives of these buildings while maintaining affordability. One property, located at 1043-1045 Beacon Street, is an SRO housing with 28 very low-income individuals, many of whom are disabled and earn less than 30 percent of AMI. The second property, located at 16 Williams Street, is a group home, housing 10 developmentally disabled individuals, all of whom earn less than 30 percent of AMI.

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

Brookline worked with two nonprofits—the Brookline Housing Authority and the Brookline Improvement Coalition -- to strengthen the housing stock for low income families. The Town worked the Brookline Housing Authority (BHA) as it developed a proposal, put together a financing plan and completed its zoning review for 32 new units of low income rental housing on the site of the State-supported Trustman Apartments public housing project. The project is located on Dummer Street. The development is designed to serve two households with incomes under 15 percent of AMI, 10 households with incomes under 50 percent of AMI, and 18 households with incomes under 60 percent of AMI, in one-, two- and three- bedroom units. The BHA has applied to the Commonwealth of Massachusetts for Low Income Housing Tax Credits, HOME funds and project-based Section 8's; to the Massachusetts Affordable Housing Trust Fund; to the Community-Based Housing Program; and to the Massachusetts Housing Partnership for financing, coordinated with subordinate financing from the Homefunders' program. To close the final gap in the \$12.2 million development budget, the Town has conditionally committed \$1.7 million, which may come in a combination of some or all of the following: Brookline Housing Trust, HOME and CDBG. To date, Brookline has provided almost \$252,000 from its Housing Trust for predevelopment costs. The development of construction bid documents is underway, with further progress towards construction will depend upon approval by the State of the required funding package. At the same time, Brookline continued to provide annual allocations of CDBG funding for capital improvements work at BHA projects, and worked with the Brookline Improvement Coalition to put together and partially fund, though the CDBG-R, a scope of energy savings improvements to its six-family rental property at 154-156 Boylston Street, which serves larger families with incomes up to 80 percent of AMI.

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

Brookline worked with New Atlantic Development Corporation, a local developer of mixed-income housing, to complete its architectural plans as well as the regulatory review process, complete its financing package, and get construction underway on Olmsted Hill Condominiums. This complex of 24 affordable two- and three-bedroom units was one component of the redevelopment of the formerly Town-owned Fisher Hill reservoir site. The program also includes development of the entire 4.8 acre site (the dismantling of two underground reservoirs, site grading, and installation subdivision utilities and road), as well as the sale of 10 market-rate single-family home lots. Having removed two underground reservoirs and completed re-grading, the contractor began mobilizing in June to begin construction of the condominium complex. The affordable project closed in early July 2011, and construction is expected to be complete by June 2012. Twelve units, including six HOME-supported units, will serve families with incomes up to 80 percent of AMI, and 12 will serve families with incomes up to 110 percent of AMI. Brookline provided a \$360,000 loan from its Housing Trust for predevelopment funding. Permanent subsidy for the affordable units includes \$1,273,982 in HOME funds, \$667,725 from Brookline's Housing Trust, \$2,625,767 from excess market rate land sales, and approximately \$1.8 million in savings resulting from the Town's write-down of the overall site acquisition price and the developer's carrying of a disproportionate share of affordable housing site acquisition and preparation costs on the land development budget.

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

While Brookline continued to work with eligible households seeking to purchase condominiums through the Town's Homebuyer Assistance Program which offered gap funding – including HOME -- of up to \$175,000 per unit, there were fewer applicants this year, and those four who actively sought housing failed to complete purchases of eligible units. This is true for several reasons. The continued reduction in 80% income limit for the Greater Boston area has narrowed the group of households that both qualify and have adequate savings and credit to purchase. In addition, many lower income households are hesitant to make major purchases during the current period of economic uncertainty. In one case, a HUD waiver, received in the past for ownership by a trust on behalf of a disabled individual, as not forthcoming.

At the same time, Brookline successfully completed the resale of four deed-restricted units to income-eligible buyers, as well as the sale of two new units available to income-eligible buyers under the Town's inclusionary zoning program.

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11)

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
Olmsted Hill Condominiums	\$9,307,474	\$1,273,982.02	6	24	\$706,884.82	In construction
Homebuyer Assistance Program	\$144,492	\$ 0	0		\$0	Funding re-allocated to Olmsted Hill Condominiums
St. Aidan's	\$26,242,770	\$1,824,878	11	59	\$0	All units sold by 2/3/10; detailing complete; holdback requisitioned; to be paid in July

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project.

NO NEW UNITS WERE COMPLETED IN 2011

	Extremely Low Income	Low Income	Moderate Income	Total
Name Project 1 (i.e. Downpayment Assistance)				
Renter households				
Owner households				
Name Project 2				
Renter households				
Owner households				

Part A2. Assessment of Goals and Objectives- Public Housing

Evaluate your community's progress in actions taken during the year to improve public housing and resident initiatives. Identify any barriers to progress and any adjustments or improvements that could be made to make your efforts more effective.

In FY11 the Town committed \$337,500 in CDBG Funds to the Brookline Housing Authority for eligible projects at two of their developments located at Egmont Street and High Street containing a total of 306

affordable units. Work included projects to increase accessibility, facade assessments, partial replacement of heat and hot water systems, and floor replacements. In addition, over \$95,000 in CDBG funds were committed to support the Youth Employment Program and the Steps to Success Program, both of which work primarily with at-risk youth from BHA developments.

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

No changes were made to the Town's process for affirmatively marketing its affordable units in FY11. Overall the affirmative marketing procedures are successful and in FY11 two-thirds of all affordable units sold were to minority households while half were sold to female-headed households.

The following details the process for affirmatively marketing affordable units, both new units and unit resales as well as initial rentals:

- The Town requires that all affordable units 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 requests (but does 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:
 - Advertisements are placed for two separate weeks in the Brookline Tab – a local newspaper.
 - Advertisements are placed in metropolitan area minority newspapers including: The Banner, Sampan, and El Mundo which serve populations that might not necessarily apply for units in Town
 - 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.
 - Notices are sent to all local schools and school personnel.
 - 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, notifies 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.
- 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 nearly 2,000 interested subscribers.
- Brookline has a Fair Housing Bylaw and an active Human Relations – Youth Resources Commission, whose Director serves as the Town’s Fair Housing Officer.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

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. Over the past year, Brookline’s Human Relations Commission continued to produce several new cable access television programs on key Fair

Housing issues, including two on fair housing for persons with disabilities, one in conjunction with the Brookline Housing Authority for persons receiving public housing assistance, and one highlighting the Fair Housing Center of Greater Boston. In addition, the Commission produced a show in conjunction with Housing Division staff outlining the Town’s affordable housing policies and programs. The shows air regularly on public access television. The Town will attempt to link these shows on its new web site in FY12. In FY09 the Town of Brookline added a section to its website on fair housing information and complaint and contact information. The website encourages 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 FY11, the Housing Division sought to increase resident awareness by providing information to social workers working for the Town’s Council on Aging 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 FY11, the Town worked with the Pine Street Inn to complete a \$337,570 CDBG-funded rehabilitation project to extend the economic life of its property at 1043-45 Beacon Street, which provides supportive housing to 28 low-income individuals, the majority of whom are disabled. It also worked with Humanity House to complete \$191,000 in energy upgrades and other capital improvements at its property at 16 Williams Street, which provides supportive housing to low-income individuals who are developmentally disabled.

The Town continues to work to affirmatively market all of its affordable units, as described above. The Town's affordable housing programs continue to have high minority participation rates of nearly 50%. The Town's Housing Division staff is currently working with the WestMetro Consortium to update the HOME Affirmative Marketing plan, which is scheduled to be completed in FY12.

Part A5. Assessment of Goals and Objectives- Persons Living Below Poverty Level

Evaluate your community's progress in actions taken to reduce the number of persons living below the poverty level. Identify any barriers to progress and any adjustments or improvements that could be made to make the efforts more effective.

One of the most challenging issues facing households living below the poverty line in Brookline is the high cost of rental housing. Brookline continues to work to provide housing opportunities for very low-income households earning less than 30% of area median income. In FY11, the Town used CDBG and CDBG-R funding to undertake capital and energy efficiency improvements at two properties serving very low-income persons, many of whom are disabled, as well as improvements at family housing operated by the Brookline Housing Authority. In FY11 Brookline also supported the predevelopment costs to support the creation 32 units of new public housing with funds from its local Housing Trust.

BHA also works with the Housing Division to implement the Town's Homelessness Prevention and Rapid Re-Housing Program, and regularly receives CDBG funding from the Town for capital improvements.

- The **Brookline Improvement Coalition, Inc. (BIC)**, the Town's CHDO, continues to own two affordable rental housing projects, for which it is currently carrying out capital improvement and energy conservation programs.
- 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 continued to produce several local cable access television programs on Fair Housing issues, including two on fair housing for persons with disabilities, one in conjunction with the Brookline Housing Authority for persons receiving public housing assistance, and one highlighting the Fair Housing Center of Greater Boston. In addition, the Commission produced a show in conjunction with Housing Division staff outlining the Town's affordable housing policies and programs. The shows air regularly on public access television. The Town will attempt to link these shows on its new web site in FY12.
- The **Brookline Community Mental Health Center** continues to be the lead agency in implementing the Town's Homelessness Prevention and Rapid Re-Housing Program (HPRP) administered by the Housing Division. Since its inception in FY10, over 226 households have been assisted to either retain housing or get rehoused through this program. In addition, the Center administers an emergency fund raised by the Brookline Community Foundation – the Brookline Safety Net- which provides funding critical to keeping low income residents housed.
- The **Brookline Council on Aging** continues to work with Brookline seniors to identify appropriate housing opportunities and supportive social services. The Housing Division and Council continue to collaborate, for example, in outlining rehab resources available to senior property owners, and in the implementation of the Town's Homelessness Prevention and Rapid Re-Housing Program.
- 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 Program, focusing primarily on currently homeless or near-homeless households.

Part D. Monitoring

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 FY11. Tenant re-certifications are done on an annual basis and took place in FY11.

On-site Inspection Results

Project	Date Monitored	Compliance with HQS	Compliance with Income Requirements
1017 Beacon Street	05/03/11	Yes	Yes
1027 Beacon Street	05/05/11	Yes	Yes
1754 Beacon Street	05/03/11	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 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 to initiate foreclosure and recapture of the unit. All current participants continue to comply with the requirements under program regulations.

Part E. Displacement and Relocation.

NO ACTIVITIES REQUIRING DISPLACEMENT OR RELOCATION

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.

	Number	Cost				
Parcels acquired						
Businesses displaced						
Nonprofits displaced						
Households temporarily relocated						
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced						
Cost of providing relocation assistance						

Part F. Status of Loans

HOME Loans Outstanding: 55

HOME Principal Balance Owed: \$4,170,444 (including \$72,991 in ADDI funds)

HOME Loans Deferred: 44

Principal Balance Owed as the end of FY10: \$4,170,444 (including \$72,991 in ADDI funds)

Terms of Deferral: 30 Years (extendable)

Loans Defaulted: 0

Balances Forgiven/Written Off: 0

Part G. Annual Performance Report

NO HOME PROJECTS COMPLETED in FY11

Minority Owned Businesses

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

	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses)

	Total	Women Owned	Male Owned
Number of contracts			
Dollar amount of contracts			
Number of sub-contracts			
Dollar Amount of sub-contracts			

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.

	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds						

TOWN OF FRAMINGHAM

Part A1. Assessment of Goals and Objectives- Overall

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 committed funds to three homebuyer cases in FY11. 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 FY12.

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 \$64,812 in HOME funds for housing rehabilitation that assisted nine owner occupied households within the time frame of FY11.

Accomplishment: Improve availability or accessibility of units or services.

Work was undertaken on nine units in FY11. See the table for the breakdown of households served by income level.

Barriers to Progress:	Adjustments/Improvements:
Program needed to be even more widely publicized in low- or moderate-income target community, network of housing agencies	Broad outreach will continue to be undertaken throughout the community in several languages, through several channels and outlets. Direct mailing of brochures to consumers in municipal water bills and the Town Manager’s Report will be continued in FY12 after their successful initiation in FY11.

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) with 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. Despite the lack of immediacy, however, the Town was actively assisting the

Framingham Housing Authority to be certified as a CHDO at the end of FY11. The Town will actively continue to try and identify and develop relationships with CHDOs in the WestMetro HOME Consortium.

Barriers to Progress:	Adjustments/Improvements:
Prospective CHDOs not formally identified in community	The Community Development Department is actively assisting the Framingham Housing Authority to establish a housing development corporation that will serve as a CHDO. This non-profit organization is currently undergoing an IRS review prior to incorporation, and is expected to be functional in 2012.
Program HOME CHDO organizational development knowledge has needed further sophistication. Deeper knowledge of the intricacies of HOME/CHDO eligible activities is being acquired by staff.	Program management is continuing a best practices research on organizational development with functioning CHDOs in eastern Massachusetts and New England.

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

Accomplishment: Improve availability or accessibility of units or services

The Jewish Community Housing for the Elderly (JCHE) 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 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, and construction was nearing completion during August, 2011. HOME-assisted units are targeted for occupation by October of 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 FY11, 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, renovations to a total of three units were started in FY 2011. Work to two units will be funded with CDBG funds set aside by the Town and one unit will be HOME-assisted. The completed design work will put the FHA in a stronger position to secure state funds to further modernize Memorial House in the future.

Rose Kennedy Lane, a state sponsored, elderly housing complex, owned and operated by Framingham Housing Authority, is comprised of 204 one-bedroom units. The development needs significant upgrading. Fourteen (14) units were renovated in FY11 using HOME funds. The scope of work involved updating and upgrading kitchen facilities to code plus making other necessary related adaptations. See the table for the breakdown of persons served by income level.

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project

	Extremely Low Income	Low Income	Moderate Income	Total
Homeownership Buydown Assistance		1	1	2
Renter households				
Owner households				
Housing Rehabilitation Assistance				
Renter households				
Owner households	1	4	4	9
Rose Kennedy Lane Rehab Project				
Renter households	1			1
Owner households				

The table below depicts the income level and racial/ethnic characteristics of households served through FY 11 HOME programs:

Program:	Total Served:	Income Levels:			Racial/Ethnic Characteristics:				
		51-80%	31-50%	below 30%	Hispanic	Asian:	Alsk/Nativ Amr	White Non-Hisp	Black Non-Hisp
Housing Rehab Clients									
Total:	9	4	4	1	1	0	0	7	1
Homewonership Clients									
Total:	2	1	1	0		0	0	1	1
Rose Kennedy Lane Rehab Project Clients									
Total:	1			1	0	0	0	1	0

Part A2. Assessment of Goals and Objectives- Public Housing

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.

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

The Town affirmatively markets HOME opportunities in the Homebuyer Assistance and Housing Rehabilitation Assistance programs 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 rate of greater than 75 percent, 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.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

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 slowed 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.

Part 4A. Assessment of Goals and Objectives- Persons Living Below Poverty Level

The Town of Framingham, through its Community and Economic Development Department, in consultation with key housing and social service providers and the public leadership of the Town, has devised a strategy that initiates actions in respect to Town controlled resources that will help lower the number of households below poverty level. A significant element of this strategy is the encouragement by the Town, for 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.

Part A6. Assessment of Goals and Objectives-Energy Star Units

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 (have received an Energy Star certificate). 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, however, encourage, where feasible, 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. The sponsor, however, has indicated that it has

pursued design and construction techniques that meet or exceed what would be required under that program. Shillman House will be a high efficiency, high performance 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. The project is designed to be a "green" building.

Part B. Leveraging

Category	Amount	Source
Additional HUD Grant(s) Leveraged		
Additional Federal Funds Leveraged		
Additional State Funds Leveraged		
Locally Leveraged Funds		
Other:	\$368,200.00	Private finance mortgage loan
Buyers participating in the Homeownership Program	\$8, 713.08	Private Down payment
	\$3,756.86	Privately paid closing cost
TOTAL Leveraged	\$380,669.94	

Part C. Citizen Participation, Institutional Structure, Distribution of Expenditures

Some progress was made with respect to Town housing policy. Progressive elements of a proposed Mixed Residential and Business use were accepted and continue to be affirmed by Town Meeting in regard to the Central Business District. An inclusionary housing bylaw was passed that applies to subdivisions of six or more units. The Town took proactive steps with Neighborhood Stabilization Program grant funds received through the Massachusetts Department of Housing and Community Development to acquire rehabilitate and resell and formulate reuse of foreclosed properties in key neighborhoods to forestall blight that occurs with abandonment.

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.

Part D. Monitoring

The Town will conduct monitoring reviews to determine whether housing programs supported by HUD funds are being carried out in accordance with the Consolidated Plan and federal regulations in a timely manner.

All monitoring will be carried out on a regular basis (at least quarterly, with at least two site visits planned, more if necessary) to ensure that statutory and regulatory requirements are being met, including efforts to ensure long-term compliance with housing codes (especially relevant to housing rehabilitation, homebuyer assistance, and housing development activities). Pre- and post inspections will be carried out by staff of the housing rehabilitation program, who have knowledge of codes and CDBG and HOME program requirements.

The Town will assess progress toward realization of client benefit goals within the timetables cited in pertinent Consolidated and Annual Plans.

Reporting forms similar to Consolidated Plan tables will be used to measure actual performance relative to goals. Monitoring by the Community Development Department shall include, where appropriate, review to ensure that information is being submitted to a HUD cash and management information system, and that that information is correct and complete. Community Development Department staff will meet with designated provider agencies (formal sub-recipients and others) to review the development status of planned projects including timeliness of expenditures. Documentation of status will be sought through periodic reports and on-site visits. The Department, in cooperation with local sub-grantees will identify significant variances from planned performance targets and compliance deficiencies. Technical assistance will be given where a) required and b) possible. Phased corrective action plans will be formulated as required. The full scope and methodology of the Community Development Department's CDBG/HOME Program monitoring policy is discussed at length in Framingham's Consolidated Plan.

Part E. Displacement and Relocation: N/A

The projects and programs funded by the Framingham HOME Program did not cause any resident to have to be relocated during FY11.

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.

	Number	Cost				
Parcels acquired	0	0				
Businesses displaced	0	0				
Nonprofits displaced	0	0				
Households temporarily relocated	0	0				
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced	0	0	0	0	0	0
Cost of providing relocation assistance	0	0	0	0	0	0

Part F. Status of Loans

The table below provides a picture of outstanding HOME loans and the principal balance owed as of the end of FY11. No loans are in default.

	Amount	Paid	Balance
Client 1	\$55,400.00		
Loan	\$26,250.00	\$1,093.80	\$25,156.20
Deferred Loan-LBP	\$14,150.00	\$0.00	\$14,150.00
Deferred Loan	\$15,000.00	\$0.00	\$15,000.00
Client 2	\$50,300.00		
Loan	\$18,700.00	\$233.76	\$18,466.24
Deferred	\$16,600.00	\$0.00	\$16,600.00

Loan-LBP			
Deferred Loan	\$15,000.00	\$0.00	\$15,000.00
Client 3	\$25,605.45		
Loan	\$6,755.45	\$270.55	\$6,484.90
Deferred			
Loan-LBP	\$3,850.00	\$0.00	\$3,850.00
Deferred Loan	\$15,000.00	\$0.00	\$15,000.00
Client 4	\$30,625.00		
Loan	\$9,275.00	\$451.04	\$8,823.96
Deferred			
Loan-LBP	\$14,350.00	\$0.00	\$14,350.00
Deferred Loan	\$7,000.00	\$0.00	\$7,000.00
Client 5	\$13,000.00		
Deferred			
Loan-LBP	\$11,800.00	\$0.00	\$11,800.00
Deferred Loan	\$1,200.00	\$0.00	\$1,200.00
			\$0.00
Client 6	\$11,126.11		
Deferred loan	\$11,126.11	\$0.00	\$11,126.11
Client 7	\$20,355.21		
Loan	\$9,355.21	\$1,400.00	\$7,995.21
Deferred Loan	\$11,000.00	\$0.00	\$11,000.00
Client 8	\$29,594.00		
Loan	\$22,594.00	\$1,035.54	\$21,558.46
Deferred Loan	\$7,000.00	\$0.00	\$7,000.00
Client 9	\$27,975.00		
Loan	\$14,625.00	\$609.40	\$14,015.60
Deferred			
Loan-LBP	\$6,350.00	\$0.00	\$6,350.00
Deferred Loan	\$7,000.00	\$0.00	\$7,000.00
Client 10	\$31,810.00		
			\$12,
Loan	\$12,640.00	\$250.30	389.70
Deferred			
Loan-LBP	\$19,170.00	\$0.00	\$19,170.00
Client 11	\$7,815.00		
Deferred			
Loan-LBP	\$7,815.00	\$0.00	\$7,815.00

Client 12

Loan	\$10,000.00	\$712.78	\$9,287.22
Deferred Loan	\$11,000.00	\$0.00	\$11,000.00

Client 13

Deferred Loan	\$8,100.00	\$0.00	\$8,100.00
Deferred			\$10
Loan-LBP	\$10,250.00	\$0.00	250.00

GRAND

TOTAL	\$329,105.77		
Loan	\$120,194.66		
Deferred			
Loan-LBP	\$100,485.00		
Deferred			
Loan	\$108,426.11		

Note on terms: "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.

Part G - Annual Performance Report

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

	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts	10			1		9
Dollar amount of contracts	\$64,812.96			\$1,900.00	0	\$62,912.96
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses)

	Total	Women Owned	Male Owned
Number of contracts	10	2	8
Dollar amount of contracts	\$64,812.96	\$985.00	\$63,827.96
Number of sub-contracts			
Dollar Amount of sub-contracts			

Minority Owners of Rental Property *Note: There were no projects carried out, designed to serve such owners in FY11*

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.

	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners	0	0	0	0	0	0
Dollar amount of HOME funds	0	0	0	0	0	0

TOWN OF LEXINGTON

Part A1. Assessment of Goals and Objectives- Overall

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

Metro West Community Developers, Inc.: Lexington has implemented its goal to form a new consortium of area communities to help launch a non-profit development entity, the West Metro Community Developers, supporting the production of affordable housing in the towns of Belmont, Lexington, Watertown, and Waltham. In May 2011, the Town executed a Memorandum of Understanding which outlines the scope of services and fees. WMCD is staffed by two area community development corporations and is assisting member communities with program management for larger developments.

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

Lexington made progress on building organizational capacity between the housing entities in Lexington to successfully further affordable housing development in the town. One example of this is the Leary Property Community Housing Task Force, which is comprised of LexHAB, the Housing Partnership, the Historical Commission, the Planning Board, the Housing Authority, and the Community Preservation Committee. The Task Force was created to recommend to a plan for developing (affordable) community housing on the Leary property at 116 Vine Street. In addition, two liaisons from the Board of Selectmen jointly collaborated on this project, proposing feasibility and conceptual plans for the site.

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

The LexHab organization is well respected in Town and annually increases its portfolio of smaller units (by approximately two units per year) through acquisition or development. The town has continued to support this organization and assist in their capacity building.

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11)

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
NONE in FY11						

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project

	Extremely Low Income	Low Income	Moderate Income	Total
Name Project 1 (i.e. Downpayment Assistance)				0
Renter households				0
Owner households				0
Name Project 2				0
Renter households				0
Owner households				0

Part A2. Assessment of Goals and Objectives- Public Housing

Like most housing authorities, Lexington’s Housing Authority continues to experience high demand across all programs. Waiting lists at the Housing Authority stretch multiple years and applications are not currently being accepted.

We continue to explore a program that would allow the Housing Authority some amount of additional funding to help alleviate this backlog, similar to a program described in *Building HOME*. To ensure that the existing units remain habitable, we continue to support the much needed maintenance of Housing Authority properties through the use of CPA funds. For example, the town approved siding renovations for the Greeley Village, and other capital improvements have covered roofs, siding, window replacement, and drainage.

Part A3. Assessment of Goals and Objectives- Affirmative

Lexington continues to improve its Affirmative Marketing efforts. This is demonstrated by the Affirmative Marketing completed for Lexington Courtyard completed in the Fall of 2010, and the on-going efforts to revise the marketing and resident selection process used by LexHAB to better comply with state regulations.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

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 will be conducted in the future in order to decrease the number of obstacles.

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.

	Number	Cost				
Parcels acquired	0					
Businesses displaced	0					
Nonprofits displaced	0					
Households temporarily relocated	0					
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced	0					
Cost of providing relocation assistance						

Part F. Status of Loans

No HOME funds expended in FY11.

At this time the only granted HOME loans were awarded to Supportive Living's Douglas House project, which remains in good standing with all the terms and conditions contained in the loan agreement(s).

Part G. Annual Performance Report N/A

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

	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts	0					
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses)

	Total	Women Owned	Male Owned
Number of contracts	0		
Dollar amount of contracts			
Number of sub-contracts			
Dollar Amount of sub-contracts			

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.

	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners	0					
Dollar amount of HOME funds						

TOWN OF NATICK

Part A1. Assessment of Goals and Objectives- Overall

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

Through the permitting of several 40B projects, the Town of Natick has over the last year seen an increased supply of housing units serving first time homebuyers at 51 to 80 percent of area median income. South Natick Hills which is permitted for 267 units will alone provide 67 affordable units of which the majority are one and two bedroom units. This development is being completed in phases, and has to date provided a third of the required units. The Town has also permitted a 40B rental development, Chrysler Apartments, which will provide 407 units of which 25% or 102 units will be affordable to this income range. The majority of these are also one and two bedroom units, with studios also provided. This development is expected to be completed in 2012.

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

Through the permitting of several 40B projects, the Town of Natick has over the last year seen an increased supply of housing units serving first time homebuyers at 51 to 80 percent of area median income. South Natick Hills which is permitted for 267 units will alone provide 67 affordable units of which seven are three bedroom units. This development is being completed in phases, and has to date provided a third of the required units. The Town has also permitted a 40B rental development, Chrysler Apartments, which will provide 407 units of which 25% or 102 units will be affordable to this income range. The majority of these are two bedroom units suitable for small families. This development is expected to be completed in 2012.

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

Natick zoning bylaws allow "family suites" which requires that the renter be an immediate family member. The reasoning behind the adoption of this zoning bylaw was to allow elderly family members to remain in a household, in a separate accessory apartment, and have the benefits of adjacent family members, and reduced costs of living. The Town, through its Affordable Housing Trust (NAHTF), is also coordinating with the Natick Housing Association (NHA) in the rehabilitation of a one-bedroom unit in Cedar Gardens, an elder care facility south of Natick Center. The unit will be rehabilitated as a handicap accessible unit, which currently there are none in Cedar Gardens. The Affordable Housing Trust is currently reviewing other units in the NHA portfolio for rehabilitation to handicap accessible units for the elderly. The income range for these units are in the lower percentile of the 50-80% bracket.

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11)

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
NA						
NA						
NA						

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project N/A

	Extremely Low Income	Low Income	Moderate Income	Total
Name Project 1 (i.e. Downpayment Assistance) NA				
Renter households				
Owner households				
Name Project 2				
Renter households				
Owner households				

Part A2. Assessment of Goals and Objectives- Public Housing

The Town, through its Affordable Housing Trust (NAHTF), is also coordinating with the Natick Housing Association (NHA) in the rehabilitation of a one-bedroom unit in Cedar Gardens, an elder care facility south of Natick Center. The unit will be rehabilitated as a handicap accessible unit, which currently there are none in Cedar Gardens. The Affordable Housing Trust is currently reviewing other units in the NHA portfolio for rehabilitation to handicap accessible units for the elderly. The income range for these units is in the lower percentile of the 50-80% bracket.

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

Natick continues to require affirmative 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 through DHCD. When contract opportunities become available Natick advertises to local, as well as women and minority owned businesses.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

- 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).

Part A5. Assessment of Goals and Objectives- Persons Living Below Poverty Level

Evaluate your community's progress in actions taken to reduce the number of persons living below the poverty level. Identify any barriers to progress and any adjustments or improvements that could be made to make the efforts more effective.

The Natick Affordable Housing Trust (NAHTF), is using HOME funds in the rehabilitation of a one-bedroom unit in Cedar Gardens, an elder care facility south of Natick Center. This development is managed and operated by the Natick Housing Association (NHA) serving persons at many income levels including those below the poverty level, and in this case above 55 years of age. The unit will be rehabilitated as a handicap accessible unit, which currently there are none in Cedar Gardens. The Affordable Housing Trust is currently reviewing other units in the NHA portfolio for rehabilitation to handicap accessible units for the elderly.

Part A6. Assessment of Goals and Objectives-Energy Star Units

Each of the 267 housing units at South Natick Hills is developed as Energy Star compliant. This includes the 67 affordable units that will be constructed over the course of the permit. These units have been built in phases and currently there have been 27 affordable units built to this standard that have been sold to affordable buyers.

Part E. Displacement and Relocation N/A

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.

	Number	Cost				
Parcels acquired	0	0				
Businesses displaced	0	0				
Nonprofits displaced	0	0				
Households temporarily relocated	0	0				
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced	0	0	0	0	0	0
Cost of providing relocation assistance	0	0	0	0	0	0

Part F. Status of Loans

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. This is the balance of the Natick Down Payment Assistance Program. All recipients of the loans maintain compliance with the HOME program through the balance of FY11.

Part G. Annual Performance Report N/A

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

	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic

Number of contracts						
Dollar amount of contracts	0	0	0	0	0	0
Number of sub-contracts	0	0	0	0	0	0
Dollar Amount of sub-contracts	0	0	0	0	0	0

Women Owned Businesses (compared to Male Owned Businesses)

	Total	Women Owned	Male Owned
Number of contracts	0	0	0
Dollar amount of contracts	0	0	0
Number of sub-contracts	0	0	0
Dollar Amount of sub-contracts	0	0	0

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.

	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds	0	0	0	0	0	0

TOWN OF NEEDHAM

Assessment of Goals and Objectives- Overall

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

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

Needham recently completed a comprehensive plan for the future of Needham Center. The plan addressed the overall objectives of fostering the economic development of Needham Center as a mixed-use local downtown shopping district, increasing housing opportunities, improving aesthetics and the pedestrian environment, and improving parking and traffic conditions. The goal of the Needham Center planning effort is to create a mixed-use local downtown shopping district consistent with smart growth and transit-oriented development principles. Zoning for this plan was approved by Town Meeting in May 2009 and by the Attorney General in September 2009. The Town is now encouraging land owners and developers in the downtown to evaluate their sites and to incorporate affordable housing into any new developments in the center of Town. Additionally, after a lengthy public hearing process, the Planning Board approved a 19 unit (two affordable units) mixed-use development in the center of Town in August 2011, the first project to be approved under the new Needham Center zoning.

Additionally, the Town is working with a consultant to develop 40B Guidelines. The purpose of the guidelines is to inform developers about the Town's affordable housing concerns and priorities, and provide criteria for boards and staff to use when they review comprehensive permit applications and provide comments to the Board of Appeals. It is likely that the guidelines will cover matters such as the following: priority housing needs, appropriate scale and density of developments, architectural design, locations that may be suitable for moderate- to higher-density development, identification of Needham's planning policies, and identification of areas that would not be suitable because they have high natural resources value or significant physical constraints. Ultimately, the guidelines will need to be approved by the Board of Selectmen and Planning Board, and perhaps other boards as well. The goal is to develop a set of guidelines that help unify the Town's approach to comprehensive permit reviews and provide clear direction to prospective developers.

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

The activities listed above also apply to this priority. Additionally, at the May 2010 annual Town meeting, residents approved a new Elder Services Zoning District. The purpose of the district is to allow individuals to "age in place" on a campus environment that includes separate housing for those who live independently, assisted living facilities that offer more support and nursing homes for those needing skilled nursing care. There is a 10 percent affordable housing requirement in the district. The Planning

Board currently has a project in front of them under this new zoning which, if approved, would provide one affordable independent living unit.

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

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

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11)

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
No projects in FY11						

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project

	Extremely Low Income	Low Income	Moderate Income	Total
Name Project 1 (i.e. Downpayment Assistance)	None in FY11			
Renter households				
Owner households				
Name Project 2				
Renter households				
Owner households				

Part A2. Assessment of Goals and Objectives- Public Housing

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.

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

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 adheres to 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.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

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 multi- 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 and 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 Needham Opportunities Inc. (NOI).

Part A5. Assessment of Goals and Objectives- Persons Living Below Poverty Level

During FY11, Needham's efforts to alleviate poverty included beginning the project of creating 40B guidelines, as discussed above. Additionally, the Town has supported the efforts of the High Rock Homes and the Charles River Landing project, which are both providing numerous affordable units for Needham. Needham hopes to continue to work with NOI, although our CHDO is currently in a transition phase. We hope to help the CHDO grow and see it develop affordable housing.

Part A6. Assessment of Goals and Objectives-Energy Star Units

Identify number of all newly constructed/gut rehabilitated housing units completed and underway that are/will be Energy Star qualified (have received an Energy Star certificate).

NA

Part E. Displacement and Relocation

N/A

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.						
	Number	Cost				
Parcels acquired						
Businesses displaced						
Nonprofits displaced						
Households temporarily relocated						
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced						
Cost of providing relocation assistance						

Part F. Status of Loans

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.

Part G. Annual Performance Report

N/A

Minority Owned Businesses

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

	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses)

	Total	Women Owned	Male Owned
Number of contracts			
Dollar amount of contracts			
Number of sub-contracts			
Dollar Amount of sub-contracts			

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.

	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds						

TOWN OF SUDBURY

Part A1. Assessment of Goals and Objectives- Overall

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

Sudbury completed the permitting for the 3 Marlboro Road project, which consists of three homeownership units. One unit will be sold to households earning under 80% of AMI, and two units to be sold to household earning up to 100% of AMI.

In addition, Sudbury continues the Home Preservation Buy Down Program by providing local subsidy to convert a market rate home to an affordable home, with a perpetual deed restriction. The fifth home in the program is due to close August, 2011.

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

Sudbury completed the permitting for the 3 Marlboro Road project, which consists of three homeownership units. One unit will be sold to households earning under 80% of AMI, and two units to be sold to household earning up to 100% of AMI.

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

Sudbury has completed the permitting activity for the Sudbury Housing Authority redevelopment project which will provide an additional six units of rental housing for households earning less than 60% AMI. Local and state funding is planned. However, the Town does not anticipate using HOME funds.

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11);

Sudbury had no active HOME projects in FY11

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project

Sudbury had no active HOME projects in FY11

	Extremely Low Income	Low Income	Moderate Income	Total
Name Project 1 (i.e. Downpayment Assistance)	NA	NA	NA	NA
Renter households				
Owner households				
Name Project 2				
Renter households				
Owner households				

Part A2. Assessment of Goals and Objectives- Public Housing

The Sudbury Housing Authority appropriated \$600,000 in funds at the April 2008 Town Meeting for the development of six new rental units on land it owns, and was issued six Comprehensive Permits in February 2010. The CPA funds will be leveraged with state funding to raze four single family dwellings and replace them with five new duplexes. The duplexes will be rented to affordable households earning less than 60% of AMI. Sudbury was awarded state funds in the spring 2011 awards and is currently receiving construction bids.

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

Sudbury continues to serve as a local and regional resource for potential buyers, performing extensive outreach for affordable housing lotteries, with an emphasis on outreach to minority populations. This was performed for the lotteries for the Home Preservation Program in Concord in 2010, and Belmont, Wayland and Wellesley in 2011. 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.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

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 homebuyers by monitoring and offering resale opportunities in the Sudbury/Wayland/Concord/Lincoln area. Sudbury is hosting the Regional Housing Services Office, an inter-municipal collaborative between Bedford, Concord, Lexington, Lincoln and Weston created to strength affordable housing programs and increase the availability of units in these municipalities.

Part D. Monitoring

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.

Part E. Displacement and Relocation N/A

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.

	Number	Cost				
Parcels acquired						
Businesses displaced						
Nonprofits displaced						
Households temporarily relocated						
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced						
Cost of providing relocation assistance						

Part F. Status of Loans

Sudbury has no outstanding HOME loans as of the end of FY11

Part G. HOME Match Report

Sudbury has no contracts for HOME projects completed during the reporting year

HOME Annual Performance Report Information for CAPER for Town of Sudbury N/A						
Minority Owned Businesses						
In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.						
	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						
Women Owned Businesses (compared to Male Owned Businesses)						
	Total	Women Owned	Male Owned			
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						
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.						
	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds						

CITY OF WALTHAM

Part A1. Assessment of Goals and Objectives- Overall

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

The City's Housing Division has continued to administer the HOME-funded Down Payment Assistance Program. In FY11, five eligible first time homebuyers purchased properties with the HOME Down Payment Assistance Program. Four of the properties were lead abated and the homebuyers received a HOME Grant for the lead abatement costs. The Housing Division participates in the WATCH Homebuyer Counseling Classes to prepare homebuyers in the purchase of a home. While the current credit crunch has made it more difficult than ever for would be homebuyers to obtain financing, purchase prices have fallen. Prepared buyers will benefit in this housing market. We will also continue to encourage our applicants to apply for additional mortgage funds through the MassHousing Partnership Soft Second Loan Program.

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

The City's Inclusionary Zoning Ordinance continues to be a resource for the development of affordable housing. There were no additional units added in FY11. The City did not commit FY11 HOME funds for affordable rental unit development in FY11. Due to recent state budget cuts, affordable units owned by the Housing Authority will receive HOME funds to begin energy upgrades to family housing at Dana Court located at 7-15 Gardner Street in FY12.

A shortage of rental vacancies in Waltham exist partly due to a shortage of campus housing at Bentley and Brandeis Universities. Both universities are building additional dormitory housing for their students. This will add much needed rental housing in the City.

The Housing Division is currently assessing other opportunities within the HOME program that can assist low to moderate income renters. A grant program that could provide funds for first and last months' rent and a security deposit was discussed in FY11. The program could provide funding to low income renters that cannot afford the expenses of the three months of rent upfront. Approval of the Grant Program must be approved by the Mayor and City Council.

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

The City's Housing Division continues to administer the CDBG Rehabilitation Loan Program. The Loan program assisted 9 elderly homeowners within the City in FY11. \$70,250 in CDBG funds were expended through interest-free, deferred loans to low to moderate income homeowners for repairs on their homes, including weatherization and accessibility renovations.

The renovation of the Hardy School in North Waltham continued through FY11. The last stage of the renovations is complete. Five of the 26 elderly/disabled rental units will be affordable, leased through a lottery in FY12. This property is owned by the Housing Trust Committee and has been renovated by the City with Community Preservation Funding.

Existing elderly rental housing in the City is administered by the Waltham Housing Authority. Current Federal and State budget cuts have made an impact on maintenance on these low income elderly units. The City has agreed to assist the State owned units with HOME funds in FY12 for necessary improvements to aging heating systems at the Winchester Crane Elderly Apartments located at 101 Prospect Street and the Myrtle Street Elderly Apartments located at 75-85 Myrtle Street.

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11)

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
Down Payment Assistance Program FY10	312,722	312,722	5	5	312,722	Complete
HOME Admin FY11	28,832	28,832	0	0	28,832	Complete
Down Payment Assistance Program FY11	322,811	322,811	0	0	322,811	Open with four approved applicants actively looking for a home in Waltham.
CHDO Admin FY11	20,593	20,593	0	0	20,593	Complete
CHDO Set-Aside FY09	55,600	55,600	0	0	55,600	Complete
CHDO Set-Aside FY10	62,209	62,209	0	0	62,209	Complete
CHDO Set-Aside FY11	61,281	61,281	0	0	0	Open

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project

	Extremely Low Income	Low Income	Moderate Income	Total
Downpayment Assistance)			5	
Renter households				
Owner households			5	

Part A2. Assessment of Goals and Objectives- Public Housing

As of 2011, the Waltham Housing Authority (WHA) owns and operates 23 developments with 811 dwellings, including 484 units for seniors, 295 units for families and 31 dwellings for people with disabilities. 265 of these units were subsidized by the U.S. Department of Housing and Urban Development (HUD); the remaining units were subsidized by the Commonwealth of Massachusetts. Over half (484) of the Authority's dwellings have one bedroom, about 122 have three or more bedrooms.

The needs for rehabilitation of public housing units can be broken down into two major categories. The federal elderly public housing units are in good to excellent condition and will require periodic update of building systems reaching the end of their planned life expectancy. The state housing developments vary in condition from fair to excellent. The older, larger developments built in the 1940s and early 1950s will require the most modernization work. Those built in the 1980s and 1990s will require the least amount of work.

The Waltham Housing Authority is continuing to work with the Massachusetts Chapter of the National Association of Housing and Redevelopment Officials (MASSNAHRO) to maintain an internet-based centralized waiting list for the federal Section 8 leased housing program. In April 2004, HUD made major changes to the method in which it funds the Section 8 Voucher Program. Nationally, many housing authorities were forced to reduce the number of subsidies they were able to offer to eligible families due to the retroactive change of policy made in the middle of their budget years. The Waltham Housing Authority was able to maintain its existing level of 450 section 8 vouchers at the present time. However, future cost saving initiatives, which may be instituted by HUD in the coming year, could result in a change to that situation.

The Waltham Housing Authority's stock of federal public housing (265 units) consists entirely of one bedroom apartments for elderly/disabled people. Therefore, the Authority is exempt from the resident initiative requirements for public housing per HUD regulations. Due to the exemption and the inapplicability of resident management and resident economic development activities to elderly housing, these activities have not been pursued. None of the elderly units are in a high crime neighborhood. Nevertheless, the Authority has participated in security and crime prevention in conjunction with the Waltham Community Police Program and TRIAD Elderly program in conjunction with our Elderly Housing Tenant Associations.

The WHA is continuing with its intensive modernization of the Prospect Terrace and Chesterbrook Gardens, family housing developments located at 42 Prospect Hill Road and 829 Lexington Street. Kitchen and bathroom renovation along with electrical upgrades, door replacement, and asbestos flooring. Work is also proceeding with boiler replacement at three locations: Prospect Terrace, located at 42 Prospect Hill Road, Carey Court located at 233 School Street and Dana Court located at 7-15 Gardner Street housing complexes. This work is proceeding under the HOME Program and is in its initial scoping stages.

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

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 FY11. 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.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

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 FY11 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. Completion in 2011 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.
- 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 13 CDBG, interest-free, deferred rehabilitation loans in FY010-11 totaling \$111,040.00.
- Continued use of HOME funds to provide down payment assistance to prospective low- and moderate-income homeowners. The housing market in 2010-2011 was substantially slower than in previous years. Five interest-free deferred loans total \$235,110 were administered since July 1, 2010 with an additional \$77,937 in lead paint grants offered to the first time-homebuyers for abatement.

Part A5. Assessment of Goals and Objectives- Persons Living Below Poverty Level

The 2000 U.S. Census counted 3,752 Waltham residents living in poverty in 1999, 7% of the population for whom poverty status was tabulated. Nearly one-third (30%) of these people were children under 18 or seniors over 64. More than two-thirds (70%, or 2,639) of the city's poor were white; nearly one-fifth (18%, or 672) were Hispanic. More than half of the poor (2,196, or 59%) lived alone, while the remaining 1,556 (41%) lived in families. The Census also counted 985 households in Waltham that received supplemental social security income, as well as 444 households that received public assistance payments in 1999. According to the Massachusetts Department of Transitional Assistance (DTA) 160 families in Waltham received Transitional Aid to Families with Dependent Children payments in 2004, while 419 children in the city received WIC assistance.

All projects and programs awarded CDBG and HOME funds from the Waltham Community Development Program primarily serve low and moderate-income households. The City strives to fund programs that increase the incomes of poor residents, thereby reducing the number of poverty stricken households. Several local social service agencies such as the Power Program, Breaking Barriers Inc., Waltham Alliance To Create Housing (WATCH) and the Middlesex Human Service Agency (MHSA) receive CDBG funds to offer classes in remedial education, English, and job training to heighten the employability of low-income people and bolster their incomes. Additionally, Waltham funds social service programs that provide health services, such as the Community Health Center's ABC Program and Wayside Youth Center's HIV Prevention Project. Waltham's Downpayment Assistance Program, funded through the City's HOME Program, enables low-income households to increase their wealth by purchasing a home and building equity over time. Rental rehabilitation programs funded through the CDBG and HOME Programs stabilize and boost the stock of affordable housing units in the city, allowing lower-income residents to pay reasonable rents while preserving some amount of disposable income.

Part A6 Assessment of Goals and Objectives-Energy Star Units N/A

Identify number of all newly constructed/gut rehabilitated housing units completed and underway that are/will be Energy Star qualified (have received an Energy Star certificate).

Part B. Leveraging

Waltham		
Additional Federal Funds	\$965,581	CDBG funds
Additional State Funds	\$604,435	CPA State Match
Locally Leveraged Funds	\$1,666,096	CPA funds; Affordable Housing Trust funds
Other	\$630,500	Additional Federal Funds Energy Efficiency Block Grant
<i>Total</i>	<i>\$3,866,612</i>	

Part C. Citizen Participation, Institutional Structure, Distribution of Expenditures

The Waltham *2011-2015 Consolidated Plan* was made available for public review and comment on April 15, 2010. Two public meetings were held, on December 16, 2009 and February 22, 2010 to solicit input for the plan. To date, the Waltham Planning Department has received no comments or suggestions from the public. Minutes and advertisements for these meetings are appended to this report. All advertisements for public meetings related to Waltham Community Development Program include contact information for Spanish translation services, which are provided as needed by the Waltham Alliance to Create Housing. Provision of translation services for Creole (Kreyol) speakers is being considered in the future.

This Citizen Participation Plan (CPP) provides specific time frames and procedures pertinent to the City's Community Development Block Grant (CDBG) Program and the Home Investments Partnership (HOME) Program. In 1994, the City of Waltham CPP was modified to reflect the new HUD Consolidated Plan requirements. Public meetings for both the HOME and CDBG programs are part of an effort to comprehensively plan for federal entitlement grants. Waltham is a member of the West Metro Consortium for the HOME Program. Citizen Participation meetings will be held on the Consortium level in Newton to plan for regional elements of the HOME program in the Consolidated Plan. However, separate citizen participation meetings will be held for the both the CDBG and HOME programs.

The City of Waltham is following a detailed Citizen Participation Plan which:

- Provides for and encourages citizen participation, with particular emphasis on participation by residents in CDBG "target areas" (those areas with over 44.8% low to moderate-income population), and residents of low, very low, and extremely low income, taking special actions to encourage the participation of all its residents, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments in all stages of the process;
- Provides citizens with reasonable and timely access to local meetings, information, and records relating to the City of Waltham's proposed use of funds, as required by the regulations of the Secretary, and relating to the actual use of Funds;

- Provides for technical assistance to groups representative of persons of low, very low and extremely low income that request assistance under the consolidated submission;
- Provides for conveniently timed public hearings in the City Government Center to obtain citizen views and to respond to proposals and questions at all stages of the community development program, including at least the development of needs, the review of proposed activities, and review of program performance, which hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodation for people with disabilities;
- Provides for a non-English speaking interpreter, should one be requested, for public meetings with non-English speaking participants;
- Provides for participation with the Waltham Housing Authority to encourage the participation of public and assisted housing residents;
- Provides for a timely written answer to written complaints and grievances, within 15 working days where practicable.

The Waltham Housing Trust, assisted by the Waltham Housing Department, meets quarterly to discuss housing issues and concerns, to review proposals for HOME projects, and to form priorities for housing projects. The Committee implements the City's Affordable Housing Ordinance. The Committee draws members from the Housing Department, the Waltham Housing Authority, Waltham Alliance To Create Housing, Inc. (WATCH), City Council, real estate agencies, and local banks. As with the Housing Department and Housing Authority, the composition of the Housing Trust is determined by the Mayor, and confirmed by the City Council.

The Waltham Housing and Planning Departments will continue to coordinate with the adjacent communities in the MetroWest HOME consortium, both in terms of providing the lead community the appropriate monitoring information, and in coordinating applications, local matches, and other issues that affect the consortium communities. These departments will also continue to work with the Waltham Alliance to Create Housing (WATCH), the city's designated CHDO, as well as other housing developers, to create and preserve affordable housing (both owner-occupied and rental) for low and moderate income people.

The Waltham Housing Department will coordinate with the Waltham Health Department as well as the Middlesex Human Services Agency (MHSA), REACH Beyond Domestic Violence and WATCH to link up families in lead contaminated units with de-leading loans. The Department will also pursue coordination with the City Treasurer and the Law Department to identify any tax delinquent properties subject to foreclosure.

The Waltham Planning and Housing Departments will strive to enhance and improve communication and coordination between its governmental and non-profit partners to improve efficiency in assisting low and moderate-income people. In particular, the Planning Department will attempt to work more closely with municipal staff to shorten the design process for public improvements and street reconstructions, so that CDBG funds can be more quickly and efficiently spent.

The Planning Department has allocated CDBG funds in the past to the Waltham Housing Authority for parking lot and landscaping improvements at various elderly housing developments, and to replace aging wading pools with spray park facilities in family housing developments. Future request for such funding will be treated as Medium or High priorities, depending on the income and household characteristics or the developments in question. In 2009, the Authority received \$459,848 in capital funds as well as \$584,670 in federal stimulus monies from HUD for improvements to the 265 federally-subsidized dwellings in its inventory. As required, the Authority is reviewing and updating its Five Year Plan, Physical Needs Assessment, and Energy Audit for its Elderly Housing Developments. Completion of the work in previous years' grants is continuing on the established schedule.

The Waltham Housing Authority's federal public housing stock is comprised entirely of elderly/disabled one bedroom units (265 units), and is thus exempt from the resident initiative requirements for public housing as per HUD regulations. Due to the exemption and the inapplicability of resident management and resident economic development activities to elderly housing, these activities have not been pursued.

None of the elderly units are in a high crime neighborhood. Nevertheless, the Authority has participated in security and crime prevention in conjunction with the Waltham Community Police Program and TRIAD Elderly program in conjunction with our Elderly Housing Tenant Associations.

The Waltham Housing Authority is considered a "Standard Performer" agency under HUD's rating system as determined by the public housing management assessment program (PHMAP). The Waltham Housing Authority's most recent REAC score was 76.

Part D. Monitoring

Waltham Housing staff annually monitors 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 FY11, 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 2011 by the City of Newton HOME Consortium lead community.

Part E. Displacement and Relocation N/A

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.						
	Number	Cost				
Parcels acquired						
Businesses displaced						
Nonprofits displaced						
Households temporarily relocated	0					
	Minority Households					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of households displaced	0					
Cost of providing relocation assistance	0					

Part F. Status of Loans

The City has administered 112 deferred loans to low- and moderate-income buyers since 1995, totaling \$4,193,917.50. The outstanding HOME loan balance as of July 15, 2011 is \$3,203,289.50 Twenty-six loans totaling \$697,662.00 have been repaid providing program income to fund new HOME deferred loans. The City has granted \$292,966.00 in HOME lead abatement grants to down payment assistance buyers.

Part G. Annual Performance Report (Not applicable; HOME was used for down payment assistance)

HOME Annual Performance Report Information for CAPER for City of Waltham (list City/Town)						
Minority Owned Businesses						
In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.						
	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						
Women Owned Businesses (compared to Male Owned Businesses)						
	Total	Women Owned	Male Owned			
Number of contracts						
Dollar amount of contracts						
Number of sub-contracts						
Dollar Amount of sub-contracts						
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.						
	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners						
Dollar amount of HOME funds						

TOWN OF WATERTOWN

Part A1. Assessment of Goals and Objectives- Overall

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

Housing Rehabilitation Program: The Town had planned to create a HOME-funded housing rehabilitation program in FY11 to provide housing rehabilitation assistance and energy efficiency improvements to income-eligible elderly Watertown residents. However, the Town decided not to develop a rehabilitation program due to limited staff resources and unsuccessful attempts to leverage additional funds. The FY11 Annual Action Plan was amended to eliminate the proposed housing rehabilitation program.

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

First Time Homebuyer Assistance: The Town's program was established to assist first time homebuyers with down payment assistance and closing costs using HOME funds. In FY11, Watertown was unable to provide any down payment assistance to first time homebuyers through this program. This was due to the combination of the depressed housing market in Watertown and lack of eligible buyers that qualified for this assistance. The FY11 Annual Action Plan was amended to eliminate the First Time Homebuyer Assistance program.

Family-sized Inclusionary Housing Units: Watertown continued to encourage developers of multi-unit condominium projects, subject to the Town's inclusionary housing requirements, to include 3-bedroom units suitable for families. However, consistent with the current real estate market--which has shifted towards the development of rental apartments--there were no large scale ownership condominium projects developed in FY11. The Town continued to negotiate with the developers of the completed Bell Tower Place condominiums, located at 444 Mt. Auburn Street, (seven of the nine units have been sold) regarding their request to amend their affordable housing agreement to delay the required provision of two off-site affordable units. The developer's most recent proposal was for a 3- bedroom off-site condominium unit. However, no agreement has been reached at this time.

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

Family-sized Inclusionary Housing Units: The Town continued to encourage developers of multi-unit rental projects to include 3-bedroom units suitable for families. Two 3-bedroom apartments, created as a result of the Town's inclusionary housing requirements, became available in FY11. Rents for the two units are affordable to households earning no more than 80% of AMI.

CHDO Operating Expenses for Watertown Community Housing: The Town of Watertown committed \$11,661 of its HOME funds to the operating expenses of Watertown Community Housing (WHC), the local CHDO, whose efforts are invaluable in addressing the barriers to affordable housing in Watertown.

The organization runs the Ready Renter/Ready Buyer Program and is currently working on a project that includes the acquisition and rehabilitation of a multi-family rental project in Watertown.

Include information on each HOME project that was active in FY11 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY11 and the project status as of 6/30/11)

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY11	Project Status
1060 Belmont St. Apts.	\$762,799.38 (total for FY08, FY09, and FY10)	\$762,799.38 (total for FY08, FY09, and FY10)	7	18	\$528.00	Initial lease up completed in FY11.
CHDO operating expenses	\$11,661	\$11,661			\$11,661	WCH is scoping for a new acquisition/rehab rental project.

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project

	Extremely Low Income	Low Income	Moderate Income	Total
1060 Belmont St Apts.				
Renter households	4	3	0	7
Owner households	0	0	0	0

Part A3. Assessment of Goals and Objectives- Affirmative Marketing

The Town has an affirmative marketing plan, for affordable homeownership and rental units, which details a regional strategy to outreach to minority populations. The plan conforms to MA Department of Housing and Community Development (DHCD) 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 program and be added to the State’s Subsidized Housing Inventory. One of the requirements is that the LAUs be marketed according to an approved affirmative marketing plan. In FY11, Watertown Community Housing launched a Regional Ready Buyer/Renter Program. The Program includes: 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 Ready Renter Program currently has 68 households on the list.

Part A4. Assessment of Goals and Objectives- Impediments to Fair Housing

Watertown undertook its most recent *Analysis of Impediments to Fair Housing Choice* in 2008 which identified several impediments to fair housing and actions that can be taken to address them. In FY11, the Town made significant progress to overcome the following impediments:

Lack of knowledge among realtors, small property owners, and among lenders.

Lack of development sites – limited availability of parcels

High cost of housing – ownership and rental affordability gap

Education about fair housing choice, affordable housing and fair housing complaint procedures

- In FY11, the Town worked with WCH to develop a comprehensive 32-page guidance document “Town of Watertown Affordable Housing Development Requirements: Complying with Section 5.07” to assist developers of multi-family housing projects in complying with the Town’s inclusionary zoning requirements.

Incorporate more diversity into the permit granting authorities and other decision making boards

- In FY11, the Town actively sought to expand and diversify the membership of the Watertown Housing Partnership. At the end of FY11, a potential female candidate was identified.

Identify districts and parcels within the Town that could accommodate higher density development

- In FY11, two rental apartment projects received approval from the special permit granting authorities that will add an additional 214 rental apartments of which 21 will be made affordable to low-and moderate-income households.

Part A5. Assessment of Goals and Objectives- Persons Living Below Poverty Level

During FY11, Watertown’s efforts to alleviate poverty included promoting the development of affordable housing especially through the Town’s inclusionary housing requirements. In FY11, two affordable rental units for low-and moderate-income households were created. In addition, two larger apartment projects, which include 21 new permanent affordable rental units for households at 65-80% AMI, received zoning approval.

In addition to promoting affordable housing, a major goal of the Town is the creation of local jobs for a variety of skill and educational levels. In FY11, the Town completed a town-wide economic development study that identifies strategic planning efforts to facilitate economic development activity and create jobs in the community. The study identified key opportunity sites within the established commercial and industrial districts as well as potential solutions to ongoing issues that restrict commercial investment and retail activity in certain districts.

Part A6. Assessment of Goals and Objectives-Energy Star Units

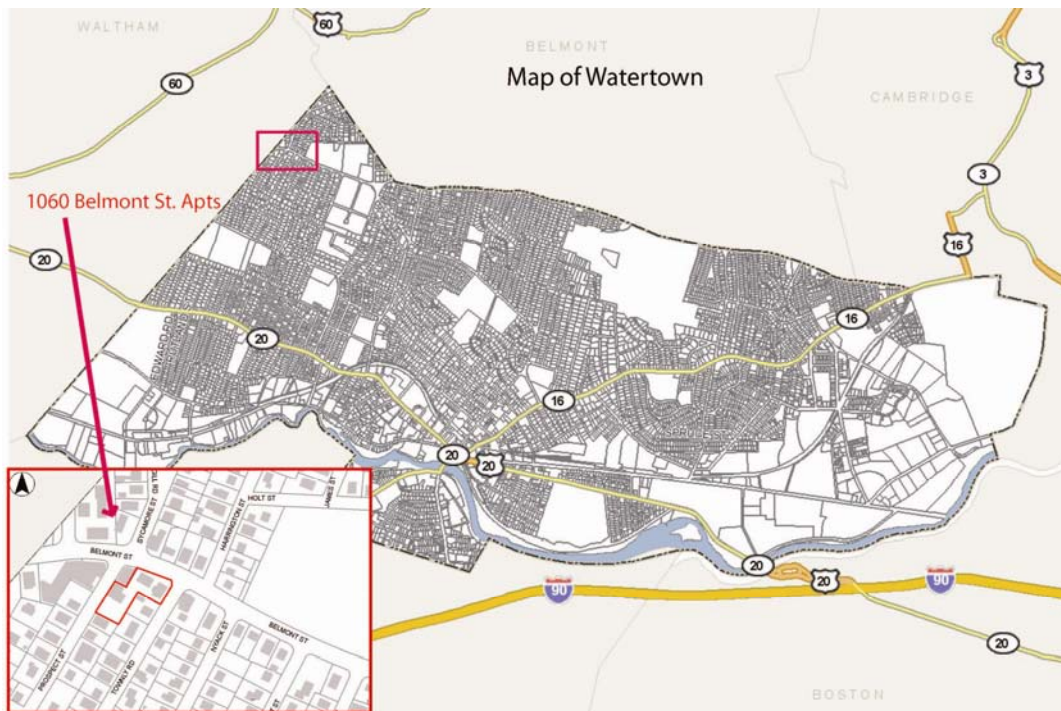
In FY11, there were no newly constructed or gut rehabilitated housing units that qualified as Energy Star Units. However, the Town adopted the Massachusetts Stretch Energy Code which will require that new units be Energy Star qualified as of FY12.

Part C. Citizen Participation, Institutional Structure, Distribution of Expenditures

The Watertown Housing Partnership holds monthly meetings with HOME program updates as a regular standing agenda item. The WHP meetings are the forums for public hearings required for decisions involving HOME program budget transfers, fund allocations, and the development of the Annual Action Plans and the five-year Consolidated Plan. In accordance with Massachusetts Open Meeting Law, all WHP meetings are open to the public and notice is posted at Town Hall and on the Town website. Public hearings are also noticed in the local newspaper (*Watertown TAB*) two weeks in advance of a hearing.

In FY11, new comprehensive by-laws were developed and adopted by the Watertown Housing Partnership that clarified the WHP's roles and responsibilities regarding their oversight of the Town's Affordable Housing Program including the management of funds from the HOME Program and the Affordable Housing Development Fund.

The geographic distribution and location of expenditures is illustrated below:



Part D. Monitoring

First Time Homebuyer Program:

In the fall of 2010, Watertown Community Housing monitored loans provided under the First Time Homebuyer Program. At the time of monitoring, there were 25 outstanding loans. One loan was in the process of being repaid and discharged and was not included in the monitoring. Of the 24 loan recipients that were monitored, only one failed to provide compliance documents. Based on a visual investigation of the unit, the owner appears to live in the unit. A review of records at the Registry of Deeds shows refinancing activity and a recent "Order of Notice." The remaining 23 recipients that provided all required documentation were found to be in compliance.

Part F. Status of Loans

1060 Belmont Street Apartments:

Outstanding deferred loan in the amount \$760,110.90

Coolidge School Apartments:

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

First Time Homebuyer Down payment Assistance:

In FY11, one loan in the amount of \$5,000 was repaid to the Town. A total of 24 loans for a total amount of \$663,700 are outstanding.

HOME Annual Performance Report Information for CAPER for the Town of Watertown						
Minority Owned Businesses						
In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.						
	Minority Business Enterprises					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts	4	0	0	0	0	4
Dollar amount of contracts	\$229,579	0	0	0	0	\$229,579
Number of sub-contracts						
Dollar Amount of sub-contracts						

Women Owned Businesses (compared to Male Owned Businesses)

	Total	Women Owned	Male Owned
Number of contracts	4	0	4
Dollar amount of contracts	\$229,579	0	\$229,579
Number of sub-contracts			
Dollar Amount of sub-contracts			

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.

	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners	0	0	0	0	0	0
Dollar amount of HOME funds	0	0	0	0	0	0

PART 111
APPENDIX

HOME Match Report

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

OMB Approval No. 2506-0171
(exp. 12/31/2012)

Match Contributions for Federal Fiscal Year (yyyy)	2010
-------------------------------------------------------	------

Part I Participant Identification

1. Participant No. (assigned by HUD) M09-DC-25-0213	2. Name of the Participating Jurisdiction City of Newton, MA (WestMetro HOME Consortium)	3. Name of Contact (person completing this report) Trisha Kenyon Guditz
5. Street Address of the Participating Jurisdiction 1000 Commonwealth Avenue		4. Contact's Phone Number (include area code) 617-796-1156
6. City Newton	7. State MA	8. Zip Code 02459-1449

Part II Fiscal Year Summary

1. Excess match from prior Federal fiscal year	\$	19,434,008.32
2. Match contributed during current Federal fiscal year (see Part III.9.)	\$	5,959,265.00
3. Total match available for current Federal fiscal year (line 1 + line 2)	\$	25,393,273.32
4. Match liability for current Federal fiscal year	\$	(\$370,756.80)
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)	\$	25,022,516.52

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
1. Town of Belmont								
Waverly Woods	1/1/11		\$61,613	\$6,594,000				\$61,613
17B Street	1/1/11		\$3,951	\$151,000				\$3,951
26B Street	1/1/11		\$1,374	\$130,000				\$1,374
28B Street	1/1/11		\$2,230	\$153,000				\$2,230
315 Brighton Street	1/1/11		\$2,873	\$273,000				\$2,873
2. Town of Brookline								
Olmsted Hill Condos	6/24/11	\$480,663		\$1,183,334		\$610,652		\$2,274,649
310 Hammond Pk-102	6/15/11			\$349,110				\$349,110
310 Hammond Pk-103	6/15/11			\$329,110				\$349,110
24 Juniper St.- 69	8/13/10			\$84,908				\$84,908

