

CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT

July 1, 2011-June 30, 2012

**City of Newton &
WestMetro HOME
Consortium**



Table of Contents

Executive Summary

Part I. City of Newton

Assessment of Goals and Objective

Housing. 3

Public Services 14

Architectural Access 20

Economic Development 23

Neighborhood Improvements..... 25

Continuum of Care 29

Citizen Participation 34

Part II. WestMetro HOME Consortium Program

Assessment of Goals and Objectives

Bedford 35

Belmont 38

Brookline 42

Concord 53

Framingham..... 55

Lexington 62

Lincoln 65

Natick 68

Needham 71

Sudbury..... 75

Waltham 78

Watertown 88

Wayland..... 92

Part III. Appendix

Financial Summary 95

HOME Match Report 96

HOME Annual Performance Report 98

Certification Form..... 99

PART I
CITY OF NEWTON

Executive Summary

The *FY12 Consolidated Annual Performance and Evaluation Report* (CAPER) provides an analysis of the second year of the FY11-15 Consolidated Plan—July 1, 2011 through June 30, 2012—for the City of Newton Community Development Block Grant program (CDBG), Emergency Solutions Grant (ESG) program, the WestMetro HOME Consortium HOME Investment Partnerships program (HOME), and the American Dream Downpayment Initiative program (ADDI). These funds provided the City of Newton and 13 other communities in the WestMetro HOME Consortium with a total of \$4,171,557 in FY12 resources from HUD.

The five-year *Consolidated Plan* was developed to describe the use of these federal resources for housing and community development activities in Newton and housing activities in 11 other HOME Consortium communities (the towns of Bedford, Belmont, Brookline, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury, and Watertown and the City of Waltham; the towns of Concord and Wayland joined the Consortium after the completion of the Consolidated Plan). The *FY12 Action Plan* provided details to citizens, public and private agencies, and other interested parties on the program activities that were planned in response to the priority needs identified in the Consolidated Plan. The CAPER provides an assessment of how successful Newton and the Consortium communities were at meeting their goals.

The follow table summarizes the amount of FY12 funds that were received and expended, which are described in more detail below.

| Program | Funds Received | Funds Expended |
|---------------------------|-----------------------|-----------------------|
| CDBG | \$2,027,611 | \$1,930,795 |
| HOME – Newton | \$288,563 | \$69,506.76 |
| HOME – Consortium | \$2,044,347 | \$1,455,130 |
| Emergency Solutions Grant | \$99,599 | \$99,599 |

Significant progress was made by the Newton Housing and Community Development Program in meeting the goals and objectives of the FY11-15 Consolidated Plan and the FY12 Annual Action Plan. In FY12, the City of Newton received \$2,027,611 in CDBG funds and expended \$1,930,795 in FY12 and prior year funds.

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

During FY12, \$2,044,347 in HOME funding was allocated to the WestMetro HOME Consortium, with \$69,506.76 expended in Newton and \$1,455,129.96 expended throughout the Consortium in both prior and current year funds. In both the older and newer Consortium member communities, groundwork was laid for many pending HOME-assisted affordable housing development projects.

In FY12, the City of Newton received \$99,599 in ESG funding and expended that full amount. Eleven projects provided assistance to 1,343 people who were either homeless or at-risk of homelessness. The types of assistance ranged from transitional housing for survivors of domestic violence, to crisis management for adolescents at-risk of homelessness, to mediation services for low-income tenants and their landlords to reach mutually beneficial agreements, thus preventing eviction and possible homelessness.

Finally, in FY10, the City of Newton received \$923,339 in Homeless Prevention and Rapid Re-Housing Program (HPRP) funds and \$603,513 in Community Development Block Grant Recovery Funds, both under the American Recovery and Reinvestment Act of 2009. Both projects will be completed in early FY13.

The City of Newton Housing and Community Development Program and the WestMetro HOME Consortium had much success in the second year of the *FY11–15 Consolidated Plan*. The following pages provide detailed descriptions of the accomplishments in each member community.

FY12 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT
ASSESSMENT OF GOALS AND OBJECTIVES

CITY OF NEWTON
HOUSING

In the *FY11-15 Consolidated Plan*, the City identified three priority housing needs which are listed below. In FY12, City housing staff and members of two advisory bodies—the Newton Housing Partnership and the Fair Housing Committee—continued to work collaboratively to address these priorities.

The major activities in FY12, which contribute to addressing Newton’s priorities, include the following: In FY11, 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 located at 61 Pearl Street. In FY12, the rehabilitation was substantially completed. In addition, housing staff, with the assistance of the Newton Housing Partnership’s Programs and Policy Committee, assisted the developer with developing an affirmative fair housing marketing plan for the property. The project will be completed and occupied in FY13. Other significant outcomes in FY12 include: the CDBG-funded Newton Housing Rehabilitation Program committed funds to seven projects; the Parkview Homes (192 Lexington Street) project was completed and fully occupied; and housing staff and the Fair Housing Committee sponsored a fair housing workshop and began an intensive fair housing publicity campaign. Finally, members of the Newton Housing Partnership and housing staff introduced the concept of a municipal affordable housing trust to the Newton Board of Aldermen at a Zoning and Planning Committee meeting in FY12. Staff also submitted a pre-proposal to the Community Preservation Committee and received approval to submit a full funding proposal in FY13. If the concept of establishing an affordable housing trust is approved by the Community Preservation Committee, the Board of Aldermen, and the Mayor, housing staff will request that the trust be capitalized by Community Preservation Funds (CPF) as well as the balance of cash payments from the inclusionary zoning reserve account. Housing staff will also be responsible for developing the program guidelines and staffing the trust.

A summary of the FY12 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. In FY12, the City expended \$63,922.30 in HOME funds on the project which is due to be completed and occupied in October 2012.

54 Eddy Street: CAN-DO submitted a One Stop application for CDBG and CPF in FY12 which is currently under review. CAN-DO is requesting \$690,250 in CDBG funds to acquire and rehabilitate a two-family,

rental property located at 54 Eddy Street in West Newton. The project will target families who are homeless or at risk of homelessness.

A Philadelphia-style building, the first and second floor unit has two bedrooms and the second and third floor unit has three bedrooms. The total development cost is approximately \$1,115,250. If the project is approved, financing will include a first mortgage from The Village Bank, \$255,000 in CPF, and \$50,000 from the Charlesbank Foundation. CAN-DO is also pursuing Affordable Housing Program funds from the Federal Home Loan Bank of Boston.

The per unit cost for the federal funds is \$345,125; the total per unit cost is \$557,625. The higher cost per unit is largely the result of targeting households at 50 percent and 80 percent of area median income who may not have Section 8 vouchers.

CAN-DO acquired the property at the beginning of FY13 and will likely spend from August 2012 through the beginning of 2013 securing the necessary financing to move the project forward.

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.

The Newton Housing Partnership's Programs and Policy Committee and housing staff have been working to lay the groundwork for establishing a municipal affordable housing trust since August 2009. In addition to expediting the local project review process, a housing trust can help facilitate the development of affordable housing in the following ways:

- Cohesion: A proposed project is evaluated by all the principal decision makers at the same time.
- Continuity: Fewer meetings and less time between meetings allows project fundamentals to remain at the forefront.
- Cost effectiveness: Reducing the time it takes to evaluate a request for funds translates into less expensive projects and less per-unit costs.
- Project readiness: Projects come in when they are ready and not just in response to the CPF's annual deadline.

In FY12, housing staff, in collaboration with the Newton Housing Partnership, submitted a pre-proposal for funding to the Community Preservation Committee. The pre-proposal requested \$1.5 million in CPF to provide the initial funding to seed a trust. The balance of funds in the inclusionary zoning reserve account which is \$140,775 (as of August 2012) can be applied to the trust making the total capitalization approximately \$1,640,775.

The Community Preservation Committee approved the staff's pre-proposal and recommended that a full application be submitted by the deadline, which is November 1, 2012. The full application will include a proposed program design as well as a narrative on how other municipalities, who capitalize their trusts with CPFs, operate and manage their trusts.

Currently, housing staff is working with the Community Preservation Committee Program Manager and representatives from the Newton Board of Aldermen to determine the most efficient next steps to ensure all stakeholders are part of the decision-making process.

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:

Architectural Accessibility Action Plan Completed: In FY12, the Newton Fair Housing Committee completed its *Architectural Accessibility Action Plan* in collaboration with housing staff. The plan identifies priorities for action that stem from the recommendations made by the report on architectural accessibility in Newton housing and related facilities, entitled *Ramping Up: Planning for a More Accessible Newton*, completed by Metropolitan Boston Housing Partnership in 2011. The Action Plan focuses on seven primary actions that, if implemented, will become significant steps in eliminating impediments to fair housing choice in Newton for people with disabilities. The Action Plan was endorsed by the Mayor and was distributed to each stakeholder whose involvement is essential in ensuring successful implementation.

The foremost priority of the Action Plan is improving the planning, implementation, and enforcement of the Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act of 1973, and other federal and state accessibility requirements. One of the central recommendations is hiring an experienced ADA/Section 504 access coordinator for the City who will also be responsible for updating the City's ADA/Section 504 plans. The Fair Housing Committee had an essential role in helping define the responsibilities of this position.

The other priority actions include developing a federal accessibility enforcement and notification system between the Inspectional Services and Planning Department; monitoring and evaluating accessibility needs, changes, and overall progress through data collection; supplementing fair housing marketing plan requirements to ensure marketing reaches people with disabilities; reviewing city plans for negative disparate impact on people with disabilities; requiring housing providers receiving City-administered funds to have reasonable accommodation and modification policies; and securing resources to conduct training and education on accessibility design and construction standards, scoping, and coverage requirements and Section 504 implementation.

Parkview Homes: In FY12, the \$5.3 million Parkview Homes development located at 192 Lexington Street was completed and fully occupied by a diverse mix of household sizes and demographics. The project consisted 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 \$872,727 in HOME funding (including \$5,000 in ADDI downpayment assistance for one of the first-time homebuyers) 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.

Parkview Homes exemplifies many fair housing principles that reinforce the City's priority of supporting and expanding Newton's socio-economic, cultural, racial, and other diversity in both the immediate and long-term. It is the first of its kind in Newton as a mixed-income, 100 percent affordable development. Six units (including four HOME-assisted units) sold to households at or below 80 percent of area median income (AMI) and four were sold to households below 100 percent of AMI. This income mix helps expand the City's socio-economic diversity by providing new homeownership opportunities to households that could not otherwise afford to purchase a home in Newton.

Each condominium unit 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 was important in achieving fair housing opportunities 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 Choice*, 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. Ultimately, no households needing the accessible features applied for the unit. Housing staff and the Fair Housing Committee used this experience in informing the *Architectural Accessibility Action Plan*, which includes comprehensive and ongoing evaluation of accessibility needs in the community and working with developers to better target this specific population during marketing. Nonetheless, going beyond such requirements provides an opportunity to individuals requiring such features for years to come and also strengthens the City's resolve to constantly improve upon its fair housing performance.

Fair housing trainings: As part of the City's FY12 Community Development Week celebration, the Fair Housing Committee sponsored a fair housing event featuring a presentation by the Chief of the Civil Rights Division of the Massachusetts Attorney General's Office. While free and open to the public, the event was targeted to Newton landlords. The presentation included an overview of state and federal fair housing law (including protected classes under each); common discriminatory practices; lawful and unlawful reasons to deny housing; the role of the Massachusetts Commission Against Discrimination and Attorney General in fair housing enforcement and prosecution; and examples of recent cases, including facts and resolution of discrimination cases. The focus of the discussion was frequent forms of discrimination, such as issues relating to lead paint, section 8, and discriminatory advertising. The event was attended by 35 interested citizens. It was publicized through the local newspaper *The Newton Tab*, a postcard mailing to landlords, and a public service announcement on local access television, which can be accessed at <http://vimeo.com/41349832>.

In late FY12, the Fair Housing Committee, the Newton Housing Partnership, Uniting Citizens for Housing Affordability in Newton (UCHAN), and the Planning Director began discussions to provide an educational forum to the Newton Board of Aldermen that includes fair housing education. The forum is entitled “*Financing Affordable Housing and Affirmatively Furthering Fair Housing*,” and has been scheduled for early FY13. The forum will serve to inform Newton’s legislative branch on fair housing matters such as disparate impact and the city’s affirmative duties to further the Fair Housing Act. This event will help institutionalize fair housing principles in the public sector, which is an important goal set forth in the *FY11-15 Analysis of Impediments to Fair Housing Choice*.

Fair Housing Publicity Campaign: Also part of the City’s FY12 Community Development Week, the City distributed seven different multi-lingual fair housing posters to over 125 local for- and nonprofit organizations with an accompanying letter from the Mayor urging organizations to utilize the posters to help educate the public about their fair housing rights. The posters were provided by the National Fair Housing Alliance and were customized to include Newton’s contact information in addition to HUD’s Fair Housing Hotline. Their messages included the importance of diverse neighborhoods, equal opportunity for a person with a disability, subtle signs of housing discrimination, and the importance of reporting possible violations.

Fair housing complaints: In FY12, Housing staff assisted with two fair housing complaints filed with the Newton Human Rights Commission (HRC).

The first complaint was filed against a private landlord. The complaint alleged that the landlord refused to accept a bona fide offer of a rental unit, discriminated in terms and conditions, and refused to negotiate for rental on the basis of race. Due to the fact that the complainant was seeking punitive and monetary damages, which the Human Rights Commission does not have the power to enforce, the complainant was advised by Housing staff and a Human Rights Commissioner assigned to the case to pursue filing a complaint with the Massachusetts Commission against Discrimination with the assistance of the Fair Housing Center of Greater Boston (FHCBG). The FHCBG later advised the complainant to instead file a complaint with the Massachusetts Office of the Attorney General.

The second complaint was filed against a real estate agent on the basis of disability. This case has been reviewed by a Human Rights Commissioner and housing staff. This case is ongoing, pending further information.

ASSESSMENT OF GOALS AND OBJECTIVES- IMPEDIMENTS TO FAIR HOUSING

As described in more detail in the Priority #3 narrative above, the City has made progress in many areas of its FY12 proposed actions and continued to implement actions identified in its fair housing planning documents:

- The Fair Housing Committee and housing staff continued to hold fair housing trainings open to the public with targeted outreach to Newton landlords.
- Plans were developed for fair housing education to the City’s legislative body, the Newton Board of Aldermen.
- The Fair Housing Committee and housing staff undertook a publicity campaign with outreach targeted to the general public on fair housing rights and responsibilities.

- The Fair Housing Committee and housing staff finalized, distributed, and began to implement its *Architectural Accessibility Action Plan*, with a major focus on strengthening the planning, implementation, and enforcement of the ADA and Section 504 by advocating for the hire of an experienced ADA/Section 504 accessibility coordinator.
- In late FY12, the Fair Housing Committee reviewed a draft Civil Rights Checklist, which will be used to evaluate civil rights compliance and current practices of HOME and CDBG subgrantees during the Housing and Community Development Division's annual monitoring of HOME and CDBG-funded housing development projects, starting in FY13. FY12 fair housing initiatives included actions identified in the *FY11-15 Analysis of Impediments to Fair Housing Choice* that will help overcome impediments in the private and public sectors. This includes integrating fair housing best practices into public sector housing policies (e.g. bolstering fair housing marketing plans to better target people with disabilities; ensuring that housing providers using City-administered funds have a reasonable accommodation and modification policy); and strengthening education, training, and advocacy efforts (e.g. trainings to Newton landlords and the Board of Aldermen, and a fair housing publicity campaign).
- A goal in the *FY12 Annual Action Plan* was the development of a consolidated Language Assistance Plan for the WestMetro HOME Consortium. Although the plan was not completed in FY12, the WestMetro Consortium is updating its Analysis of Impediments to Fair Housing Choice in FY13. This level of regional analysis will help sharpen the understanding of the Consortium's current language characteristics and inform strategies to ensure equal access to persons with limited English proficiency.

NEWTON HOUSING REHABILITATION PROGRAM

In FY12, housing staff determined that the City's Housing Rehabilitation Program Guidelines needed to be revised in specific sections. As reported in the FY13 Annual Action Plan, the following changes, identified in FY12, will be formalized and reflected in the guidelines in FY13:

- Clarify that in owner-occupied, two-family structures where funds are assisting the rental unit, the owner must agree to continue to rent to an income-eligible household at Fair Market Rent (as determined by HUD) for the duration of the loan.
- Clarify what types of rehabilitation costs associated with lead abatement will be included as part of the lead grant.
- Require contractors, who participate in the Housing Rehabilitation Program, to complete an EPA-certified Lead Safe Renovator course as necessary.
- Require contractors to submit proper insurance certificates and references prior to a project going out to bid.
- Remove the automatic per diem allowance for relocation costs during deleading and replace it with policy which only allows reimbursement of relocation costs with prior approval and receipts.

In FY12, the Newton Housing Rehabilitation Program committed funding to seven projects totaling \$174,693. A total of \$115,360 was committed to three clients who are over 62 years old. The Rehab/Construction Manager responded to 15 requests for emergency assistance, including one emergency hoarding case, and four emergency cases which were funded. Currently, there are 70 individuals or organizations requiring assistance 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 FY12, \$177,000 in CPA funds was expended assisting two First Time Homebuyers. In FY12, the WestMetro HOME Consortium provided \$10,000 in American Dream Downpayment Initiative (ADDI) assistance. This assistance was provided to first-time homebuyers in Newton and Waltham.

| First Time Homebuyer Funds Budgeted | Funds Expended in Current Year | Accomplishment |
|--|---------------------------------------|--|
| \$968,800 (CPA; continued appropriation) | \$177,000 CPA | 2 homebuyers assisted |
| \$35,196 (HOME; West Metro HOME Consortium) | \$10,000 ADDI | 2 homebuyers assisted (1 in Waltham and 1 in Newton) |

FY12 CDBG-funded Housing Rehabilitation Projects/CDBG-funded First Time Homebuyer Loans

As of the end of FY12, there were housing rehabilitation and first-time homebuyer loans outstanding, with a principal balance owed of \$4,326,796.93. A breakdown of the loans outstanding is provided below:

| Loan Type | Number of Loans | Principal Balance Owed |
|---------------------------------------|------------------------|-------------------------------|
| Housing rehab direct loans | 21 | \$980,817.10 |
| Housing rehab deferred loans | 93 | \$2,472,678.56 |
| Housing rehab historic deferred loans | 6 | \$127,348.80 |
| First-time homebuyer loans | 11 | \$745,952.47 |
| Total | 158 | \$4,326,796.93 |

STATUS OF LOANS

FY12 CDBG and HOME-funded Housing Development Projects

At the end of FY12, there were 21 direct loan receivables totaling \$980,817.10 and 93 deferred loans receivable totaling \$2,472,678.56 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 City of Newton is the lead entity in the 14-member WestMetro HOME Consortium. The Consortium communities are monitored by FinePoint Associates, a private firm that provides monitoring services and technical assistance to the members, on an annual basis. In FY12, FinePoint monitored all the HOME communities that had HOME expenditures in FY11. In addition, two Community Development

Program staff from the HUD Boston office monitored a sampling of HOME-funded first-time homebuyer programs and Newton's administration of the Consortium in its role as the Participating Jurisdiction, during the second week in FY13. Finally, the City's independent auditors reviewed a sampling of the HOME and CDBG project files in FY12. Their audit continues into FY13.

Housing staff monitored all CDBG and HOME-funded first-time homebuyer and rental projects in Newton in FY12. As a result of FinePoint's HOME monitoring of Newton's program, staff compiled income-certification source documentation from the Newton Housing Authority to meet the HOME regulations at 24 CFR Part 92.252(h) which requires that full source documentation be collected and kept in the files at initial move-in and every sixth year of the multi-family project.

DISPLACEMENT AND RELOCATION

No persons or businesses were displaced or relocated in FY12 as the result of any federally-funded project.

ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING

In FY12, the Newton Housing Rehabilitation Program did not provide any funds to the Newton Housing Authority for public housing improvements. The City is expecting an application for accessibility improvements in FY13.

In FY12, the City provided \$12,500 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 FY12, the Policy and Programs Subcommittee of the Newton Housing Partnership and housing staff began exploring the feasibility of creating a standardized affirmative fair housing marketing plan for use by developers with projects under the HOME and CDBG Program affirmative marketing requirement thresholds. The purpose of the standardized plan would be to encourage developers to include a consistent level of affirmative marketing for federally-funded projects with less than five units, which is not otherwise subject to affirmative marketing requirements under HOME or CDBG. Housing staff hopes to have a standardized plan finalized in FY13.

In FY11, three member communities of the WestMetro HOME Consortium—Sudbury, Waltham, and Newton—began discussions to develop a more comprehensive affirmative marketing plan (the current West Metro HOME Consortium Affirmative Marketing Plan dates from 2008, and does not include newer state guidance). The purpose of this plan is to ensure that both federal and state requirements are reflected in a single plan and to provide clear guidance of those requirements to member communities and local developers. This subcommittee will continue to meet in FY13 to finalize the plan.

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

Parkview Homes received the distinction of LEED Gold Certification by the U.S. Green Building Council, the highest LEED rating of any public or private multi-family project in the City. Earning LEED Gold is verification that the development achieved high performance in key areas of human and environmental health: sustainable site development, water savings, energy efficiency, materials selection, reduction of greenhouse gas emissions, and indoor environmental quality, all of which translate into benefits for the homeowners, neighborhood, and region.

FY12 Housing Development Accomplishments (CDBG and HOME-funded projects)

| Active Projects | Funds Budgeted | Total Funds Expended | | FY12 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 \$5,000 ADDI | \$173,000 CDBG \$852,569.77 HOME | \$0 CDBG \$15,132.23 HOME \$5,000 ADDI | HOME funds provided for final City permits and fees, and environmental consulting. ADDI funds also assisted a first-time homebuyer with downpayment. Project was fully occupied in August 2011. |
| 61 Pearl Street CAN-DO | \$190,684.58 CDBG \$289,315.42 HOME \$480,000 Total | \$0 | \$30,900 | The rehabilitation of the property started in the fall of 2012 (FY12). The project is due to be completed and fully occupied by October 2012 (FY13) |
| CHDO operating expenses CAN-DO | \$11,713 HOME | N/A | \$0 HOME | HOME operating funds were provided to CAN-DO, the City of Newton’s only certified CHDO. |
| FY12 Totals | \$363,684.58 CDBG \$1,173,755.42 HOME | \$51,109.01 CDBG \$852,569.77 HOME | \$0 CDBG \$51,032.23 HOME | Funds provided for the development of 10 affordable for sale units and 3 affordable rental units |

Active HOME Projects in FY12

| Project Name | Budget | Contract Amt. | HOME Units | Total Units | HOME funds expended in FY12 | Project Status |
|---------------------------------------|--------------------------------|-----------------------------|------------|-------------|-------------------------------|---|
| Parkview Homes (192 Lexington Street) | \$867,727 \$5,300,000 (TDC) | \$867,727 \$5,000 (ADDI) | 4 | 10 | \$15,132.23 \$5,000 (ADDI) | Construction completed and fully occupied in August, 2011. |
| 61 Pearl Street | \$480,000 | \$480,000 | 3 | 3 | \$63,922.30 | The units are scheduled to be completed and occupied by the fall of 2012. |

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 FY12 by the City of Newton and the funds leveraged through these expenditures.

Funds Leveraged with FY12 Newton CDBG, HOME, and ESG Funds

| Program | CDBG Expenditures | HOME Expenditures | ESG Expenditures | Funds Leveraged |
|-----------------------------|-------------------|---|------------------|---|
| Housing Development | \$0 | \$63,922.30 (61 Pearl Street) \$20,132.23 (192 Lexington Street) | \$0 | \$890,000 (61 Pearl Street) \$2,041,000 (192 Lexington Street) |
| Housing Rehabilitation | \$174,693 | \$0 | \$0 | \$0 |
| Homebuyer Assistance (ADDI) | \$0 | \$5,000 | \$0 | \$2,041,000 (192 Lexington Street) |

Goals and FY12 Outcomes

| Goals | Proposed Outcome | FY12 Actual Outcome |
|--------------------------------|----------------------------|---------------------------|
| Housing Development | | |
| Affordable housing units | 2 | 4 |
| Homebuyer assistance | 2* (Funded with CPA funds) | 2 (funded with CPA funds) |
| Housing Rehabilitation | | |
| Housing Rehabilitation Program | 12 homes rehabilitated | 7 |

Households assisted with HOME funds by project in FY12

(Extremely low-, low- and moderate-income renter and owner households)

| Project Name | Extremely Low Income | Low Income | Moderate Income | Total |
|--------------------------|----------------------|------------|--|---|
| ADDI | | | 1 household (counted under Parkview Homes) | 1 household (counted under Parkview Homes) |
| Rental: 61 Pearl Street: | | | | The three HOME-assisted units will be occupied in FY13. |

PUBLIC SERVICES

The objectives of the City of Newton CDBG Program were addressed in FY12 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. All beneficiaries of the program have low to moderate income, and the number of people served is included in this section's table.

The accomplishments within each group are summarized below:

Services to Children: Nine projects serving priority needs of children were funded in FY12. 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: Six projects serving the priority needs of youth were funded in FY12. CDBG-funded services for youth included an evening drop-in center with recreational and leadership development components supervised by trained professional adults; a mentoring program matching troubled youth with trained and supervised adults; a youth outreach program operated by professional mental health workers to serve alienated and at-risk youth; a crisis counseling program for youth and their families; and two structured summer recreational activity programs for youth of middle school and high school age. The services available through these six adolescent programs included crisis management, substance abuse prevention and treatment, outdoor recreational opportunities, group counseling, and family therapy.

Services to Adults and Families: Five projects serving the priority needs of adults and families were funded in FY12. 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: Six projects serving the priority needs of elders were funded in FY12. 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 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: Seven projects serving the priority needs of adults with disabilities were funded in FY12. One of these projects served elders with severe visual impairments. The remaining six projects provided various services to individuals with developmental disabilities. One project assisted people to gain ongoing supported employment in local businesses; one project offered music therapy to people with extremely limited verbal skills; three 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 Solutions Grant program, served the priority needs of people who were homeless or at-risk of homelessness in FY12. 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.

| Racial/Ethnic Status of People Served* | People Served |
|--|---------------|
| White/non-Hispanic | 742 |
| Hispanic | 123 |
| African American | 110 |
| Asian | 75 |
| Hawaiian/Pacific Islander | 2 |
| TOTAL | 1,052 |

*Some Reporting included racial/ethnic status for non-eligible individuals, so those programs were not counted towards the total. No individuals identifying as Native American or Other were served.

FY12 Public Service Accomplishments

| Population Group Served | Priority Needs | Projects Receiving Funds | | CDBG Funds Received in FY12 | 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 | ▶ Bowen After School Program | Tuition Assistance Program | \$5,670.00 | 27 | 200 people |
| | | ▶ Charles River Assoc. for Retarded Citizens | Children's Programs | 4,365.00 | 3 | |
| | | ▶ John M. Barry Boys & Girls Club | Kids Corps | 4,450.00 | 15 | |
| | | ▶ Newton Child Care Commission and | Summer Camp Scholarships | 2,240.00 | 15 | |
| | | ▶ Newton Community Service Center | Child Care Scholarships | 10,451.14 | 46 | |
| | | ▶ Newton Parks & Recreation Dept. | Child Care Scholarships | 15,399.65 | 21 | |
| | | ▶ Peirce Extended Day Program | Summer Camp Scholarships | 2,250.00 | 36 | |
| | | ▶ Plowshares Education Development Center | EDP Scholarships | 3,952.00 | 31 | |
| | | | Child Care Scholarships | 11,350.00 | 6 | |
| Adolescents | <ul style="list-style-type: none"> Crisis Intervention Intensive Case Management Substance Abuse Prevention & Treatment Drop-in Youth Centers | ▶ John M. Barry Boys & Girls Club | Teen Programming | \$4,450.00 | 36 | 639 people |
| | | ▶ Newton Community Service Center | Higher Ground Teen Program | 1,274.00 | 13 | |
| | | | Teen Center | 15,500.22 | 454 | |
| | | ▶ Newton Health & Human Services | Teen Mentor Connection | 1,777.38 | 19 | |
| | | ▶ Riverside Community Care | Youth Outreach Counseling | 14,350.00 | 92 | |
| | | | Family Crisis Stabilization | 4,210.00 | 25 | |
| 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 | ▶ Newton Community Service Center | Parent Child Home Program | \$4,050.00 | 65 | 582 people |
| | | ▶ Riverside Community Care | Parents Program | 22,310.00 | 46 | |
| | | ▶ REACH Beyond Domestic Violence | Mental Health and Substance Abuse Recovery | 17,420.00 | 192 | |
| | | ▶ The Second Step | Hotline & Outreach Services | 3,760.00 | 245 | |
| | | | Case Manager | 13,280.00 | 34 | |

FY12 Public Service Accomplishments (continued)

| Population Group Served | Priority Needs | Projects Receiving Funds | | CDBG Funds Received in FY12 | 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 | ▶ Jewish Comm. Housing for the Elderly | Caring Choices | \$ 8,660.00 | 103 | 3,861 people |
| | | ▶ Newton Community Development Foundation | Resident Services (including Care Connections and English as a Second Language) | 15,800.00 | 79 | |
| | | ▶ Newton Health & Human Services Dept. | Mental Health Intervention for the Elderly | 29,000.00 | 53 | |
| | | ▶ Newton Housing Authority | Resident Services Coordinator | 12,500.00 | 680 | |
| | | ▶ Newton Senior Services Dept. | Social Services Sr. Center Program Coordinator | 24,300.00 | 354 | |
| People with Disabilities | <ul style="list-style-type: none"> Affordable, accessible housing Job training and employment opportunities Available transportation | ▶ Barry L. Price Rehabilitation Center | Job Developer/Job Coach | \$15,390.00 | 27 | 198 people |
| | | ▶ Charles River Assoc. for Retarded Citizens (DBA Charles River Center) | Person-Centered Planning | 2,910.00 | 14 | |
| | | ▶ Carroll Center for the Blind | Music Therapy | 2,257.50 | 9 | |
| | | ▶ Newton-Wellesley-Weston Committee for Community Living | Visually Impaired Elders Program | 1,252.50 | 6 | |
| | | | Clinical Services and Supports | 5,270.00 | 40 | |
| FY12 Totals | | 33 Projects, 19 Agencies and City Departments | FY12 Project Funds Received | \$296,288.25 | | 5,480 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 FY12 by the City of Newton and the funds leveraged through these expenditures.

FY12 Funds Leveraged with Newton CDBG, HOME and ESG Funds

| Program | CDBG Expenditures | HOME Expenditures | ESG Expenditures | Funds Leveraged |
|----------------|-------------------|-------------------|------------------|-----------------|
| Human Services | \$296,288.25 | \$0 | \$99,599 | \$1,629,730 |

Public Services and Emergency Solutions 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 Solutions Grant projects. In FY12, on-site monitoring visits were made to ten public service projects and four ESG projects. Direct phone contacts and e-mail 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 was one compliance issue found in FY12 through monitoring visits and periodic agency contacts regarding the timeliness of billing and reporting.

FY12 Proposed and Actual Outcomes

| Public Services Goals for FY12 | Proposed Number Assisted | Actual Number Assisted |
|---------------------------------------|--------------------------|------------------------|
| Elder services | 3,600 people | 3,861 people |
| Adolescent services | 800 people | 639 people |
| Children’s services | 300 people | 200 people |
| Adult/family services | 600 people | 582 people |
| Services for people with disabilities | 200 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 FY12 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 FY12 included:

- Affordable Housing 101 and The Massachusetts HomeBASE Program
- Emergency Resources
- Helping At-Risk Clients Keep Their Housing
- Issues for Immigrants Seek Welfare Benefits and Serving the Needs of Immigrants in Our Schools
- Substance Abuse: Current Issues

ARCHITECTURAL ACCESS

In FY12, seven of fourteen active CDBG-funded access projects were completed or substantially completed and considerable progress was made in two high priority areas addressed in the FY12 Annual Action Plan.

PRIORITY #1: PUBLIC PEDESTRIAN ACCESS IMPROVEMENTS

In FY12, a total of sixteen curb cuts were constructed using CDBG funds. For Commonwealth and Washington, a large intersection with a median, six curb cuts have been completed, as well as an accessible path in the median on the western side of the intersection. This project will be completed in early FY13 when work is finished on the eastern median. Other completed projects included the intersection of Watertown and Walnut, with five curb cuts and the complicated intersection of Lowell and Washington, with five curb cuts.

Six accessible pedestrian signals were installed at the entrance to Newton-Wellesley Hospital on Washington Street. This intersection aids people in safely reaching medical appointments and helps connect residents and workers to the Woodland train stop. This location is several blocks down from the previously installed thirteen units at Commonwealth Avenue and Washington Street (work completed in FY11, paid for in early FY12), enhancing the usefulness of each set of APS units. In FY13, a project to improve the APS units in the Newton Corner neighborhood is planned to begin, and is jointly funded through Architectural Access and Newton Corner target neighborhood funds.

PRIORITY #2: PUBLIC RECREATION FACILITIES ACCESS IMPROVEMENTS

Three important projects that provided access to public recreation facilities and began in earlier fiscal years, were completed in FY12. For instance, Charlesbank Playground Phase I improvements, which combined CDBG access and neighborhood improvement funds, were completed in FY11, but the final bill and project was closed out in FY12. This project involved the installation of a new accessible entrance ramp as well as accessible benches and picnic tables in the park. Similarly, many of the improvements for Cold Spring Park were completed previously, but in FY12, the Handicap Parking space was striped and signage was put in place, to close out the work for this project in FY12.

A CDBG-R project, the Nahanton Accessible Pathway and Handicap Parking Space was substantially completed in prior fiscal years. Like Cold Spring Park, the striping of the new Handicap Parking space and the installation of signage completed the Nahanton project in FY12.

PRIORITY #3: ACCESS IMPROVEMENTS TO NONPROFIT AGENCIES

In FY12, the Newton Community Service Center bid out the ramp construction project, and received quotes far in excess of what was budgeted for the project. After investigating a variety of options, the Commission on Disability, which is the advisory committee for expending Architectural Access funds, will decide in early FY13 whether to reprogram funds and increase the project budget fivefold, or cancel the project and reprogram its funds.

PRIORITY #4: ACCESS IMPROVEMENTS TO PUBLIC BUILDINGS

One of the projects that provides access improvements to public buildings is substantially completed. The City Hall Access Improvements project provides several means of making the building more accessible. In the Board of Aldermen chamber, City Craftsmen created an accessible seating area. To

ensure access to all conference rooms and Department main offices, the Public Buildings Department installed lever-style door hardware that makes opening doors easier for people of all abilities. The City is in the process of reprogramming funds to pay for the installation of a lift in the War Memorial wing of City Hall, to make that room more accessible to people with mobility impairments. Several other projects are in very early stages, such as the Jackson Homestead – Archives Access project and the Senior Center Vestibule project.

SUCCESS AND INDIVIDUALS SERVED

The City of Newton has had positive experiences and has had success in implementing these projects, and believes that no changes are needed to the program.

The beneficiaries of architectural access projects are considered to be “adults meeting the Bureau of the Census’ Current Population Reports definition of “severely disabled,” and are presumed to have low to moderate incomes. Based on estimates from the 2000 Census, which provides the necessary detail to provide a racial and ethnic breakdown of beneficiaries as required by HUD, the City of Newton improvements provide new, improved, or no longer substandard access to 3,394 residents with disabilities.

FY12 Proposed and Actual Outcomes

| Goals | Proposed Outcome | Actual Outcome |
|--|-------------------------|---|
| Architectural Access | | |
| Public thoroughfare improvements | 8 curb cuts constructed | 16 curb cuts constructed 6 pedestrian signals improved |
| Public building improvements | 4 improvements | 1 improvement |
| Parks and recreational facilities improvements | 0 improvement | 3 improvements |
| Nonprofit agency improvements | 0 improvement | 0 improvements |

FY12 Architectural Access Accomplishments

| Consolidated Plan Objectives | Active Projects | Funds Budgeted | Total Funds Expended | CDBG Funds Expended in FY12 | Project Status |
|--|--|-------------------------------------|-----------------------------|------------------------------------|--|
| Public Pedestrian Access | Installation of Accessible Pedestrian Signals | \$24,268 | \$24,268 | \$24,268 | Complete; New shared project with Newton Corner in FY13 |
| | FY10 Curb Cuts | \$80,000; increased to \$162,830.81 | \$142,540.25 | \$87,379.58 | Complete; Balance transferred to FY12 Curb Cuts Funding Pool |
| | FY11 Curb Cuts | \$78,000 | \$7,701.72 | \$7,701.72 | Complete; Balance transferred to FY12 Curb Cuts Funding Pool |
| | FY12 Curb Cuts (Funding Pool) | \$35,460; Increased to \$57,794.01 | \$376.15 | \$376.15 | Underway |
| | FY12 Commonwealth & Washington | \$67,669.44 | \$31,153.11 | \$31,153.11 | Underway |
| | Retrofitting Curb Cuts | \$6,000 | \$1,383.50 | \$1,383.50 | Underway |
| Public Recreation Facilities Access | Nahanton Accessible Pathway and Handicap Parking Space | \$22,834 | \$21,531.52 | \$6,480.41 | Complete |
| | Charlesbank Playground Improvements | \$30,000 | \$29,999.40 | \$7,125.40 | Complete |
| | Cold Spring Accessible Pathway | \$36,000 | \$1,176.96 | \$25,646.96 | Complete |
| Non-profit | Newton Community Service Center – Auditorium Ramp | \$5,000 | \$0 | \$0 | Underway |
| Public Buildings | Jackson Homestead – Archives Access | \$40,000 | \$0 | \$0 | Underway |
| | City Hall Access Improvements | \$7,250 | \$7,250 | \$7,250 | 95% Complete |
| | Senior Services – Senior Center Vestibule | \$61,860 | \$0 | \$0 | Underway |
| | Newton Cultural Center Ramp Design | \$6,760 | \$0 | \$0 | Underway |
| 14 Active Projects / 7 Projects (Substantially) Completed | | \$501,101 | \$267,381 | \$198,765 | |

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 FY12 goal for these programs was to award one microenterprise loan and one family day care grant. During FY12, 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 FY12, there were four inquiries which resulted in one application submitted. The Economic Development Advisory Committee (EDAC) completed a preliminary review of the one, but it was withdrawn after the original review.

For the Family Day Care Grant program, there were no inquiries 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 FY12, \$11,753.18 was added to the loan pool from repayments from the four active loan cases. At the end of FY12, there was \$122,999.28 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 FY13. The EDAC also needs (a) new member(s) with underwriting experience.

In addition, the City will confer with the EDAC and others to determine whether and how the funding could be more effectively utilized.

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. The following chart is a summary of the CDBG, HOME, and ESG funds expended during FY12 by the City of Newton and the funds leveraged through these expenditures.

FY12 Funds Leveraged with Newton CDBG, HOME and ESG Funds

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

FY12 Microenterprise Assistance Projects in Repayment

| Project | Year Assisted | Amount of Assistance | LMI Entrepreneurs Assisted | LMI FTE Jobs Created | Principal Owed as of 6/30/12 |
|---------------------------|---------------|----------------------|----------------------------|----------------------|------------------------------|
| DSH Design Group | FY04 | \$35,000 | 0 | 1 | \$4,211 |
| Lincoln Street Coffee | FY05 | \$35,000 | 0 | 2.5 | \$18,502 |
| Brussels Sprouts | FY06 | \$35,000 | 1 | 0 | \$13,362 |
| Cocoa Metro | FY10 | \$15,000 | 1 | 0 | \$7,427 |
| Total Active Loans | | \$155,000 | 2 | 4.5 | \$43,502 |

FY12 Proposed and Actual Outcomes

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

MONITORING

Monitoring in various forms is undertaken for both economic development programs. Each family day care is monitored once during the one-year grant term. Each microenterprise is monitored via a delinquent loan report issued by the bank that services the loans 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 FY12, the West Newton target neighborhood received CDBG Neighborhood Improvement funds. Listed below are the funding priorities for West Newton as stated in the FY11-15 Consolidated Plan and the FY12 Annual Action Plan followed by a description of accomplishments achieved during the fiscal year.

FY12 PRIORITY: WEST NEWTON TARGET NEIGHBORHOOD

Priority #1: Open Space Improvements

- Cheesecake Brook Area Improvements – Phase 2 (\$51,000)
Continue to implement components of the Cheesecake Brook master plan, particularly replacement of the fencing in the remaining sections of the Greenway.
- Washington Street Corridor Improvements - (\$99,800) In consultation with a landscape architect to install tree and shrub plantings along both sides of Washington Street.

Accomplishments in FY12 included completion of the following projects:

- 1) Cheesecake Brook Area Improvements – Phase 2 – Continued implementation of the Cheesecake Brook Master plan, which included installation of replacement fencing along the steep areas surrounding the Brook.
- 2) Colletti-Magni Park – Installation of 2 flagpoles with uplights and landscaping improvements were completed.
- 3) Charlesbank Park Design – Development of construction documents for Phases I and II of the Charlesbank Park Master Plan were completed.
- 4) Charlesbank Park Improvements – Park amenities including new playground and swings with rubber surfacing were installed as well as a new accessible ramp and handrails into the park. Other site amenities include benches and picnic table. Landscaping and improvements including new trees and grass were completed in FY12.
- 5) Newton Corner Tree Plantings – The contract for tree plantings was fulfilled in FY12.
- 6) Stearns Park Playground Improvements - Improvements to Stearns Park including installation of a new fenced tot-lot with new play equipment and safety surfacing, adventure play structures for older children, accessible swings, a new basketball court, fencing, benches and a water fountain is complete.

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

- 1) Lowell Park Area Improvements – most features of the park were improved in FY11 and FY12, but remaining funds allocated for tree plantings are expected to be utilized to install the plantings in spring of 2013.
- 2) Carleton Park – Improvements to the park including landscaping and accessible amenities are currently being installed and the project is expected to be complete in early FY13.

Some projects are ready for construction and are expected to break ground in 2012-2013. In other cases, previous phases of the projects have been completed and the next phases are nearing commencement. Some of these projects include:

- 1) Nonantum Parks Improvements – Conceptual Plans are being developed for the next stage of Pellegrini Park improvements, including installation of a new tot lot and half basketball court.
- 2) Newton Corner Pedestrian Safety Improvements (FY07 & FY10) – Two traffic calming installations are planned for late summer/fall 2012. Bump-outs are planned for Centre & Richardson Streets, and a pedestrian walkway improvement and audible pedestrian signals will be installed at a traffic island in Centre Street.
- 3) Washington Street Corridor Improvements – The West Newton Advisory Committee has agreed upon a plan to make aesthetic improvements along Washington Street, both on the commercial side of the street as well as the side bordered by the Massachusetts Turnpike; extensive tree and shrub plantings are expected to be installed in fall 2012.
- 4) Farlow Park and Chaffin Park Improvements – The restoration of the stone wall at historic Chaffin Park, is being evaluated by the City, and construction is contemplated in FY13.

The following table provides a breakdown of CDBG grant funds spent on activities addressing each neighborhood improvement goal and objective during FY12. Neighborhood improvement projects from prior fiscal years that were active in FY12 are listed in addition to the new FY12 neighborhood improvement projects.

FY12 Proposed and Actual Outcomes

| Goals | Proposed Outcome | Actual Outcome |
|--|------------------|----------------|
| FY12 Neighborhood Improvements Projects | | |
| Public Facilities Improvements | 3 | 3 |

The program anticipates no changes, as it has been successful in implementing a variety of projects.

FY12 Funds Leveraged with Newton CDBG, HOME and ESG Funds

| Program | CDBG Expenditures | HOME Expenditures | ESG Expenditures | Funds Leveraged |
|-------------------------|-------------------|-------------------|------------------|-----------------|
| Neighborhood Facilities | \$216,277 | \$0 | \$0 | \$12,500 |

FY12 Neighborhood Improvements Accomplishments

| Target Neighborhood | Priorities | Projects (Year Funded) | Low/Mod* Residents out of total Service Area Population | Current Budget | Total Funds Expended | Funds Expended in Current Fiscal Year | Project Status |
|---------------------|-------------------|--|---|----------------|----------------------|---------------------------------------|---|
| Nonantum | Parks | Coletti-Magni Park Improv. (FY08 & FY09) | 1,688/4,564 37% | \$108,097 | \$108,097 | \$14,265 | Completed |
| | | Nonantum Parks Improv. (FY11) | 2,387/6,754 35.0% | \$183,576 | \$17,159 | \$17,159 | Conceptual planning underway |
| | Public Facilities | Nonantum Branch Library Improv. (FY11) | 1,688/4,564 37% | \$2,868 | \$2,868 | \$2,868 | Conceptual plans revealed project not feasible. Cancelled. |
| Newton Corner | Traffic | Newton Corner Pedestrian Improv. (FY07) | 745/2,143 34.8% | \$65,468 | \$24,764 | \$244 | Construction to begin this fall at traffic island at Centre St. |
| | | Newton Corner Pedestrian Safety Improv. (FY10) | 745/2,143 34.8% | \$36,628 | \$350 | \$350 | Construction to begin this fall at Centre Street & Richardson |
| | | Church Street Traffic Calming (FY10) | 745/2,143 34.8% | \$15,536 | \$15,536 | \$39 | Complete |
| | Parks | Farlow Park & Chaffin Park Improv. (FY09) | 27.5% | \$51,560 | \$3,611 | \$299 | Chaffin wall being evaluated by private contractor |
| | | Charlesbank Playground Design (FY09) | 1,051/3,997 26.3% | \$33,177 | \$33,177 | \$383 | Complete |
| | | Charlesbank Playground Improv. (FY10) | 1,051/3,997 26.3% | \$95,380 | \$95,380 | \$1,028 | Complete |

| FY12 Neighborhood Improvements Accomplishments (continued) | | | | | | | |
|--|--|-------------------------------------|---|------------------|----------------------|---------------------------------------|--|
| Target Neighborhood | Priorities | Projects (Year Funded) | Low/Mod* Residents out of total Service Area Population | Current Budget | Total Funds Expended | Funds Expended in Current Fiscal Year | Project Status |
| Newton Corner | Parks | Newton Corner Tree Plantings (FY10) | 745/2,143 34.8% | \$12,654 | \$12,654 | \$1,251 | Complete |
| | | Carleton Park Improv. (FY10) | 890/3,007 29.7% | \$18,325 | \$5,685 | \$5,260 | Landscaping underway |
| Newtonville | Traffic & Parks | Lowell Park Area Improv. (FY09) | 1,470/ 4,912 29.9% | \$134,403 | \$114,570 | \$121,246 | 85% complete- tree plantings to be installed spring 2013 |
| West Newton | Open Space Improvements | Cheesecake Brook Area Improvements | 1,537/ 5,548 27.7% | \$51,000 | \$51,000 | \$51,000 | Complete |
| | | Washington Street Area Improvements | 43.5% | \$99,800 | \$826 | \$826 | Installation of Tree Plantings expected fall 2012 |
| | | DPW Design & Construction Support | NA | \$12,375 | \$59 | \$59 | DPW consultation for ongoing projects |
| FY12 Totals | 15 Projects: 6 Completed, 1 Cancelled, 8 Active | | | \$920,847 | \$485,736 | \$216,277 | |

*26.3% low/moderate income threshold must be met for project to be eligible in Newton target neighborhood.

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. Beneficiaries of this program all have low to moderate income. 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.

FY12 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 Prevention | \$10,400 ESG | \$10,400 ESG | Adolescents at-risk of homelessness | 42 People |
| | The Cousens Fund – Emergency Rent and Utilities Program | \$16,600 ESG | \$16,600 ESG | People at-risk of homelessness | 79 People |
| | Metropolitan Mediation Services – Newton Housing Mediation Project | \$3,083 ESG | \$3,083 ESG | People at-risk of homelessness | 119 People |
| Support Services | Middlesex Human Service Agency – Bristol Lodge Soup Kitchen | \$11,950 ESG | \$11,950 ESG | Homeless and at-risk individuals | 235 People |
| | Second Step – Case Manager for Transitional Residence | \$13,280 CDBG | \$13,280 CDBG | Survivors of domestic violence | 34 People |
| | REACH – Hotline Assistance and Support Groups and Advocacy | \$3,760 CDBG | \$3,760 CDBG | Survivors of domestic violence | 245 People |
| | Newton Community Service Centers – Parents Program | \$22,310 CDBG | \$22,310 CDBG | Homeless families | 46 People |
| | Riverside Community Care – Outreach and Crisis Stabilization | \$4,210 CDBG | \$4,210 CDBG | Adolescents at-risk of homelessness | 25 People |

FY12 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 | \$11,950 ESG | \$11,950 ESG | Homeless individuals | 438 People |
| | REACH – Emergency Shelter | \$18,016 ESG | \$18,016 ESG | Survivors of domestic violence | 46 People |
| Transitional Housing Operating Support | The Second Step – Transitional Residence | \$27,600 ESG | \$27,600 ESG | Survivors of domestic violence | 34 People |
| FY12 Totals | | \$43,560 CDBG \$99,599 ESG | \$43,560 CDBG \$99,599 ESG | 1,343 People Assisted | |

FY12 Funds Leveraged with Newton CDBG, HOME, and ESG Funds

| Program | CDBG Expenditures | HOME Expenditures | ESG Expenditures | Funds Leveraged |
|------------------------------------|-------------------|-------------------|------------------|-----------------|
| Homeless Assistance and Prevention | \$43,560 | -0- | \$99,599 | \$499,025.16 |

| Racial/Ethnic Status of People Served* | People Served |
|--|---------------|
| White/non-Hispanic | 652 |
| Hispanic | 145 |
| African American | 171 |
| Asian | 18 |
| Native American | 1 |
| Other | 6 |
| TOTAL | 993 |

*Count includes only ESG program recipients. No individuals identifying as Hawaiian/Pacific Islander were served.

EMERGENCY SOLUTIONS GRANT MATCH

Each agency receiving Emergency Solutions 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 |
|---|---------------------|
| MA Department of Children and Families (Formerly D.S.S.) | \$267,318.16 |
| Community Development Block Grant (Newton and Waltham) | \$20,275 |
| Cash Donations | \$18,300 |
| HUD Competitive Application Housing Bonus Funds - Pine Street Inn | \$193,132 |
| Total | \$499,025.16 |

EMERGENCY SOLUTIONS GRANT OUTCOMES

The City of Newton, along with Brookline, Waltham, and Watertown, are the communities which make up this area’s Homelessness Consortium, or the Continuum of Care (CoC), have been working to coordinate efforts to more efficiently and effectively utilize limited resources. During FY12, the Housing and Community Development Program successfully used CDBG and ESG funds to address each priority need as indicated in the table. Three programs, one of which focuses on families received funding targeted homeless populations, and served 719 individuals. Three programs focus on providing transitional housing or emergency shelter, and assisted 114 people. Twenty-nine of the people receiving assistance were children.

FY12 Proposed and Actual Outcomes

| | Proposed Outcome | Actual Outcome |
|---|------------------|----------------|
| Continuum of Care for People who are Homeless or At-Risk (ESG Program) | | |
| Homelessness Prevention | 250 people | 240 people |
| Support Services | 650 people | 585 people |
| Operating Support | 550 people | 518 people |

The information below provides details about the performance of each program funded, and how they meet a variety of needs present within the community:

- The Horace Cousens Industrial Fund – Emergency Assistance for Rent and Utilities – This program assisted 29 households in providing support to families facing a financial emergency that could result in a loss of housing. The average grant was \$576.
- Brookline Community Mental Health Center – Metropolitan Mediation Services – This program facilitates communication between a landlord and tenant to avoid evictions. In FY12, the program received 33 referrals of eviction matters and mediated them all, resulting in 22 agreements.

- Middlesex Human Service Agency – Bristol Lodge Men’s/Women’s Shelters – As a result of this program, which provides shelter and stability to homeless individuals and helps to link them with housing, employment, and medical care, six individuals moved into permanent housing and twelve individuals moved into either transitional housing or a halfway house.
- Middlesex Human Service Agency – Bristol Lodge Soup Kitchen – Providing food to homeless people, this program has worked hard to improve the physical facility and the quality of food served.
- REACH Beyond Domestic Violence – Emergency Shelter – This year, thirteen families participating in this program moved out of the shelter into transitional living programs.
- Riverside Community Care – Adolescent Homelessness Prevention – This program exceeded its goal of 85% of clients to be living in a safe setting, with 100% of their clients living in safe, stable housing at the close of FY12.
- The Second Step – Transitional Residence – During FY12, this program had a variety of positive outcomes, including five program participants who were able to obtain employment to become more economically self-sufficient, with an additional three participants enrolled in job training programs.

As the City of Newton and the CoC begin to implement the Emergency Solutions Grant program, the development of the program has included establishing an assessment process to evaluate potential beneficiaries of the program and to identify standards for providing assistance. With the prevention and rapid re-housing portion of the FY12 Emergency Solutions Grant program is funded through the substantial amendment process, the stakeholders can turn attention to the successful execution of the components of the Grant Plans.

The Homelessness Prevention and Rapid Rehousing program laid the foundation for the Emergency Solutions Grant program in this geographic area. The City of Newton, working with Jewish Family and Children’s Service, Inc., addressed the needs of homeless people or people at risk of homelessness by providing financial assistance and housing relocation or stabilization services. In the course of the HPRP program, 299 individuals, in 122 households, received homelessness prevention support, while 78 persons, or 32 households, received assistance after becoming homeless. The outcomes of this program, with the greater need for homelessness prevention, helped shape the Emergency Solutions Grant’s focus on the same in this community. While the emphasis for the Emergency Solutions Grant program around the country is on rapid rehousing, the lessons of this area’s experience have indicated that a focus homelessness prevention here will have the greatest success.

BROOKLINE NEWTON WALTHAM WATERTOWN CONTINUUM OF CARE

In FY12, the Brookline Newton Waltham Watertown Homelessness Consortium (CoC) received \$1,245,885 in project renewal funds for 14 projects from HUD. Funds were distributed among seven housing and human service providers including Advocates, Inc., Brookline Community Mental Health Center, Brookline Housing Authority (through Pine Street Inn, the sponsor), Citizens for Affordable Housing in Newton Development Organization, Inc. (through Newton Community Service Center, the sponsor), Pine Street Inn, The Second Step, and Vinfen. Of the total funds received, \$790,082 was for Newton-based projects initiated by Advocates, Inc., CAN-DO, and The Second Step. These funds leveraged over \$3 million in state, local, and private funds and have been used to provide housing and supportive services for homeless people at transitional housing and permanent supportive housing sites in each of the four Consortium communities.

In March 2012, HUD announced that Pine Street Inn received \$193,132 for their competitive application for housing bonus funds, the Watertown-Waltham Rental Assistance for the Chronically Homeless (WEREACH) project. With this additional funding, the CoC received a total of \$1,439,017 from HUD in FY12.

Also in FY12, the CoC participated in HUD's new Continuum of Care Check-up process. The three-step, self-administered, self-assessment process was developed to determine a CoC's capacity to implement the requirements under the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The check-up enables CoC's to identify areas where they need to make improvements so they can access HUD technical assistance, if necessary, and meet performance benchmarks. After completing the self-assessment process, the BNWW CoC developed an Action Plan that reflects the results of the self-assessment process by including multiple strategies and follow-up steps to strengthen the Continuum's ability to meet the HEARTH Act requirements. The 12 strategies and corresponding action steps essentially serve as the CoC's one-year action plan for reducing and ending homelessness in the Consortium communities. The timeframe for many of the strategies and follow up measures was established so that a number of goals can be accomplished prior to the next application funding round in FY13. The Action Plan will determine the CoC's activities relative to building governance and organizational infrastructure, increasing HMIS data integrity, expanding administrative and organizational capacity, and furthering housing services (e.g. reducing and eliminating homelessness) in the four member communities in FY13.

The first action taken by the CoC after the Action Plan was finalized was to develop a mission statement:

The mission of the Brookline Newton Waltham Watertown Continuum of Care is to collaborate to prevent and end homelessness, provide affordable housing, achieve economic stability and enhance quality of life in the member communities and the region.

One component of the CoC Action Plan is to understand and address the impact discharge from a publicly-funded institution and/or system of care can have on individuals, particularly in making them more vulnerable to becoming homeless. When inappropriate discharges arise, the City of Newton acts as the WestMetro Consortium's local liaison with the state and shares information about the state's discharge planning policies and protocols with CoC members. However, feedback from local providers indicates that they are not seeing individuals at their shelters, transitional programs, day services, or through outreach that were inappropriately discharged and as a result, became homeless. The strong local network of services in the CoC area is one reason that inappropriate discharges in this region have been limited.

In FY13, the CoC will continue to address the deficiencies identified in the check-up process and HUD's debriefing summary on the FY11 application. The major FY13 initiatives to be undertaken will increase the capacity of the CoC and strengthen the quality of and access to grantee HMIS data.

CITIZEN PARTICIPATION

One of the key strengths of the Newton Housing and Community Development Program is the large number of committed volunteers who inform program decisions. Eight advisory committees provide ongoing 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 FY12.

ANNUAL PERFORMANCE HEARING/PUBLIC COMMENT PERIOD

The draft *Consolidated Annual Performance and Evaluation Report* (CAPER) was posted to the City's website from August 21 through September 27, 2012. The draft was also presented at the Annual Performance Hearing on September 10, 2012 during the Planning and Development Board meeting. Topics that were raised at the hearing included accessibility requirements for housing development, both affordable and private, as well as meeting the need for accessible units in the City, options for making the economic development programs more active, and whether for projects in target neighborhoods can spur similar activities funded by the City outside target areas.

Hard copies of the CAPER will be made available to the public throughout the 15-day comment period (September 10 through September 24, 2012). 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 340 individuals (40 hard copy and more than 300 electronic reports). A notice for the public hearing was also published in the Newton Tab, as well as in the newspapers of the thirteen other WestMetro HOME Consortium communities, from Wednesday, August 22, 2012 to Friday, August 24, 2012.

COMMENTS

Verbal comments were shared by Josephine McNeil, who is the Executive Director of Citizens for Affordable Housing in Newton Development Organization, Inc. and serves as a member of the Newton Housing Partnership, the Newton Fair Housing Committee, and the Economic Development Advisory Committee, all advisory committees affiliated with the Newton CDBG and HOME programs. She expressed concern that the Washington Street Tree Planting project may be better accomplished through City funds, rather than through CDBG. She also asked if Neighborhood Improvement funds could be used to serve individuals in the target neighborhoods, through supportive services, but spending money in that fashion would be subject to the 15% human services cap. In addition, she said that she believes that a project such as the accessible hardware improvement project in City Hall should be funded through City funds rather than by CDBG, and instead those funds could be used to help additional low- to moderate-income households live in Newton. Finally, she is interested in knowing more information about the status of the loans under the Microenterprise Loan Program.

No written comments were received for the FY12 CAPER.

PART II

HOME PROGRAM

WESTMETRO HOME CONSORTIUM

TOWN OF BEDFORD**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES**

The Town of Bedford addressed 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 FY12. 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.

The Town has approved \$600,000 of Community Preservation Funds for the project. The project continued through FY12 with a FY13 estimated completion. To date, seven homes have been constructed and closed.

The project will create homeownership opportunities for six families making up to 50 percent of the area median income and two households making up to 80 percent of AMI. Households make less than 50 percent of AMI 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 percent 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, and the first lottery was held in FY12. It was granted a Special Permit from the Planning Board. The affordable units have been approved by the state, and to date, five units have been sold.

New Projects

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

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

The Bedford Housing Authority (BHA) maintains 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.

In FY11, the BHA continued to make capital improvements to Ashby Place, an elderly/handicapped development, with a grant from the Department of Energy and the state Department of Housing and Community Development (DHCD). Additionally, an energy efficiency and safety project at Elm Street, a family housing development, began in FY11 including 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.

Discussions have started with the Bedford Housing Authority about a potential capital improvement project at 20 Railroad Avenue. This is hoped to be a FY13 project.

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. Guidelines also require that outreach is targeted to minorities.

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 is completing the following activities:

- The Partnership will continue to review the Town's Accessory Apartment bylaw for changes which might encourage the creation of more housing types. They will undertake 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.
- 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 has joined with other communities to regionalize their housing activities through the innovative Inter-Municipal Agreement between Acton, Bedford, Concord, Lexington, Lincoln, Sudbury, and Weston, which was launched in FY12. This regional consortium offers housing administrative support to the Towns and its residents.

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 A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS

For the Habitat for Humanity project, seven units are complete and are Energy Star qualified. One unit is under construction that is Energy Star qualified.

PART B–LEVERAGING: N/A**PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES**

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

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**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

TOWN OF BELMONT**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES – OVERALL**

During FY12, Belmont continued to address the Town's three housing priorities which include housing needs of elderly owners, of elderly renters, and of small family renters.

Certificates of Occupancy were issued on two of the three affordable units constructed under 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. Based on the guidelines of the approved Oakley Neighborhood Affordable Housing Marketing Plan, applications were made available, applicants were screened, and a lottery was held. Lottery winners were assisted in obtaining financing and began moving into the units during the fall 2011/spring 2012 time periods. All of the units are three-bedroom units.

The Belmont 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, is investigating opportunities for future affordable housing projects.

The announcement by the Archdiocese of Boston of another round of proposed Church Mergers, including the potential merger of Saint Joseph Parish and St. Luke Catholic Church in Belmont creates a possibility of another affordable housing project. The Belmont Housing Trust will follow the decisions of the Archdiocese on this proposed merger and the possibility of developing an affordable housing project.

A proposal for a mixed-use development in Cushing Square was submitted to the Planning Board in February of 2012. Depending upon final approvals, the development will include approximately 15 affordable units. The Trust is following this proposal and stands ready to support the affordable component of the development and to work with the developer should the project be approved to provide units that address the Town's needs.

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING

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

The Office of Community Development has begun discussions with the Executive Director of the Housing Authority on a potential HOME-funded project to improve the existing public housing stock. It is anticipated that one or two projects will be advanced during FY13.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES - AFFIRMATIVE MARKETING

During FY12, although the Town did not undertake any actions that would have required affirmative marketing or outreach to minority and women-owned businesses, the Town was actively involved in the oversight of these activities for the Oakley Neighborhood 40R development.

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 FY12 to overcome these impediments include:

- Several properties, including two affordable units, were occupied while construction continued 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 began review of a mixed-use development proposal submitted under the Cushing Square Overlay District. The proposal includes 12 residential units and is subject to the Town's Inclusionary Housing By-Law. Under that by-law, 15 units would be affordable.

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 and more so given the current economic crisis, residents are gravely concerned about the costs imposed on the Town by building more affordable housing (especially family housing). Residents take a short term view of housing in which the home is continuously occupied by a family with school age child. As a result, in any given year the real estate taxes generated by that property and by housing development in general do not cover the costs of Town services and especially the cost of educating the children 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 continues to undertake 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' income taxes for free. The Town, through its Council on Aging, offers elderly homeowners a Property Tax Work-Off Program. The Program allows participants to reduce their property taxes up to \$1,000 by 'volunteering' a number of hours to the Town based on the current minimum wage. A variety of exemptions are available to reduce property tax obligations for certain qualifying taxpayers: elderly persons, blind persons, disabled veterans, surviving spouse or orphaned minor child, widow or orphaned minor of police officer or fire fighter, and extreme hardship.

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. Although Belmont is not faced with a significant number of people living below the poverty level, that number has grown. The 2007-2009 American Community Survey 3-Year Estimate (as provided by the US Census) reported that in Belmont 2.9 percent of families and 3.8 percent of individuals (892) lived below the poverty level. The 2010 American Community Survey 3-Year Estimate (as provided by the US Census) reported that in Belmont 5.3 percent of families and 7 percent of individuals (1,687) lived below the poverty level.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES - ENERGY STAR UNITS

While no affordable units were created during FY12, all of the units at the Oakley Neighborhood 40R Development were approved subject to meeting Energy Star standards and incorporating LEED principles to the extent practicable and feasible.

PART B. LEVERAGING

The Oakley Neighborhood 40R Development created two affordable units during FY12. This project was fully funded through private resources. No federal resources from HUD were utilized in this project.

The Belmont Affordable Shelter Fund continues to leverage approximately \$17,000 in local funds.

PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES

Metro West Collaborative Developers continued to provide staff support to participating communities, including Belmont, to look for opportunities within each community to develop affordable housing. The MWCD is tasked with doing 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.

With the assistance of the Metropolitan Area Planning Council (MAPC), Belmont, along with Watertown and Lexington, won a grant to undertake the creation of "Housing Production Plans" for each community. A significant component of this plan development is outreach and communication with the residents of each community. Development of the Plans is being coordinated by the Metro West Collaborative Developers and will include public forums, surveys, and public meetings.

Representatives of the Belmont Housing Trust and Town Staff met on a monthly basis during FY12 to ensure that various housing issues and projects continue to move forward. The Trust held monthly public meetings to discuss various housing issues. As mentioned previously, the membership of a Belmont Housing Authority member in the Belmont Housing Trust ensures collaboration and shared information between the two bodies.

The Trust continued to work 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

The Town of Belmont is required to monitor annually the Waverley Woods development containing 11 HOME-assisted units and completed in FY12. The Town compiled information to complete the HOME

monitoring Checklist 6-D. The report includes all rents, households annual income amounts, household size, and unit size. A final report was submitted on May 15, 2012. Based on the report, the project is compliant for income levels and rents and met the requirements of the HOME program.

In addition to the HOME monitoring, the owner conducts annual inspections of the units.

Waverley Woods Monitoring Report

| UNIT NUMBER | LOW OR HIGH HOME RENT UNIT | NO. PERS | NO. BR'S | MAX RENT | UTILITY ALLOWANCE | MONTHLY RENT | TENANT'S ANNUAL GROSS INCOME |
|-------------|----------------------------|----------|----------|----------|-------------------|--------------|------------------------------|
| 202 | H | 4 | 2 | \$1,349 | \$77 | \$1,216 | \$28,900 |
| 206 | H | 2 | 2 | \$1,349 | \$77 | \$1,216 | \$46,260 |
| 402 | H | 3 | 2 | \$1,349 | \$77 | \$1,216 | \$52,020 |
| 403 | L | 2 | 2 | \$1,083 | \$77 | \$580 | \$23,150 |
| 406 | L | 4 | 2 | \$1,083 | \$77 | \$580 | \$28,900 |
| 603 | H | 4 | 3 | \$1,594 | \$91 | \$1,409 | \$57,780 |
| 803 | L | 1 | 1 | \$903 | \$57 | \$485 | \$20,250 |
| 804 | H | 2 | 1 | \$1,149 | \$57 | \$1,012 | \$46,260 |
| 807 | H | 2 | 2 | \$1,349 | \$77 | \$1,216 | \$46,260 |
| 1002 | H | 1 | 1 | \$1,149 | \$57 | \$1,012 | \$40,500 |
| 1202 | L | 2 | 3 | \$1,252 | \$91 | \$672 | \$23,150 |

PART E. DISPLACEMENT AND RELOCATION

None of the activities conducted by the Town of Belmont during FY12 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 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. The developer fulfilled his obligation and the loan therefore is forgiven.

PART G. ANNUAL PERFORMANCE REPORT: N/A

TOWN OF BROOKLINE**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES- OVERALL**

While the Town's affordable housing goals are broad, its achievements in any particular year necessarily depend upon the opportunities that it has created and cultivated during previous years, as well as market opportunities that may be beyond its control. This year, the Town was successful in closing out the St. Aidan's project, making considerable progress towards completing Olmsted Hill Condominiums, helping to advance Brookline's next major project at 86 Dummer Street, and investing in the preservation of affordable housing units owned by the Brookline Housing Authority and several smaller nonprofit housing providers. HOME funds were used in the first two of these projects.

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).

Brookline continued to seek an additional property to support as single-person housing during FY12, but no clear opportunity was identified. At the same time, the Town actively promoted the preservation of existing nonprofit-owned affordable housing serving single persons, including the disabled. It collaborated with Caritas Communities on the refinancing of its Town-supported SRO, thereby reducing operating costs; and helped to coordinate funding for energy-related improvements to properties managed by Specialized Housing Inc. and the Pine Street Inn. Funding sources included the GreenHomes Brookline Program, which itself is funded by an Energy Efficiency Conservation Block Grant through an ARRA Program of the Department of Energy for insulation and other conservation measures at five properties. In addition, work was scoped for CDBG-funded boiler replacement and electrical upgrades at two Specialized Housing properties with contracts expected to be executed in early FY13.

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).

One of the Town's FY12 priorities was progress on a new affordable project at 86 Dummer Street. The Town collaborated with the Brookline Housing Authority (BHA), continuing to provide up to \$410,417 in Housing Trust funds to support its predevelopment work for 32 new units of low-income rental housing at 86 Dummer Street, on a portion of the site of the State-supported Trustman Apartments public housing project. Proposed as a tax credit project, the development is designed to serve 14 households with incomes under 30 percent of AMI, six additional households with incomes under 50 percent of AMI, and 12 additional 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, and various State-controlled resources, and to the Federal Home Loan Bank's Affordable Housing Program. To date, it has received awards for \$1.9 million in various State housing subsidies and a direct grant of \$300,000 from the Federal Home Loan Board Affordable Housing Program, as well as a commitment of \$1.7 million from the Town in a combination of Housing Trust, HOME and/or CDBG funding. While it was awarded a set-aside of \$384,108 in low income tax credits, project feasibility must still await the State's availability of additional tax credits. This project is permitted, has construction documents ready for bid, and conforms with all State funding priorities. The obstacle is the limited availability of tax credits and other gap funding sources relative to the number of strong affordable housing proposals in Massachusetts.

The Town also worked successfully with the nonprofit Brookline Improvement Coalition, to preserve its property at 154-156 Boylston Street -- which serves six low-income families supported by Section 8 -- by

using \$32,000 in CDBG-R funds for energy-efficiency upgrades that will significantly reduce operating costs. See also Part A2.

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's highest priority in FY12 was to advance the 24-unit affordable condominium at Olmsted Hill. The Town worked closely with New Atlantic Development Corporation and its contractor, Nauset Construction Corporation, as it completed a new subdivision on a 4.8 acre, formerly Town-owned property, and began the construction, on one of 11 lots, of Olmsted Hill Condominiums. This complex of 24 affordable two- and three-bedroom units in three buildings, includes 12 units (six funded by HOME) that will serve families with incomes up to 80 percent of AMI, and 12 that 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, and \$2,625,767 from excess revenue from the sale of the ten single family house lots on the subdivision. In addition, the larger property was sold by the Town to the developer at a below-market sales price, and the developer was able to shift a disproportionately larger share of the site acquisition and preparation costs to the market rate lots. By the end of FY 12, construction was nearly complete; the Town had marketed the affordable condominiums, qualified 78 eligible applicants from more than 100 applicants, held a lottery, provided orientation, and completed qualification of 24 potential buyers, all of whom had signed purchase and sales agreements and were pursuing loan commitments.

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).

Because of the lack of response by potential homebuyers during the previous year, the Town's HOME funds available for homebuyer downpayment assistance were redirected to homeownership opportunities at Olmsted Hill; during FY12, the Town placed this program on hold pending its recapitalization through repayments of outstanding homebuyer loans, matched by Brookline's allocation of CDBG funds, as available. This program offers gap funding loans to income-eligible first time homebuyers at a maximum of \$100,000 to \$175,000 per unit, depending on unit size. The lack of previous responsiveness in part reflected the economic climate. But it also reflected the continued reduction in the "80 percent" income limit for the Greater Boston area. The current ceiling, which is an effective rate of 67 percent of AMI, has considerably narrowed the group of households that have adequate income, savings, and credit to purchase. To the extent that pay-offs during FY12 and one expected during the first quarter of FY13 can support at least two new purchases, the Town anticipates restarting this program.

The Town also serves income-qualified homebuyers by working with developers obligated to provide units under the Town's inclusionary zoning requirements, and by facilitating the resale of existing affordable deed restricted homes through the exercise of the Town's right of first refusal. The Town worked with one developer during FY12 to complete plans at 321 Hammond Pond Parkway for four units that are likely to be marketed during the summer of 2013. It worked with the developer of 109 Sewall Avenue to market two new affordable condominiums to households with incomes less than 80 percent of AMI, selecting buyers by lottery, qualifying finalists, and providing technical support for closings, subject to long-term deed restriction, which occurred early in FY13. In FY12, Brookline also successfully completed the resale of two deed-restricted units at Juniper Gardens to households earning

less than 80 percent of AMI; worked with its CHDO, the Brookline improvement Coalition, to reclaim a three-bedroom unit at 323 Boylston Street in foreclosure and rehabilitate it for resale to a family with income under 100 percent of AMI; and marketed a two-bedroom resale unit serving the same income group at 630 Hammond Street.

| Project Name | Budget | Contract Amt. | HOME Units | Total Units | HOME funds expended in FY12 | Project Status |
|------------------------------|--------------|----------------|----------------|--|-----------------------------|---|
| Olmsted Hill Condominiums | \$9,307,474 | \$1,273,982.02 | 6 (6<80%) | 24 (12 <80% AMI) | \$ 554,357.40 | Construction almost complete; qualified buyers with P&S Agreements in process of getting loan commitments |
| Homebuyer Assistance Program | 0 | \$ 0 | 0 | N.A. | \$0 | Awaiting repayment of previous loans |
| St. Aidan's | \$26,242,770 | \$1,824,878 | 11 (11<80%) | 59 (6<30%, 6<50%. 8<60%, 15<80%) | \$ 18,249 | Closed out. All units sold by 2/3/10; holdback paid in 7/11, after completion of architectural detail. |

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

Brookline continues to be strongly committed to preserving its low-income affordable housing stock owned by the Brookline Housing Authority. In FY12, the Town committed \$641,441 in CDBG and CDBG-R Funds to the Brookline Housing Authority for eligible projects at five of their developments containing a total of 446 affordable units. The specific scopes of work include projects to increase accessibility, required façade improvements, partial replacement of heat and hot water systems, site work, intercom replacement, lead paint testing, and playground repair. In addition, the Town is working with the BHA to complete \$819,463 in previously CDBG-funded projects at four developments with a total of 368 units. These projects include window replacement, façade improvements, masonry repair, and de-leading.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING

The following details the process for affirmatively marketing new affordable units in Brookline:

- 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.
 - A notice is placed to persons from all over the metropolitan area that subscribe to the Town's email notification list, a number that now totals 2,626. The Division uses all newspaper ads for specific programs as an opportunity to promote subscription to this list.
 - Notices are provided to the Town's METCO Program office, serving families of color from the City of Boston with students who attend Brookline Schools, for distribution to participating families.
 - Notices are sent to all Brookline 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 and on public bulletin boards throughout town.
 - Postings on the Town employee 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 e-mail, 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.

Brookline has a Fair Housing Bylaw and an active Human Relations – Youth Resources Commission, the Director of which serves as the Town's Fair Housing Officer.

Brookline generally has a very successful record of minority response, both as applicants and as finalists.

The three projects marketed from 2008 until 2011 achieved 50 to 56 percent minority participation among buyers. Because of the size of Olmsted Hill Project (24 units), marketed by the Town in FY12, the Town also advertised in the METRO, a free newspaper available to commuters, and sent notices to dozens of social service agencies and organizations serving lower income, minority, and disabled clients throughout Greater Boston. Seventy-five percent of the buyers will be members of a minority.

The Town also worked with New Atlantic Development Corporation and its contractor, Nauset Construction to achieve \$956,300 in MBE/WBE contracts, constituting 18 percent of the construction cost at Olmsted Hill Condominiums.

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 several years, Brookline's Human Relations Commission has produced 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. These shows air regularly on Brookline Public Access television and are available to watch via BATV's on-demand feature. They can also be directly accessed from the Housing Division's updated Fair Housing page on the Town website, which provides both fair housing information and complaint and contact information. The website particularly 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.

However, education is also critical for the real estate community – owners, managers, and brokers. A strong model was provided by the excellent and well-attended program coordinated by the City of Newton several years ago and carried out by the Fair Housing Center of Greater Boston. Unfortunately, funding has not been available to repeat this program.

With regard to increasing housing opportunities for person with physical disabilities, in FY12, the Housing Division continued to provide information regarding 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 FY12, \$272,250 in CDBG funding was committed to the Brookline Housing Authority to renovate three units for wheelchair accessibility at the Sussman House, a one-hundred unit building serving seniors and disabled persons. The Olmsted Hill Condominium added two wheelchair accessible units and one unit for the hearing impaired to our stock of permanently affordable housing.

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 seek opportunities to work with service-oriented non-profits to redevelop existing properties in ways which provide both supportive services as well as wheelchair-accessible living space. In the meantime, FY12, the Town worked with the Pine Street Inn and Specialized Housing to preserve such housing already available by taking advantage of the GreenHomes Brookline Program, funded by an Energy Efficiency Conservation Block Grant through an ARRA Program of the Department of Energy. Funds were used to insulate and provide other conservation measures to five buildings serving low-income, disabled adults. Town staff also worked with Specialized Housing to scope a boiler replacement for one house serving six disabled adults as well as electrical upgrades to a second house serving ten disabled adults. It is anticipated that both projects will be completed with CDBG funds in FY13.

Finally, the Town continues to aggressively market its new affordable housing opportunities to households least likely to apply. The steps taken and the Town's most recent results are described in Part A3, above.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

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 percent of area median income. As in several sections above, in FY12, the Town used CDBG, CDBG-R, and Energy Efficiency Conservation Block Grant funding to support capital and energy efficiency improvements at a number of properties owned by the Brookline Housing Authority and smaller nonprofits and serving very low-income single persons, many of whom are senior and/or disabled, as well as families. The Town also supported the BHA as it advanced in the creation of 32 new low income rental units, and continued to seek other development opportunities.

In addition, several Town programs seek to support persons to move out of poverty. The Town's Economic Development Office provides technical assistance to persons seeking to start businesses, including matching persons with mentors in their field of interest, and has 30 existing and potential clients.

The Brookline Commission for Women, with a mission to promote the cultural, racial, and economic diversity of Brookline:

- Holds a Winter Coat Drive for Dress for Success, a not-for-profit organization that offers services to underprivileged women entering the workforce;
- Has collaborated with the Brookline Chamber of Commerce and Economic Development Office to bring a series of programming for current and prospective women entrepreneurs; and
- Has worked with a local lender and the Jennifer A. Lynch Committee Against Domestic Violence to sponsor the Making Cent\$ of Money series of money management seminars for Women.

Finally, the Town's award-winning "Steps to Success" program, with a mission to pursue "an end to generational poverty, one student at a time," encourages school success and college completion. As the program model, which assists low-income public school students, seeks to engage parents, the program has had to respond to language barriers to involvement, adding English language classes for parents. As a logical next step, the Steps to Success program has employed a resources and referral counselor, who assists adults to connect with jobs, job training, and continuing education.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS

All 24 affordable units, including the six HOME units at Olmsted Hill Condominiums, will be Energy Star certified. They have been designed to qualify for the LEED Silver rating.

PART B. LEVERAGING

Brookline's principal focus in FY12 was on the construction and marketing of 24 affordable units at Olmsted Hill Condominiums, including six HOME-supported units. Olmsted Hill Condominiums was one component of the redevelopment of a 4.8 acre Town-owned site, including two underground surplus reservoirs. In 2011, the Town rezoned and sold the parcel, at a below market price, to a development

entity formed by New Atlantic Development Corporation. The first phase created a subdivision, by demolishing the reservoirs, importing soil, grading, installing infrastructure and a road, and subdividing the site into 10 single-family lots and one large lot for affordable housing. The developer sold the single family lots to individuals, and undertook the development of the 24-unit affordable condominium. The HOME funding, totaling \$1,273,982, was critical to making the project feasible. As such, it is helping to leverage the other sources of direct subsidy -- \$677,725 from the Brookline Housing Trust, and \$2,626,000 in net revenue from sales of single-family lots, which ranged from \$765,000 to \$1,250,000. The project also benefited from indirect subsidy, both from the Town's write-down in the cost of the parcel, and the developer's shifting of acquisition and site preparation costs to the budget for the subdivision.

| Category | Amount | Source |
|------------------------------------|----------------------|---|
| Additional HUD Grant(s) Leveraged | | |
| Additional Federal Funds Leveraged | | |
| Additional State Funds Leveraged | | |
| Locally Leveraged Funds | \$677,725 (in total) | Brookline Housing Trust |
| Other | \$2,626,000 | Cash cross-subsidy from market rate component (net proceeds from sale of market rate lots.) |
| TOTAL >>>>>>>>>>>> | \$3,303,725 | |

PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES

The Housing Division works closely with a number of other Town departments, commissions, and nonprofit organizations to achieve its goal of safe and affordable housing. Coordination among groups is strong and the relationship is collaborative, and as most of the parties themselves are responsive to the public, the relationship among groups enhances opportunities for public participation and input. The following describes the institutional structure in FY12:

- The **Housing Advisory Board (HAB)**, responsible for advising the Board of Selectmen and recommending policies and programs related to affordable housing, continued to meet on a monthly basis to review affordable housing initiatives, and make recommendations regarding appropriations of Town-controlled resources for affordable housing to the Board of Selectmen. Institutional coordination is enhanced by having a representative of the Brookline Housing Authority and of the Planning Board sit on the seven-member HAB. Individual members represent the HAB in community planning processes relating to specific sites. The Housing Advisory Board takes up the Annual Action Plan and amendments thereto at its public meetings. The agendas for all meeting are publicly noticed, providing the public the opportunity to observe and comment.
- The **Brookline Housing Authority (BHA)** added internal expertise in housing development in order to take a strong role in affordable housing development. It is currently working to add

32 units at 86 Dummer Street, on a portion of its Trustman Apartment project site, and is considering how to increase utilization of other existing sites. The BHA has also worked 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 carrying out capital improvement and energy conservation programs funded from CDBG-R as well as HUD's LEAN program. In FY12, BIC played a critical role in preserving an affordable homeownership unit by bidding for the unit at a foreclosure sale and overseeing the rehab of the unit. The Town provided Housing Trust funding for both, and marketed the unit for resale subject to a resale restriction.
- The **Human Relations/Youth Resources Commission** continues to work to increase diversity and awareness of fair housing issues in the Town. Commission-produced 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, one highlighting the Fair Housing Center of Greater Boston, and one in conjunction with Housing Division staff outlining the Town's affordable housing policies and programs) air regularly on public access television and on demand from the Fair Housing page on the Town's website.
- The **Brookline Community Mental Health Center (BCMHC)** 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, more than 288 households containing 578 persons have been assisted to either retain housing or get rehoused through this program. While the HPRP program will conclude in September 2012, the Town is working with the BCMHC and the Brookline-Newton-Waltham Continuum of Care to identify funding to extend this successful program. In addition, the Center administers the Brookline Safety Net, supported by the Brookline Community Foundation, which provides emergency funds critical to keeping low-income residents in crisis housed.
- The **Brookline Council on Aging** continues to work with Brookline seniors to identify appropriate housing opportunities and supportive social services, collaborating with the Housing Division on areas of mutual concern. In FY12, representatives of the Council and members of the Housing Division met to explore new affordable housing tools of particular interest to elders, beginning with the potential for accessory unit zoning.
- 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.
- The **Board of Selectmen** meets weekly and holds public hearings, invites citizen input and votes on the One Year Action Plan and any amendments thereto. These receive prior notice (at least 10 days in advance) in the legal ads in the local Brookline TAB, as well as at least 48 hour notice in the Selectmen's published agendas. The Selectmen vote on recommendations from the Housing Advisory Board regarding the expenditure of Brookline Housing Trust funds, as well as on the recommendations of an ad hoc CDBG committee regarding the annual budgeting of such funds, including to affordable project management and programming. Finally, individual Selectmen may take a leadership position in the planning for any particular

project, including the chair’s current leadership for the completion of the Olmsted Hill project.

Because property is so expensive in Brookline in an absolute sense as well as relative to available resources, and because so much of Brookline is zoned for single family housing, the geographic distribution of affordable housing development is opportunity-driven. During FY12, the Town made significant progress towards completing the 10-year old Olmsted Hill project. The opportunity in this very expensive, single-family neighborhood was provided by the availability of surplus Town-owned land. The project was only feasible because of the project’s desirable location and developer/Town collaboration that facilitated the development of the larger subdivision on which the affordable development is located, as well as the sale of single-family lots at prices ranging from \$765,000 to \$1,250,000, which helped to subsidize the affordable units.

The Town’s Zoning By-Law in effect requires “geographic distribution” within multi-family-zoned zones through its Affordable Housing Requirements, which impact all new developments of six or more units. In FY11, two affordable units were included in a luxury building in the primarily single-family neighborhood of Chestnut Hill, while in FY12, the Town marketed two affordable units in the Coolidge Corner neighborhood, where their affordable prices stand in sharp contrast with the six market-rate units, with assessed values ranging from \$1.24 to \$1.93 million.

By contrast, the next major affordable housing development -- at 86 Dummer Street -- will make use of the opportunity provided by an excess parking area on an existing, state-supported public housing project, where a 32-unit low income tax credit project will be built.

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. Inspections will take place again in FY13. In addition, the Town monitors all of its homeownership units monthly to assure continued owner occupancy.

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 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: N/A

PART F. STATUS OF LOANS

HOME Loans Currently Outstanding: 43: (39 homeownership properties + 3 rental properties, plus Olmsted Hill Condos construction period loan)

HOME Principal Balance Owned: \$5,024,899 (including \$72,991 in ADDI funds)

HOME Loans Deferred: 35

Terms of Deferral: 30 years, extendable (except for 1 rental unit for 20 years and 1 rental property for 40 years)

Loans Defaulted: 0

Balances Forgiven/Written Off: Development loan at St. Aidan’s (\$1,824,848), not included above, already forgiven upon sale of units to eligible buyers at affordable prices; Olmsted Hill construction loan and 4 homeownership loans, all included above, will be forgiven when similarly transferred to eligible buyers at deed-restricted prices.

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 | | | | | | |
| Dollar amount of contracts | 0 | 0 | 0 | 0 | 0 | 0 |
| Number of sub-contracts | 2 | 0 | 0 | 1 | 1 | 0 |
| Dollar Amount of sub-contracts | \$133,000 | 0 | 0 | \$43,000 | \$90,000 | 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 | 8 | 8 | 0 |
| Dollar Amount of sub-contracts | \$995,730 | 995,730 | 0 |

TOWN OF CONCORD**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES**

Priority #1: Housing needs of small-family homeowners with incomes between 80-120 percent of AMI.

Priority #2: Housing needs of the small-family renters with incomes between 80-120 percent of AMI.

Priority #3: Housing needs of elderly homeowners with incomes between 51 and 80 percent of AMI.

The Town of Concord officially joined the WestMetro HOME Consortium in 2010 and established its opening priorities for the program in the FY11 Annual Action Plan. This July, Concord received its second allocation of HOME funds and continued work to assemble adequate funding to begin work on its priorities as listed above. Concord will continue to brainstorm on possible projects and funding sources in anticipation of beginning work with its HOME funds in the near future.

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

The Town of Concord has an excellent working relationship with the Concord Housing Authority (CHA), which oversees many of the affordable housing rental units in the community. The Town regularly refers individuals interested in affordable housing to the CHA, and will continue to serve an educational and marketing role whenever possible. The CHA is currently in the process of converting an existing housing site that was formerly congregate-type housing (and under-subscribed) into 29 individual rental units affordable to elderly and disabled individuals to address the existing waiting list. The Town has worked with the CHA throughout the permitting process, and has voted to allocate \$1 million in Community Preservation Act funds to the project.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING

Although no projects have been instigated at this time, the Town of Concord anticipates that it will develop and implement an affirmative marketing plan for any housing that is built or rehabilitated with HOME funds.

PART A4. ASSESSMENT OF GOALS AND OBJECTIVES- IMPEDIMENTS TO FAIR HOUSING

The Town of Concord is working with Housing Consultant Beth Rust of the Regional Housing Services Office to complete an *Analysis of Impediments to Fair Housing Choice* (AI) which will provide the community with a better understanding of both the existing impediments and how they might be addressed. In consultation with Ms. Rust, the Town is currently considering whether to develop a town-wide or regional Analysis of Impediments to best meet the needs of the community. In either form, the Town anticipates that Analysis may recognize existing impediments including: lack of educational materials available in different languages; lack of other language programs to assist minority households; lack of diversity in the types of units available which might assist a wider range of households; and a lack of housing available to those with physical disabilities. The Town understands that the goal of this analysis is to provide a framework for building more inclusive communities and anticipates developing a program to implement any action steps identified in the AI.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

Based on the threshold for a family of four as reported by the 2000 U.S. Census, approximately 4 percent of all households in Concord are at or below the poverty level. This number includes approximately 8 percent of Concord's renters and 3 percent of its homeowner populations.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS: NA**PART B--LEVERAGING: N/A****PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES**

The CHDC was established by the Town of Concord through Special Legislation to serve as a conduit for creating and promoting affordable housing opportunities on behalf of the Town. HOME funds may be used in the future to assist the CHDC in completing future homebuyer and/or rental housing development projects for low- and moderate-income individuals by buying down or otherwise assisting with the financing and construction of those units.

The Town of Concord is constantly working to improve communication and coordination, both between Town departments and with the private and public organizations in the community. Concord's Board of Health and Community Services Coordinator are currently in discussions to develop new services which will better serve those individuals who need additional services but do not yet qualify for assistance through Concord's Council on Aging (COA), which provides services to Concord's elder population. Concord is also committed to working with the Town of Acton to begin planning a Regional Nursing Services program to fill an existing void in this area and supplement its existing public services. In addition, the Health Division provides enforcement and inspection services to the Town, and assists the COA and Housing Authority when cases of hoarding are discovered.

PART D. MONITORING: N/A**PART E. DISPLACEMENT AND RELOCATION: N/A****PART F. STATUS OF LOANS: N/A****PART G. ANNUAL PERFORMANCE REPORT: N/A**

TOWN OF FRAMINGHAM

PART A1. ASSESSMENT OF GOALS AND OBJECTIVES- OVERALL

Priority #1: Housing needs of homeowners with incomes between 31 and 80 percent of AMI.

Accomplishment: Improve availability or accessibility of units or services

The Town of Framingham was unable to commit funds to any homebuyer assistance loans in FY12, although the Community Development Department expects to approve four pending loan applications in the current year.

| 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 enhanced and increased in FY13 to include area artists. |

Priority #2: Housing needs of large-family and small-family homeowners with incomes between 51 and 80 percent of AMI.

Accomplishment: Improve availability or accessibility of units or services.

Housing rehabilitation work was undertaken on nine units in FY12. 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 FY13 after their successful initiation in FY11. |

Priority #3: Housing needs of elderly homeowners with incomes between 0 and 80 percent of AMI.

Accomplishment: Improve availability or accessibility of units or services

Although an ongoing goal of the Program, Framingham did not need to actively fund projects undertaken by local Community Housing Development Organizations (CHDOs), due to the high level of CHDO collaboration throughout the whole Consortium. Despite the lack of immediacy, however, the Town actively assisted the Framingham Housing Authority to certify a CHDO (Framingham Housing Development Corporation I) at the end of FY12. The Town will closely work with this new CHDO to identify and develop affordable housing projects in the town over FY13.

| Barriers to Progress: | Adjustments/Improvements: |
|--|--|
| Prospective CHDOs not formally identified in community. | The Framingham Housing Authority has established and certified a Framingham Housing Development Corporation I as a CHDO. This non-profit organization became functional in July of 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: Housing needs of elderly renters with incomes between 31 and 80 percent of AMI.

Accomplishment: Improve availability or accessibility of units or services

The Jewish Community Housing for the Elderly (JCHE) completed construction of Shillman House, a 150 unit complex at 49 Edmands Road in August of 2011. 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 percent or less of the area median income, and 10 of these units will be HOME-assisted. Ground was broken in December, 2009. HOME-assisted units were fully occupied 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 (50 percent, or 30 units) due to its design as a congregate facility with communal bathrooms. In FY12, the FHA completed renovations to a total of three units as well as common interior and exterior areas, and started extended design work and developed plans to provide bathrooms and other amenities in the remaining vacant dwellings. The completed design work will put the FHA in a stronger position to secure state funds to further modernize Memorial House in the future.

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

| Program | Extremely Low Income | Low Income | Moderate Income | Total |
|-----------------------------------|----------------------|------------|-----------------|-------|
| Homeownership Buydown Assistance | | | | |
| • Renter households | | | | |
| • Owner households | | | | |
| Housing Rehabilitation Assistance | 2 | 2 | 2 | 6 |
| • Renter households | 1 | | | 1 |
| • Owner households | 1 | 2 | 2 | 5 |
| FHA Memorial House Rehab. Project | | | | |
| • Renter households | | | | |
| • Owner households | | | | |

The table below depicts the income level and racial/ethnic characteristics of households served through FY12 HOME programs:

| Program: | Clients: | Income Levels: | | | Client Racial/Ethnic Characteristics: | | | | |
|--------------------------------|----------|----------------|----------|-----------|---------------------------------------|----------|-------------------------|---------------------|--------------------|
| | People | 51-80% | 31-50% | Below 30% | Hispanic | Asian | Alaskan/Native American | White, Non-Hispanic | Black Non-Hispanic |
| Housing Rehab. Clients: | 6 | 2 | 2 | 2 | 1 | 0 | 0 | 3 | 2 |
| Homeownership Clients: | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| Memorial House Rehab. Clients: | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL: | 6 | 2 | 2 | 2 | 1 | 0 | 0 | 3 | 2 |

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

Framingham continues to support the Framingham Housing Authority (FHA) 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 the rehabilitation of multiple vacant units at the FHA’s Memorial House congregate housing development. Additionally, the Town’s Community Development Department helped FHA to create and certify a CHDO (Framingham Housing Development Corporation I) in 2012 as a means of using set-aside funds for housing development and rehabilitation projects.

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 and 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 distribution, participation in homebuyer counseling workshops, and meetings held in the early stages of all program marketing and planning efforts. These meetings 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 in 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 faith-based entities, 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, updated in May 2008 and again this past April (2012).

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

Mixed-use zoning has the potential to be a useful housing production tool. However, mixed use housing developments planned for the Town's Central Business District have been slowed by the economy and stagnant housing market. Twenty-five residential condominiums have been built in the Kendall Hotel, and 180 dwellings were created out of former factory buildings in the Dennison Triangle project. However, financial difficulties have stalled other projects, particularly redevelopment of the Arcade Building property, where two plans to create hundreds of dwellings in a mixed-use development have stalled.

- **Geographic De-concentration of Low- and Moderate-Income Housing**

Work on Shillman House, a 150-unit elderly rental housing project was completed in August 2011 and occupancy started in September. Shillman House is owned by 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 the economy and a 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 the plans. The group will focus on implementing elements of the strategy that best respond to need and meet acceptance of the decision-making bodies.

PART A5. 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 reduce 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 means of self-improvement. Severe cuts in public funding resources have made it more difficult to coordinate and integrate 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 in use of Framingham HOME funds has not been on new construction/gut rehabilitation, and 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, moderate rehabilitation, and adaptation of existing dwelling units. However, the Town will encourage, where feasible, the procurement and installation of Energy Star-rated appliances.

The Shillman House, HOME-subsidized in its pre-development phase, is a recently completed construction project. It does not qualify for the Energy Star Home certification as a four-story building. However, the sponsor, Jewish Community Housing for the Elderly, has indicated that it has used design and construction techniques that meet or exceed Energy Star standards, making Shillman House a high-efficiency, high-performance building. In this project, 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 also 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 | \$0 | NA |
| Additional Federal Funds Leveraged | \$0 | NA |
| Additional State Funds Leveraged | \$0 | NA |
| Locally Leveraged Funds | \$0 | NA |
| Other: <i>Buyers participating in the Homeownership Program</i> | \$0 | NA |
| TOTAL Leveraged | \$0 | NA |

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, re-sell, 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, such as 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, 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-work inspections will be carried out by staff of the housing rehabilitation program, who have knowledge of codes and CDBG and HOME program requirements.

Shilman Elderly Housing Complex was monitored in early spring 2012. Client's income documentation was reviewed using Section 8 standards. All clients were deemed eligible and met minimum low rent and high rent requirements. Annual income verification forms will be completed and submitted by the subreipients. Units were inspected at the time of construction completion and met minimum HQ Standards. Re-inspection of units is scheduled for early spring 2013.

On an ongoing base, the Rose Kennedy Lane Rehab project is monitored by reviewing income documentation of new clients, completion of income verification forms for existing clients and copies of HQ Standard inspection reports are submitted by the maintenance manager. Due to the amount of HOME funds received, the project will be monitored for five years.

To ensure the affordable period is met through our Buydown Homeownership Assistance Program, each client is required to complete a verification of primary address form, signed, and returned to our Department. Letters are mailed in do-not-forward envelopes. The town also verifies that the tax and water bills do not include a different mailing address and verifies through the Registry of Deeds website that there are no changes made to the deed including the sale of the property. This process is completed at the end of each fiscal year regardless as to when the client received assistance.

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

PART F. STATUS OF LOANS

The Town has \$462, 757.53 in loans outstanding (\$107,772.53 in regular loans; \$156,123.89 in deferred loans/LBP, and \$198,861.11 in deferred loans).

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 Owned Business Enterprises

| | Total | Alaskan Native or American Indian | Asian / Pacific Islander | Black non-Hispanic | Hispanic | White, non-Hispanic |
|--------------------------------|-----------|-----------------------------------|--------------------------|--------------------|----------|---------------------|
| Number of contracts | 14 | | | 2 | | 12 |
| Value of contracts | \$193,830 | | | \$20,625 | 0 | \$175,705 |
| Number of sub-contracts | 0 | | | | | |
| Value of sub-contracts | 0 | | | | | |

Women Owned Businesses (compared to Male Owned Businesses):

| | Total | Women Owned | Male Owned |
|--|-----------|-------------|------------|
| Number of contracts | 14 | 6 | 8 |
| Value of contracts | \$193,830 | \$4,920 | \$188,910 |
| Number of sub-contracts | | | |
| Value of sub-contracts | | | |
| Minority Owners of Rental Property: N/A | | | |

TOWN OF LEXINGTON**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES- OVERALL****Priority #1: Housing needs of small and large family renters with incomes between 31 to 80 percent of the area median income (AMI).**

Lexington continues to broaden opportunities for producing affordable housing in FY12. The Town is a member of the Metro West Community Developers, Inc., a new consortium of area communities supporting the production of affordable housing in the towns of Belmont, Lexington, Watertown, and Waltham.

Lexington is also a member of the Regional Housing Services Office, another new consortium of area communities supporting the administration of affordable housing activities. This consortium, formed in FY12 through an Inter-Municipal Agreement consisting of seven communities (Acton, Bedford, Concord, Lexington, Lincoln, Sudbury and Weston), provides proactive monitoring and other services.

Lexington is currently preparing a Housing Production Plan, under the direction of the Metropolitan Area Planning Council (MAPC), and is reaching out to the public to gain valuable feedback on issues of affordable housing. This effort will be helpful in defining the strategy for developing the Busa property, which was purchased through Town Meeting for the purposes of creating affordable housing and with other public purposes (open space and/or agriculture use).

Priority #2: Housing needs of renters and owners earning at or below 80 percent of the AMI.

Lexington made progress on creating housing opportunities for both renters and owners earning at or below 80 percent of the area median income. In FY 12, nine new homeownership opportunities were created through closings at Lexington Courtyard and Lexington Place condominium developments.

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

The LexHab organization owns and rents single-family houses, duplexes, and condominium units to low- and moderate-income individuals or families. It 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. LexHAB subsidizes the rent for their units at ~30 percent of a tenant's income.

In FY12, LexHAB created a unit at Wilson Road, and has purchase a parcel on Fairview Road which they plan to develop into a small number (between 2 and 5 units) of affordable housing.

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.

The Town continues 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 addressed roofs, siding, window replacement, and drainage.

Lexington is currently investigating assisting the Housing Authority upgrade some of its units with HOME funds. This project is currently in feasibility and will hopefully move forward in FY13.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING

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

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.

Other important factors, though 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.

The town is currently updating its housing plan using the 2010 Census data to provide additional and updated demographic information.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

Lexington continues to have few individuals and households in Town that are below the poverty level. The town is currently updating its housing plan using the 2010 Census data to provide additional and updated demographic information, including persons and households below the poverty level.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS: N/A

The Town has adopted the Stretch Code which is an energy-efficient addition to the building code. This requires all developments to be held to a higher standard for energy efficiency.

PART B. LEVERAGING: N/A

The use of HOME funds for the Leary Project was considered in FY11, though the project has been delayed and a funding commitment has not been made.

PART D. MONITORING

There were no new HOME projects to monitor in Lexington, and the Douglas House project continues to be monitored by the Town and the WestMetro HOME Consortium consultant, FinePoint Associates. No problems have been found through the Douglas House monitoring process.

PART E. DISPLACEMENT AND RELOCATION: N/A

PART F. STATUS OF LOANS

No HOME funds were expended in FY12. 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

TOWN OF LINCOLN**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES- OVERALL****Priorities #1 and 2: Housing needs of small-family (#1) and elderly (#2) renters with incomes between 51 and 80 percent of the AMI.**

Lincoln continues to explore opportunities for development of new affordable units. In May of 2011, the Lincoln Housing Trust purchased land on Airport Road with the intention to convey to a group home provider in order to provide opportunities for developmentally delayed persons. This project is delayed due to land disputes with the US Air Force and Minute Man National Park.

Lincoln continues to review development of the village area and is supporting the Local Initiative Program application of a private developer to build eight units of rental housing, with 25 percent or two units affordable to households earning less than 80 percent of the AMI on Lewis Street.

In FY10, Lincoln provided a total of \$40,000 of CPA funds to purchase “buy-downs” for two existing units in the Battle Road Farm project. No HOME funds were used for this project.

In FY11, the Town continued to monitor existing rental units, and seek opportunities for use of additional, existing housing stock for affordable housing.

In FY12, Lincoln has started investigating using HOME funds to provide capital improvements to one of its affordable rental properties. This project will be further scoped and pursued in FY13, and when complete, will provide a four-bedroom rental opportunity to a household earning below 60 percent of AMI.

Priority #3: Housing needs of small-family owners with incomes between 50 and 80 percent of AMI.

In FY12, Lincoln joined the Regional Housing Services Office with Bedford, Concord, Lexington, Weston, and Sudbury with its initial focus to monitor and provide greater management over existing affordable housing units.

In FY11, the Town allocated \$400,000 for community housing purposes to the Town’s Affordable Housing Trust fund, to be used for affordable housing pursuant to a grant agreement between the Community Preservation Committee and the trustees of the Affordable Housing Trust Fund. In FY11, buy-down options were further analyzed to assess where funds could be utilized.

One key issue Lincoln continued to deal with is the incompatibility of the deed restrictions required by the state and HUD. This conflict between deed restrictions prevented Lincoln from utilizing state and federal funds for homeownership-specific projects.

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

Lincoln does not have a public housing agency.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING

Lincoln continues to follow its established Affirmative Marketing Plan improving outreach to minority households.

Given the cost of housing in Lincoln, the barriers to affirmatively marketing affordable housing opportunities have been on the cost side, rather than due to impediments created by an ineffective approach to promoting affordable housing. The Town continues to use all available forms of media to promote affordable housing opportunities.

With new construction and creation of affordable housing units unlikely due to land acquisition costs, Lincoln will continue to look for creative ways to market its existing affordable housing stock when units become available. The Lincoln Housing Commission continued to be an active proponent for affirmatively marketing available affordable units, including to minorities.

PART A4. ASSESSMENT OF GOALS AND OBJECTIVES- IMPEDIMENTS TO FAIR HOUSING

In FY12, a key impediment to increasing the number of units of affordable housing was the cost of housing and land in Lincoln. Although the regional housing market has stabilized, Lincoln has continued to be an expensive property market. With good transportation access, effective social services and an excellent school system, Lincoln continues to be a desirable destination for a variety of housing seekers.

The scarcity of available sites for new affordable housing construction results from the high level of protected land and natural constraints such as wetlands, and increased competition with market-rate production. Therefore, there are few opportunities for adaptive reuse, redevelopment, rehabilitation, and new construction.

In FY12, the Lincoln Housing Commission continued to consider feasible ways to decrease impediments to affordable housing. This will be further documented in an updated consolidated housing plan which will provide more informed data for reducing affordable housing barriers. Lincoln awarded this contract in FY12, and expects the updated plan to be completed in FY13.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

Through its Housing Commission in FY12, Lincoln continued to look for ways to provide deeper affordability for affordable rental housing units under its control. Buy downs of units continued to most effectively contribute to this mission, given funding constraints and the high cost of living in Lincoln.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS

The Town has an active Sustainability Committee that continued to be available to the Housing Commission in FY12 to look at ways to increase the purchase and use of Energy Star units in existing affordable housing stock.

In FY12, the Town completed an energy audit of its town-owned affordable rental units which resulted in various improvements such as new toilets, air ceiling vents, and insulation.

The HOME assisted project under investigation for 30 Sunnyside Lane will replace all appliances with Energy Star rated appliances.

PART B. LEVERAGING N/A

PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES

Lincoln has a strong structure for the review, discussion, and promotion of affordable housing. In September 2010, the Town hired a Director of Planning and Land Use Permitting, who was available to

the Housing Commission to further its goals and objectives and enhance citizen participation coordination.

The Housing Commission also continued to benefit from the staff support of the Town Administrator, Assistant Town Administrator, as well as the institutional support of the Affordable Housing Trust and Lincoln Foundation (TROIKA).

In FY11, Lincoln joined the Regional Housing Services Office to assist in overcoming gaps in institutional structures and enhancing coordination between residents, local entities, state entities, and other parties as needed.

In FY12, the Housing Commission continued to take the lead in consideration of affordable housing expenditures consistent with its mission, practices, and policies.

PART D. MONITORING: N/A

PART E. DISPLACEMENT AND RELOCATION: N/A

PART F. STATUS OF LOANS: N/A

PART G - ANNUAL PERFORMANCE REPORT: N/A

TOWN OF NATICK**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES- OVERALL****Priority #1: Housing needs of single person or small-family owners with incomes between 51 and 80 percent of 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, is providing a total of 67 affordable units for sale, of which the majority of units are one- and two-bedroom. This development is being completed in phases, and has to-date provided most of the required units. The Town has also permitted a 40B rental development, Chrysler Apartments, which is currently under construction and will provide 407 rental units, of which 25 percent 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 late 2012. The Natick Affordable Housing Trust Fund (NAHTF) through funds secured through special permit mitigation is considering a downpayment assistance program to be used for affordable housing in the Town of Natick.

Priority #2: Housing needs of elderly owners with incomes between 50 and 80 percent of AMI.

Natick zoning bylaws allow "family suites" in Residential Single-Family zoning districts, which require the occupant be an immediate family member. One of the reasons behind this zoning bylaw was to allow elderly family members to remain in a household situation, in a separate accessory apartment, and have the benefits of adjacent family members, and reduced costs of living. The Town, through its NAHTF, is also coordinating with the Natick Housing Authority (NHA) in the rehabilitation of two one-bedroom units in Cedar Gardens, an elder care housing facility just south of Natick Center. These units will be rehabilitated as handicap accessible, which are currently unavailable in Cedar Gardens.

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

As mentioned earlier, the Town of Natick, through its Affordable Housing Trust, is coordinating with the NHA in the rehabilitation of two one-bedroom units in Cedar Gardens, an elder care facility south of Natick Center. The units will be rehabilitated as handicap accessible units, which are currently unavailable in Cedar Gardens. The Affordable Housing Trust is currently reviewing other units in the NHA portfolio for rehabilitation. The income range for these units is in the 50-80 percent of AMI bracket.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING

Natick continues to require affirmative marketing for all affordable housing units for sale or rent in Natick, including South Natick Hills through a Regulatory Agreement with the developer and DHCD. Any resale affordable units have and will continue to be affirmatively marketed through DHCD. All contract opportunities that become available through the Town of Natick are advertised 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 provides 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 WestMetro 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 implementing an ongoing Fair Housing Information Program; and a complaint process that incorporates the Massachusetts Commission Against Discrimination (MCAD).

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

Natick is roughly in the middle of the surrounding towns in terms of percentage of families below the poverty level. Natick has 2.4 percent (ACS +/- 1 percent) of families below the poverty level, which is approximately half of the Middlesex County average and significantly less than the Massachusetts average, 7.5 percent of families.

Natick's Office of Human Services assists residents of all ages and incomes by providing resources that might include but are not limited to food, clothing, housing, employment, transportation, insurance, legal services, health care, medication, fuel/home energy, disability services, food stamp applications, and MassHealth applications.

Natick Service Council is an advocacy, referral, case management, and information center serving those making an income at or below the poverty level. The Service Council assists clients with basic needs for food, housing, and access to health care with the goal of promoting self-sufficiency.

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 B. LEVERAGING: N/A

PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES

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

The distribution of the expenditure of prior-year HOME funds has focused around Natick Center. The Town has made significant efforts in revitalizing the historic Natick downtown by encouraging smart growth and the development of high density residential requiring affordable housing. The down payment assistance program assisted first time homebuyers in the purchase of affordable housing in two of these developments, Castle Courtyard on East Central Street, and South Natick Hills on South

Main Street. Both are within a 1-mile radius of the MBTA Commuter Station in Natick Center which also provides a bus stop for the Metro West Regional Transit Authority system.

PART D. MONITORING

The Town of Natick currently has no projects which require on-site monitoring. The Town continues to send a non-forwarding letter to each recipient of its Downpayment Assistance Program on a yearly basis. The letter requests the home owner confirm the compliant status of the affordable unit, and sign and return the letter to the Community Development Department in Natick.

PART E. DISPLACEMENT AND RELOCATION: N/A

PART F. STATUS OF LOANS

The Natick Down Payment Assistance Program was started in FY09 and has to date distributed nine deferred loans in the total amount of \$103,700. This is the balance of the Natick Downpayment Assistance Program, as the program is on continuous hold at this time. All recipients of the loans maintain compliance with the HOME program through the balance of FY12.

PART G. ANNUAL PERFORMANCE REPORT: N/A

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 AMI.**

The Town of Needham will continue to work with the Housing Authority 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 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, the Planning Board approved a ten unit (one affordable unit) mixed-use development in the center of Town in July 2012. This was the second approval under the new Needham Center zoning (and also the second for this particular property - the first authorized 19 units, two affordable, but became impracticable). The Town is pleased to see the Needham Center zoning being utilized and to attain an affordable unit as a part of the redevelopment.

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. 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. The Guidelines should be completed in the coming months. Subsequently, the document will be submitted to the Board of Selectmen and Planning Board for their approval and perhaps other boards as well. Additionally, the document will be presented to a future Town Meeting for adopted as a policy document moving forward.

Priority #2: Housing needs of elderly renters with incomes less than or equal to 30 percent of 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 ten percent affordable housing requirement in the district. The Planning Board approved a project under this new zoning which will provide one affordable independent living unit.

Priority #3: Housing needs of elderly owners with incomes less than or equal to 30 percent of AMI.

Currently, a developer is in preliminary discussions with the Town about developing a ten unit 40B Housing Development on Greendale Avenue in Needham, likely with eight market rate units and two affordable units. The developer has not formally applied, but the Town has been working with him to create a project that suits the neighborhood and the Town's housing needs.

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 report form 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. (As stated above, the Town has been developing 40B Guidelines 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.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

During FY12, Needham's efforts to alleviate poverty included continuing 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. Other developments, as mentioned in this CAPER, are providing affordable units, and the Town has been supportive of these as they advance.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS: N/A

PART B. LEVERAGING: N/A

PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES

Each time the Town allocates (or reallocates) funds, staff holds an advertised public hearing with the Planning Board. During FY12, no funds were expended. The Town's CHDO disbanded in FY12 and the Town has not identified a project to move forward with in FY12.

PART D. MONITORING

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

PART E. DISPLACEMENT AND RELOCATION: N/A**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

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 AMI.**

Sudbury completed the permitting for the 3 Marlboro Road project, which consists of three homeownership units in FY11. One unit will be sold to a household earning less than 80 percent of AMI, and two units to be sold to households earning up to 100 percent of AMI. The project is delayed while the Sudbury Housing Trust continues to explore construction options. Local funding is planned, but no HOME funding for this project is anticipated.

In addition, Sudbury continues the Home Preservation Buydown 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 closed in August 2011.

Sudbury has approved a private 40B project – Landham Crossing – which will provide eight units of affordable homeownership to households earning less than 80 percent of AMI.

One key issue Sudbury continued to deal with is the incompatibility of the deed restrictions required by the state and HUD. This conflict between deed restrictions prevented Sudbury from utilizing state and federal funds for homeownership-specific projects.

Priority #2: Housing needs of first-time homeowners with incomes between 81 and 120 percent of AMI.

Sudbury completed the permitting for the 3 Marlboro Road project, which consists of three homeownership units. As mentioned above, two units to be sold to household earning up to 100 percent of AMI.

Priority #3: Housing needs of family renters with incomes between 30 and 100 percent of 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 percent AMI. Local and state funding has been awarded and the project is now in construction. No local HOME funds will be used.

Sudbury continues to hear the application for a private 40B project through the Zoning Board of Appeals. The Johnson Farm project has received a 40B Site Eligibility Letter from MassHousing for 120 units of family rental, and an application is expected for the same, in which 25 percent of the units would be available to households less than 80 percent of AMI. The ZBA hearings are now closed, and the decision is in process now.

Indicate number and types of households assisted with HOME funds (extremely low-, low- and moderate-income renter and owner households) by project: Not applicable this year, but Sudbury plans to provide \$96,666 of local HOME funds towards the construction of 64 units of senior rental housing, with all units restricted to households earning below 80 percent of AMI. There are eleven HOME-assisted units – one from the local Sudbury HOME funds and the other ten from the state HOME funds. The local HOME 1BR unit will be rented to a household earning less than 60 percent of AMI.

The environmental review process is currently in progress and once that is complete, construction is expected to start this fall.

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 percent of AMI. Sudbury was awarded state funds in the spring 2011 awards, and received a grant from the Sudbury Housing Trust for \$150,000. Construction is underway and the application period is open for resident candidates to apply. A lottery is planned for September.

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.

Such outreach was performed for almost 100 units in the last five years, with most recent lotteries in FY12 in Belmont, Concord, Medford, Sudbury, and Wayland.

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 hosts the Regional Housing Services Office, an inter-municipal collaborative between Acton, Bedford, Concord, Lexington, Lincoln, Sudbury, and Weston, created to strengthen affordable housing programs and increase the availability of units in these municipalities.

Sudbury completed its Housing Production Plan (HPP) in FY12 in accordance with the DHCD requirements. The HPP was approved and certified. This Plan provides current information with 2010 census updates on the needs analysis for affordable housing in Sudbury, taking into account affordability gaps, zoning influences, and environmental constraints.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

Sudbury has limited persons living below the poverty level. The Town employs a Social Worker and part-time assistant, as needed, to help link residents to available services. In addition, the Town has a Community Assistance Fund to help with housing and other expenses beyond the reach of households. The Sudbury Housing Trust sponsors a Small Grant Program that awards funds for health and safety repairs based on financial need. A total of 20 percent of the grants awarded in FY12 were to households making less than 30 percent of AMI.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS

While the number of all newly-constructed housing units completed that have received an Energy Star certificate is unknown, much progress has been made in Sudbury this fiscal year towards sustainable housing. Sudbury received in 2010 the Green Community award, a program of the Massachusetts Department of Energy Resources. Benefits of being as a Green Community include energy and cost savings, environmental benefits, and reduction of greenhouse gases.

PART B. LEVERAGING: N/A**PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES**

Sudbury has developed a strong organizational structure to support the success of HOME projects and all other elements of the Town's housing agenda. The Community Housing Office, a sub-department of the Planning and Community Development Department, is responsible for coordinating HOME-funded projects.

The Community Housing Specialist is a staff position dedicated to providing administrative and technical support relating to affordable housing issues. This position also enhances coordination among town boards, committees, and the Housing Trust within the goal of developing affordable housing opportunities and continuing to implement the Town's Community Housing Plan and the certified Housing Production Plan.

Sudbury holds an annual Housing Roundtable, providing a forum for the various housing entities to meet and present updates on housing-related items. Members from the Board of Selectmen, Planning Board, Zoning Board, Community Preservation Committee, Sudbury Housing Authority, and Sudbury Housing Trust are in attendance.

The Sudbury Housing Trust, chartered in 2007, is charged with the creation and preservation of affordable housing through the speedy and orderly acquisition, rehabilitation, renovation, construction, financing, or refinancing of property within the Town of Sudbury.

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**PART F. STATUS OF LOANS: N/A****PART G. ANNUAL PERFORMANCE REPORT: N/A**

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 AMI.**

The greatest obstacle to meeting Waltham's underserved housing needs is the sheer size of the need compared to the amount of vacant, developable land and money, available for developing housing affordable to low and moderate-income people. Waltham is nearly built out with the exception of several large parcels of land owned by the Commonwealth of Massachusetts in the Northeastern quadrant of the city. Accelerated residential development, focused on replacing existing structures with relatively expensive townhouses and condominiums, has also hardened many citizens towards dense housing construction, particularly in Waltham's downtown, around which the city's CDBG target area is based.

The City is moving forward with finding a new CHDO partnership that will work with the City in locating and acquiring properties that can be deeded for affordable housing. Waltham is interested in a relationship that will provide affordable rental and homeownership housing opportunities for families with acquisition and rehab of existing units within the City.

The City's Housing Division will continue to offer downpayment assistance to income-eligible applicants to increase affordability of available units for purchase in the City. The program also allows purchasers to take advantage of the attractive mortgage interest rates currently available at this time. The level funding available in the Downpayment Assistance program also eliminates the prospects of having to budget for Purchase Mortgage Insurance for these homebuyers. In FY12, the Housing Division approved five eligible applicants for participation in the Downpayment Assistance program. Approved applicants who purchase also receive a HOME Grant for the lead abatement costs if necessary. The Housing Division participates in the WATCH Homebuyer Counseling Classes to prepare homebuyers in the purchase of a home. We will also continue to encourage our applicants to apply for additional mortgage funds through the Mass Housing Partnership Soft Second Loan Program.

Priority #2: Housing needs of elderly with incomes between 0 and 30 percent of AMI.

The City's Housing Division continues to administer the CDBG Rehabilitation Loan Program. The Loan program assisted eleven homeowners in FY12, seven of which were elderly and low-income. In total, \$91,810 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 is complete. Ten of the 19 elderly/disabled rental units will be affordable, leased through a lottery to elderly/disabled applicants. 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 (WHA). Current Federal and State budget cuts have made an impact on maintenance of these low-income elderly units. In FY 12, the Housing Division completed the necessary steps to commit HOME funding to the Housing Authority by September 2012. In total, the HA will receive \$852,364 in HOME funding. At the Winchester Crane Apartments (59 units), the HOME funds will be used for heating system

replacement, handicap accessibility walkways and railings, and the replacement of common area flooring. For 75-85 Myrtle Street (24 elderly units), the City will fund the replacement of the heating system, replacement of common area flooring, and railing assembly. Fifty-eight of the 59 Residents at Winchester Crane are below 30 percent AMI and 23 of the 24 residents at Myrtle Street are also below 30 percent AMI. The project scoping for the WHA project will provide much needed upgrades to failing systems and will rehabilitate the properties, which has not been done for approximately 25-30 years. All of the assisted units are State-funded Housing Authority units and are eligible for HOME funding.

Moving forward in FY 13, the City of Waltham is proceeding with committing HOME funding to assist the State-funded Housing Authority units in the City for rehabilitation. The focus is to provide the Housing Authority with the funds necessary to provide safe, energy-efficient, and accessible housing to its residents. Three developments slated for funding in September 2012 are: Dana Court family housing, Winchester Crane elderly apartments, and Myrtle Street elderly apartments. It is the City's intent to focus FY14 HOME funding on improvements to additional State funded Housing Authority units.

Priority #3: Housing needs of small-family renters with incomes between 0 and 30 percent of the AMI.

The City's Inclusionary Zoning Ordinance continues to be a resource for the development of affordable housing. Three condominium units added were in FY12. The City did not commit FY12 HOME funds for affordable rental unit development in FY12. The Housing Division is in the final steps with the WestMetro Consortium to commit \$144,000 in HOME funding to the WHA for rehabilitation at Dana Court family housing (32 units). The Dana Court rehabilitation project includes the full replacement of the current failing heating/hot water system. Like the projects mentioned previously, the project scoping for the WHA project will provide a much-needed upgrade to a failing system and will rehabilitate the property which has not been done for approximately 25-30 years. All of the assisted units are State-funded Housing Authority units and are eligible for HOME funding. Twenty-five of the thirty-two families currently leasing at Dana Court have incomes below 30 percent of AMI.

Homeownership costs have narrowed housing options for the majority of Waltham residents, keeping them in rental units and boosting demand for rental dwellings. This has forced many low- and moderate-income households to pay more than they can afford for housing or to make equally less desirable choices, like overcrowding. Over two-fifths (43 percent) of Waltham's renters spend more than 30 percent of their gross income on housing.

In FY12, through the City's Affordable Housing Zoning Ordinance, ten affordable rental units have been developed at the former WATCH Factory along the Charles River. The Lottery for the ten 2-bedroom affordable units will be held on October 2, 2012.

Include information on each HOME project that was active in FY12 (include project name, contract amount, HOME units/non-HOME units, HOME funds expended in FY12 and the project status as of 6/30/12)

| Project Name | Budget | Contract Amt. | HOME Units | Total Units | HOME funds expended in FY12 | Project Status |
|--------------------------------------|---------|---------------|------------|-------------|-----------------------------|---|
| Down Payment Assistance Program FY11 | 342,811 | 342,811 | 2 | 2 | 90,210 | Open, One new loan will be completed in Aug. 2012 with remainder of funds being transferred to New Housing Authority projects by Sept. 2012 |
| HOME Admin FY11 | 28,832 | 28,832 | 0 | 0 | 28,832 | Completed |
| CHDO Set-Aside FY11 | 61,281 | 61,281 | 0 | 0 | 0 | Open, funding to be transferred to new WHA project by Sept. 2012 |
| Down Payment Assistance Program FY12 | 315,869 | 315,869 | 0 | 0 | 0 | Open, all funds will be transferred into new WHA projects by Sept. 2012. |
| HOME Admin FY12 | 25,519 | 25,519 | 0 | 0 | 25,519 | Completed |
| CHDO Set-Aside FY12 | 54,685 | 54,685 | 0 | 0 | 0 | Open, all funds will be transferred into new HA projects by Sept. 2012. |
| CHDO Admin FY12 | 18,228 | 18,228 | 0 | 0 | 0 | Open, all funds will be transferred into new HA projects by Sept. 2012. |

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) | | | 2 | 2 |
| Renter households | | | | |
| Owner households | 7 | | 4 | 11 |

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

As of 2012, the Waltham Housing Authority owns and operates 23 developments with 811 dwellings, including 484 units for seniors, 295 units for families, and 31 dwellings for people with disabilities. Two hundred sixty-five 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. More than 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 Housing Division has worked productively with the WHA in the last year identifying maintenance priorities in the State-funded developments that they manage in Waltham. The WHA will be granted \$852,364 in HOME funding for extensive rehabilitation to three sites. Rehabilitation will include the replacement of all heating/hot water systems. The current systems are all more than 30 years old and in dire need of replacement. In addition to the heating replacement, the City will also upgrade handicap walkways and railings at two of the sites, and replace unsafe common area flooring. This rehab will not only provide a safer environment for the residents, but will assist the WHA with reduced energy costs at all three developments.

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.

In 2012, the WHA completed a study funded with \$45,500 in Community Preservation funds for building improvements at the Winchester Crane Apartments. The architectural study was completed on the

Slate roofing of the Historic Building. The WHA will proceed with replacement of the roof and has applied for additional CPA funding to complete the work on the Historic Building.

The WHA is continuing with its intensive modernization of the housing developments. The Housing Authority has both State and Federal Capital Improvement programs. Upgrades to an existing elevator plus an additional elevator installation are currently underway and 50 percent complete at 48 Pine Street. In addition, 20 sliding glass door replacements and heating renovations will be completed. Funding for this renovation is a \$1,000,000 State-awarded grant. The State grant is awarded annually, but based on approved items, subject to availability. The Winchester Crane development is 50 percent through an existing project to install a new elevator to the building and renovated the existing one. WHA properties Dale Street and Cedar Street elderly housing are also being upgraded to have new heating systems. CDBG funds allocated for 2011-2012 for Prospect Terrace have been expended for design costs associated with site upgrades to the basketball court. The Planning Department is currently preparing to allocate additional CDBG funds to this project for its completion in FY13.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING

A major barrier found in providing information and affirmatively marketing to our applicants/residents is the lack of daily news publications in the City of Waltham. The local newspaper, which was published daily in the past, went to publication two days a week and is now down to only one. Although information is published online and in major news publications, the local news is now very limited for City residents who do not have internet access.

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.
- Homeownership counseling classes conducted by WATCH will be held in both English and Spanish . 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 Downpayment 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.
- Program outreach/information will be provided to the Waltham Public Schools, Waltham Public Library, and Social Service Agencies that are assisted through the CDBG Program.

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. This process is also approved through DHCD.

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 a 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 FY12 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 scheduled to appear before the Zoning Board of Appeals for a Special Permit for the Elderly Housing in September 2012. Once this permit is approved a Lottery will be held to lease the 19 units, ten of which will be affordable to eligible applicants.
- 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 completing the renovation of the surplus Banks Elementary School building. The property is being developed into loft-style condominiums for sale.
- The City has assisted the developers of the WATCH factory lofts through its Local Initiative Project application in FY12 with DHCD. WATCH Factory Lofts applications are now available for ten affordable rental units that will be leased through a lottery in October 2012.
- 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 twelve CDBG, interest-free, deferred rehabilitation loans in FY12 totaling \$91,810, of which lead loans totaled \$29,900.
- Continued use of HOME funds to provide downpayment assistance to prospective low- and moderate-income homeowners. Deferred, interest-free loans are combined with lead abatement grants for all homebuyers through the program. All properties receiving such funding are inspected for lead paint by licensed lead inspectors.
- In FY13, the City looks forward to partnering with a new CHDO for a relationship that will assist the City in acquiring new affordable rental units in the City of Waltham with HOME funding.
- In FY13, the City of Waltham will support the Consortium in their efforts to rework the program model so the Consortium as a whole can increase the supply of affordable housing. Using a model that pools funding will encourage the development of housing throughout the area in an effort to increase the supply of housing for all.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

The latest American Community Survey U.S. Census estimates that 6,591 Waltham residents are living in poverty in 2012, representing 13 percent of the City's population. Nearly 20 percent of these people were children under 18 or seniors older than 64. More than two-thirds (70 percent, or 2,639) of the city's poor were white; nearly one-fifth (18 percent, or 672) were Hispanic. More than half of the poor (2,196, or 59 percent) lived alone, while the remaining 1,556 (41 percent) 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, 160 families in Waltham received Transitional Aid to Families with Dependent Children payments in 2004, while 419 children in the city received WIC assistance.

Some public service agency representatives believe that Waltham residents in poverty stay in poverty because they lack adequate skills for better employment opportunities. As a result, they work multiple jobs to pay for housing, utilities, transportation expenses, and childcare. Providing adequate job training and educational opportunities will enable them to enter the workforce at a more competitive level. Waltham uses CDBG funds to pursue an anti-poverty strategy carried out by the City and a variety of social service sub-recipients.

In 2012, 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.

In FY13, the City of Waltham has allocated \$144,197 in CDBG funding for Social Service Agencies. The services provided include

- Food pantries and twice-daily meals for predominately homeless clientele.
- Shelter services for homeless families, men, and women.
- Emergency payments for utilities as well as utility payments for the disabled in supportive housing.
- Health care access for low-income people.
- Literacy enrichment, English, GED and life skills training.
- Housing assistance and intervention services for hoarding behavior and mental health rehab.
- Bi-lingual staffing for daycare provider for low- to moderate-income clients.

In recent years the Federal Block Grant budget cuts have greatly affected the social service agencies that are supporting our neediest residents with the lowest incomes.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS: N/A**PART B. LEVERAGING**

| | | |
|--------------------------|--------------------|---|
| Additional Federal Funds | \$941,316 | CDBG funds |
| Additional State Funds | \$604,435 | CPA State Match |
| Locally Leveraged Funds | \$430,000 | General Municipal revenue for staff costs |
| Other | \$25,000 | CDBG loan repayments |
| <i>Total</i> | <i>\$2,000,751</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 13, 2012. Two public meetings were held, on December 13, 2011 and March 14, 2012 to solicit input for the plan. To date, the Waltham Planning Department has received no comments or suggestions from the public. 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 WestMetro 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 more than 44.8 percent low- to moderate-income population), and residents of low-, very low-, and extremely low-income areas, 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 Division, 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. Waltham will pursue a new CHDO relationship in FY13 due to non-performance of the previous CHDO. The City looks forward a relationship that will assist the City in providing opportunities for affordable housing rehabilitation and acquisition from existing housing stock.

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.

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 FY12, Waltham Housing staff has been monitoring the CHDO, WATCH, on an ongoing basis. WATCH was found non-compliant on February 27, 2012 and notified of findings by the Housing Division. The City notified WATCH of corrective actions that need to be taken by June 2012 regarding verification of tenant income, rent limits, lease compliance, and HQS inspections. In the interim, Waltham Housing staff completed the income determinations for the WATCH-owned properties, and will document the determination findings to WATCH and the Consortium. The City has provided WATCH with the tools to complete income and asset documentation properly in the future.

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 has been monitored in FY12 as part of the HOME Consortium by the following entities:

- The HOME Consortium, Fine Point Associates.
- The City of Waltham's independent Auditors.
- The City of Newton's independent Auditors.
- HUD Fair Housing office through the HOME Consortium.
- HUD audit of the down payment assistance program through the HOME Consortium.

PART E. DISPLACEMENT AND RELOCATION

There were no instances of displacement associated with any CDBG or HOME Loans in Waltham in FY12. The City's relocation policy makes every effort to minimize the need for temporary relocation if it is required during project work. It is the city's policy to provide relocation benefits to tenants who may need temporary relocation. Tenants and owners receive reasonable advance, written notification whether or not temporary relocation will be necessary and, if so, the kinds of assistance available.

PART F. STATUS OF LOANS

The City has administered 116 interest-free deferred loans to low- and moderate-income buyers since 1995. The outstanding HOME loan balance as of July 15, 2012 is \$3,164,014.50 (86 loans).

Thirty loans totaling \$791,362 have been repaid providing program income to fund new HOME deferred loans.

In addition, the City has granted \$335,176 in HOME lead abatement grants to downpayment assistance buyers.

PART G. ANNUAL PERFORMANCE REPORT: N/A - HOME funding used for downpayment assistance

TOWN OF WATERTOWN

PART A1. ASSESSMENT OF GOALS AND OBJECTIVES - OVERALL

The Town made progress in meeting the specific housing goals and objectives to address the housing needs of small family renters with incomes between 51 and 80 percent of AMI as outlined in the FY12 Annual Action Plan. In FY12, the Town worked with developers of multi-unit apartment projects (subject to the Town’s Inclusionary Zoning/Affordable Housing requirements) to include three-bedroom units that are suitable for families. Also in FY12, the Town approved two rental projects that will yield approximately four affordable three-bedroom rental units.

| Project Name | Budget | Contract Amt. | HOME Units | Total Units | HOME funds expended in FY12 | Project Status |
|-------------------------|-----------|---------------|---|-------------|-----------------------------|--|
| St. Joseph Hall | \$559,065 | \$559,065 | 7 rental units (5 HH @ 60% AMI) (2 LH @ 50% AMI) | 25 | \$455,435 | Acquisition complete |
| CHDO operating expenses | \$10,322 | \$10,322 | 0 | 0 | 0 | MWCD is working on the St. Joseph Hall project |

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

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

The Town of Watertown engaged in outreach activities to raise awareness among public housing residents of assistance programs that may be available to them through the “Regional Ready Renter/Ready Buyer Program.”

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 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 FY12, MetroWest Collaborative Development continued to run their Regional Ready Buyer/Renter Program in which the Town participates. 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 115 households on the list and the Ready Buyer Program has 13 households on the list.

PART A4. ASSESSMENT OF GOALS AND OBJECTIVES- IMPEDIMENTS TO FAIR HOUSING

In FY12, Watertown explored several means of addressing impediments to fair housing, including:

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

- In FY12, the Town appointed a female member to the Watertown Housing Partnership.

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

- In FY12, two rental apartment projects received approval from the special permit granting authorities that will add an additional 361 rental apartments of which 48 will be made affordable to low-and moderate-income households through the Town's inclusionary zoning provisions.

The Town (along with some neighboring communities) continued to participate in Metro West Collaborative Development's "Ready Renter/Ready Buyer" Program, which maintains a centralized wait list for affordable units in the region. The combining of resources and simplification of the affirmative marketing process of affordable units has greatly enhanced outreach efforts to a larger amount of people with different housing needs. Unfortunately, the Town was unable to address lead paint issues in FY12.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

Working with its local CHDO (Metro West Collaborative Development), the Town was able to preserve 25 existing rental units in St. Joseph Hall, of which a significant number of the existing tenants are extremely low-income.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES- ENERGY STAR UNITS

The Town adopted the Stretch Energy Code and all new housing units are required to be Energy Star-qualified. In FY12, there were 52 new units and 15 gut rehabilitated housing units completed. At the close of FY12, there were an additional 140 new units underway and scheduled for completion in FY13.

PART B. LEVERAGING

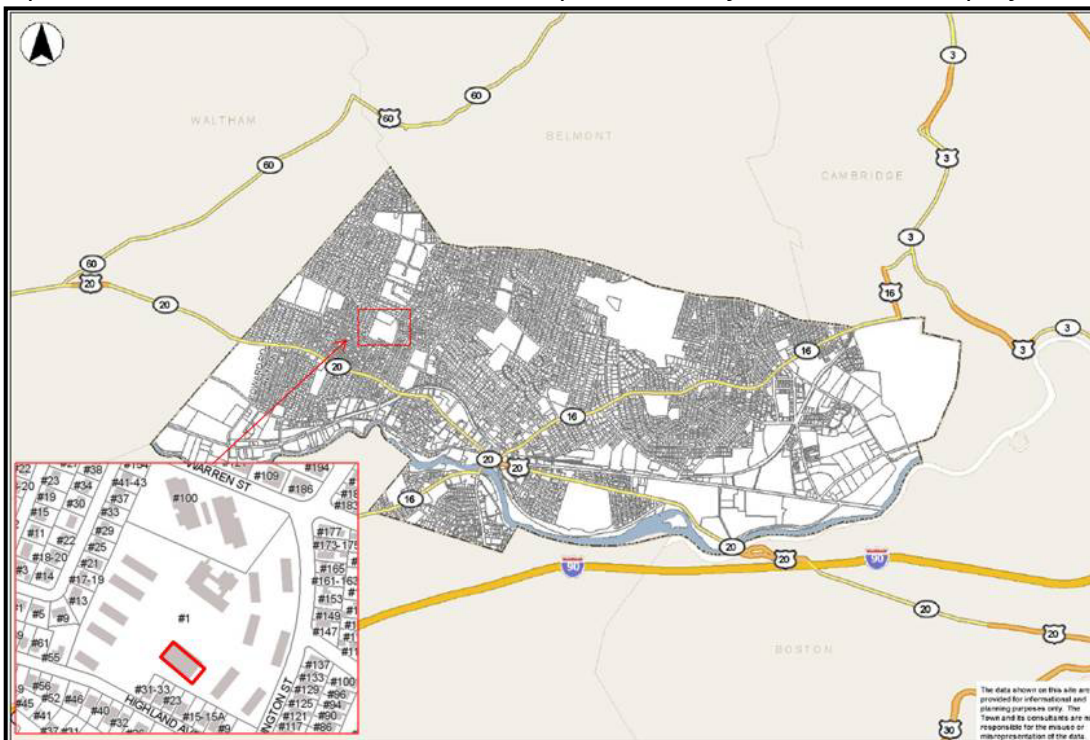
No projects were completed in FY12. The St. Joseph Hall project expects to use its HOME funds to leverage additional resources from the State in FY13.

PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES

The Watertown Housing Partnership (WHP) holds monthly meetings with HOME program updates as a regular standing agenda item. The WHP meetings are the forum 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.

The map below identifies the location of St. Joseph Hall, a major HOME-funded project in Watertown.



Location Map of St. Joseph Hall

PART D. MONITORING

First Time Homebuyer Monitoring Results- The 23 outstanding First-Time Homebuyer loans were monitored in the Fall of 2011. Of the 23 homeowners, one was in the process of being foreclosed upon and the remaining 22 homeowners provided all required documentation. Documentation provided by owners includes: a) signed certification form, b) copy of driver’s license and c) copy of homeowner insurance.

Rental Housing Monitoring Results- 29 HOME-assisted rental units among the following four projects were found to be in compliance:

- 1060 Belmont- 7 HOME units
- Coolidge School- 4 HOME units
- Brigham House- 15 HOME units
- Marshall Place – 3 HOME units

PART E. DISPLACEMENT AND RELOCATION

There was no activity during FY12 that would have necessitated the displacement of households as a result of HOME-assisted activities.

PART F. STATUS OF LOANS

The following information provides guidance on loan status in Watertown:

Rental housing:

- 1060 Belmont St-\$760,110.90 outstanding deferred and forgivable loan
- Coolidge School- \$390,000 outstanding deferred and forgivable loan
- Brigham House- \$250,000 outstanding deferred loan
- St. Joseph Hall- \$559,065 outstanding deferred and forgivable loan

First Time Homebuyer loans: At the close of FY12, there were 23 outstanding deferred loans totaling \$595,438. Of these homeowners, one is in the process of foreclosure.

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. | | | | | | |
| <u>Minority Owned Business Enterprises</u> | | | | | | |
| | Total | Alaskan Native or American Indian | Asian / Pacific Islander | Black non- Hispanic | Hispanic | White, non- Hispanic |
| Number of contracts | 4 | | | | | 4 |
| Value of contracts | \$12,700 | | | | | \$12,700 |
| Number of sub-contracts | | | | | | |
| Value of sub-contracts | | | | | | |

TOWN OF WAYLAND**PART A1. ASSESSMENT OF GOALS AND OBJECTIVES**

Priority #1: Housing needs of small-family homeowners with incomes less than 80 percent of AMI.

Priority #2: Housing needs of first-time homeowners between 51 and 80 percent of AMI.

Priority #3: Housing needs of small family renters with incomes between 0 and 30 percent of AMI.

The Town of Wayland officially joined the WestMetro HOME Consortium in 2010 and established its opening priorities for the program in the FY11 Annual Action Plan. The Town of Wayland, as a new member of the Consortium, is properly building up its HOME funds and will continue to work to assemble adequate funding to begin work on its priorities as listed above.

The following items are components of Wayland's plans for affordable housing in the Town:

Creation of an Affordable Trust

The Town of Wayland has been working on submitting a Bylaw for the 2013 Annual Spring Town Meeting that would create an Affordable Housing Trust. The purpose of the Trust shall be to assist the Town of Wayland in creating and preserving affordable housing for the benefit of low- and moderate-income households, and to support the activities of the Wayland Housing Partnership and the Housing Authority through grants of real and personal property.

Route 20 Town-owned Land for Study and Potential Sale

The Town of Wayland Economic Development Committee recently received approval from Town Meeting to conduct due diligence studies and planning related to the pre-permitting and potential sale of Town-owned land along Route 20 to a qualified private developer for the construction of 200 units of senior independent housing. This project would provide a significant amount of affordable housing.

PART A2. ASSESSMENT OF GOALS AND OBJECTIVES- PUBLIC HOUSING

The Town of Wayland has an excellent working relationship with the Wayland Housing authority (WHA), which oversees the affordable housing rental units and ownership units in the community. Brian Boggia, the Director of the Authority has been doing this work 26 years. The Town regularly refers individuals interested in affordable housing to the WHA, and will continue to serve as an educational and marketing role whenever possible. Mr. Boggia also sits on many committees throughout town.

PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING

The Town of Wayland has implemented a marketing plan for 40B development housing and Town Center rental housing that has been approved. No units were built with HOME funds.

The Wayland Housing Authority has been designated as the Lottery Agent to conduct the affordable housing lottery for the 16 affordable rental units developed by KGI Properties, LLC, as part of a mixed-use project in Wayland Town Center. The WHA will prepare the Tenant Selection/Marketing Plan, which will include the elements of the tenant selection process, an affirmative marketing plan and the local preferencing requirements. The Tenant Selection Plan will also consider any necessary requirements or the layering of subsidies.

PART A4. ASSESSMENT OF GOALS AND OBJECTIVES- IMPEDIMENTS TO FAIR HOUSING

Wayland was one of the first communities in the State to establish a Fair Housing Committee, which was established in 1957. The duties of the Fair Housing Committee are now under the Wayland Housing Authority and the Wayland Housing Partnership.

Wayland's Fair Housing Policy is to facilitate a harmonious environment where people regardless of race, color, national origin, ancestry, age, income, sex, or handicap can be assured of housing that enhances the quality of life of all residents. The Town of Wayland will encourage:

- A variety of housing;
- Integration of diverse needs and life styles; and
- Participation by realtors, the banking community, developers, and neighborhoods to work cooperatively to achieve these ends.

Outreach and education are significant components of reducing barriers to fair housing, as well as new production initiatives to create more units. The Wayland Housing Partnership, the Planning Board, Community Preservation Committee, and the Board of Selectmen are working together to implement these actions to remove impediments to fair housing.

PART A5. ASSESSMENT OF GOALS AND OBJECTIVES- PERSONS LIVING BELOW POVERTY LEVEL

In 2000, the Census found that the Town of Wayland had that 383 households or 8.3% of all households had incomes of less than \$25,000. In the same year, there were 77 families and 322 individuals who were living below the poverty level, which was \$10,850 for an individual and \$18,310 for a three-person household for a family of three in 2009. While there are no updated figures available, given economic circumstances since 2000, it is likely that the financial situations of these residents may not have improved substantially and some may have been forced to relocate.

PART A6. ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS

The Habitat Project will be required to meet the new building stretch code that was recently adopted by the Town of Wayland in 2011.

PART B—LEVERAGING: N/A**PART C. CITIZEN PARTICIPATION, INSTITUTIONAL STRUCTURE, DISTRIBUTION OF EXPENDITURES**

The Wayland Housing Partnership is working on the development of several Habitat for Humanity units within the Town. Activities for this project have included:

- General Outreach 3/30/11, 5/26, 7/18, 8/17, 9/20, 10/5, 10/13, 11/15, 12/13, 1/12/12, 3/2
- Construction meetings: 8/3/11, 12/15
- Fundraising meetings: 10/1/11, 4/30/12, 5/2, 6/4, 7/24
- Local Project Committee meetings: 12/5/11, 2/9/12, 4/18, 5/16, 6/19, 7/24
- Table at Russell's Winter Garden: 13 Saturdays between January 1, 2012 and March 31, 2012, 7/25
- Miscellaneous meetings: 9/16/11 Meeting with the Selectmen; 10/14 On-site meeting, 10/25 Land Use meeting; 12/7 Meeting with the CPC, 12/15 Meeting with Village Bank; 2/3/12 Meeting with Dana Owens, 3/20 Town Meeting preparation, 4/12 display at Natick Mall, 4/29 Habitat Gala, 6/12 meeting with Dana Owens

The Town of Wayland is constantly working to improve communication, both between Town Departments and with the private and public organizations in the community. The Town of Wayland Economic Committee is working with the Wayland Council on Aging to provide Elderly Housing at the former Septage Site on Route 20 that is owned by the Town of Wayland.

PART D. MONITORING: N/A

PART E. DISPLACEMENT AND RELOCATION: N/A

PART F. STATUS OF LOANS: N/A

PART G. ANNUAL PERFORMANCE REPORT: N/A

PART III
APPENDIX



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR26 - CDBG Financial Summary Report
 Program Year 2011
 NEWTON , MA

DATE: 09-26-12
 TIME: 15:33
 PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

| | |
|--|--------------|
| 01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR | 773,241.73 |
| 02 ENTITLEMENT GRANT | 2,027,611.00 |
| 03 SURPLUS URBAN RENEWAL | 0.00 |
| 04 SECTION 108 GUARANTEED LOAN FUNDS | 0.00 |
| 05 CURRENT YEAR PROGRAM INCOME | 228,841.58 |
| 06 RETURNS | 0.00 |
| 07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE | 0.00 |
| 08 TOTAL AVAILABLE (SUM, LINES 01-07) | 3,029,694.31 |

PART II: SUMMARY OF CDBG EXPENDITURES

| | |
|--|--------------|
| 09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION | 1,528,490.09 |
| 10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT | 0.00 |
| 11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10) | 1,528,490.09 |
| 12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION | 402,305.25 |
| 13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS | 0.00 |
| 14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES | 0.00 |
| 15 TOTAL EXPENDITURES (SUM, LINES 11-14) | 1,930,795.34 |
| 16 UNEXPENDED BALANCE (LINE 08 - LINE 15) | 1,098,898.97 |

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

| | |
|--|--------------|
| 17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS | 0.00 |
| 18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING | 0.00 |
| 19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES | 1,410,618.49 |
| 20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT | 0.00 |
| 21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20) | 1,410,618.49 |
| 22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11) | 92.29% |

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

| | |
|---|-------------|
| 23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION | PY: PY: PY: |
| 24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION | 0.00 |
| 25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS | 0.00 |
| 26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24) | 0.00% |

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

| | |
|---|--------------|
| 27 DISBURSED IN IDIS FOR PUBLIC SERVICES | 306,320.62 |
| 28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR | 0.00 |
| 29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR | 0.00 |
| 30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS | 0.00 |
| 31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30) | 306,320.62 |
| 32 ENTITLEMENT GRANT | 2,027,611.00 |
| 33 PRIOR YEAR PROGRAM INCOME | 189,997.20 |
| 34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP | 0.00 |
| 35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34) | 2,217,608.20 |
| 36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35) | 13.81% |

PART V: PLANNING AND ADMINISTRATION (PA) CAP

| | |
|--|--------------|
| 37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION | 402,305.25 |
| 38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR | 0.00 |
| 39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR | 0.00 |
| 40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS | 0.00 |
| 41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40) | 402,305.25 |
| 42 ENTITLEMENT GRANT | 2,027,611.00 |
| 43 CURRENT YEAR PROGRAM INCOME | 228,841.58 |
| 44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP | 0.00 |
| 45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44) | 2,256,452.58 |
| 46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45) | 17.83% |

HOME Match Report

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

Part I Participant Identification

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

Part II Fiscal Year Summary

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

Part III Match Contribution for the Federal Fiscal Year

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

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

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

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

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

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

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

Part I Participant Identification

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

Part II Program Income

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

| | | | | |
|---|--|--|---|---|
| 1. Balance on hand at Beginning of Reporting Period | 2. Amount received during Reporting Period | 3. Total amount expended during Reporting Period | 4. Amount expended for Tenant-Based Rental Assistance | 5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5 |
|---|--|--|---|---|

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

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

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

Part IV Minority Owners of Rental Property

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

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

Part V Relocation and Real Property Acquisition

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

| | a. Number | b. Cost |
|--|-----------|---------|
| 1. Parcels Acquired | | |
| 2. Businesses Displaced | | |
| 3. Nonprofit Organizations Displaced | | |
| 4. Households Temporarily Relocated, not Displaced | | |

| Households Displaced | a. Total | Minority Business Enterprises (MBE) | | | | f. White Non-Hispanic |
|----------------------------------|----------|--------------------------------------|------------------------------|-----------------------|-------------|-----------------------|
| | | b. Alaskan Native or American Indian | c. Asian or Pacific Islander | d. Black Non-Hispanic | e. Hispanic | |
| 5. Households Displaced - Number | | | | | | |
| 6. Households Displaced - Cost | | | | | | |



Setti D. Warren
Mayor

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Candace Havens
Director

TO: Mayor Setti D. Warren
FROM: Anne Marie Belrose, Community Development Manager
DATE: September 27, 2012
RE: Planning and Development Board Recommendation

On September 10, 2012 the Planning and Development Board held a public hearing to consider the following housing and community development item.

Public Hearing Item: FY 2012 Consolidated Annual Performance and Evaluation Report

Background: Pursuant to federal regulations, the City is required to hold two (2) public hearings per year as a condition of funding from the US Department of Housing and Urban Development (HUD). The grants that are covered by these regulations are Community Development Block Grant, HOME Investment Partnership Program, and Emergency Solutions Grant. In addition, the City must submit (within 90 days of every fiscal year end) a Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER includes extensive quantitative and qualitative descriptions of the City's accomplishments throughout the fiscal year of goals established in the City's Consolidated Plan. It is made available to the public for 30 days, during which time stakeholders may comment and receive responses from the Department.

Accordingly, a public hearing on the CAPER was held at the Planning and Development Board Meeting on September 10. The hearing was advertised in accordance with the City's Citizen Participation Plan. Housing and Community Development staff presented a slideshow which summarized the contents of the CAPER, and invited questions from board members and the public. The presentation was well received, and no objections were made by members of the board or the public.

Request: Kindly sign below and the attached Certification, (which must be submitted to HUD with the CAPER,) to acknowledge our compliance with the regulatory requirements for the grants, and return both documents to me in the Planning and Development Department.

Setti D. Warren, Mayor

9/28/12
Date

cc: Candace Havens, Director of Planning and Development

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

COVER PAGE/CERTIFICATION

Grantee Performance Report
Community Block Grant Program

| | |
|--|--|
| 1. PROGRAM YEAR END: 6/30/12 | 2. GRANT NUMBER: B09MC250019 |
| 3. NAME & ADDRESS OF GRANTEE: City of Newton 1000 Commonwealth Avenue Newton, MA 02459-1449 | 4. NAME & ADDRESS OF CD Manager: Ms. Anne Marie Belrose Planning and Development Department 1000 Commonwealth Avenue Newton, MA 02459-1449 |
| 5. NAME & TELEPHONE NUMBER OF PERSON MOST FAMILIAR WITH INFORMATION IN THIS REPORT: Alice Walkup (617) 796-1125 | 6. NAME & TELEPHONE NUMBER OF PERSON TO CONTACT ABOUT DISCLOSURES REQUIRED BY THE HUD REFORM ACT OF 1989: Trisha Kenyon Guditz (617) 796-1156 |

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

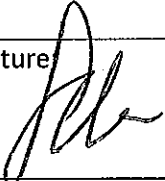
8. Were citizen comments about this report and/or the CDBG program received?

See Citizen Participation Summary Section

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

See Citizen Participation Summary Section

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

| | | |
|--|--|--|
| Typed Name and Title of Authorized Official Representative: <p align="center">Setti D. Warren, Mayor</p> | Signature  | <p align="center">September 27, 2012</p> |
|--|--|--|