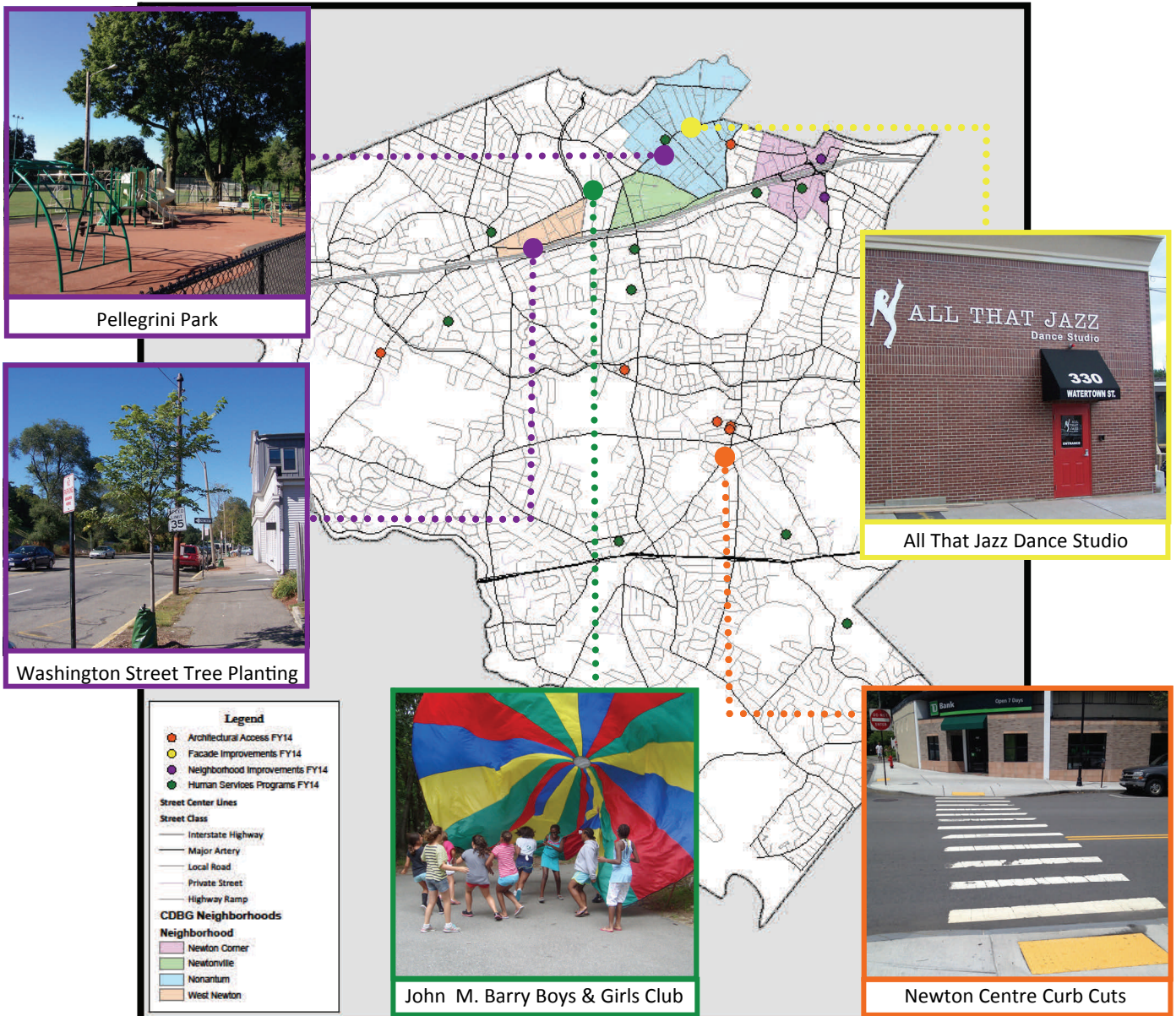


# CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

July 1, 2013 - June 30, 2014



City of Newton &

WestMetro HOME Consortium

## Table of Contents

### Executive Summary

#### Part I. City of Newton

##### Assessment of Goals and Objective

Housing.....	3
Human Services .....	13
Architectural Access .....	18
Economic Development .....	21
Neighborhood Improvements.....	23
Continuum of Care .....	27
Citizen Participation .....	32

#### Part II. WestMetro HOME Consortium Program

##### Assessment of Goals and Objectives

Bedford .....	33
Belmont .....	37
Brookline.....	41
Concord .....	50
Framingham.....	54
Lexington .....	61
Lincoln .....	64
Natick .....	67
Needham .....	72
Sudbury.....	81
Waltham .....	85
Watertown .....	97
Wayland.....	104

#### Part III. Appendix

Comments .....	106
Financial Summary .....	107
HOME Match Report .....	108
HOME Annual Performance Report .....	110
Emergency Solutions Grant Documentation.....	112
Certification Form.....	120

**PART I**  
**CITY OF NEWTON**

## Executive Summary

The *FY14 Consolidated Annual Performance and Evaluation Report* (CAPER) provides an analysis of the fourth year of the FY11-15 Consolidated Plan—July 1, 2013 through June 30, 2014—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 \$3,097,555 in FY14 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 *FY14 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 following table summarizes the amount of FY14 funds that were received and, along with prior year funding, expended, which are described in more detail below.

<b>Program</b>	<b>Funds Received</b>	<b>Funds Expended</b>
CDBG	\$1,762,730	\$1,980,149.80
HOME – Newton	\$193,681	\$71,535.05
HOME – Consortium	\$1,211,784	\$1,862,701.77
Emergency Solutions Grant	\$123,041	\$171,784.73

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 FY14 Annual Action Plan. In FY14, the City of Newton received \$1,762,730 in CDBG funds and expended \$1,980,149.80 in FY14 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. Human services 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 FY14, \$1,211,784 in HOME funding was allocated to the WestMetro HOME Consortium, with \$71,535.05 expended in Newton, and \$1,862,701.77 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 FY14, the City of Newton received \$123,041 in ESG funding and expended \$171,784.73 in current and prior year funds. Six ESG projects and one CDBG-funded activity provided assistance to 641 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.

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

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## FY14 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

### ASSESSMENT OF GOALS AND OBJECTIVES

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#### CITY OF NEWTON

#### HOUSING

In the *FY11-15 Consolidated Plan*, the City identified three priority housing needs which are listed below. In FY14, 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 ongoing priorities.

The major activities in FY14, which contribute to addressing Newton’s priorities, include the following:

In FY13, the City committed \$690,250 in CDBG funds to Citizens for Affordable Housing in Newton Development Organization, Inc. (CAN-DO), for the acquisition, deleading and rehabilitation of a two-family rental property located at 54 Eddy Street. In FY14, the two-unit project, which includes one unit affordable to households earning less than 50 percent of area median income (AMI) and one unit affordable to households earning under 80 percent of AMI, was substantially completed and occupied. In FY14, the City approved \$604,679 in CDBG funds and \$339,000 in HOME Program funds for the redevelopment of two existing homes at 12 and 18-20 Curve Street into 7 permanently affordable rental units. Two units will be affordable to households earning less than 50 percent AMI, 2 for households earning less than 70 percent of AMI, and 3 for households less than 85 percent of AMI. The CDBG-funded Newton Housing Rehabilitation Program committed \$450,249.57 to 17 projects, including \$44,985 in funding to the Newton Housing Authority for architectural accessibility improvements. The Newton Homebuyer Assistance Program was recapitalized with \$475,000 in Community Preservation Funds. The Fair Housing Committee took steps to complete goals within its Architectural Accessibility Action Plan, created fair housing educational materials and participated in workshops.

A brief summary of the FY14 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.**

This past fiscal year, CAN-DO completed the rehabilitation work and both units were occupied for the 54 Eddy Street project. In FY13, the City committed \$690,250 in CDBG funds to CAN-DO to acquire and rehabilitate this two-family, rental property. 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 was \$1,103,833 and includes a first mortgage from The Village Bank and local Community Preservation Funds. The higher cost per unit (\$551,916/unit in total funds and \$345,125/unit in CDBG

funds) is a reflection of targeting one of the units for households whose income does not exceed 50 percent of AMI, necessitating a deeper subsidy.

In FY14, the City approved \$604,679 in CDBG funds and \$339,000 in HOME Program funds, as well as Community Preservation Funds to redevelop two existing properties at 12 and 18-20 Curve Street, also known as Myrtle Village. The two properties include a total of three occupied units. The Sponsor, Myrtle Village, LLC will divide the structure at 12 Curve Street, which is an existing single-family house into two units, rehabilitate the property, and construct an attached third unit. The two-family building at 18-20 Curve Street will be rehabilitated and one one-story unit and one two-story unit will be constructed on either side of the existing duplex. The estimated total development cost is \$3,077,604. The total public subsidy requested is \$1,853,858 or \$264,837/unit. The Sponsor will also be seeking zoning relief under the Massachusetts General Law Chapter 40B.

The completed project will provide a total of seven units of affordable rental housing, including two HOME-assisted units for households earning up to 50 percent AMI, two units for households earning up to 70 percent AMI and three to households earning less than 85 percent AMI. This project exceeds the minimum CDBG and HOME affordability requirements. One unit will be fully wheelchair accessible. The other two units will meet HUD's visitability standards. In FY15 Myrtle Village LLC will seek its Comprehensive Permit from the Newton Zoning Board of Appeals.

**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 providing more case management and financial education for tenants.**

The 54 Eddy Street project was conceived and underwritten so that residents do not need to have rental assistance to be able to live at the development, which required increased funding for the project. This project is an example of how housing can be made available to lower-income households.

The Newton Board of Aldermen appropriated \$475,000 in Community Preservation Funds to recapitalize the Newton Homebuyer Assistance Program in FY14. The Program, which was also revised to follow the Commonwealth of Massachusetts' marketing and sale price guidelines, provides grants to income-eligible first time homebuyers to purchase an existing property in Newton. In exchange, the property is deed-restricted in perpetuity enabling future income-eligible buyers to afford the unit upon resale.

In FY13, the City of Newton reserved its \$121,899 in HOME fund allocation toward the creation of a Tenant Based Rental Assistance Program (TBRA) for homeless families. Under HOME regulations, the assistance can be used to provide a rental subsidy to income eligible households to help afford housing costs such as rent, utility cost, security deposits, and/or utility costs. The program design included self-sufficiency services such as education and job training, budgeting, and financial management. In order to provide a rental subsidy program that would sufficiently cover rent in Newton for a family at poverty level, it was necessary to find an additional funding source to combine with the Newton HOME funds. As the agency receiving the largest allocation of Mobile Rental vouchers from the Department of Housing and Community Development (DHCD) for homeless families losing their HomeBase assistance, the Metropolitan Boston Housing Partnership (MBHP), was the logical choice.

Although the three agencies generally agreed to the program design, DHCD's General Counsel's Office ultimately did not approve the proposal in late FY14, citing a legal issue in tying additional benefit to an MRVP subsidy. Housing Staff are currently considering other options to provide TBRA with a self-sufficiency component.

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

- 1. Supporting and expanding the socio-economic, ethnic, 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:

**Supplement to FY11-15 Analysis of Impediments to Fair Housing Choice (AI):** At the directive of HUD's Office of Fair Housing and Equal Opportunity, Housing staff completed a supplement to the FY11-15 AI that analyzed the spatial relationship between race, ethnicity, and poverty in the City. The supplement concluded that the City was well integrated, and more so than the Metropolitan Statistical Area (MSA) as a whole. The supplement also identified actions currently underway that will further equal housing opportunity. These include encouraging smart growth through the current zoning reform effort, engaging and providing fair housing education to interested residents, creating additional transit options to enable greater mobility, and access to economic and social opportunities by fostering the reuse of City-owned land to create more diverse and affordable housing stock. The City is also in the development phase of piloting a comprehensive human services program with the goal of moving families and children toward self-sufficiency and economic independence.

**Architectural Accessibility Action Plan:** A main goal in the FY14 Annual Action Plan was to develop an overall understanding of housing accessibility in the community. The first step in achieving this goal was to identify the supply or inventory of accessible housing in Newton. Members from the Fair Housing Committee collaborated with the City's ADA/Section 504 Accessibility Coordinator to analyze the City's existing inventory of affordable housing stock. The group went further and identified the estimated current and projected demand using the age, disability, and population projections provided by the Metropolitan Area Planning Council (MAPC), a regional planning authority. The group concluded that persons having mobility handicaps have difficulty in finding suitable housing in Newton and that the problem is likely to grow over time as the population of the City ages based on MAPC's projections.

**Amendment to Inclusionary Housing Ordinance:** In FY14, the Newton Board of Aldermen passed a set of amendments to Newton's inclusionary housing ordinance. One amendment was a provision to allow developers to use public development funds to create affordable, accessible units beyond the number already required by state and federal law.

**Public Information and Education:** In FY14, NewTV Newton's local access television station aired a half-hour program entitled *Newton Fair Housing: Confronting Discrimination*. The program, produced in FY13 included the immediate-past chairperson of the Fair Housing Committee and the very first chair



of the Newton Fair Housing Committee who discussed the City's fair housing history, current efforts and future challenges. Also in FY14, Housing staff distributed fair housing posters in public locations including City Hall, the Newton Free Library and various businesses. These posters were created by HUD in partnership with the National Fair Housing Alliance. Finally, the Department launched a Fair Housing page on Facebook. The page includes information for landlords, tenants, homebuyers and lenders regarding fair housing rights and responsibilities. The page also includes the *Housing Discrimination Questionnaire*, instructions on how to file a formal fair housing complaint, examples of housing discrimination and past media campaigns completed by the Fair Housing Committee.

In FY14, the Department of Planning and Development expanded the opportunity for citizen participation and staff presentation of items studied in proposals seeking Newton-controlled funds, including CDBG and HOME. Under this revised process, the Planning and Development Board will open a public hearing upon appropriate notice of the Open Meeting Law, receive comments from interested parties, then close the public hearing at its next meeting (around the end of the HUD required 30-day comment period for substantial amendments) prior to voting on a funding recommendation to the Mayor. In the past, the 30-day comment period began the day that the Planning and Development Board made its recommendation. The new approach will better allow the City to educate interested parties on affordable housing and fair housing and provide the best information available so public officials can make informed decisions. This policy will be formalized in Newton's Citizen Participation Plan and submitted with the *FY16-20 Consolidated Plan* in FY15.

**Fair Housing Training:** In FY13, the City distributed the newly-developed *Housing Discrimination Questionnaire* to Newton human service agencies working with tenants with housing vouchers. The purpose of the Questionnaire was to help the City identify patterns and frequency of possible housing discriminatory actions in the rental housing market. Housing staff did not receive any completed *Questionnaires* in FY14. Housing staff, with the assistance of the Fair Housing Committee, conducted training on the Questionnaire with The Second Step, a provider of transitional housing services for survivors of domestic violence. Throughout FY14, Housing staff and the Fair Housing Committee attempted to provide other human service providers training without success. The Fair Housing Committee believed that providers were rightfully focused on finding housing for their clients, but stressed the importance for agencies to report possible instances of housing discrimination. As such, the Fair Housing Committee suggested that the City require CDBG-funded human service agencies report on possible incidents of housing discrimination as part of their quarterly reporting.

**Civil Rights Access Checklist:** The Department continued to utilize its Civil Rights Access Checklist as part of its annual monitoring of HOME and CDBG subgrantees. The Civil Rights Checklist evaluates civil rights compliance and current practices of subgrantees with HOME and CDBG-funded housing development projects.

In FY14, seven agencies completed the Checklist including six nonprofit agencies and the Newton Housing Authority. The Checklist was most applicable to the Housing Authority and one large nonprofit management company because they receive applications from the general public, unlike the other agencies which receive applicants through their partnering social service agencies. The majority of the agencies do have accessible offices and accessible units. All have a written reasonable accommodation policy under which a person with disabilities may request a reasonable accommodation of a policy, procedure, or administrative practice.

**Fair Housing Complaints:** No fair housing complaints were filed with the Newton Human Rights Commission (HRC) in FY14.

### **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 FY14 proposed actions and continued to implement actions identified in its fair housing planning documents:

- The Fair Housing Committee and Housing staff held a fair housing training for a local human service provider.
- The Fair Housing Committee sponsored a public education initiative with the airing of *Newton Fair Housing: Confronting Discrimination* on NewTV.
- The City identified specific actions that will affirmatively further fair housing in its supplement to the *FY11-15 Analysis of Impediments to Fair Housing Choice*.
- Housing staff utilized its Civil Rights Checklist to ensure compliance and promote fair housing best practices for subgrantees that received CDBG and HOME for housing development.
- The Planning and Development Department altered the comment period procedure for the Planning and Development Board, which will create more opportunities to fully engage and educate the public and ensure public officials have accurate information before a decision is made.
- The Fair Housing Committee continued to investigate the demand for accessible housing in the City and how it might be able to increase its supply.

### **NEWTON HOUSING REHABILITATION PROGRAM**

In FY14, the program guidelines were revised to allow all hazard abatement to be considered as a grant. Previously, only deleading and hoarding were grant eligible activities.

Housing staff will continue to strengthen the cost competitiveness of the Housing Rehabilitation Program in FY14. The program already maximizes energy efficient resources when energy measures are part of a project's scope of work. Priority work items already include replacing obsolete heating systems; eligible work includes increasing energy conservation and weatherization measures.

In FY14, the Newton Housing Rehabilitation Program committed funding to 21 projects totaling \$428,887. A total of \$158,880 was committed to seven clients who are more than 62 years old. The Rehab/Construction Manager and Housing Planner responded to seven requests for emergency assistance, including one emergency hoarding case, and three emergency cases which were funded. The remaining cases either declined to proceed or were ineligible for the program.

### **FIRST TIME HOMEBUYER ASSISTANCE PROGRAM**

In October 2013, the Newton Board of Alderman approved the City's Community Preservation Committee recommendation to recapitalize the Newton Homebuyer program in the amount of

\$475,000 and increase the maximum subsidy given to a homebuyer from \$115,000 to \$150,000 to better serve larger households.

A Local Initiative Program application for the Newton Homebuyer Program was submitted to the MA Department of Housing and Community Development and is expected to be approved in July 2014. When approved, the approximately four units purchased under this program, will receive approval to go on the City's Subsidized Housing Inventory.

In FY14, the WestMetro HOME Consortium did not provide American Dream Downpayment Initiative (ADDI) assistance. The conflict between the Massachusetts Universal Deed Rider and the statutory requirements of the HOME Program remains as the significant impediment to providing ADDI assistance for eligible applicants also purchasing a deed restricted unit.

First Time Homebuyer Funds Budgeted	Funds Expended in Current Year	Accomplishment
\$968,800 (CPA; continued appropriation)	\$0	0 homebuyers assisted
\$7,544.67 (HOME; West Metro HOME Consortium)	\$0 ADDI	0 homebuyers assisted

#### FY14 CDBG-funded Housing Rehabilitation Projects/CDBG-funded First Time Homebuyer Loans

As of the end of FY14, there were housing rehabilitation and first-time homebuyer loans outstanding, with a principal balance owed of \$4,235,800.91. A breakdown of the loans outstanding is provided below:

Loan Type	Number of Loans	Principal Balance Owed
Housing rehab direct loans	21	\$792,112.83
Housing rehab deferred loans	102	\$2,705,740.87
Housing rehab historic deferred loans	6	\$74,404.20
First-time homebuyer loans	11	\$745,952.47
<b>Total</b>	<b>140</b>	<b>\$4,318,210.37</b>

#### **STATUS OF LOANS**

##### FY14 CDBG and HOME-funded Housing Development Projects

At the end of FY14, there were 21 direct loan receivables totaling \$792,112.83 and 102 deferred loans receivable totaling \$2,705,740.87 for CDBG-funded housing rehab loans. There were 13 deferred loans receivable totaling \$2,079,963.42 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

Housing staff are in the process of monitoring all CDBG and HOME-funded first-time homebuyer and rental projects in Newton in FY14. 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 FY14, FinePoint began monitoring HOME-funded activities (including Newton projects) that were identified through the WestMetro HOME Consortium's Risk-based Monitoring Plan. The City will receive the results of its review sometime in FY15. Finally, the City's independent auditors initiated financial and compliance testing of the HOME and CDBG project files in FY14, but the audit will not be complete until mid-FY15.

#### **DISPLACEMENT AND RELOCATION**

One household was relocated temporarily while their home was dealeded and in the summer of 2014, residents of a shelter for victims of domestic violence will be relocated for dealeding.

#### **ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING**

In FY14, the Newton Housing Rehabilitation Program committed \$44,985 to the Newton Housing Authority for emergency access cases. The City has also approved two additional applications for architectural access improvements to a common entry doorway and repair of damaged floor in an accessible unit.

In FY14, the City provided \$10,923.00 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 FY13, the Newton Housing Partnership finalized an affirmative fair housing marketing plan for use by developers with projects below the HOME Program affirmative marketing requirement thresholds. The purpose of the standardized plan is 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. Both the 61 Pearl Street (completed in FY13) and the 54 Eddy Street project (completed in FY14) included the essential elements of this standardized 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**

Although the City did not fund a project that requires Energy Star certification in FY14, the rehabilitation at 54 Eddy Street included a scope of work focusing on energy efficiency and indoor environmental quality. The work included conversion of the current heat delivery system from steam to forced hot water. This change increases energy efficiency, tenant safety, and long-term cost savings.

**FY14 Housing Development Accomplishments (CDBG and HOME-funded projects)**

Active Projects	Funds Budgeted	Total Funds Expended		FY14 Status
		Funds Expended in Prior Years	Funds Expended in Current Year	
54 Eddy Street CAN-DO	\$690,250 CDBG	\$601,364.31	\$83,934.37	The property was rehabilitated and occupied in FY14.
<b>FY14 Totals</b>	\$690,250 CDBG  \$0 HOME	\$601,364.31 CDBG	\$83,934.37 CDBG	Funds provided for the development of 2 affordable for rental units for a household earning 50% and 80% of AMI, respectively.

**Active HOME Projects in FY14**

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY14	Project Status
There were no active HOME projects in FY14.						

**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, as limited public funds may not cover the full cost of an activity. Listed below is a summary of the CDBG, HOME, and ESG funds expended during FY14 by the City of Newton and the funds leveraged through these expenditures.

**Funds Leveraged with FY14 Newton CDBG, HOME, and ESG Funds**

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Housing Development	\$83,934.37 (54 Eddy Street)	n/a	\$0	\$425,000* (counted in FY13 CAPER - 54 Eddy Street)
Housing Rehabilitation	\$428,887	\$0	\$0	\$0
Homebuyer Assistance	\$0	\$0	\$0	\$0



**Women-Owned Businesses**

	Total	Women Owned	Male Owned
Number of contracts	11	2	9
Value of contracts	\$634,193.01	\$50,905	\$583,288.01 Note: This figure includes 54 Eddy St., a FY13 Contract
Number of sub-contracts	n/a		n/a
Value of sub-contracts			

## HUMAN SERVICES

The objectives of the City of Newton CDBG Program were addressed in FY14 by 30 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:** Eight projects serving priority needs of children were funded in FY14. Each of the eight 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- to moderate-income families benefited from 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:** Three projects serving the priority needs of youth were funded in FY14. CDBG-funded services for youth included an evening drop-in center with recreational and leadership development components supervised by trained professional adults and 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 with a crisis counseling program for youth and their families; and a structured summer recreational activity program for youth of middle school and high school age. The services available through these three adolescent programs included crisis management, substance abuse prevention and treatment, outdoor recreational opportunities, group counseling, and individual and family therapy.

**Services to Adults and Families:** Five projects serving the priority needs of adults and families were funded in FY14. One of the programs addressed the particular needs of survivors of domestic violence through hotline services, support groups, and individual advocacy. Four of the programs provided counseling, education and training for single parents and services to families. One program provided counseling and treatment to adults with substance abuse problems. One provided emergency financial assistance to families. 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 FY14. Two of the CDBG-funded programs provided a variety of social services, including minimal-cost, flexible home care services that benefited frail elders in three different low-income elder housing developments. One program provided social service outreach, including preventive health and mental health services by nurses, to frail and isolated elders in the community. Two programs within the full-service senior center provided social services, nutrition and wellness education, 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. As a note, the Mental Health Intervention for the Elderly program came to a close in FY14, with all current clients referred to other resources. The funding that would have gone towards this program will be reprogrammed through a substantial amendment in FY15.

**Services to People with Disabilities:** Six projects serving the priority needs of adults with disabilities were funded in FY14. One project assisted people to gain ongoing supported employment in local businesses; one project offered music therapy to people with extremely limited verbal skills; four projects helped people to experience integrated social situations and to learn social skills; and one project provided individuals with day habilitation financial assistance.

**Services to People who are Homeless or At-Risk of Homelessness:** Seven projects served the priority needs of people who were homeless or at-risk of homelessness in FY14. One program was funded through CDBG and five were partially funded through the Emergency Solutions Grant (ESG) program. All the priority needs stated in Newton's FY11-15 Consolidated Plan were addressed through these services. The CDBG-funded program helped prevent homelessness through financial assistance for rent and utilities emergencies. Three programs received assistance with operating costs to help them provide emergency shelter services to homeless individuals and families, including survivors of domestic violence. Two programs provided case management and financial assistance to families and individuals who were homeless or at-risk of homelessness. One program provided funds for the renovation of a day shelter.

**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 including children, youth, elders, families, people with disabilities, and survivors of domestic abuse and people who were homeless or at-risk of homelessness. 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	1,396
Hispanic	169
African American	176
Asian	83
American Indian/Alaskan Native	0
Other	44
Unknown	3,242
<b>TOTAL</b>	<b>5,110</b>
*Not all people who received services provided racial/ethnic status information	

**FY14 Public Service Accomplishments**

Popu- lation Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Received in FY14	EL and LMI People Assisted	People Assisted Total
Children	<ul style="list-style-type: none"> <li>• Affordable childcare</li> <li>• Assistance to single mothers</li> <li>• Stabilization of families</li> <li>• Social support for parents and children</li> </ul>	<ul style="list-style-type: none"> <li>• Bowen After School Program</li> <li>• John M. Barry Boys &amp; Girls Club</li>   <li>• Charles River Center</li>   <li>• Newton Community Service Ctr.</li> <li>• Newton Partnership Inc.</li> <li>• Newton Parks &amp; Recreation</li> <li>• Peirce Extended Day Program</li> <li>• Plowshares Education Development Center</li> </ul>	<ul style="list-style-type: none"> <li>Tuition Assistance Program</li> <li>Kids Corps</li> <li>Summer Camp Scholarships</li> <li>Children’s Programs Scholarships</li> <li>Child Care Scholarships</li> <li>Child Care Scholarships</li> <li>Summer Camp Scholarships</li> <li>EDP Scholarships</li> <li>Child Care Scholarships</li> </ul>	<ul style="list-style-type: none"> <li>\$5,040.00</li> <li>3,950.00</li> <li>2,000.00</li> <li>3,975.00</li>   <li>13,699.97</li> <li>10,090.00</li> <li>1,995.00</li> <li>4,395.00</li>   <li>10,090.00</li> </ul>	<ul style="list-style-type: none"> <li>14</li> <li>13</li> <li>14</li>   <li>13</li> <li>17</li> <li>24</li> <li>12</li> </ul>	<p style="text-align: center;">107 people</p>
Adolescents	<ul style="list-style-type: none"> <li>• Crisis Intervention</li> <li>• Case Management</li> <li>• Substance Abuse Prevention/Treatment</li> <li>• Drop-in Youth Centers</li> </ul>	<ul style="list-style-type: none"> <li>• John M. Barry Boys &amp; Girls Club</li> <li>• Newton Health &amp; Human and</li> <li>• Riverside Community Care</li> <li>• West Suburban YMCA</li> </ul>	<ul style="list-style-type: none"> <li>Teen Programming</li> <li>Youth Outreach Program</li> <li>Family Crisis Stabilization</li> <li>Teen Center Program</li> </ul>	<ul style="list-style-type: none"> <li>\$3,950.00</li> <li>12,750.00</li> <li>3,750.00</li> <li>29,156.20</li> </ul>	<ul style="list-style-type: none"> <li>22</li> <li>162</li> <li>31</li> <li>100</li> </ul>	<p style="text-align: center;">315 people</p>

Popu- lation Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Received in FY14	EL and LMI People Assisted	People Assisted Total
Adults/ Families	<ul style="list-style-type: none"> <li>Health Care Services</li> <li>Affordable Housing</li> <li>Legal Services &amp; Advocacy</li> <li>Substance abuse treatment</li> <li>Case management for multi-problem families</li> </ul>	<ul style="list-style-type: none"> <li>Newton Community Service Ctr.</li> <li>Horace Cousens Industrial Fund</li> <li>REACH Beyond Domestic Violence</li> <li>Riverside Community Care</li> </ul>	Parent Child Home Program Parents Program Emergency Assistance Individual Support and Advocacy Mental Health and Substance Abuse Recovery	\$3,600.00 20,850.00 11,815.00 3,350.00 15,500.00	130 76 94 197 203	700 people
Elders	<ul style="list-style-type: none"> <li>Affordable housing with supportive services</li> <li>Integrative services for isolated elders and immigrants</li> </ul>	<ul style="list-style-type: none"> <li>Jewish Comm. Housing for the Elderly</li> <li>Newton Community Development Foundation</li> <li>Newton Health &amp; Human Services Dept.</li> <li>Newton Senior Services Dept.</li> <li>Newton Housing Authority</li> </ul>	Caring Choices Resident Services Program Mental Health Intervention for the Elderly Sr. Center Program Coordinator Social Services Program Resident Services Coordinator	\$ 8,880.00 17,130.00 25,800.00 15,498.60 21,619.00 11,130.00	74 208 42 3302 480	4,106 people
People with Disabilities	<ul style="list-style-type: none"> <li>Affordable, accessible housing</li> <li>Job training and employment opportunities</li> <li>Available transportation</li> </ul>	<ul style="list-style-type: none"> <li>Barry L. Price Rehabilitation Center</li> <li>Charles River Assoc. for Retarded Citizens</li> <li>Newton-Wellesley-Weston Committee for Community Living</li> </ul>	Job Developer/Job Coach Person-Centered Planning Music Therapy Clinical Services and Supports Community Access Program Wednesday Drop-in Program	\$13,700.00 2,590.00 2,675.00 4,680.00 4,035.00 4,395.00	31 40 30	101 people
<b>FY14 Totals</b>		<b>30 Projects, 18 Agencies and City Departments</b>	<b>FY14 Project Funds Received</b>	<b>\$292,088.77</b>	<b>5,329 people assisted</b>	

**FUNDS LEVERAGED**

Since public funding alone is not usually adequate to complete projects and achieve accomplishments, 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 FY14 by the City of Newton and the funds leveraged through these expenditures.

**FY14 Funds Leveraged with Newton CDBG, HOME and ESG Funds**

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Public Services	\$291,420.02	\$0	\$155,235	\$3,939,227

**Public Services and Emergency Solutions Grant Programs**

Housing and Community Development staff members, along with Human Service Advisory Committee members, conduct annual monitoring of CDBG-funded public service projects and Emergency Solutions Grant projects. In FY14, monitoring was performed on thirteen human service projects and one ESG projects. City staff make direct phone and e-mail contacts 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. The City also has access to ESG project data through the designated HMIS of the Continuum of Care. 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 are available for trainings throughout the grant period.

**FY14 Proposed and Actual Outcomes**

CDBG Public Services Priorities for FY14	Proposed Number Assisted	Actual Number Assisted
Elder services	3,265 people	4,106 people
Adolescent services	655 people	315 people
Children’s services	300 people	95 people
Adult/family services	592 people	503 people
Services for people with disabilities	217 people	101 people

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**ARCHITECTURAL ACCESS**

In FY14, three of eleven active CDBG-funded access projects were completed and considerable progress was made in a high priority areas addressed in the FY14 Annual Action Plan.

**PRIORITY #1: PUBLIC PEDESTRIAN ACCESS IMPROVEMENTS**

In FY14, the final elements were completed at Commonwealth Avenue and Washington Street, which was a large intersection improvement project involving curb cut and median improvements, while much of the work was completed in FY12 and 13, several elements, including moving an audible pedestrian signal (APS), installing a new curb cut, and restriping a crosswalk, were completed in FY14. The intersection of Pearl Street and Jackson Road, which makes accessible a path to the polling location at Lincoln-Eliot Elementary School, which has been a priority for the City, was substantially completed in FY13, was completed in FY14.

The Newton Centre Curb Cut and Sidewalk Improvements project involved making the curb cuts and sidewalks at Pleasant and Pelham Streets and Langley Road, along Centre Street compliant with the Americans with Disabilities Act and Massachusetts Architectural Access Board regulations. Additionally, decorative lights were installed along both sides of Centre Street with those blocks to enhance safety for drivers and pedestrians alike. This project leveraged CDBG funding with City Department of Public Works funds and mitigation funds from a special permit project. This project installed 16 compliant curb cuts and created seven curb extensions.

**PRIORITY #2: PUBLIC RECREATION FACILITIES ACCESS IMPROVEMENTS**

The City anticipates installing three new accessible paths in Newton Centre Park and Playground, funded with FY13, FY14, and forthcoming funds, in fall 2014. These projects require design work provided by Engineering and approval by the City's Conservation Commission before the work can begin.

**PRIORITY #3: ACCESS IMPROVEMENTS TO NONPROFIT AGENCIES**

No activities involving access improvements to nonprofit agencies took place in FY14.

**PRIORITY #4: ACCESS IMPROVEMENTS TO PUBLIC BUILDINGS**

A feasibility study was completed for installing an elevator in the War Memorial in City Hall and making acoustical improvements to the War Memorial and the Aldermanic Chamber. The study recommended a location for installation of the elevator within the War Memorial. Newton Public Buildings staff are in the process of identifying funding sources for the implementation of this 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.

**FY14 Proposed and Actual Outcomes**

<b>Goals</b>	<b>Proposed Outcome</b>	<b>Actual Outcome</b>
<b>Architectural Access</b>		
Public thoroughfare improvements	4 curb cuts constructed	16 curb cuts constructed
Public building improvements	1 improvement	0 improvements
Parks and recreational facilities improvements	1 improvement	0 improvements
Nonprofit agency improvements	0 improvement	0 improvements

**FY14 Architectural Access Accomplishments**

<b>Consolidated Plan Objectives</b>	<b>Active Projects</b>	<b>Funds Budgeted</b>	<b>Total Funds Expended</b>	<b>Funds Expended in FY14</b>	<b>Project Status</b>
Public Pedestrian Access	FY12 Commonwealth & Washington	\$83,170.60	\$62,294.99	\$1,582.85	Completed
	FY13 Installation of Accessible Pedestrian Signals	\$6,609.25	\$0	\$0	Requires completion of improvements at Centre & Centre in Newton Corner
	FY13 Retrofitting Curb Cuts	\$4,548.82	\$0	\$0	Underway
	FY13 Pearl & Jackson	\$42,669.00	\$11,033.46	\$0	Completed
	FY13 Newton Centre Curb Cut & Sidewalk Improvements	\$102,464	\$78,930.87	\$78,930.87	Completed
	FY14 Audible Pedestrian Signals	\$5,500	\$0	\$0	Underway
	FY14 Curb Cuts	\$83,791	\$0	\$0	Underway
Public Recreation Facilities Access	FY13 Newton Centre Playground Pathway – Phase IV	\$40,000	\$137.36	\$83.22	Underway
	FY14 Newton Centre Playground Pathway – Phase V	\$45,000	\$27.74	\$27.74	Underway
Public Buildings	FY11 Jackson Homestead – Archives Access	\$40,000	\$33.98	\$0	Underway
	FY13 War Memorial Vertical and Acoustical Access Feasibility Study	\$80,000	\$79,611.00	\$45,791.00	Underway
	FY14 Education Center – Accessible Building Directory Sign	\$4,050	\$0	\$0	Funding to be reprogrammed (Project to be completed by School Dept.)
<b>8 Active Projects / 3 Projects Completed/ 0 Canceled &amp; 1 to be Reprogrammed</b>		<b>\$537,802.67</b>	<b>\$232,069.40</b>	<b>\$126,415.68</b>	

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## ECONOMIC DEVELOPMENT

The City of Newton had one economic development program in FY14 – the Façade Improvement Program. In FY13, the Community Development staff has been looking for new opportunities to assist the business community, particularly in the target neighborhoods. The Economic Development Advisory Committee (EDAC), comprised of three members of the business and nonprofit community that help guide the City’s allocation of CDBG economic development funds, requested that staff evaluate the current programs’ viability and look for other ways to foster economic development using CDBG funding.

Following a thorough analysis by the Planning and Development Department staff and based on the recommendations of the EDAC, expressions of interest from the business community, a review of the *Newton Comprehensive Plan*, which emphasizes vibrant attractive village centers serving adjacent residential communities and identifies the need for incentives for small business development in those village centers, and the options allowed within the CDBG program, a façade improvement program was determined to be one way to address these collective interests. This program took the place of the two previous programs, the Microenterprise Loan Program and the Family Day Care Grant Program.

One business owner participated in the Façade Improvement Program and completed the installation of signage showcasing her business. There have been at least two serious inquiries into the program that may become projects in FY15.

The Microenterprise Loan Program was 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 either had to 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. 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 FY14, there were no inquiries.

The Family Day Care Grant Program was created in partnership with the Newton Community Service Center’s (NCSC) Family Day Care System 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. Unfortunately, NCSC recently cut the program due to lack of eligible applicants relative to the administrative cost.

## MONITORING

Monitoring in various forms was undertaken for both economic development programs. Each family day care was monitored once during the one-year grant term. Each microenterprise was 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. Upon consecutive missed payments, a delinquent payment notice would be issued to the borrower and a follow-up phone call would be made.

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**FY14 Microenterprise Assistance Projects in Repayment**

<b>Project</b>	<b>Year Assisted</b>	<b>Amount of Assistance</b>	<b>LMI Entrepreneurs Assisted</b>	<b>LMI FTE Jobs Created</b>	<b>Principal Owed as of 6/30/14</b>
DSH Design Group	FY04	\$35,000	0	1	\$1,197.76
Lincoln Street Coffee	FY05	\$35,000	0	2.5	\$0
Brussels Sprouts	FY06	\$35,000	1	0	\$0
Cocoa Metro	FY10	\$15,000	1	0	\$0
<b>Total Loans*</b>		<b>\$155,000</b>	<b>2</b>	<b>3.5</b>	<b>\$1,197.76</b>

\*Three of the four loans have been paid off: Lincoln Street Coffee in FY13, and Brussels Sprouts and Cocoa Metro in FY14.

**FY14 Proposed and Actual Outcomes**

<b>Goals</b>	<b>Proposed Outcome</b>	<b>Actual Outcome</b>
<b>Economic Development</b>		
Façade Improvement Loan	1	1

**FY14 Façade Improvement Program**

<b>Active Projects</b>	<b>Funds Budgeted</b>	<b>Total Funds Expended</b>	<b>Funds Expended in FY14</b>	<b>Project Status</b>
FY14 Econ. Dev. Revolving Loan Pool	\$155,685.84	\$0	\$0	Underway
FY 14 All That Jazz	\$2,837.50	\$2,837.50	\$2,837.50	Complete
<b>1 Active Project / 1 Project Completed/ 0 Canceled &amp; Reprogrammed</b>	<b>\$158,523.34</b>	<b>\$2,837.50</b>	<b>\$2,837.50</b>	

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**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 FY14, the Nonantum target neighborhood received CDBG Neighborhood Improvement funds. Listed below are the funding priorities for Newton Corner as stated in the *FY11-15 Consolidated Plan* and the *FY14 Annual Action Plan* followed by a description of accomplishments achieved during the fiscal year.

**FY14 PRIORITY: NONANTUM TARGET NEIGHBORHOOD**

Priority #1: Parks/Open Space Improvements

- Nonantum Parks Improvements - \$100,000

Accomplishments in FY14 included completion of the following projects:

- 1) Nonantum Parks Improvements – Construction for Pellegrini Park Phase 2 Improvements, including installation of new playground equipment and a half basketball court and landscaping, was completed in spring/early summer 2014. The final element of that project is installing a shade structure. Construction is anticipated for fall 2014.
- 2) Nonantum Infrastructure Improvements – Nonantum also benefitted from curb cut and sidewalk improvements along Watertown Street, stretching over several blocks in the commercial area. The project also involved planting eleven street trees. Housing and Community Development staff worked with the Mayor’s Community Engagement Team, composed of staff from the Executive Office, Planning and Development Department, Department of Public Works, and Newton Cultural Affairs to complete this work.
- 3) Washington Street Corridor Improvements – The planting of trees and other plants along Washington Street in West Newton was completed, after some plant failure required a replanting by the contractor. It seems that this is a challenging location for certain plants to thrive, with plants exposed to snow, salt, exhaust, and gas from apparent leaks, according to NStar readings. City staff is working with the West Newton Advisory Committee and other Departments to support the surviving plants.
- 4) Charlesbank Park Improvements – In Newton Corner, this project was completed, which involved the Planning and Development Department collaborating with Parks and Recreation and the Department of Public Works to remove the decaying retaining wall and large tree stump at Charlesbank Playground. Prior year work using CDBG funding, included replacing the wall was with a new retaining wall using recycled concrete sidewalk panels, and installing an ornamental fence and a decorative mahogany sign.

Several projects are ready for construction and are expected to be completed in FY15. Some of these projects include:

- 1) Newton Corner Pedestrian Safety Improvements – Traffic-calming improvements are underway for Park Street at Vernon Street with construction to be completed in August 2014.
- 2) Farlow Chaffin Park Improvements – This project involves improvements to the historic wall in Chaffin Park along Centre and Vernon Streets in Newton Corner. Planning and Development Department staff will work with the Department of Public Works to complete this project jointly.

The following table provides a breakdown of CDBG grant funds spent on activities addressing each neighborhood improvement goal and objective during FY14. Neighborhood improvement projects from prior fiscal years that were active in FY14 are listed in addition to the new FY14 neighborhood improvement projects.

**FY14 Proposed and Actual Outcomes**

Goals	Proposed Outcome	Actual Outcome
<b>FY14 Neighborhood Improvements Projects</b>		
Parks/Open Space Improvements	1	4
Pedestrian safety Improvements	4 (1 intersection)	21

**FY14 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	Nonantum Parks Improv. (FY11)	2,387/6,754 35.3%	\$41,769	\$41,769	\$10,512	Complete
		Pellegrini Parks Improv. (FY14)	2,387/6,754 35.3%	\$244,315	\$209,402	\$209,402	Underway
	Traffic	Nonantum Infrastructure Improvements (FY13)	1,688/4,564 37.0%	\$127,677	\$127,677	\$127,677	Complete
Newton Corner	Traffic	Newton Corner Pedestrian Safety Improv. (FY10)	1,107/3,987 27.8%	\$69,969	\$889	\$540	Planning Stages
	Parks	Charlesbank Playground Improv. (FY13)	1,051/3,997 26.3%	\$100,000	\$39,241	\$2,187	Complete
	Parks	Farlow Chaffin Parks Improv. (FY09)	1,107/3,987 27.8%	\$51,560	\$31,898	\$89	Planning Stages

**FY14 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
West Newton	Open Space Improvements	Washington Street Area Improvements (FY12)	714/1,641 43.5%	\$103,500	\$100,350	\$7,871	Completed
	Open Space Improvements	Neighborhood Improvement – Fencing (FY13)	1,537/5,548 27.7%	\$12,375	\$6,463	\$237	Completed
<b>FY14 Totals</b>	<b>8 Projects: 5 Completed, 3 Active</b>			\$751,165	\$557,689	\$358,515	

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

**CONTINUUM OF CARE/SERVING THOSE WHO ARE HOMELESS OR AT-RISK OF HOMELESSNESS**

One of the goals of the Housing and Community Development Program is to fund programs and services for people who are homeless or at-risk of homelessness. The City of Newton serves as the collaborating entity between the Brookline-Newton-Waltham-Watertown Continuum of Care (BNWW CoC), administers available Emergency Solutions Grant (ESG), and targets CDBG funds as applicable. Beneficiaries of these programs all have low to moderate incomes. The *FY11-15 Consolidated Plan* identified the following priority needs 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.

**FY14 CDBG and ESG Accomplishments**

<b>Consolidated Plan Objectives</b>	<b>Active Projects</b>	<b>Funds Budgeted</b>	<b>Funds Billed in Current Fiscal Year</b>	<b>Target Population</b>	<b>Number Assisted</b>
Housing and Prevention Services	The Cousens Fund – Emergency Rent and Utilities Program	\$11,815 CDBG	\$11,815 CDBG	People at-risk of homelessness	<b>94 People</b>
	Brookline Community Mental Health Center – Rapid Re-housing	\$27,064.75 ESG (Grant began on 2/1/2013)	\$15,136.84 ESG	Homeless Families and Individuals	<b>20 People</b>
	Brookline Community Mental Health Center – Homelessness Prevention	\$99,194 ESG (Grant began on 2/1/2013)	\$66,201.18 ESG	People at-risk of homelessness	<b>78 People</b>
Emergency Shelter Services and Operations	Middlesex Human Service Agency – Bristol Lodge Women’s and Men’s Emergency Shelters	\$24,000 ESG	\$24,000 ESG	Homeless individuals	<b>372 People</b>
	Second Step – Transitional Residence	\$34,900 ESG	\$34,900 ESG	Transitional housing for survivors of domestic violence	<b>35 People</b>
	REACH – Emergency Shelter	\$11,600 ESG	\$11,600 ESG	Emergency shelter for survivors of domestic violence	<b>42 People</b>
Shelter Renovation	Community Day Center of Waltham – Shelter Renovation	\$3,280	\$3,280	Renovation	<b>NA</b>

HMIS	REACH – Emergency Shelter	\$8,000 ESG	\$8,000 ESG	Data Management	NA
	Second Step – Transitional Residence	\$6,500 ESG	\$6,500 ESG	Data Management	NA
	City of Newton	\$25,553	\$2,166.71	Data Management	NA
<b>FY14 Totals</b>		<b>\$11,815 CDBG \$240,091.75 ESG</b>	<b>\$11,815 CDBG \$171,784.73 ESG</b>	<b>641 People Assisted</b>	

**FY14 Funds Leveraged with Newton CDBG, HOME, and ESG Funds**

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Shelter Support and Housing and Prevention Services	\$11,815	\$0	\$171,784.73	\$2,022,561

**ESG AND CDBG OUTCOMES**

The City of Newton, as the administrator of ESG funds within the BNWW CoC, has been working to coordinate efforts to more efficiently and effectively utilize limited resources. During FY14, the Housing and Community Development Department successfully used CDBG and ESG funds to address each priority need from the Consolidated Plan. Three programs (one CDBG and two ESG) working to prevent families from becoming homeless and to rapidly house those that do become homeless served 192 individuals. The emergency shelters for individuals accommodated 372 guests in FY14. The two programs providing services to survivors of domestic violence served 45 families/households (77 individuals).

The City of Newton’s progress in meeting objectives for reducing and ending homelessness begins with outreach and the annual Point in Time (PIT) Count. In FY14, the City, as Collaborative Applicant for the Brookline-Newton-Waltham-Watertown Continuum of Care (CoC), coordinated the PIT on January 29, 2014; it included a count of sheltered homeless individuals and families within the CoC. The City of Newton, through its leadership within the CoC and administration of CDBG, ESG, and CoC funds, supports and furthers the efficacy of programs and services addressing the needs of the homeless populations in the City and throughout the CoC. These programs involve a range of services for homeless individuals and families including supportive services, emergency shelter, transitional housing and permanent supportive housing for chronically homeless individuals and families, survivors of domestic violence, veterans and their families, and unaccompanied youth. The City acknowledges that the prevention of homelessness is a financially prudent means of addressing homelessness and demonstrates this through funding of programs assisting families/individuals experiencing crises or financial hardships and working to rapidly re-house those who have become homeless. The City, through the CoC, partners with the Massachusetts Interagency Council on Housing and Homelessness

(MAICHH) which oversees discharge planning for health care facilities, mental health facilities, foster care, and youth and general population corrections institutions. The efforts of the City provide the homeless populations with assistance in transitioning to housing, accessing mainstream benefits, and achieving and sustaining an enhanced quality-of-life.

**FY14 Proposed and Actual Outcomes**

<b>Goals</b>	<b>Proposed Outcome</b>	<b>Actual Outcome</b>
Emergency Shelter	310 people	449 people
Homelessness Prevention	178 people	78 people
Rapid Re-housing	72 people	20 people

<b>Racial/Ethnic Status of People Served</b>	<b>People Served</b>
White/non-Hispanic	248
Hispanic	17
African American	77
Asian	9
Native American	1
Other	31
<b>TOTAL</b>	<b>385*</b>
*Not all people who received services provided racial/ethnic status information	

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 21 households in providing support to families facing a financial emergency that could result in a loss of housing.
- Middlesex Human Service Agency – Bristol Lodge Men’s/Women’s Shelters – In FY14 these shelter programs helped several people receive and secure permanent housing with a Section 8 certificate, while others have moved into transitional living facilities in Cambridge.
- REACH Beyond Domestic Violence – Emergency Shelter – This year, 32 families/households participated in this program. Nine of the households moved out of the shelter into permanent housing or transitional living programs.
- The Second Step – Transitional Residence – During FY14, this program served 13 families/households and all families at the residence gained access to entitled benefits. Two heads-of-household gained employment and eleven heads-of-household enrolled in job training or other educational programs.
- Brookline Community Mental Health Center – Homelessness Prevention and Rapid Re-housing – This grant was initiated on 2/1/2013 (grant period ends on 8/14/2014) and in FY14 the programs served 38 families/households comprised of 98 persons. Services ranged from case management and budgeting to financial assistance to prevent homelessness and the housing of households already homeless.



- The Community Day Center of Waltham – The Community Day Center has been completing its renovation project and will begin to provide services to its guests in its new space in fall 2014.
  - It served 675 different guests during FY14.

**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	\$201,539
City of Waltham CDBG	\$28,641
Cash and In-Kind Donations, Event Revenue	\$988,249
Foundation Funding	\$50,000
<b>Total</b>	<b>\$1,268,430</b>

**BROOKLINE-NEWTON-WALTHAM-WATERTOWN CONTINUUM OF CARE**

The City of Newton is the Collaborative Applicant in the BNWW CoC and is responsible for submitting the CoC Consolidated Application for McKinney-Vento funds for homelessness assistance programs each year. The most recent application to HUD, submitted on February 3, 2014, included a request for \$1,524,758 for 15 project renewals and a Planning Application. In response to the application the CoC received \$1,507,448 in project renewal funds. The CoC was not awarded the Planning Application. Funds were distributed among five housing and human service providers including Advocates, Inc., Brookline Community Mental Health Center, Pine Street Inn, The Second Step, and Vinfen. Of the total funds received, \$751,353 was for Newton-based projects. These funds 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 CoC communities. The City intends to apply for McKinney-Vento funds in FY15 as well as continue its role as lead in managing the CoC.

In FY14 the CoC completed its Ten-Year Plan to End Homelessness in response to the U.S. Interagency Council on Homelessness challenge to communities. The focus of the plan is to effectively end homelessness within ten years via strategies that focus on prevention, permanent housing alternatives and supportive services as well as engagement of key stakeholders and public education and awareness. The plan identifies the necessary strategies, action steps, time frames and key partners needed in order to meet the goal of ending homelessness within the CoC by 2024.

Also in FY14, the CoC continued to implement its Action Plan that was developed from the HUD-initiated CoC Check-up process of FY12. The Action Plan determines 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 of the CoC. Specifically in FY14, the CoC established

written standards for providing assistance in consultation with ESG grantees. Additionally, the CoC approved privacy, security and data quality plans and developed written procedures for monitoring recipient and subrecipient participation in the HMIS. The CoC also published a comprehensive Resource Service Guide to ensure that persons who are homeless or at risk of homeless, as well as providers themselves, have access to a “first response” list. The goals identified within these documents are steps to solidify the CoC’s compliance with the federal Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act.

Additional functions of the CoC are coordinating and performing the annual HUD Point-in-Time (PIT) count of homeless persons. In FY14, the PIT was conducted from sundown on January 29th through sunrise on January 30, 2014. The City of Newton, in collaboration with the Town of Brookline, facilitates the PIT and Housing Inventory Count (HIC) on an annual basis; this is the principal way in which the City systematically reaches out to the homeless and, once the data is tabulated, is able to assess their needs. There were a total of 114 sheltered individuals/families within the CoC on the night of the PIT Count. In addition to the households identified in the PIT survey, the Massachusetts Department of Housing and Community Development (DHCD) is also housing 186 additional homeless families/households in motels located in the City of Waltham. These families are comprised of 533 persons (up from 489 in FY13), including 293 children of whom 115 are school-aged. In FY15, the City will facilitate the HIC and PIT count for the sheltered homeless sometime during the last 10 days of January 2015. This Point-in-Time Count will also include a count of unsheltered homeless.

FY14 also marked the first time that the CoC conducted an Unaccompanied Homeless Youth Count. This effort was piloted by the Commonwealth of Massachusetts’ Department of Housing and Community Development, and was the first coordinated count of this population in the country. Newton and Brookline staff worked with emergency shelter providers, juvenile probation officers, law enforcement, human service providers and school administrators to identify and survey unaccompanied homeless youth under the age of 25. The Unaccompanied Homeless Youth Count began on the same night as the Point-in-Time Count and ended on February 5<sup>th</sup>. Five unaccompanied homeless youth completed this survey.

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**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 FY14.

**ANNUAL PERFORMANCE HEARING/PUBLIC COMMENT PERIOD**

The draft *Consolidated Annual Performance and Evaluation Report* (CAPER) will remain posted to the City's website from August 25 through September 17, 2014. The draft will also be presented at the Annual Performance Hearing on September 3, 2014 during the Planning and Development Board meeting.

Hard copies of the CAPER will be made available to the public throughout the 15-day comment period (September 3 through September 17, 2014). In addition, notice of the draft CAPER's availability and the date of the Annual Performance Hearing will be 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 published in the *Newton Tab*, as well as in the newspapers of the thirteen other WestMetro HOME Consortium communities, between Wednesday, August 20, 2014 and Friday, August 22, 2014. After the public hearing, a notice of the comment period will be in the Planning and Development Department's weekly report, with distribution dates of September 5 and 12, 2014.

**COMMENTS****Written Comments**

No written comments were received during comment period.

**Public Hearing Comments**

At the September 3<sup>rd</sup> public hearing, Josephine McNeil spoke on the behalf of U-CHAN and asked a question regarding the first-time homebuyer program and its inclusion in the CAPER since the program is funded by the Community Preservation Act (CPA). Additionally, she expressed concern that the Homelessness Prevention and Rapid Re-Housing services provided by agencies outside of Newton were not adequately advertised to Newton residents. Ms. McNeil also questioned the process by which funds were expended for the façade improvement program, and commented on the infrequency of the committee's meetings. She described the Economic Development Advisory Committee process for the approval of use of funds in this manner, and she stated her opinion that the use does not fit within the CDBG guidelines. Alice Walkup, Senior Planner, responded to Ms. McNeil and explained that there are several ways to meet economic development eligibility, like jobs created, LMI business owners assisted, or business location within a target neighborhood area.

Peter Doeringer, a member of the Planning and Development Board, offered some minor editorial comments.

**PART II**

**HOME PROGRAM**

**WESTMETRO HOME CONSORTIUM**

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**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 AMI.***New Projects*

The Town has begun work on the Coast Guard property at Pine Hill Road. This land been declared surplus land by the Federal Government, and the Town has begun to define its vision for the property through a publicly-held charrette, and discussions with the GSA and the Coast Guard on the disposition process.

*Preservation*

The Town has begun work towards the preservation of rental units whose affordability restrictions face expiration. Bedford Village, a 96-unit MassHousing-financed development, has affordability restrictions that will expire in 2018. Through the Regional Housing Services Office, the Town contacted the Community Economic and Development Corporation, the state quasi-public agency that closely tracks expiring use properties for technical assistance, and MassHousing for information concerning the property. Although 2018 seems to be in the distant future, it is not too early to begin planning for such a large project.

As part of the Regional Housing Services Office, Bedford offers Income Certification training to Property Managers of affordable rental developments to provide resources and tools aimed at increasing regulatory compliance.

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

Pulte Homes of New England has developed a 75-unit town home development with twelve affordable units for households earning up to 80 percent of median income. The development, called Hartwell Farms, is situated on a 25-acre parcel. All twelve units have been sold, with the last four sold in FY14.

As part of the Regional Housing Services Office, Bedford has offered post-purchase homeowner training to all current owners of deed restricted properties to provide resources and tools aimed at increasing financial self-sufficiency and success.

**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, and included 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 BHA.

The 20 Railroad Ave project was started in FY14. This project consists of the moderate rehabilitation of an existing duplex containing two four-bedroom units. Both units are leased to The Edinburg Center, which operates a group home under contract with the Massachusetts Department of Developmental Services. The BHA developed this property for use as a group home in 1989, and it has been continuously occupied since that time. The scope of work includes replacement of the driveway, repairs to the walkways, new furnaces and condenser units, reconstruction of the emergency exit, and kitchen renovations. There will be a total of one High HOME-assisted unit. The total request for HOME is \$101,829 which is below the maximum HOME subsidy per unit for a 4-BR (\$280,430/unit) and it meets the required HOME proportionality rule. The BHA replaced the roof this year with its own funds. The unit will be maintained as affordable under the HOME program for 15 years. Construction for this project is underway and will be completed in FY15.

#### **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, including attorneys and lottery agents, have been on the development teams of several projects. Guidelines also require that outreach targets minorities.

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

In FY13, Bedford conducted a new *Analysis of Impediments to Fair Housing*. The impediments to fair housing choice in Bedford include: a difficulty developing new housing for a diverse population because of high construction and property costs; the perception that new affordable and family housing increases the demand on town services; a small existing minority population; limited financial resources; and lead paint in older housing.

#### **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 permanent homes. The project was completed and occupied in FY08.

In FY13, the Town of Bedford initiated a Small Grants Program to help low-income homeowners improve and/or maintain their homes. This is a new program and has been well received thus far.

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

The units at Hartwell Farms are Energy Star qualified.

**PART B. LEVERAGING:** The Railroad Ave project does not use local funds in addition to the HOME funds.

**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 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. Citizen participation was included in the HOME expenditures in accordance with the Consortium Plan.

**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. In addition, through the RHSO, the Town has monitored non-HOME affordable rental and ownership developments.

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

**PART F. STATUS OF LOANS**

Two ADDI loans are outstanding; one for \$4,668 (2006 2 Stephen Lane Drive) and one for \$2,451 (2007 Village at Bedford Woods Unit 1110). The loans will be repaid upon resale of the properties. A forgivable loan of \$95,705 was made to 447 Concord Road LLC in FY2008.

**PART G. ANNUAL PERFORMANCE REPORT:**

	<b>Very Low Income (At or below 50% AMI)</b>	<b>Low Income (51%-80% AMI)</b>	<b>Total</b>
20 Railroad Ave.*			
Renter households	2*	--	--
Owner households	--	--	--
*Project currently underway and will be completed in FY15			

<b>Minority Owned Businesses</b>						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts	1	--	--	--	--	1
Dollar amount of contracts	\$101,829	--	--	--	--	\$101,829
Number of sub-contracts	--	--	--	--	--	--
Dollar Amount of sub-contracts	--	--	--	--	--	--

<b>Women Owned Businesses (compared to Male Owned Businesses)</b>			
	Total	Women Owned	Men Owned
Number of contracts	1	1	--
Dollar amount of contracts	\$101,829	\$101,829	--
Number of sub-contracts	--	--	--
Dollar Amount of sub-contracts	--	--	--



**TOWN OF BELMONT**

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

During FY14, Belmont continued to address the Town’s three housing priorities:

- Priority 1:** Housing needs of elderly owners
- Priority 2:** Housing needs of elderly renters
- Priority 3:** Housing needs of small family renters.

The Planning Board granted a Special Permit for a mixed-use development in Cushing Square, known as Cushing Village, in July of 2013. Once complete, the development will include approximately 12 affordable rental units (a mix of studios, one- and two-bedroom units) as required under the Town’s Inclusionary Housing By-Law (§6.10 of the Zoning By-Laws). The developer hopes to begin construction in the fall of 2014.

The Belmont Housing Trust (Trust) secured a \$165,000 Community Preservation grant to create a first-time homebuyer program to fund three affordable housing units. The Trust met with local realtors and banks to make them aware of the new program. The Trust also began to develop the process that eligible people can use to access these funds.

Belmont, Watertown, and Lexington won a grant to undertake the creation of a “Housing Production Plan” for each community. This grant was achieved with the assistance of the Metropolitan Area Planning Council (MAPC) and under the coordination of the Metro West Collaborative Developers (MWCD), a nonprofit housing partnership consisting of the Belmont Housing Trust, Lexington Housing Partnership, Watertown Community Housing, and Waltham Alliance to Create Housing.

The Belmont Housing Trust, with the assistance of MWCD, continues to investigate opportunities for affordable housing projects within the Town of Belmont. Several opportunities appear to be very promising, though nothing has come to fruition.

**Active HOME projects in FY14**

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

**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 the residents of the Housing Authority are properly informed of housing programs that might benefit them. It also ensures that each organization is aware of the other’s activities, and can work collaboratively to further the agenda of safe, decent, and affordable housing for all.

The Housing Authority secured a Community Preservation grant to upgrade the electrical service found within the Belmont Village development.

The Housing Trust continued to work with the Director of the Housing Authority to investigate the possibility of funding a HOME-funded project to improve the existing public housing stock.

Barriers to improvements to public housing include lack of funding and staff (both for the Housing Authority and Town) and the age of the housing stock.

### **PART A3. ASSESSMENT OF GOALS AND OBJECTIVES – AFFIRMATIVE MARKETING**

During FY14, the Town did not undertake any actions that would have required affirmative marketing or outreach to minority and women-owned businesses.

There are two major barriers to affirmative marketing and outreach to minority and women-owned businesses: the lack of affordable housing development opportunities and the lack of funding. With more housing opportunities and financial resources the Town would be able to do more projects and therefore 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* in FY13 revealed the following impediments: discrimination, physical constraints (in both lack of land and housing), policies, lead paint and other hazardous materials, and lack of funding.

Actions taken during FY14 to overcome these impediments include the following items referenced previously:

- The Planning Board's granting of a Special Permit for a mixed-use development in Cushing Square, known as Cushing Village, in July of 2013, which will include 12 affordable rental units.
- Belmont's, along with Watertown and Lexington, winning of a grant to undertake the creation of "Housing Production Plans" for each community with the assistance of the Metropolitan Area Planning Council (MAPC) and under the MWCD. A component of this plan involves the identification of potential affordable housing opportunities within Belmont.
- The Trust securing a \$165,000 Community Preservation grant to create a first-time homebuyer program to fund three affordable housing units. Trust met with local realtors and banks to make them aware of the program. The Trust also began to develop the process that eligible people can use to access these funds.

The underlying hurdles facing the development of affordable housing continued to be the residents' misconception about affordable housing, who occupies it and why it is needed, and concerns about the costs imposed on the Town to build more affordable housing (especially family housing). Often, residents have a short-term perception of housing in which a home is continuously occupied by a family with school-age child. The real estate taxes generated by that property do not cover the costs of Town services nor the cost of educating the children associated with such multifamily developments.

### **Part A5. ASSESSMENT OF GOALS AND OBJECTIVES – PERSONS LIVING BELOW THE 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 with the Town based on the current minimum wage.
- A variety of exemptions are available to reduce property tax obligations for certain qualifying taxpayers, including 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 twenty 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.
- The Belmont Affordable Shelter Fund (BASF) continues to leverage approximately \$15,000 in local funds. BASF provides stopgap funding to pay rent and utility bills while someone who was recently laid off searches for work or recovers from a long-term illness. Funds from BASF are not intended to supplement a household’s income, but are meant to help maintain housing while they get their feet back under them.

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 is growing. The 2007-2009 American Community Survey 3-Year Estimate (as provided by the U.S. Census) reported that in Belmont 2.9% of families and 3.8% of individuals (totaling 892) lived below the poverty level. In comparison, the 2010 American Community Survey 3-Year Estimate (as provided by the U.S. Census) reported that in Belmont 5.3% of families and 7% of individuals (1,687 totaling) lived below the poverty level.

#### **PART A6. ASSESSMENT OF GOALS AND OBJECTIVES – ENERGY STAR UNITS**

No units are under construction within the Town of Belmont. It is anticipated that the units created in the Cushing Village development and the three first-time homebuyer units will qualify to be Energy Star rated.

#### **PART B. LEVERAGING**

Since there were no projects under consideration or construction, no funds were leveraged.

The Belmont Affordable Shelter Fund, mentioned previously, continues to leverage approximately \$15,000 in local funds.

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

MWCD continued to provide staff support to participating communities, including Belmont, to find opportunities within each community to develop affordable housing. MWCD is tasked with doing all of the leg work necessary to get a project up and running.

Belmont will soon be undertaking the creation of a Housing Production Plan with the assistance of the MAPC. Outreach and communication with the residents of each community comprise a significant component of the Plan. Development of the Plans is being coordinated by the MWCD.

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 public knowledge of the existence of the program.

The Planning Division, which is the Town department responsible for administering the Town’s HOME program, has been severely short-staffed since the retirement of the Planning and Economic Development Manager in January 2013. Unfortunately, as a result, the HOME program has not been adequately staffed. The Town re-organized the positions within the Office of Community Development (of which the Planning Division is a part) and redistributed responsibilities amongst the remaining staff. As a result, the Town expects the HOME program to be adequately staffed by the fall of 2014.

**PART D. MONITORING**

The Town of Belmont is required to monitor annually the Waverley Woods development, which contains 11 HOME-assisted units.

Unfortunately, because of a severe staffing shortage in the Planning Division, monitoring by the Town of the Waverley Woods development did not occur. With the subsequent reorganization of the department, the Town expects monitoring to be complete by the fall of 2014. However, because of the various affordable housing funding programs used to develop Waverley Woods, the Town expects this development to comply with the HOME regulations.

**PART E. DISPLACEMENT AND RELOCATION**

None of the activities conducted by the Town of Belmont during FY14 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, FY09, FY10, and FY11 - \$100,000/year) to the developer of Waverley Woods, Affirmative Investments. With the final payment of \$100,000 in FY11, the Town finished its commitment to 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.**

	<b>Very Low Income (At or below 50% AMI)</b>	<b>Low Income (51%-80% AMI)</b>	<b>Total</b>
None	--	--	-

<b>Minority Owned Businesses</b>
The Town of Belmont did not write any contracts for HOME projects during the reporting period.
<b>Women Owned Businesses (compared to Male Owned Businesses)</b>
The Town of Belmont did not write any contracts for HOME projects during the reporting period.
<b>Minority Owners of Rental Property</b>
The Town of Belmont did not write any contracts for HOME projects during the reporting period.

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**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 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 advancing the Brookline Housing Authority's project at 86 Dummer Street; facilitating the acquisition of two long-term lodging houses; and investing in the preservation of affordable housing units owned by the Brookline Housing Authority. HOME and Housing Trust funds were used in the first project, while CDBG and/or Housing Trust funding were used at the second and third projects.

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

The Town has continued to promote the preservation of existing nonprofit-owned affordable housing serving single persons, including the disabled.

For nearly a decade, Brookline has worked with Pine Street Inn (PSI) on strategies to improve and preserve two lodging houses located at 51-53 and 55-57 Beals Street. These long-term lodging houses have been managed by PSI under lease with the owner since 2004. In early FY14 the Town financed 50 percent, or almost \$1.3 million, of the acquisition cost for the project. Half of that amount came from FY13 and FY14 CDBG funds and the other half from the Town's Affordable Housing Trust. PSI will redevelop the buildings into 31 "enhanced" single room occupancy (SRO) units with small bathrooms and mini-kitchenettes. PSI has also received substantial subsidies through the Commonwealth of Massachusetts for low income housing tax credits and additional gap subsidies, as well as from the Federal Home Loan Bank of Boston's Affordable Housing Program. The project is finalizing its bidding and construction budget and expects to begin construction in FY15. The project will be phased to allow one building to be fully renovated, while the other building remains occupied with current tenants. It is estimated that the redevelopment of both buildings will take approximately 12 months once construction begins.

**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 AMI.**

One of the Town's top priorities during FY14 is a project under development by the Brookline Housing Authority (BHA). The Town committed a total of \$1,712,102 in HOME funds and \$1.98 million in Housing Trust funds to the project, which closed in early July 2014. The development is designed to serve ten households with incomes under 30 percent of AMI, ten additional households with incomes less than 50 percent of AMI, and twelve additional households with incomes under 60 percent of AMI, in one-, two- and three-bedroom units. The BHA has also received more than \$7.3 million from the Commonwealth of Massachusetts for low income housing tax credits, as well as three state programs totaling over \$1.9 million. It has also raised \$300,000 from the Federal Home Loan Bank of Boston's Affordable Housing Program and \$400,000 from the HomeFunders program. The project groundbreaking was held in June 2014, and in early July the project began construction. Work is anticipated to take approximately one year.

The Town also serves income-qualified renters by working with developers of rental properties obligated to provide units under the Town’s inclusionary zoning requirements. In FY14, it worked with the developer of 20 Englewood Avenue on marketing and tenant selection for three affordable rental units, including two aimed at households with incomes less than 80 percent of AMI.

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

In FY13, Brookline completed its Olmsted Hill project. This complex of 24 affordable two- and three-bedroom units in three buildings is part of the redevelopment of a formerly Town-owned reservoir site. It includes 12 units (six funded by HOME) that will serve families with incomes up to 80 percent of AMI, and 12 units that will serve families with incomes up to 110 percent of AMI. Permanent subsidy for the affordable units includes: \$1,273,982 in HOME funds, as well as \$820,605 from Brookline’s Housing Trust, and \$2,326,600 from excess revenue from the sale of the ten single-family house lots on the subdivision. All units were sold to buyers with long-term deed restrictions.

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

The Town 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. In FY14, the Town worked with the developer of a twenty unit condominium at 321 Hammond Pond Parkway, to market four affordable units – three serving families with incomes below 80 percent of AMI – that closed in the fall of 2013.

Project Name	Budget	Contract Amt.	HOME Units	Total Units	Funds expended in FY13	Project Status
86 Dummer Street	\$16,306,590	\$1,712,102	10	32 10 < 30% AMI 10 < 50% AMI 12 < 60% AMI	\$0	Project construction loan closed on 7/7/2014. Construction began in July 2014.

**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 BHA. In FY14, the Town committed \$279,219 in CDBG funds to assist the BHA with much-needed capital improvements. The Housing Division is managing CDBG-funded contracts with the BHA totaling \$518,623 in capital improvements for six BHA-owned family and senior housing developments. The scope of work includes extensive masonry repair, façade improvements, security enhancements, landscaping safety, and accessibility upgrades.

**PART A3. ASSESSMENT OF GOALS AND OBJECTIVES - AFFIRMATIVE MARKETING**

Brookline has had a very successful record of minority response to its affordable housing lotteries, both as applicants and as finalists.

The following list 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 will 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 via the list below to persons in the housing market who are not likely to apply for housing without special outreach:
  - 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*, and well as the *METRO*, a free newspaper available to commuters. These publications reach populations that otherwise might not necessarily apply for units in Town.
  - A notice is sent out to the Town’s email notification list, which now reaches over 2,800 subscribers, including persons from all over the metropolitan area. 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, which serves families of color from the City of Boston with students who attend Brookline Schools.
  - 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 publicized on the Town’s website and in Town advertisements for all affordable housing opportunities).
  - Information is posted at public libraries and on community bulletin boards throughout town.
  - Postings on the Town employee electronic bulletin board.
  - Notices are sent to all Town Departments, including the Commission for the Disabled, Veterans Affairs, Council on Aging, Health, Police, Fire, etc.
  - Information is provided to the Brookline Housing Authority and applications are 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 is available on an as-requested basis.

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

In FY13, the Town's Housing Division updated Brookline's *Analysis of Impediments to Fair Housing Choice* (AI). The AI was accepted and certified by the Board of Selectmen on July 9, 2013. Impediments were identified and specific actions will be undertaken over the next five years including, but not limited to, the following:

- make training and public education on fair housing issues more consistent;
- continue to affirmatively market all new affordable housing opportunities;
- explore and undertake new projects that create housing opportunities for persons with disabilities;
- provide training on lead paint abatement for residents;

In FY14, the Town's Housing Division and Human Relations Commission co-sponsored a fair housing training for Real Estate Agents to ensure that local real estate professionals understand the current Fair Housing laws. Participants received continuing education credits required for re-licensure. In addition, the Town curated a public display in the Town Hall lobby celebrating April as Fair Housing month.

In FY14, the Human Relations/Human Services Division formalized the Town's procedures for residents wishing to file a discrimination complaint against a Brookline landlord or business. The Town's website now includes a Discrimination Report Form as well as a detailed description of the Brookline Citizen Discrimination Inquiry Procedure. Formal steps for persons who file a complaint with the Commission include: 1) meeting with Human Relations staff and follow-up with landlord or business to resolve the issue, 2) filing a formal complaint with the State Attorney General's office and/or the Massachusetts Commission Against Discrimination, and 3) meeting with the Human Relations Commission who may assist with remedying the problem.

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 Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are very limited. In order to address this impediment, the Town continues to seek opportunities to work with service-oriented nonprofits to create new opportunities that provide housing with both supportive services as well as wheelchair-accessible living space. In FY14, the Town worked with Pine Street Inn (PSI) to begin the redevelopment of two existing lodging houses into 31 "enhanced" SRO units. At least two of these units will be wheelchair accessible, and many will serve adults with disabilities on SSI and SSDI.

With regard to increasing housing opportunities for person with physical disabilities, in FY14, the Town worked with the Brookline Housing Authority to begin the 86 Dummer Street project. This development will contain a total of three units for persons with disabilities and/or mobility impairments. These units will serve persons earning below 30% of area median income.

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.

Additionally, over the past several years the Town has sought ways to increase the geographic distribution of affordable opportunities throughout the Town, including:



- The Town’s Zoning By-Law encourages “geographic distribution” within multifamily-zoned areas through its Affordable Housing Requirements, which affect all new developments of six or more units. In FY14, three income-eligible homebuyers purchased affordable units in a new luxury building with market rate units.
- The Beals Street SRO project will redevelop two long-term lodging houses, which have been “grandfathered” into a two-family zone. In contrast, the opportunity to build 86 Dummer Street is created by the redesign of an overcapacity parking area on the site of an existing, state-supported public housing project.
- The Olmsted Hill project was developed on formerly Town-owned land in a zoning overlay district that otherwise was zoned for single family homes. The project was only feasible because of the project’s desirable location, a below-market land sales price, and a developer/Town collaboration that facilitated the development of the entire subdivision. The subdivision also included ten single-family lots sold at prices ranging from \$765,000 to \$1,250,000, which helped to subsidize the affordable units.

#### **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. In FY14, the Town used CDBG funding to support capital improvements at properties owned by the Brookline Housing Authority. The Town also supported the BHA as it advanced in the creation of 32 new low-income rental units, ten of which will serve very low-income persons (< 30% of AMI). In addition, the Beals Street project will provide 31 units of rental housing serving individuals earning below 30% of the area median income.

In addition, the Town supports a number of programs aimed at very low-income households through its CDBG program. These programs include the Family Learning Centers, the Brookline Learning Project, The Parent Child Home Program, the Brookline Community Mental Health Center and others

The Brookline Commission for Women, which operates with a mission to promote the cultural, racial, and economic diversity of Brookline, holds a Winter Clothing Drive for Dress for Success, a not-for-profit organization that offers services and supplies to underprivileged women entering the workforce, and has worked with 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 responded to language barriers to involvement by adding English language classes for parents. As a logical next step, the Steps to Success program employed a resources and referral counselor, who connects adults with jobs, job training, and continuing education.

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

Both the 32 units at 86 Dummer Street as well as the 31 units on Beals Street will be Energy Star certified.

**PART B. LEVERAGING**

The 86 Dummer Street project has leveraged significant resources. The Town has committed a total of \$1,712,102 in HOME Funding in addition to \$1,981,355 in Housing Trust and \$600,000 in CDBG funding. The project’s total development cost of the project is \$16,306,590.

The following shows funds committed for the 86 Dummer Street beyond the committed HOME Funds:

Category	Amount	Source
Additional HUD Grant(s) Leveraged	\$600,000	CDBG (ground lease for 86 Dummer Street)
Additional Federal Funds Leveraged	\$7,303,077	Low Income Housing Tax Credit Equity
Additional State Funds Leveraged	\$550,000 \$950,000 \$404,903	- Mass. Housing Stabilization Program - Mass. Affordable Housing Trust - Mass. Community Based Housing Program
Locally Leveraged Funds	\$1,981,355	Brookline Housing Trust
Other	\$300,000 \$220,653 \$2,284,500	- Federal Home Loan Bank Direct Grant - Developer Equity - Other Permanent Debt
<b>TOTAL</b>	<b>\$14,594,488</b>	

**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 FY14:

- 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. They also 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** added internal expertise in housing development in order to take a stronger role in affordable housing development. It is currently working to add 32 units at 86 Dummer Street and working on a portion of its Trustman Apartment project site. The BHA is considering how to increase utilization of other existing sites. The BHA regularly receives CDBG funding from the Town for capital improvements.
- The **Brookline Improvement Coalition, Inc. (BIC)**, previously certified as the Town's CHDO, owns two affordable rental housing projects and seeks other opportunities for small-scale affordable housing creation.
- The **Human Relations/Youth Resources Commission** works to increase diversity and awareness of fair housing issues in the Town. The Commission is the primary department responsible for providing public education on Fair Housing and has produced programs on fair housing issues which air regularly on public access television.
- The **Brookline Community Mental Health Center (BCMHC)** continues to be the lead agency in implementing the Town's Homelessness Prevention Programs. 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 and Brookline Community Aging Network (B-CAN)** continue 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 FY13, the Housing Advisory Board collaborated with these groups in their application to the World Health Organization for designation as an "Age-Friendly City," and on a successful forum on Models for Senior Housing Development in Brookline. As a result of the forum, members of the community have convened to further explore development models and opportunities. Staff began work on guidelines for establishing secondary semi-private spaces within homes to house an elderly family member, or for a companion or caretaker for an elderly homeowner.
- 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, holds public hearings, invites citizen input and votes on the CDBG One Year Action Plan and any amendments to that Plan, and considers the recommendations of an ad hoc CDBG committee. The Selectmen also vote on allocations of the Brookline Housing Trust and on any amendments to Brookline's HOME One Year Action Plan. Votes on CDBG and HOME are noticed at least 10 days in advance in the legal ads in the local Brookline TAB, as well as at least 48 hours' notice in the Selectmen's published agendas, and include a 30-day comment period. Individual Selectmen also may take leadership positions in the planning for any particular project or initiative, such as Olmsted Hill and recent zoning and/or licensing changes permitting enhanced single-room occupancy units in affordable, deed-restricted lodging houses.

#### **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 FY13. Tenant re-certifications are done on an annual basis and took place in FY13. Inspections will take place again in FY15.

**On-site Inspection Results**

<b>Project</b>	<b>Date Monitored</b>	<b>Compliance with HQS</b>	<b>Compliance with Income Requirements</b>
1017 Beacon Street	05/13	Yes	Yes
1027 Beacon Street	05/13	Yes	Yes
1754 Beacon Street	05/13	Yes	Yes

Additionally, all homeowners who have received financial assistance through the Homebuyer Assistance program (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 s/he 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 through review of 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: 38: (34 homeownership properties + 4 rental properties)

HOME Principal Balance Owned: \$4,975,904.75 (plus \$63,555 in ADDI funds)

HOME Loans Deferred: 38

Terms of Deferral: 30 years, extendable Loans Defaulted: 0

Balances Forgiven/Written Off: Home loans for the development of St. Aidan’s (\$1,824,848) and Olmsted Hill (\$1,273,982.02) not included above, were forgiven upon sale of deed-restricted units to eligible buyers at affordable prices; 6 homeownership loans at 1600 Beacon Street, all included above, will be forgiven when similarly transferred to eligible buyers at deed-restricted prices.

**PART G. ANNUAL PERFORMANCE REPORT:**

	<b>Very Low Income (At or below 50% AMI)</b>	<b>Low Income (51%-80% AMI)</b>	<b>Total</b>
86 Dummer Street* (HOME funded)			
Renter households	22	10	32*
Owner households	0	0	0
51-57 Beals Street (CDBG funded)			
Renter households	31	0	31
Owner households	0	0	0
*Project currently underway and will be completed in FY15			

In FY14, the Brookline Housing Authority and its contractor, Colantonio, worked to achieve over \$2 million in MBE/WBE contracts, which will constitute 17.24 percent of the construction cost at 86 Dummer Street. The 86 Dummer Street project was not completed in FY14, so the contracts will be counted in a future CAPER.

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**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.**

Objective: Improve access to affordable owner housing.

Strategy: In order to improve access to affordable owner housing, Concord will utilize its HOME funds to renew its membership in the Regional Housing Services Office (RHSO), which will continue to increase the visibility of Concord's affordable housing opportunities. This program is now in its fourth year and provides professional housing staff to six local communities. It has assisted the homebuyer program in Concord by creating a regionalized list of eligible homebuyers and assisting with the resale of existing affordable units. The program also provides additional services on an as-needed basis to qualify potential homebuyers and assist them in the purchasing process. In addition, RHSO staff has assisted the Town in administering the Concord Housing Development Corporation's Small Grant program that provides funding for life-safety, accessibility, and other needed repairs for income eligible households.

Accomplishments: The number of middle-income homeowners assisted with HOME funds in identifying and purchasing a first home or making needed improvements to an existing home. Quantity: 8

Obstacles to meeting unmet need: Assisting middle-income small family households in taking advantage of homeownership or home improvement opportunities is dependent on the availability of income-eligible units, households that meet the necessary income requirements, and sufficient program funding.

**Priority #2: Housing needs of the small family renters with incomes between 51-80 percent of AMI.**

Objective: Improve access to affordable rental housing.

Strategy: In order to preserve its existing affordable rental housing units and improve its quality, Concord will use HOME funds to provide assistance and funding to the Concord Housing Authority (CHA) to make needed repairs to affordable rental housing sites and individual units.

Accomplishment: The number of low-income individuals provided with repaired and/or improved affordable units through the assistance of HOME funds. Quantity: 4

Obstacles to meeting unmet need: Assisting low-income small family households in accessing affordable rental housing is dependent on the availability of income eligible units, the number of low-income households, and sufficient program funds. The number of units is further affected by the amount of work necessary for each unit assisted.

**Priority #3: Housing needs of homeowners with incomes between 80 and 100 percent of AMI.**

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

Strategy: With the assistance of HOME-funded RHSO staff, administer the Concord Housing Development Corporation's Small Grant program to assist elderly individuals or those with special needs to make alterations and/or repairs to their homes which allow them to remain in residence.

Accomplishment: The number of elderly individuals who were assisted with HOME funds to complete required repairs or improvements made to their home which allowed them to remain in residence.  
Quantity: 4

Obstacles to meeting unmet need: Assisting moderate-income individuals to remain in their existing homes is dependent on the number of individuals who are interested in receiving funding and meet the eligibility requirements.

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. With three years of HOME fund allocations saved up at this time, Concord is now working with the CHA to make accessibility improvements and other repairs to a four-unit development in Concord Center. Concord has completed the review documentation and approval process, and is processing closing materials in order to commit the funds in August 2014.

**PART A2. ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING**

The Town of Concord has an excellent working relationship with the 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 continues to provide an educational and marketing role for the CHA whenever possible. Concord's Town Meeting has awarded over \$1 million dollars in Community Preservation Act funds to the CHA in recent years to convert an under-subscribed congregate-style senior housing facility into 24 individual rental units affordable to elderly individuals and persons with disabilities and to complete necessary roofing repairs at the 20-unit Everett Garden Expansion site. As noted above, the Town continues to work with the CHA on a HOME project to make repairs and accessibility improvements at a four-unit affordable housing development owned by the CHA. The Town is also discussing the use of HOME or other Town funds to assist the CHA in finishing four new units at their Peter Bulkeley Terrace Affordable Housing Development.

**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 uses HOME funds.

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

In 2013, Concord completed its first *Analysis of Impediments to Fair Housing Choice* (AI) which provided the Town with a better understanding of the existing impediments to fair housing and how they may be addressed. Concord's AI recognized a number of existing impediments including the lack of available land suitable for affordable housing; zoning, land use, and building policies which promote single-family homes over multifamily developments; sewer and other infrastructure limitations which

further limit the locations for future developments; and a lack of educational materials and programs available in different languages to assist minority households. The AI provides a framework for making Concord a more inclusive community by including actions to address each of these impediments such as:

- Working with State and local organizations to identify unused parcels which can be developed into affordable housing;
- Using CPA, HOME, and other funding programs to assist in the creation and preservation of existing units;
- Developing zoning and other local development incentives to promote the inclusion of affordable units in new developments; and
- Working both locally and with State and Federal agencies to further expand Concord's infrastructure capacity.

Concord actively works with the Concord Housing Development Corporation on an affordable housing project that will utilize former State land that has been gifted to the Corporation for this purpose with the assistance of the Town and other parties. Concord anticipates providing funds CPA and potentially other sources to assist the Corporation with the future construction as well.

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

As reported by the 2010 U.S. Census, approximately 4% of Concord residents and 1.7% of its families live at or below the poverty level. Specifically, 2% of those 65 or older; 5.5% of those under the age of 18; and nearly 8% of single parent (female-led) households are listed as living in poverty as of 2010. While Concord does not currently have any specific program targeted to this group, the CHDC's Small Grants Program and CHA's affordable housing units would both be of potential assistance to this group. In addition, Concord's Hugh Cargill Fund provides funding for emergency assistance based on need and the Concord Municipal Light Plant provides utility bill assistance to low-income residents.

#### **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**

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. Additional citizen participation was also sought this year when Concord's Board of Selectmen held a public hearing on proposed changes to Concord's Annual Action Plan.

The Town of Concord is working constantly 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 continue to work to develop new programs 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



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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 the Concord 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**

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

*Homeownership/Downpayment Assistance Program:***Accomplishments**

The Town of Framingham assisted one homebuyer (< 80% AMI) with a \$62,885 deferred 0%, 20-year loan for to cover the acquisition and closing cost to purchase a home in the South side of Framingham. In addition, the household was provided a \$3,800 forgivable, 15 year, 0% loan to cover the cost of de-leading of the 73 year old, single family home.

The Town continued to receive weekly inquiries throughout the year regarding the program from potential participants and bank/mortgage institutions. All inquiries are provided applications and kept in a database. During the year, one application was received but was overqualified and ineligible.

**Marketing/Outreach**

The Town collaborated with SMOC who holds First-time Homebuyers Classes to market the program to the potential eligible participants. The Community Development Office developed a much needed informational sheet summarizing the Downpayment Assistance Program.

*Housing Rehabilitation Assistance Program:***Accomplishments**

In November, the Community Development Department hired a Housing Quality Inspector to replace the former Community Rehabilitation Coordinator who retired in spring 2013. The FY14 HOME Rehabilitation program had 4 cases which had been de-leaded and queued for rehabilitation. Three of these cases were completed with one case still open. All households were 31-50% AMI, three were elderly and one received hoarding assistance services.

**Marketing/Outreach**

The Housing Quality Inspector also serves as the Code Enforcement Inspector for the Neighborhood Improvement Program, an interdisciplinary code enforcement task force that focuses on addressing code violation in our targeted neighborhoods. He included HOME and CDBG Housing Rehabilitation Program marketing materials to resident property owners in their code violation letters as a possible resource to mitigate violations, strategically pursuing multi-unit properties in the target area with follow-up personal visits. The HRAP informational sheet was updated.

- **Priority #2: Housing needs of renters of large and small families between 0-80% AMI**

*117 Second Street:***Accomplishments**

\$160,000 - a low-interest 3% loan (\$130,000) and grant (\$30,000) - was provided to the Framingham Development Corporation (FDC), the Town's designated Community Development Housing Organization (CHDO) to purchase and rehabilitate 117 Second Street, a single-family home as an affordable housing rental property. After the contract was executed and the property purchased, the new HOME rules no

longer deemed FDC as an eligible CHDO. HUD allowed the continuation of the project as a CHDO project. However, HUD required that the FDC recertify if it wished to continue as a CHDO. FDC status is pending. The kitchen, bathroom was rehabilitated and a new wood fence was installed and completed in spring of 2014. The 2 bedroom single-family property is rented by a Section 8 family (>30%AMI).

*Edmands Housing Complex:*

**Accomplishments**

The Edmands House is a 190 unit affordable housing complex located in the north side of Framingham containing two six-story structures serving families and individuals. 143 units will be maintained affordable at 80% AMI. During FY14, a \$70,000, 0% deferred, 20-year HOME loan was provided to Beacon Communities for the partial rehabilitation costs of five assisted sensory and ADA units. When completed in January 2015, the HOME units will comprise of 3 one-bedrooms and 2 two-bedrooms for very-low households. The total project cost is \$49,800,279, including acquisition of \$22,073,371. 90% completed.

*Bethany Hill School Apartments:*

**Accomplishments**

Bethany Hill School Apartments is a 40-unit subsidized housing complex owned by the Congregation of the Sisters of Saint Joseph of Boston serving families and individuals. During FY13, Bethany Hill School Apartments received HOME funds for Phase 1 of this project for masonry and roof work. Phase 2 of this project which will provide an additional \$16,200 of HOME funds for the rehabilitation costs of a kitchen and bathroom upgrade to one unit. In June 2014, a risk and underwriting review was conducted for Phase 2 and a Contract Amendment will be executed in FY15. 6 affordable HOME units were monitored under Phase 1. All six studio apartments were rented by individuals with incomes below 80% AMI.

- **Priority #3: Housing needs of elderly renters with incomes between 0 and 80 percent of AMI**

*Memorial House:*

**Accomplishments**

A state-sponsored, 60-unit elderly housing complex, owned and operated by Framingham Housing Authority (FHA), suffered from a very high vacancy rate (50%, or 30 units) due to its design as a congregate facility with communal bathrooms. Since 2009, Framingham has provided over \$750,000 in CDBG and HOME funds toward the rehabilitation of 19 units – 3 with \$100,000 of CDBG funds and 16 units with the HOME funds. In FY12, the FHA completed renovations to a total of three units as well as common interior and exterior areas, and started extensive design work and developed plans to provide bathrooms and other amenities in the remaining vacant dwellings. Additional HOME funds were committed to the project to renovate 16 ADA compliant units. Project closure is pending final financial and programmatic detailing.

**Number and Types of Households Assisted with HOME Funds**

<b>Program:</b>	<b>Extremely Low Income:</b>	<b>Low Income:</b>	<b>Moderate Income:</b>	<b>Total:</b>
Homeownership Assistance				
• Owner households			1	1
Housing Rehabilitation Assistance				
• Owner households			4	4
FHA Memorial House Rehab. Project				
• Renter households	8	4		12
CHDO 117 Second St				
• Renter households	1			1
Bethany Hill School House				
• Renter households		3	3	6

The table below depicts the income level and racial/ethnic characteristics of households served through FY14 HOME programs:

<b>Program:</b>	<b>Clients:</b> <b>Individuals</b>	<b>Income Levels:</b>			<b>Client Racial/Ethnic Characteristics:</b>				
		<b>51-80%</b>	<b>31-50%</b>	<b>Below 30%</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Alaskan/Native American</b>	<b>White, Non-Hispanic</b>	<b>Black Non-Hispanic</b>
Housing Rehab. Clients:	9	3	3	3	1	0	0	6	2
Homeownership Clients:	3	1	0	0		0	0	1	0
Memorial House Rehab. Clients:	12	0	4	8	0	2	0	8	2
117 Second St	1			1	1				
Bethany Hill School	6	3	3					4	
<b>TOTAL:</b>	<b>31</b>	<b>7</b>	<b>10</b>	<b>12</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>19</b>	<b>4</b>

**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. In addition, CDBG funds are allocated for improvements at its residential complexes.

**PART A3. ASSESSMENT OF GOALS AND OBJECTIVES – AFFIRMATIVE MARKETING**

The Town affirmatively markets HOME opportunities for the Homebuyer Assistance and Housing Rehabilitation Assistance programs. Materials and presentation are available in both Spanish and Portuguese. These programs are promoted to community organizations and service providers in the Town's targeted communities.

Affirmative marketing activities includes the following: public information distribution, participation in homebuyer counseling workshops (SMOC provides the First Time Homebuyer Class three times a month), promotion to local banks and mortgage companies, and at community events with large renter population. A variety of media will be used to attract potential buyers including: newspaper advertising, the posting of flyers in Framingham and surrounding towns, social media and public service advertising in local media outlets.

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

The Town of Framingham updated its *Analysis of Impediments to Fair Housing* in April 2012. Some of the Town of Framingham's efforts to overcome the impediments to fair housing include:

- Transportation Oriented Development for the Downtown
- Mixed-Use Development in the Central Business District
- Geographic De-concentration of Low- and Moderate-Income Housing
- Articulation of Comprehensive Town Housing Policy

**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**

Where ever possible the Town encourages the procurement and installation of Energy Star-rated appliances in its HOME assisted units.

**PART B. LEVERAGING**

Category	Amount	Source
Federal	\$7,493,370	Federal Credit Tax Equity
State Funds Leveraged	\$8,325,000	State Credit Proceeds
State Funds Leveraged	\$2,000,000	CIPF-DHCD
Private Funds	\$9,237,000	Equity Bridge Loan
Private Funds	\$22,500,000	Citibank
<b>TOTAL LEVERAGED</b>	<b>\$49,555,370</b>	

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

An inclusionary housing bylaw has been adopted that applies to subdivisions of six or more units. In FY14, the Town began negotiations with the Danforth Green, a large housing development complex which will trigger the inclusionary housing by-law for the first time.

In FY14, the Community Development Division updated the *2008 Framingham Housing Plan*.

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**

In FY14, the Community Development Program adopted *Monitoring Policies and Procedures* with an attached schedule of monitoring for CDBG and HOME funded activities. The Monitoring Policies and Procedures were required by an audit finding by the Town’s Auditor’s and HUD. HUD reviewed the policies and schedule and removed the audit finding in FY15.

HQS were conducted at Edmands House, Memorial House, 117 Second Street and Bethany School Housing. Compliance letters were sent to participants in our loan portfolio to determine continued residency and eligibility.

**PART E. DISPLACEMENT AND RELOCATION**

During FY14, 1 household, 5 individuals, were displaced during the de-leading phase of their project. The cost of the displacement was \$896.

**PART F. STATUS OF LOANS**

The Town has \$843,420.21 in loans outstanding (\$230, 455.21 in regular loans; \$612,965.00 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**

<b>Minority Owned Businesses</b>						
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
<b>Number of contracts</b>	6					6
<b>Value of contracts</b>	\$174,891					\$174,891
<b>Number of sub-contracts</b>	0					
<b>Value of sub-contracts</b>	0					

<b>Women Owned Businesses</b> (compared to Male Owned Businesses):			
	Total	Women Owned	Male Owned
Number of contracts	6	0	6
Value of contracts	\$174,891		\$174,891
Number of sub-contracts			
Value of sub-contracts			

<b>Minority Owners of Rental Property</b>						
In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.						
	Minority Property Owners					
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of owners	0					
Dollar amount of HOME funds	0					



**TOWN OF LEXINGTON**

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

Lexington has made progress in meeting its HOME specific housing goals and objectives. In FY14, Lexington committed \$177,000 of accumulated HOME Program funds from fiscal years FY10, FY11, FY12 and FY13 towards renovations at 561 Massachusetts Avenue. The scope of the project included replacement of the roof and furnace, renovation of the kitchens and baths, a new retaining wall, repairs to paving and handicapped ramps, and substantial pruning of large trees, as well as soft costs including the architect, contingency, bidding, and overhead.

There are two units in the project. One will be leased to a HOME-eligible low income family. The other unit is leased to Cooperative for Human Services, Inc. who runs a group home that houses three low-income individuals with disabilities.

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY14	Project Status
561 Mass Ave	\$177,000	\$177,000	2	2	\$2,500	In Progress

**Priority #1: Housing needs of small and large family renters with incomes between 31 to 80 percent of AMI.**

Lexington continues to work towards increasing the supply of units available to renters with incomes between 31 and 80 percent of AMI. The Fairview project has received its Site Eligibility Letter from the DHCD and will proceed to permitting and construction in FY15.

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

Through its actions as a member of the Regional Housing Services Office (RHSO), the WestMetro HOME Consortium, and Metro West Collaborative Development CHDO, the Town believes that it is meeting the responsibilities of this objective. While there is always more to do, the Town completed its Housing Production Plan (HPP), which has a strong focus on the housing needs of the community at large and those earning below 80 percent AMI in particular.

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

Similar to Priority #1, the Town met its FY14 goal regarding the needs of small family renters as the supply of units increased. In FY14, the Town and RHSO focused on resolving several issues identified through its monitoring efforts. The Town has now three development sites in various stages in the pipeline, with one project, LexHAB’s Fairview site, finalized and in the process of final permitting. The project includes the rehabilitation of a three bedroom single-family home while adding three new units to the site (one one-bedroom and two two-bedroom units). While not yet ready for permitting, the Town has nearly completed the pre-planning process on a very similar site, called Busa Farm. A third site, called the Leary land, remains in the pre-development queue. All three sites will likely be a mix of one-, two-, and three-bedroom units.

One obstacle to making more progress on these projects is the time required to convey their importance to the site abutters, who understandably resist the development of these formerly open or less-densely developed sites. This issue is why the HPP is so important. Understanding the needs of the community may not help convince an abutter to like a project but it will certainly put the matter in a policy perspective, which should help affordable housing efforts in Town.

#### **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 with waiting lists stretching multiple years in the future. The Lexington Housing Authority undertook two significant developments in FY14. The first is an addition to the Greeley Village site of four fully-accessible units. This project is being funded by the Commonwealth (through DHCD) and the Town (through CPA funds). The second project moving forward in FY14 is the rehabilitation of 561-563 Massachusetts Avenue, a duplex fully accessible to persons with disabilities. The Mass. Ave. project is HOME-assisted, using \$177,000 in funds, to bring the building up to all current standards.

#### **PART A3. ASSESSMENT OF GOALS AND OBJECTIVES - AFFIRMATIVE MARKETING**

The Town completed an Analysis of Impediments to Fair Housing in FY13, and revisited it in FY14. The Town continues to work on affirmative marketing with local housing providers. The Town continues to supply technical assistance and guidance to our private, public, and nonprofit development partners to ensure that proposed development projects minimize the risk of a Fair Housing complaint. The Town is making advances on this important goal.

One modification to enhance our FY15 efforts on affirmative marketing is to provide more training opportunities to the property managers of our affordable housing units. This training is scheduled for September 2014.

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

In addition to the above efforts, Town staff has been working closely with DHCD, the HOME Consortium staff, and other area housing entities on the creation of a "ready renters" list. This list intends to reduce a barrier to the development of affordable units that fair marketing sometimes presents to small projects, by having this critical piece already complete in a manner acceptable to both the Town and the State (through DHCD). The Town received a proposal to create a "ready renters" list and hopes to complete this in FY15.

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

Lexington is fortunate to have few individuals and households living below the poverty level (~4%, versus the State 11%). Census data (2010 Census and ACS Survey data reported through USA.com and city-data.com) reports that poverty households may disproportionately affect single-parent households (especially those led by women), households over 65 years of age, and adult individuals in unrelated households.

#### **PART A6 ASSESSMENT OF GOALS AND OBJECTIVES-ENERGY STAR UNITS**

There were no active Energy Star projects completed or underway in FY14.

**PART B. LEVERAGING**

There are no HOME projects completed in FY14. The Mass. Ave. project does not use local funds in addition to the HOME funds.

**PART D. MONITORING**

In May of 2013, the Consortium conducted an in-depth monitoring review of Supportive Living's Douglas House project. This property consists of 15 one-bedroom units, 11 of which are HOME-assisted. Through this review, the site met all requirements of the HOME regulations.

**PART E. DISPLACEMENT AND RELOCATION**

Not applicable for FY 14.

**PART F. STATUS OF LOANS**

There were no HOME loans expended in FY14.

**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 AMI.

Lincoln continues to review potential development of the village area and is supporting a Local Initiative Program application by a private developer to build eight units of rental housing on Lewis Street. Twenty-five percent or two units will be affordable to households earning less than 80 percent of the AMI.

In FY14, Lincoln used HOME funds to complete capital improvements on one of its affordable rental properties. This project rehabilitated the interior, improved access, and provided a four-bedroom rental opportunity to a household earning below 60 percent of the AMI.

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY14	Project Status
30 Sunnyside	\$74,010	\$74,010	1	1	\$74,010	Complete

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

In FY14, the monitoring and management of affordable ownership units was prioritized in the development of a Housing Plan.

**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 follows 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 a result of this cost, rather than impediments created by an ineffective approach to the promotion of affordable housing. The Town continues to use all available forms of media to promote affordable housing opportunities.

With any new construction and the creation of affordable housing units unlikely because of high 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 (LHC) is an active proponent for affirmatively marketing available affordable units, especially to minorities.

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

In FY14, the cost of housing and land in Lincoln was a key impediment to increasing the number of units of affordable housing. 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 is 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/or new construction.

In FY14, the Lincoln Housing Commission considered feasible ways to decrease impediments to affordable housing, which was documented in a Housing Plan. The plan provides more informed data for reducing affordable housing barriers.

#### **PART A5. ASSESSMENT OF GOALS AND OBJECTIVES – PERSONS LIVING BELOW POVERTY LEVEL**

Through its Housing Commission in FY14, Lincoln again looked for ways to provide expanded affordability for the existing rental housing units under its control. Buydowns of units 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 was available to the Housing Commission in FY14 to look at ways to increase the purchase and use of Energy Star units in existing affordable housing stock. In FY14, the HOME-assisted project underway at 30 Sunnyside Lane replaced 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 in place for the review, discussion, and promotion of affordable housing.

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

In FY14, the Housing Commission took the lead in the consideration of affordable housing expenditures consistent with its mission, practices, and policies, and retained the services of two consultants to develop a Housing Plan and improve management and monitoring of affordable units.

#### **PART D. MONITORING**

In FY13, Lincoln secured current and previous program year HOME funds of approximately \$71,000 to rehabilitate a four-bedroom rental property owned by the Town at 30 Sunnyside Lane. The project is scheduled for monitoring in September 2014.

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

#### **PART F. STATUS OF LOANS**

Lincoln does not have any outstanding HOME loans.

**PART G. ANNUAL PERFORMANCE REPORT:**

	<b>Very Low Income (At or below 50% AMI)</b>	<b>Low Income (51%-80% AMI)</b>	<b>Total</b>
30 Sunnyside Lane	--	1	1
Renter households	--	1	1
Owner households	--	--	--

<b>Minority Owned Businesses</b>						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non- Hispanic	Hispanic	White non- Hispanic
Number of contracts	1					1
Dollar amount of contracts	\$74,010					\$74,010
Number of sub-contracts						
Dollar Amount of sub-contracts						

<b>Women Owned Businesses</b>			
	Total	Women Owned	Male Owned
Number of contracts	1		1
Dollar amount of contracts	\$74,010		\$74,010
Number of sub-contracts			
Dollar Amount of sub-contracts			

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

**Priority #1: Housing needs of single persons owners with incomes between 51 and 80 percent of AMI.**

**Priority #2: Housing needs of small family owners with incomes between 51 and 80 percent of AMI.**

Through the continued permitting of 40B, 40R, and local Housing Overlay Option Plan (HOOP) District projects, the Town of Natick has seen over the last several years an increased supply of housing units serving renters and first-time homebuyers at 51 to 80 percent of AMI. This comprises both single persons and families. South Natick Hills produced 267 units of which 67 are affordable ownership units. These units are primarily one and two-bedroom units, though there are also 13 three-bedroom affordable units. This development provided and sold all of the required affordable units. The Town also permitted a 40B rental development, Avalon Natick Apartments, which provided 407 rental units, 25% or 102 units of which are affordable to this income range mentioned above. These are one- and two-bedroom units serving both single and family households. Avalon Natick is completed, fully occupied, and currently has a waiting list of 123 one-bedroom and 140 two-bedroom applicants. Paperboard on Main Street (138 units, 28 affordable) and Walnut Place on North Avenue (42 units, 8 affordable) are two other rental developments that have been permitted and are under construction. They are both adjacent to Natick Center and within a mile of the commuter rail station. The Natick Affordable Housing Trust Fund (NAHTF) used trust funds to initiate a downpayment assistance program for first-time homebuyers for the purchase of affordable housing in the Town of Natick. Currently, the Trust is reviewing a portion of HOME funds for use in a rental deposit program for local applicants in this income range and demographic.

**Priority #3: Housing needs of elderly owners with incomes between 50 and 80 percent of AMI.**

Natick zoning bylaws allow “family suites” by Special Permit in Residential Single Family zoning districts, which require the occupant to be an immediate family member. The primary reason for this zoning bylaw was to allow elderly family members to remain in a household situation (in a separate accessory apartment) to have the benefits of adjacent family members and reduced costs of living. The Natick Assessor’s Office offers State MGL Clause 41C, which provides a tax exemption of \$1,375 for Natick homeowners 65 years and older who meet specific ownership, residency, income, and asset requirements. The Town, through its Affordable Housing Trust, also coordinated with the Natick Housing Authority (NHA) in the rehabilitation of two one-bedroom units in Cedar Gardens, a publicly-subsidized housing development for seniors with restricted incomes, located just south of Natick Center. Leveraging HOME funds with NHA funds, these units were rehabilitated as handicap-accessible, which were previously unavailable in Cedar Gardens. The Affordable Housing Trust is reviewing other units in the NHA portfolio for potential rehabilitation.

Two parcels owned by the Natick Affordable Housing Trust were reviewed for disposition. One of these parcels was sold with proceeds to be used with HOME funds to develop a larger project and potentially leverage other funding sources. The NHA congregate house located at 82 South Main

Street is being reviewed for redevelopment from 18 SRO units to ten one-bedroom units to be used for elderly applicants at and below this income range.

**HOME Projects Active in FY14**

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY14	Project Status
Cedar Gardens	\$128,350 (\$90,000 HOME)	\$90,000	7	260	\$40,616	Completed/ Occupied

**Number and Types of Households Assisted with HOME funds**

	Ext. Low Income	Low Income	Moderate Income	Total
Cedar Gardens				
Renter households	0	2	5	7
Owner households	-	-	-	-

**PART A2. ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING**

The Town of Natick, through its Affordable Housing Trust, coordinated with the Natick Housing Authority (NHA) on the rehabilitation of two one-bedroom units in Cedar Gardens, a publicly-subsidized housing development for seniors with restricted incomes located south of Natick Center. The units were rehabilitated as handicap accessible units, which will be the only ones currently available in Cedar Gardens. The Affordable Housing Trust is currently reviewing other units in the NHA portfolio for future rehabilitation. The NHA congregate building on South Main Street is being reviewed for conversion and rehabilitation from 18 SRO units to 10 one-bedroom units.

**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, through a Regulatory Agreement with developers 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**

The Town of Natick completed their five-year *Analysis of Impediments and Fair Housing Plan* in 2012, which resulted in the development of several actions which are being addressed as resources become available:

- Action 1: Continue to provide and enhance an outreach program for landlords, real estate professionals, and tenants to ensure compliance with fair housing requirements and an understanding of the penalties for violations.
- Action 2: Continue to provide more resources towards the Fair Housing Information Program.
- Action 3: Provide more proactive outreach to facilitate complaints to the Massachusetts Commission Against Discrimination (MCAD), i.e. Pair Testing.
- Action 4: Participate more actively with the City of Newton and other HOME Consortium members on Fair Housing programs.





The distribution of prior fiscal year HOME funds expenditures focused around and within Natick Center. The Town made significant efforts in revitalizing the historic Natick downtown by encouraging smart growth and the development of high density residential units requiring affordable housing. The downpayment 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. The recent improvements at Cedar Gardens are serving to improve the accessibility of senior citizens living in the area. All are within a one-mile radius of the MBTA Commuter Station in Natick Center which also provides a bus stop for the Metro West Regional Transit Authority system. The NHA congregate building mentioned earlier is an addition to this record of affordable housing rehabilitated in a smart growth fashion, located just outside the Downtown Mixed Use District and within a ¼ mile from the Natick Center commuter rail station.

#### **PART D. MONITORING**

For the last year, the Town of Natick monitored the Natick Housing Authority Cedar Gardens project consisting of seven HOME units. During this time, town staff met with the Natick Housing Authority and reviewed administrative practices including income verification policies, reviewed tenant files for each of the seven units, and visited two units in addition to the two that were rehabilitated as part of the project. 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**

The rehabilitation of the two units at Cedar Gardens required no relocation as the units were unoccupied at the time. There were no other projects requiring relocation. The upcoming NHA congregate building is currently vacant and the rehabilitation work will require no relocation measures.

#### **PART F. STATUS OF LOANS**

The Natick Down Payment Assistance Program was conducted in FY09 and distributed eight deferred loans in the total amount of \$103,700. This is the balance of the Natick Downpayment Assistance Program, as the program was discontinued due to conflicts with the HOME and DHCD affordable housing restrictions. All recipients of the loans have maintained compliance with the HOME program through the balance of FY14 (see below). Another downpayment assistance program was conducted using Natick Affordable Housing Trust funds, which distributed \$90,000 in ten loans.

<b>HOME DPA Loan ID</b>	<b>Loan Date</b>	<b>Original Loan Amount</b>	<b>Amount Forgiven 8/05/2014</b>	<b>Amount Owed 8/05/2014</b>
DPA 1	8/19/2010	\$15,000	\$1,982.19	\$13,017.81
DPA 2	8/3/2010	\$15,000	\$1,504.11	\$12,995.89
DPA 3	7/26/2010	\$15,000	\$1,515.07	\$12,984.93
DPA 4	6/25/2010	\$15,000	\$1,557.53	\$12,942.47
DPA 5	6/03/2010	\$13,700	\$1,450.07	\$11,793.26
DPA 6	5/28/2010	\$15,000	\$1,595.89	\$12,904.11
DPA 7	6/02/2010	\$10,000	\$1,059.36	\$8,607.31
DPA 8	5/28/2010	\$5,000	\$531.96	\$4,301.37

**PART G. ANNUAL PERFORMANCE REPORT:**

	<b>Very Low Income (At or below 50% AMI)</b>	<b>Low Income (51%-80% AMI)</b>	<b>Total</b>
Downpayment Assistance			
Renter households	0	0	0
Owner households	0	8	8
Cedar Gardens			
Renter households	2	5	7
Owner households	0	0	0

<b>Minority Owned Businesses</b>						
	<b>Total</b>	<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black non- Hispanic</b>	<b>Hispanic</b>	<b>White non- Hispanic</b>
Number of contracts	1	-	-	-	-	1
Dollar amount of contracts	\$40,616	-	-	-	-	\$40,616
Number of sub-contracts	-	-	-	-	-	-
Dollar Amount of sub-contracts	-	-	-	-	-	-

<b>Women Owned Businesses</b>			
	<b>Total</b>	<b>Women Owned</b>	<b>Male Owned</b>
Number of contracts	1	-	1
Dollar amount of contracts	\$40,616	-	\$40,616
Number of sub-contracts	-	-	-
Dollar Amount of sub-contracts	-	-	-

**TOWN OF NEEDHAM**

**PART A. ASSESSMENT OF GOALS AND OBJECTIVES - OVERALL**

The following table summarizes HOME Program activity in FY14. The Town of Needham worked with the Charles River Center (also known as the Charles River Association for Retarded Citizens) on the development of a group home for five (5) physically and cognitively-disabled residents. The project not only provided much needed special needs housing, but also introduced assisted housing to an underserved area of the community (specifically, Census tract 4033).

Project Name	Budget	Contract Amount	HOME Units	Total Units	HOME Funds Expended in FY14	Project Status
1285 South St.	\$1,258,053	\$280,000	1	1	95% of funds drawn down	Tenant selection and occupancy

**Priority #1: Housing needs of small family renters with incomes less than or equal to 30 percent of AMI.**

The Town of Needham hired a Community Housing Specialist in January 2014 who will build the Town’s capacity to promote affordable housing, including rental housing for low-income households. One of the Housing Specialist’s early tasks was to prepare a Housing Production Plan (HPP) that will include a comprehensive Housing Needs Assessment and specific housing strategies to address unmet housing needs. Affordable rental opportunities will be a particular focus of this Housing Production Plan.

Needham has adopted new zoning to require affordable units in new developments in Needham Center as part of a comprehensive plan for the future of the downtown. The Needham Center planning effort aimed to create a mixed-use downtown shopping district consistent with smart growth and transit-oriented development principles that includes increasing housing opportunities. Zoning for this plan was approved by Town Meeting in May 2009 and by the Attorney General in September 2009. The Town encouraged land owners and developers in the downtown to evaluate their respective sites and to incorporate affordable housing into any new development. Additionally, the Planning Board approved a ten-unit mixed-use rental development in July 2012 that will include one affordable unit. This project was the second approval under the new Needham Center zoning code (and also the second for this particular property: the first approval authorized 19 units with two affordable units, but the project became impracticable). The Town is working with the developer to make sure that the affordable unit meets all requirements under the state’s Local Initiative Program (Local Action Unit) and has entered into a Regulatory Agreement to ensure the unit’s long-term affordability. The project is under construction, and affirmative marketing is expected to begin in the fall of 2014.

Additionally, the Town worked with a consultant to create Local 40B Guidelines. The Guidelines inform developers about the community’s affordable housing concerns and priorities, and provide criteria for Town boards and staff to use when reviewing comprehensive permit applications and offering

comments to the Board of Appeals. The Guidelines cover matters such as: priority housing needs, appropriate scale and density of development, architectural design, planning policies, suitable locations for moderate- to higher-density development, and unsuitable locations that have high natural resource value or significant physical constraints. The Guidelines were distributed to Town staff and committees and are available on the Town's website as well as at the Town Clerk's office.

Additionally, the Town met with representatives of the Metro West Collaborative Development, a regional non-profit housing organization and WestMetro HOME Consortium CHDO, whose mission intends to mobilize resources and identify opportunities for improving the quality of life for those living in Metro West communities. This mission includes the creation of affordable housing. The Town continues to communicate with this organization on potential affordable housing opportunities in Needham, while focusing primarily on potential subsidized rental developments.

**Priority #2: Housing needs of elderly renters with incomes less than or equal to 30 percent of AMI.**

The activities listed in the above section also apply to this priority. Additionally, residents approved a new Elder Services Zoning District at the May 2010 Annual Town Meeting. The purpose of the district is to allow individuals to "age in place" in a campus environment that includes separate housing for those who live independently, and assisted living units for those who need more support and require skilled nursing care. There is a ten percent affordable housing requirement in the district that applies to the independent living units.

The Planning Board approved a Special Permit in 2011 to enable the developer of Wingate at Needham Nursing Home to build a senior housing facility on Gould Street next to its nursing home at 589 Highland Avenue. The Gould Street building includes 91 total units: 12 Independent Living Apartments (13 total bedrooms), 42 Assisted Living units, and 37 Assisted Living units specializing in Alzheimer's and other memory loss related conditions. The project, now completed, includes two affordable units with one reserved for those who live or work in Needham. Another project in the Elder Services Zoning District is in the early conceptual stages.

The Town, working closely with the Charles River Center, completed a group home at 1285 South Street configured as a single-story structure that provides a home for five people with significant physical and cognitive disabilities. Individuals moving into this home will receive 24/7 staffing and comprehensive nursing care. The home will fulfill or exceed all architectural barrier regulations and will include spacious corridors, roll-in showers, safety and emergency systems, and accessible entries and appliances. The Town allocated \$280,000 in HOME Program funding to support development financing as well as \$220,000 in Community Preservation Funds. Construction has been completed and the Charles River Center is overseeing occupancy.

Additionally, the Town of Needham assists the Needham Housing Authority (NHA) in its efforts to redevelop its rental housing for elderly and disabled residents at its Linden-Chambers development. This redevelopment would result in improved living conditions for existing tenants and a net increase in the total number of units. The project includes 152 units that are occupied by those earning less than 30 percent AMI. Its antiquated single-story configuration does not achieve energy efficiency, does not incorporate handicapped accessibility, and does not maximize use of the existing site. The Housing Authority owns a parcel of land along the commuter rail line on Yurick Road that is close to the Linden-

Chambers development, and anticipates its integration into the development to accommodate additional units.

The Town provided NHA with Community Preservation funding to conduct a preliminary feasibility analysis that included the preparation of a Housing Needs Assessment as well as engineering and financial analyses of site conditions and development and financing options. The NHA held a special meeting to discuss the results of this feasibility analysis and plan next steps in February 2014, which included a representative of the Town of Needham's Planning and Community Development Department. NHA continues to explore development options.

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

The Town recently approved a Chapter 40B residential development on Greendale Avenue, named Greendale Village, which contains 20 townhouses. These townhouses include four affordable units that will be sold to buyers earning at or below 50 percent of area median income. The Planning Board supported the project as it is consistent with the Town's Local 40B Guidelines and it represents the type of affordable housing development that the Town wishes to encourage.

**Number and types of households assisted with HOME funds:** The group home at 1285 South Street will provide a home for five people with significant physical and cognitive disabilities.

**PART A2. ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING**

The Needham Housing Authority (NHA) worked to reinvigorate the tenant groups. These groups allow tenants to gather and discuss concerns and visions for their particular developments. They also create a communication channel to the administration and empower residents through roles in decision-making. The groups were re-formed, tenant elections took place, and the officers meet regularly. For example, NHA has a very active Linden-Chambers Resident Association, which elected officers in July 2014. The Association Board meets on a regular basis and representatives of the Association regularly attend NHA monthly Board meetings. Also, NHA staff held two tenant meetings at its Seabeds Way development and another two at Linden-Chambers to update residents on activities and provide an opportunity to ask questions and raise concerns. Several resident requests have been implemented.

NHA established Resident Advisory Boards (RAB) for its Seabeds Way and Captain Robert Cook Drive developments comprised of three residents. The RAB met twice during the last few months to review and provide input for the Housing Authority's Five-Year Strategic Plan. In July 2014, the NHA held a public meeting on its Five-Year Plan that was attended by residents. Additionally, a resident from Seabeds Way typically attends monthly NHA Board meetings.

As mentioned above, the Town is assisting the Needham Housing Authority in its plans to redevelop the Linden-Chambers development. Residents will be involved and informed as NHA moves forward in the planning and development process. The Housing Authority will work closely with the Tenant Association and hold information sessions.

**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.

The Town also supported marketing efforts and the lotteries that were conducted for the Greendale Village and Webster Street Green developments. These are both Chapter 40B homeownership projects that included four and two affordable units respectively, for those earning at or below 50 percent AMI. The Town reviewed and commented on the Affirmative Fair Housing Marketing Plans and ensured that all municipal employees, including School District employees, were notified of the projects and had an opportunity to apply. The Town's Community Housing Specialist also kept a list of those who made inquiries regarding affordable housing opportunities prior to the marketing periods and notified these persons when applications became available. The Housing Specialist was available to answer questions about the projects and to make the appropriate referrals. Both projects are now under construction with occupancy expected later in the year.

The Community Housing Specialist is also working with the developer of the mixed-use building at 50 Dedham Avenue to ensure that the Affirmative Fair Housing Marketing Plan meets all state requirements, and that the affordable unit is affirmatively marketed.

The Town assumes responsibilities for monitoring the affordability of five older comprehensive permit projects where the identified monitoring agents were no longer interested or capable of performing these functions. The Board of Appeals amended its decisions to designate the Town Manager or his/her designee as monitoring agent, and the Town's Community Housing Specialist will conduct monitoring of the affordable units on an annual basis. This monitoring will ensure that the purchasers continue to live in the units as their primary residence and that any turnover of units is affirmatively marketed and meets all of the terms and conditions of the affordable housing restrictions.

Moreover, the Town assumes responsibility for monitoring the affordability of the units at The Residences at Wingate, the Dedham Avenue mixed-use project, and the South Street group home. The Town will conduct an annual monitoring of these projects and meet all state requirements for the Wingate and Dedham Avenue projects and HOME requirements for the group home.

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 in HOME-funded activities. For example, the Town worked with the Charles River Center to obtain documentation regarding any minority participation in the development of the group home at 1285 South Street.

#### **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 and approved by the Board of Selectmen. The plan has been updated for 2014. 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 multifamily 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.

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**Impediment #4:** Lack of accessibility.

The Town has implemented the following strategies to help address these issues:

- *Promoting multifamily housing that incorporates affordable and accessible units – Housing in the Town Center.*

The Town has been working towards increasing multifamily residential development and affordable housing options in high opportunity areas, specifically in Needham Center and Needham Heights, where public transit, jobs, services, and facilities are readily available. Needham's Analysis of Impediments (AI) shows that affordability in housing disproportionately affects people in protected classes and that the lack of multifamily residential development and affordable housing options can create a barrier to living in Needham. Just several years ago (at the time of the original AI), there were neither incentives nor requirements for new multifamily residential development, nor inclusionary zoning mandates in the zoning.

In the years directly following the completion of the AI, Needham created 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 downtown shopping district, increasing housing opportunities, enhancing aesthetics and the pedestrian environment, and improving parking and traffic conditions. Revised zoning that advanced the goals of the plan was approved by Town Meeting in May 2009 and by the Attorney General in September 2009. The zoning authorizes the construction of multifamily housing in Needham Center and includes a specific section on affordable housing in the new Overlay District, outlining the following requirement: "For a development with not more than ten dwelling units, at least one unit shall be an affordable unit; and for a development with eleven or more dwelling units, at least ten percent shall be affordable units. In the instance of a fraction, the fraction shall be rounded up to the nearest whole number." In addition, there were incentives that a developer can take advantage of including: 1) excluding the floor area of the affordable units for purposes of determining the maximum floor area of the development, and 2) a reduction in the minimum number of parking spaces from 1.5 spaces to one space required for affordable units with not more than one bedroom.

Now, the Town encourages property owners and developers in the downtown to evaluate their sites and to incorporate affordable housing into any new developments. Additionally, after a lengthy public hearing process, the Planning Board approved a ten-unit (with one affordable unit) mixed-use development in the Center of Town in July 2012, which is the first project to be approved and constructed under the new Needham Center zoning. Pursuant to the special permit issued by the Planning Board, the affordable unit is required to be affirmatively marketed. It is anticipated that such marketing and outreach efforts will encourage applications by households who are typically least likely to apply because of characteristics protected by fair



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housing law. Perhaps with this development approved, other property owners will decide to pursue similar mixed-use developments in the area.

By enabling multifamily residential projects in Needham Center, the Town will increase the supply of accessible housing. Under federal law, all new residential developments with four or more units, public entrances, and common spaces must be wheelchair accessible. In addition, at least all ground units must be wheelchair accessible and fittings must be adaptable (e.g. bathrooms must be constructed in such a way that grab bars can be added). In elevator buildings, such as the one just approved, all units must be wheelchair accessible and adaptable.

Finally, the Town is in the process of preparing a Housing Production Plan (HPP) that, in line with Local 40B Guidelines, will promote multifamily rental housing that will include affordable and handicapped accessible units through several strategies.

- *Promoting multifamily housing that incorporates affordable and accessible units (with new zoning for senior housing).*

In May of 2010, Town Meeting approved a new Elder Services Zoning District. The purpose of the district is to allow individuals to “age in place” in a campus environment that includes separate housing for those who live independently, and assisted living facilities for those who require more support and skilled nursing. There was a ten percent affordable housing requirement included in the new district. On October 4, 2011, the Planning Board approved a project under the new zoning that comprised 91 units including 12 Independent Living Apartment units (13 bedrooms), 42 assisted living units, and 37 assisted living units specializing in Alzheimer's and other memory loss related conditions. Under the provisions of the bylaw, two (2) of the 12 Independent Living Apartments have been reserved for low-income seniors. As required by federal law, all of the new residential units will be fully accessible. Marketing requirements have been incorporated into the conditions of the special permit to ensure that the units are affirmatively marketed, and a lottery was held on January 17, 2014 to select the occupants. A potential additional phase of this development is in the conceptual stages.

- *Completing Local Chapter 40B Guidelines that promote accessibility.*

The Town has completed the development of Local Chapter 40B Guidelines. The Guidelines inform developers about the Town's affordable housing concerns and priorities and provide criteria for Town Boards and staff to use when reviewing comprehensive permit applications and offering comments to the Board of Appeals. The Guidelines cover matters such as priority housing needs, the scale and density of developments, architectural design, suitable areas of town for moderate to higher-density development consistent with Needham's planning policies, and unsuitable areas that have high natural resource value or significant physical constraints. The Guidelines, approved by both the Board of Selectmen and Planning Board, will unify the Town's approach to comprehensive permit reviews and provide clear direction to prospective developers. Through the Guidelines, the Town expresses to developers that accessibility is important and certain locations are advantageous.

- *Hiring a Community Housing Specialist/Planner.*  
The Town recently hired a Community Housing Specialist/Planner who will be responsible for coordinating a wide range of activities related to housing in the community, including ways to ensure greater and fair access to existing housing, as well as opportunities to increase the availability of new affordable and accessible units.
- *Supporting a Human Rights Committee.*  
Needham maintains a Human Rights Committee that seeks to prevent discrimination in housing on the basis of race, color, national origin, ancestry, disability, age, income, marital status, children, gender, or sexual preference. The Housing Specialist, noted above, will work with this Committee on ways to prevent discrimination in access to housing.
- *Preparing to undertake additional planning to assess and address housing needs, including fair and equal access to housing.*  
The Town is embarking on a community planning process to prepare a Housing Production Plan (HPP) that will meet state requirements under 760 CMR 56.03(4) to better understand and address unmet housing needs. Staffed by the Housing Specialist/Planner, the work will include an update of the Needham Housing Authority's Housing Needs Assessment that was prepared in 2013, and incorporate housing production goals and strategies for addressing priority housing needs. This planning work will provide another opportunity to raise the issue of Fair Housing and develop strategies to promote equal and fair access to housing in the community. This planning effort will also support and complement the work that will be conducted on the FY16-FY20 Consolidated Plan.

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

There are several factors that make it difficult to adequately serve those living below the poverty level. These considerations include: high costs of housing; limited local resources to subsidize housing; antiquated public housing units; language barriers; and health issues for special-needs populations. However, the Town is working with the Needham Housing Authority on efforts to serve such households that comprise Needham's most vulnerable residents.

The Town is in the process of updating a Housing Needs Assessment that was completed by the Needham Housing Authority in 2013. This Needs Assessment suggests that there are growing income disparities in Needham. While income levels are largely increasing, poverty is too, especially among seniors.

To address this issue, the Town supports Needham Housing Authority's efforts to redevelop its aging Linden-Chambers development that includes 152 units for extremely low-income seniors and younger disabled residents. This project would not only make existing units more livable but add new units to Needham's Subsidized Housing Inventory. This support consists of funding to assist the NHA in early project feasibility analyses, as well as the participation of the Town's Community Housing Specialist in early project meetings.

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

The group home at 1285 South Street received Energy Star certification.

**PART B. LEVERAGING:**

Through a commitment of \$280,000 in HOME funding, the group home at 1285 South Street leveraged almost a million dollars in other public and private funding as follows:

\$355,000.00	Fundraising/operations revenues for property acquisition
\$220,000.00	Needham Community Preservation Commission (local match of HOME funds)
\$70,000.00	FY 2012 Annual Appeal (unrestricted)
\$115,000.00	Building a Dream Benefit Gala, May 2012 (unrestricted)
\$15,000.00	Exchange Golf Club Tournament (July 23, 2012)
\$25,000.00	Charles River Center 5K/1-Mile Walk (September 23, 2012)
\$10,000.00	Dedham Savings Bank
\$5,000.00	Highland Street Foundation
\$163,053.00	Other Foundation/Individual Support: Amelia Peabody Charitable Fund, Needham Bank, Middlesex Savings Charitable Foundation, Agnes Lindsay Trust, etc.
<b>\$978,053.00</b>	<b>TOTAL</b>

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

Each time the Town allocates (or reallocates) funds, the staff holds an advertised public hearing with the Planning Board. The Town has worked closely with the Charles River Center to provide important support for its group home at 1285 South Street, including \$280,000 in HOME funding and \$220,000 in Community Preservation funds (funding that has been approved by the Planning Board and Community Preservation Committee, respectively). Construction is finished and the Charles River Center is managing the occupancy process. Ninety-five percent of the HOME allocation has been drawn down and the requisition for the remaining 5% is waiting for the conclusion of the occupancy process.

The Town enhanced its ability to oversee housing activities, including efforts to better engage local housing stakeholders and residents through the hiring of a Housing Specialist/Planner.

**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. The Town continues to work with NHA on monitoring. The Town is working currently on the resale of one of the affordable units to ensure the sale meets the requirements of the Affordable Housing Restriction.

The Town of Needham will assume monitoring responsibilities for the group home at 1285 South Street, in compliance with all HOME requirements as well as state guidelines under the Local Initiative Program (LIP) where applicable.

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

**PART F. STATUS OF LOANS**

There is a forgivable loan in the amount of \$287,516 issued to High Rock Homes LLC. The provisions of the loan have been satisfied. Another loan of \$280,000 was committed to the group home at 1285 South Street (sponsored by the Charles River Center). Ninety-five percent of this funding has been drawn down, and the Town of Needham will requisition the remaining 5% retainage at the conclusion of occupancy process and income and lease documentation is made available to the Town.

**PART G. ANNUAL PERFORMANCE REPORT:**

	<b>Very Low Income (At or below 50% AMI)</b>	<b>Low Income (51%-80% AMI)</b>	<b>Total</b>
1285 South Street (group home development)			
Renter households	5	--	1 unit with 5 occupants
Owner households			

<b>Minority Owned Businesses</b>						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts	2	--	--	--	--	\$280,000 to Charles River Center and then to Keystone Development for construction costs
Dollar amount of contracts	--	--	--	--	--	--
Number of sub-contracts	--	--	--	--	--	--
Dollar Amount of sub-contracts	--	--	--	--	--	--

<b>Women Owned Businesses</b>			
	Total	Women Owned	Male Owned
Number of contracts	1	--	1
Dollar amount of contracts	\$280,000	--	\$280,000
Number of sub-contracts	--	--	--
Dollar Amount of sub-contracts	--	--	--

**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 has returned its attention to the 278 Maynard Road project, a three-unit homeownership project. Two units are to be sold to households earning less than 80 percent of AMI, and one unit is to be sold to a household earning up to 100 percent of AMI. This project is sponsored by the Sudbury Housing Trust, and was put on hold due to budget constraints for the last 24 months. The Housing Trust has revised the scope of the project, and has awarded the RFP to a developer for disposition and development.

Additionally, 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 seventh home in the program will close in August 2014.

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

See the information regarding 278 Maynard Road project above.

**Priority #3: Housing needs of family renters with incomes between 30 and 100 percent of AMI.**

Sudbury has permitted the construction of 64 units of age-restricted rental housing at the Coolidge at Sudbury 40B project for households earning up to 60 percent of median income. Seven of the units are reserved for households at or below 30 percent of median income and 57 units are available for households between 30 percent and 60 percent of median income. Construction of this project is completed, with occupancy anticipated in August 2014. The HOME funds are an integral component of the financing of this project and were expended in July 2013.

In 2013, Sudbury completed the construction of the Sudbury Housing Authority redevelopment project. This project provides an additional six units of rental housing for households earning less than 60 percent AMI.

**HOME Projects Active in FY14**

Project Name	Budget	Contract Amt.	HOME Units	Total Units	HOME funds expended in FY14	Project Status
Coolidge at Sudbury	NA	\$96,666	1	64	\$95,699 expended in July 2013	Occupancy expected August 2014

**Number and Types of Households to be Assisted with HOME Funds when Project Completed**

	<b>Extremely Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Total</b>
Coolidge at Sudbury				
Renter households	7	57	--	64
Owner households	--	--	--	--

**PART A2. ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING**

The April 2008 Town Meeting appropriated \$600,000 in CPA funds for the development of six new rental units of housing on land owned by the Sudbury Housing Authority, and the Zoning Board of Appeals issued five Comprehensive Permits in February 2010 for this project. The CPA funds were leveraged with state funding to raze four single-family dwellings, and develop five new duplexes in their stead. These affordable duplexes are rented to households earning less than 60 percent of AMI. The Sudbury Housing Authority was awarded state funds in the spring 2011 awards, completed construction of the units in 2013, and they are all occupied now.

**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 emphasis in minority channels. Marketing was performed in Sudbury for the lotteries for the Home Preservation Program and Landham Crossing in the fall of 2012 and spring of 2014, the Sudbury Home Preservation Program in January 2013, and the Carriage Lane condominiums in the spring of 2013. Sudbury has performed lottery and resale services for the following towns: Acton, Bedford, Belmont, Concord, Holliston, Lincoln, Medford, Newton, Norfolk, Tewksbury, Wayland, and Weston. Through these efforts, Sudbury has developed expertise in Affirmative Fair Marketing and prepares plans compliant 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**

Sudbury prepared an Analysis to Impediments of Fair Housing and the plan was adopted by the Board of Selectmen in June 2013. The Town of Sudbury continues to work on identifying barriers, and subsequently removing or reducing barriers to affordable housing. Strategies to address these barriers include expanding regional housing services to homeseekers through monitoring and offering resale opportunities in the Sudbury/Wayland/Concord/Lincoln area. Sudbury is a member of the Regional Housing Services Office, an inter-municipal collaborative between Acton, Bedford, Concord, Lexington, and Weston to strengthen affordable housing programs and increase affordable housing opportunities in these municipalities.

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

Sudbury has a limited number of persons living below the poverty level. The Town employs a social worker, and links residents to available services. Additionally, the Town has a charitable Community Assistance Fund to help with housing and other expenses beyond the reach of lower-income households. The Sudbury Housing Trust sponsors a Small Grant Program that awards funds for health and safety home repairs based on financial need. One application was received from a household earning less than 30 percent of AMI in FY 14.

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

The Coolidge at Sudbury HOME project has started construction and will create 64 new Energy Star units upon completion. 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 over the past two fiscal years towards sustainable housing. Sudbury has received Green Community status from the Executive Office of Energy and Environmental Affairs, and adopted the Energy Stretch Code in 2012. The requirements for qualifying as a Green Community are not easy, but there are real benefits, including energy and cost savings, environmental benefits, and reduction of greenhouse gases. Sudbury plans to develop three units of net zero energy affordable homes during FY15 in the 278 Maynard Road project.

**PART B. LEVERAGING**

The Coolidge at Sudbury is Sudbury’s one active HOME project in FY14

Category	Amount	Source
Additional HUD Grant(s) Leveraged	\$550,000	DHCD HOME
Additional Federal Funds Leveraged	\$10,668,933	Low Income Housing Tax Credits
Additional State Funds Leveraged	\$750,000	State Housing Stabilization Fund, and State Affordable Housing Trust Fund
Locally Leveraged Funds	\$250,000	Community Preservation Funds
Other	\$2,470,000 \$19,998	BoA mortgage Deferred development fee
<b>TOTAL</b>	<b>\$14,708,931</b>	--

**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 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, and refinancing of property within the Town of Sudbury. Sudbury has adopted the Community Preservation Act, and the Sudbury Town Meeting appropriated over \$3.7 million for local affordable housing projects over the last 12 years under that legislation.

**PART D. MONITORING**

The Town of Sudbury has one project under construction during this year. After it is complete, the Town will monitor the HOME unit. 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 respective management companies.

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

**PART F. STATUS OF LOANS**

Sudbury has no outstanding HOME loans as of the end of FY14.

**PART G. ANNUAL PERFORMANCE REPORT:**

	Very Low Income (At or below 50% AMI)	Low Income (51%-80% AMI)	Total
Coolidge			
Renter households	--	1 (below 60%)	1
Owner households	--	--	--

Minority Owned Businesses						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non- Hispanic	Hispanic	White non- Hispanic
Number of contracts	1					1
Dollar amount of contracts	\$96,666					\$96,666

Women Owned Businesses			
	Total	Women Owned	Male Owned
Number of contracts	1	1	NA
Dollar amount of contracts	\$96,666	\$96,666	--



**CITY OF WALTHAM****PART A1. ASSESSMENT OF GOALS AND OBJECTIVES - OVERALL**

Assessment of the one-year goals and objectives

**Priority #1: Assist with housing needs of large-family homebuyers with incomes between 51 and 80 percent AMI.**

**Objective:** Expand homeownership opportunities

**Accomplishments:** 0 projects completed

**Progress Assessment:** Zero (0) Downpayment Assistance loans were completed this year. The City met 0% of the goal for this year. Breakdown of FY14 HOME funds: \$168,671 budgeted; \$0 expended

The Housing Division discontinued the HOME downpayment assistance program. Current market housing prices combined with the large amount of downpayment necessary to make a home affordable has made it difficult provide assistance. The current amount of funding available is insufficient to assist more than one homebuyer per year when you factor in anticipated lead abatement costs. The median home sales price in Waltham as of July 2014 is \$341,250.00. For a large-family household earning 80 percent of AMI to purchase a home at the median price the downpayment assistance applied would have to be at least 35 percent of the purchase price to make it affordable.

Moving forward, the City will assist low- to moderate-income homeowners with the CDBG rehabilitation loan program for weatherization, energy improvements, ADA renovations and lead paint abatement with interest-free, deferred loans.

The City will reach out to local lenders participating in the Massachusetts Housing Program (MHP). One Loan program to utilize HOME funds for HOME buyer assistance to income-eligible homebuyers that go through the ONE Loan program.

**Priority #2: Assist with the housing needs of elderly with incomes between 0 and 30 percent of AMI.**

**Objective:** Improve the physical quality and management accountability of public housing and increase housing opportunities for the elderly and disabled.

**Accomplishments:** 2 HOME Waltham Housing Authority Projects underway. Breakdown of FY14 HOME funds: \$737,565 budgeted; \$559,579.34 expended

Municipal Trust: \$1,390,967 budgeted; \$1,390,967 expended

**Progress Assessment:** Work 90% complete at the Winchester Crane Apartments. Work 50% complete at 75-85 Myrtle Street. The City will meet 50% of the goal for this year with the anticipated completion of the Winchester Crane development in 2014.

- HOME funded rehabilitation of the Winchester Crane Elderly apartments. \$468,099 was budgeted for replacement of heating hot water system, common area flooring replacement and

painting, and ADA accessibility improvements, which will improve all 59 units on site. Scheduled for completion by October 2014.

- HOME funding rehabilitation of 75-85 Myrtle Street Elderly Apartments. Additional underwriting was completed in May 2014 for Myrtle Street to increase the rehabilitation budget to complete a 2<sup>nd</sup> story railing system and common area flooring. Rehab also includes a new heating hot water system, gas ranges, and electrical upgrades to all 24 units. This work was funded by \$419,466 from the HOME budget.
- Leasing of the Nahum Hardy Residences began in May 2014 through a lottery process that approved by DHCD. A total of 19 units are in the building with 11 units designated as affordable (for eligible applicants 62 years of age or older). This property was rehabilitated with Municipal Housing Trust funding in the amount of \$1,390,967.00 and provides elderly housing in North Waltham where there was previously none.

In April of 2014, the Housing Division applied for \$500,000 in Community Preservation funding to begin a Pilot Tenant-Based Rental Assistance (TBRA) program that would assist households earning 50 percent or below the AMI. Currently in the public approval process, the program would subsidize rents as per the Section 8 program, with tenants paying only 30 percent of their income towards housing. If approved, the Housing Division will re-apply each year for additional funding. Rental assistance would be for one-year leases with option for renewal as long as tenant remains income-eligible.

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

**Objective:** Expand access to affordable rental housing

**Accomplishments:** Breakdown of FY14 HOME funds: \$144,142 budgeted; \$144,142 expended

**Progress Assessment:** HOME Project Funding Agreement: Dana Court completed in March 2014. The City met 100% of the goal for this year.

- The City added seven additional units of affordable rental housing in 2014 as part of Phase III of the Watch Factory Lofts for a total of 17 affordable rental units through the City's inclusionary zoning ordinance.
- Completion of HOME-funded Dana Court Family Housing Project in March of 2014 expended \$144,000 of HOME funding. Replacement of the heating and hot water system comprised the rehabilitation work. Twenty-five of the thirty-two families currently leasing at Dana Court have incomes below 30 percent of AMI.
- The City will continue to provide CDBG funds in the form of interest-free deferred loans for lead paint abatement of one- to four-family units.

The Planning Department submitted a grant application to HUD in 2014 for an additional \$1,000,000 in federal funds for lead paint abatement.

The Housing Division applied for CPA funds in the amount of \$500,000 for a Pilot Tenant-Based Rental Assistance (TBRA) Program in April 2014. The program will consist of outreach to Waltham residents and landlord/property owners. TBRA will be targeted at low- to very low-income households. This TBRA application has produced significant community support ranging from low-income residents to local agencies that cater to homeless, sheltered, and low-income persons.

**HOME Projects Active in FY14**

<b>Project Name</b>	<b>Budget</b>	<b>Contract Amt.</b>	<b>HOME Units</b>	<b>Total Units</b>	<b>HOME funds expended in FY14</b>	<b>Project Status</b>
Winchester Crane Apartments	\$468,099	\$468,099	30	59	\$321,353.34	Open
HOME Admin FY14	\$16,867	\$16,867	0	0	\$15,240	Open
Myrtle Street	\$269,466	\$269,466	12	24	\$238,266	Open
Dana Court	\$144,142	\$144,142	10	36	\$144,142	Completed
Down Payment Assist. FY14	\$168,671	\$168,671	0	0	\$0	Open
HOME Admin FY15	\$16,867	\$16,867	0	0	\$0	Open with pending transfer
CHDO Admin FY15	\$12,048	\$12,048	0	0	\$0	Open with pending transfer
CHDO set-aside	\$36,144	\$36,144	0	0	\$0	Open with pending transfer
Watertown loan repayment	\$89,509	\$89,509	0	0	\$0	Open with pending transfer

**PART A2. ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING**

**Goal:** Promote decent affordable housing

**Objective:** Improve the physical quality and management accountability of public and assisted housing. Breakdown of 13/14 HOME funds: \$881,707 budgeted; \$703,721.34 expended. Breakdown of CDBG funds: \$208,500.00 budgeted; \$0 expended. Breakdown of CPA funds: \$848,891.00 budgeted; \$848,891.00 expended.

**Progress Assessment:** The City has met 50% of its goal with the completion of the Dana Court heating system and Winchester Crane roof.

Current 2014 projects administered by the Waltham Housing Authority include:

- Dana Court family housing rehabilitation to replace the heating and hot water system was completed in March 2014 for a total HOME budget expenditure of \$144,144.00.
- Ongoing rehabilitation of the Winchester Crane Elderly Apartments. HOME funds totaling \$468,099 were awarded to the WHA to replace the heating/hot water system and all common area flooring for the six floor building, to install new gas stoves for each unit with electrical

upgrades to bring the building up to code, and to initiate ADA-compliant improvements to walkways and railings. The project is scheduled for completion by the fall of 2014.

- Myrtle Street elderly housing rehabilitation is ongoing with a current HOME budget of \$269,466. After undergoing the public meeting process, the City is preparing to provide an additional \$150,000 in HOME funds to this project in August of 2014. Renovations will include a new heating/hot water system, common area flooring, new gas ranges, electrical upgrades, and replacement of a 2<sup>nd</sup> story railing system.
- In 2014, the WHA completed a Community Preservation-funded project for new slate roofing on the Winchester Crane Elderly Apartments. Work is finished on the 59-unit building for a total CPA budget expenditure of \$848,891.
- CDBG funding, in the amount of \$200,000, has been awarded for the creation of the Prospect Terrace Community Center in FY14. The City is collaborating with Bentley University, which will assist the Housing Authority in managing the Community Center upon completion. Prospect Terrace is WHA federally-funded family housing.
- CPA funds totaling \$8,500 have been allocated for improvements to the Prospect Terrace Playground.

The WHA continues to see cuts in its state and federal budgets annually, although the number of clients it assists continues to increase. The continued use of HOME, CDBG, and CPA funding is necessary for rehabilitation of housing authority properties. Tenant-based rental assistance will support the WHA in its efforts to serve the low- and extremely low-income households in Waltham.

Residents may participate in the management and operations of the WHA. The WHA is required to have one of its residents sit on its Board of Governors. That person has one of five votes to determine policy and procedures for the WHA and presumably represents residents' interests in the decision-making process. Additionally, the WHA maintains a Resident Advisory Board, comprised of Federal Public Housing residents and Section Eight participants. This Board meets twice a year to discuss proposed capital improvement projects and the application of federal funds. At these meetings, the residents have an opportunity to make proposals regarding the use of funds for the needs of the residents. Finally, the Board of Governors provides an opportunity for residents to address the Board at monthly meetings by setting aside some time on the agenda for discussion of resident issues. Our resident associations are encouraged to attend the meetings and bring forward any residential community issues.

### **PART A3. ASSESSMENT OF GOALS AND OBJECTIVES- AFFIRMATIVE MARKETING**

**Goal:** Ensure equal opportunity in Housing

**Objective:** Promote public awareness

**Progress Assessment:** The City of Waltham follows the *WestMetro HOME Consortium Affirmative Marketing Plan*, and informs the public, owners, and prospective tenants about the Fair Housing Laws and the Affirmative Marketing Plan in the following manner.

The City began public awareness activities to help residents understand their rights and responsibilities regarding fair housing. These activities included distributing English, Chinese, and Spanish versions of posters regarding Fair Housing Rights. The Housing Division distributed information on free HUD-Approved Housing Counseling Agencies to residents through local social service organizations. The City also began a public awareness campaign for fair housing rights and the responsibility to increase

education on these issues. Additionally, the Waltham public cable channel provides information. Education and increased awareness about fair housing for as many individuals as possible will result in:

- Facilitating a more meaningful understanding of the law
- Increased awareness of the rights afforded protected classes and standards to be maintained
- Empowering victims of illegal activities to assert their rights
- Enabling key sectors of the community to act proactively to comply with fair housing provisions

The City of Waltham requires 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. These procedures include minority outreach and a fair lottery process to select renters or buyers. This process is approved through the MA DHCD.

In July 2014, the Waltham Housing Authority was granted \$200,000 in CDBG funding for a community center at the Prospect Terrace family housing development. The contract was awarded to a woman-owned business. The City requires a *Minority Business Enterprise/Women's Business Enterprise (MBE/MWE) Report Form* for each project as part of HOME and CDBG regulatory agreements. The City will continue to encourage the inclusion of minority- and women-owned enterprises in HOME and CDBG funded activities, consistent with 24 CFR 92.350.

The City hosted a Fair Housing Training, sponsored by the Fair Housing Center of Greater Boston on July 23, 2014. It was attended by municipal staff, the Waltham Housing Authority, local housing agencies, and HOME Program partners. The training focused on Fair Housing complaint resident intake.

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

**Goal:** Promote decent affordable housing

**Objective:** Increase homeownership and rental opportunities for low- and moderate-income persons, persons with disabilities, the elderly, minorities, and persons with limited English proficiency.

**Progress Assessment:** The *2013-2018 Analysis of Impediments to Fair Housing Choice (AI)* identified impediments. Because these impediments have not been eliminated, some explanation of actions taken to continue to address them is appropriate.

The high cost of housing, high costs of development and land acquisition, and lack of available land for new development limits opportunities for diverse siting of affordable housing and housing choice. Housing options are limited as a result of the overall shortage of affordable and accessible rental units and extremely low vacancy rates of such units throughout the City. The age of housing stock, combined with the existence of lead paint hazards and limited financial resources for lead paint abatement reduces housing choices for families with young children.

The following actions were taken during FY14 to address those impediments:

- The former Hardy School rehabilitation is complete and a lottery was held in May of 2014 for 11 affordable elderly units in North Waltham. This 19 unit elderly housing development, owned and managed by the City, is the first elderly housing in North Waltham.

- The continued application of the City's Inclusionary Zoning Ordinance and the adaptive reuse of surplus property facilitate the creation of affordable housing. The renovation of the surplus Banks Elementary School building is underway. The property has been developed into loft-style condominiums for sale with an age restriction for buyers over 62. Affirmative marketing will begin in September 2014.
- Through the Inclusionary Zoning Ordinance, Acadia, a 200-unit rental development provides an additional twenty affordable rental units; ten of which will be accessible and four will be accessible for people with hearing impairments. The Mercer Building project has also been permitted through the Inclusionary Zoning process and it is in the early stages of providing the City's law department with the LIP application for 269 total rental units. Twenty-seven are designated as affordable for households earning 80 percent of the AMI. Groundbreaking began in June 2014.
- The Watch Factory Lofts completed a lottery for an additional seven affordable rental units. These units complete the project bringing the total number of leased, affordable rental units to 17 on site.
- The continued use of CDBG funds provides deferred de-leading loans and grants to owner-occupiers of multifamily properties. No loans were completed in FY14. The City has allocated \$241,439 in CDBG funding for the Rehabilitation Loan program for 2014.
- The Planning Department has applied for an additional Federal Lead paint Grant in June of 2014.
- The continued use of HOME funds to provide rehabilitation grant funds assists the Waltham Housing Authority with energy improvements to its state-funded properties. Additional underwriting was completed in 2014 for 75-85 Myrtle Street elderly housing for ADA rehabilitation. This action increased the HOME budget for Myrtle St. to \$269,266.

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

**Goal:** Strengthen communities

**Objective:** Help organizations access the resources they need to make their communities more livable.

**Progress Assessment:** The City has met 100 percent of its goals to provide CDBG funding to social service agencies that serve the homeless or soon-to-be homeless. Breakdown of FY14 CDBG funds: \$134,137 budgeted; \$134,137 expended.

The City aims to increase financial stability for families that are self-sufficient, yet still at risk of becoming homeless. The focus of the City's antipoverty strategy is threefold: 1) to help these families accumulate assets; 2) to help these families address issues such as substance abuse and domestic violence that may threaten stability; and 3) to provide families with employment-related supportive services like child care.

The Housing Division applied for CPA funding to begin a pilot TBRA program that will provide a rental subsidy modeled after the Section 8 voucher program to Waltham's neediest families. If approved in 2014, the Housing Division partnership with the WHA will assist approximately 35-50 families annually with a rental subsidy that will reduce their own rental payment to 30 percent of their household income.

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HOME funding will be used to provide a TBRA Security Deposit Program that will offer income-eligible applicants a security deposit and first month's rent. This enables low-income households the opportunity to procure permanent housing without depletion of their available savings.

On the next page are the activities the City will support during the 2014-2015 program year to assist families to maintain their current level of independence, to avoid an increased dependence on public assistance, and/or to establish a higher level of self-sufficiency.

<b>CDBG Budget Forecast for Program Year 40</b>				<b>Y40 Budget</b>
<b>SOCIAL SERVICE PROJECTS:</b>				
1	MHSA	<i>Bristol Lodge Homeless Shelter</i>	Shelter for homeless individuals (night only)	\$8,209.00
2	MHSA	<i>Bristol Lodge Soup Kitchen</i>	Soup kitchen serving primarily homeless people	\$8,471.00
3	MHSA	<i>Mary's House Family Shelter</i>	Shelter for homeless families	\$8,875.00
4	Council on Aging	<i>Waltham Senior Center - Staff</i>	Receptionist assisting with transportation & home visiting programs for needy seniors	\$7,665.00
5	Waltham Family YMCA	<i>Whittemore After School Program</i>	After-school tutoring and recreation program for income-eligible youth @ Whittemore School	\$4,682.00
6	GWARC	<i>Inclusive Supports Programs</i>	Recreation program/school to work job opportunities/community field trips	\$13,557.00
7	GWARC/Recreation Dept.	<i>Inclusive Summer Camp</i>	Inclusive summer camps for people with disabilities	\$8,875.00
8	Partnership for Youth	<i>Out of School Time (OST) Learning Centers</i>	Tutoring for income-eligible children at Whittemore School	\$5,649.00
9	Partnership for Youth	<i>Staff and operating costs</i>	Staff person raises funds for and administers several programs for needy youth	\$2,664.00
10	PFY/ Family School	<i>Even Start Program</i>	Family literacy program for low-income immigrant adults and their children	\$2,260.00
11	Healthy Waltham, Inc.	<i>Community Outreach, Ed and Engagement</i>	Operation expenses for nutritional and active lifestyle programs	\$4,035.00
12	Waltham Salvation Army	<i>Emergency Assistance Program</i>	Meals for Homeless and Emergency Fuel assistance programs	\$9,118.00
13	Waltham Salvation Army	<i>Kids FEAST Program</i>	After-school recreation, tutoring and mentoring for income-eligible children	\$2,502.00
14	REACH	<i>Victims services programs</i>	Comprehensive direct services; Children's programs, Community Advocacy & Hotline	\$4,035.00
15	Communities United Inc.	<i>Waltham Creative Start Program</i>	Bi-lingual staffing for daycare provider for low and moderate-income children	\$5,650.00
16	Newton Community Center	Svc <i>Parents' Program</i>	Family counseling for income-eligible Waltham families	\$3,067.00
17	WCI Inc.	<i>Residential Supports Program</i>	Utility costs for 23 units of supportive housing for disabled people	\$4,721.00
18	Neighbors Who Care	<i>Homebound Elder Program</i>	Visitation program for homebound seniors and the blind.	\$1,614.00
19	Chesterbrook Learning Ctr.	<i>Computer and Tutoring Programs</i>	After-school recreation, tutoring and mentoring for children living in public housing	\$6,378.00
20	Dana Court Learning Ctr.	<i>Computer and Tutoring Programs</i>	After-school recreation, tutoring and mentoring for children living in public housing	\$6,000.00
21	Wayside Center	<i>Youth Are Our Future Program</i>	Violence prevention counseling for low and moderate income youth	\$1,453.00
22	Waltham Daycare Center	<i>Teacher Training Program</i>	Teacher mentoring by early childhood specialist	\$840.00
23	Edinburg Center	<i>Opportunities Day Treatment Program</i>	Operation expenses for Opportunities Day Treatment Program	\$1,634.00
24	WATCH/Breaking Barriers	<i>Path to Success Program</i>	English, GED and life skills training for low and moderate income women	\$3,652.00
25	Latinos En Accion de Waltham	<i>ESL for Adults</i>	ESL classes to integrate new residents into Waltham	\$3,000.00
<b>Limited to 15% cap</b>				<b>\$128,606</b>



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

<b>Waltham</b>	<b>Amount</b>	<b>Source</b>
Additional Federal Funds	\$959,093	CDBG funds
Additional State Funds	\$1,288,644	CPA State Match
Locally Leveraged Funds	\$153,639.79	General Municipal revenue for staff costs
Other	\$111,280	CDBG loan repayments
<i>Total</i>	<i>\$2,512,656.79</i>	

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

As required by the U.S. Department of Housing and Urban Development (HUD), the City of Waltham maintains a Citizen Participation Plan which contains the City's policies and procedures for public involvement in the Consolidated Plan process and the use of CDBG and HOME funding. The plan provides for a fifteen day comment period for the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER was made available for public comment from August 6, 2014 through August 21, 2014. Public Notice was made available in the Waltham News Tribune on July 23, 2014. Translator services and special accommodations are made available upon request. The City supports maximum public participation in preparation and review of the CAPER. However, public comments received after the mandatory 15-day comment period will still be received, compiled and acted upon. All comments will be forwarded to HUD to be included as a part of the CAPER.

During the program year, a collaborative effort took place among local government, community-based organizations, and private citizens to assemble and integrate all available federal, state, local and private resources to have the greatest possible impact. There was broad agreement that those resources are insufficient to address the growing scale of the problem but there has also been great determination to alleviate these conditions in Waltham to preserve and protect the substantial community development progress that has been achieved historically with HOME and CDBG funds. During the program year, the Housing Division (under the direction of the Mayor) worked closely with the Waltham Housing Authority and the Planning Department to review needs and thus develop a better CDBG and HOME Proposal process moving forward to address housing, economic development, and public service needs and circumstances.

**Actions to Further Develop Institutional Structure**

The largest gap in resources continues to be the need for additional funding to serve the low-income households in need of housing. The City and its partners continue to search for additional funds from federal, state, and private sources to develop additional housing to address unmet demand for affordable units. The Mayor and the Housing Division partnered with the Waltham Housing Authority to submit an application for \$500,000 of Community Preservation Funds to begin a Tenant Based Rental Assistance program in the City. Three public hearings have been held to address the application. Public comments have been heard and CPA Board recommendations have also been taken into consideration. This is a significant accomplishment given the funding challenges housing authorities face. However, with federal funding for housing programs being cut, the housing authority waiting list continues to grow as demand for affordable housing greatly outpaces available units.

The Waltham Planning Department began its outreach for the Five Year Consolidated Plan. A Community Survey has been distributed to Municipal Departments, Social Service Agencies, City Council, and community residents. The cooperation of other municipal departments and outside agencies will strengthen the Consolidated Planning process for the City and its residents.

#### **Distribution of expenditures active Waltham HOME program projects**

<b>Project</b>	<b>Funding Amount</b>	<b>Expended</b>	<b>Census Tract</b>
Security Deposit TBRA	\$168,671	\$0	Citywide
Winchester Crane	\$468,099	\$321,353,34	3683005
Myrtle Street	\$269,466	\$238,226.00	3686005

#### **PART D. MONITORING**

Waltham Housing staff annually monitors all HOME-funded housing developments to ensure compliance with federal, state, and local standards. Monitoring includes both review of compliance reports and site visits that include property inspections and tenant file review. Each year the Housing Division conducts HQS on HOME assisted rental units. In FY14, 136 affordable units were monitored. Waltham Housing staff annually monitors all HOME-funded housing developments to ensure compliance with federal, state, and local standards. HUD requires the City to ensure that all HUD-funded housing projects comply with federal guidelines and restrictions under HOME Program regulations at 24 CFR Part 92.

2014 HOME Monitoring included 43 HOME rental units and nine HOME-assisted homebuyer rental units. Housing Division staff also monitors the 84 Downpayment Assistance homeowners for Primary Residency compliance. The City monitors verification of tenant income, rent limits, lease compliance, and HQS inspections. The results of the monitoring activities are as follows:

- 84 Homebuyer properties monitored for loan deferments to ensure the properties are the primary residence of the HOME loan recipient and property insurance binders are updated. There have been no issues related to the primary residence requirement of the HOME loan or insurance documentation on current outstanding loans.
- One homebuyer rental property owner has been notified of non-compliance for inadequate recordkeeping and an over-income tenant. Poor documentation of annual income certification and no inspection reports were recorded. The Housing Division has provided technical assistance to the homeowner and has also involved the Waltham Alliance to Create Housing (WATCH) who is the enforcer of the Deed Restriction on the property. The homeowner is currently in a 60-day right to cure notice and WATCH is working to assist them with the findings.
- One over-income tenant in a WATCH-owned HOME-assisted unit is non-compliant with income re-certifications. WATCH is in the process of evicting the tenants as a result of a long history of non-compliance.
- The Housing Division provides technical assistance to WATCH in an effort to address a poor past monitoring record with WATCH. 2014 monitoring found that WATCH improved its monitoring efforts, which includes the proper documentation of income determinations, inspection reports, proper notification to tenants, and use of a lease that is free of all HOME-prohibited provisions. The Housing Division will continue to provide assistance to WATCH.

- The Waltham Housing Authority corrected a finding from 2013 Consortium monitoring that addressed insufficient utility allowances to tenants. The WHA has provided the tenants with the correct utility allowances as per the Housing Authority Utility Allowance schedule and will no longer use the previous DHCD annual allocation method.

**PART E. DISPLACEMENT AND RELOCATION**

Uniform Relocation Act (URA) requirements apply to HUD-provided grants, loans, or contributions, including HOME, CDBG, or Section 108 loan guarantees. It is the policy of the City of Waltham to take all reasonable steps to minimize displacement as a result of CDBG and HOME-assisted projects. There were no instances of displacement associated with any CDBG or HOME Loans in Waltham in FY14.

**PART F. STATUS OF LOANS**

The City has administered 118 interest-free deferred loans to low- and moderate-income buyers since 1995. The outstanding HOME loan balance as of July 15, 2014 is \$2,989,871.50 (84 loans total).

To date, 39 loans totaling \$1,057,334.17 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:**

	<b>Very Low Income (At or below 50% AMI)</b>	<b>Low Income (51%-80% AMI)</b>	<b>Total</b>
Dana Court			
Renter households	10	0	10
Owner households			
Myrtle Street			
Renter households	11	0	11
Owner households			
Winchester Crane			
Renter households	30	0	30
Owner households			

<b>Minority Owned Businesses</b>						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts	3	--	--	--	--	3
Dollar amount of contracts	\$768,277	--	--	--	--	\$768,277
Number of sub-contracts	3	--	--	3	--	--
Dollar Amount of sub-contracts	\$76,827	--	--	\$76,827	--	--

<b>Women Owned Businesses</b>			
	Total	Women Owned	Male Owned
Number of contracts	0	--	--
Dollar amount of contracts	0	--	--
Number of sub-contracts	1	1	--
Dollar Amount of sub-contracts	\$200,000 CDBG	\$200,000 CDBG	--

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**TOWN OF WATERTOWN****PART A1. ASSESSMENT OF GOALS AND OBJECTIVES: OVERALL****Priority #1: Housing needs of elderly homeowners with incomes between 0 and 30 percent of the Area Median Income.**

During FY14, the Town continued to coordinate with the Watertown Senior Center/Council on Aging and other service providers to assist elders to “age in place.”

**Priority #2: Housing needs of small family homeowners with incomes between 51 and 80 percent of Area Median Income.**

During FY14, there was only one non-rental project required to set aside any Local Initiative Program/Local Action Units (LIP/LAU), at 33 Mount Auburn Street. Based on the size of the 33 Mount Auburn Street project, (24 units) the LIP/LAU set-aside was two onsite units. During the project review, Town Planning staff encouraged the Petitioner to include 3-bedroom units in the project, but that did not occur.

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

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 *FY14 Annual Action Plan*. In FY14, 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. The Town planning staff advocated for a balanced housing policy by educating the public and Town officials on the needs for multifamily rental housing. In FY14, nine new permanently affordable rental units were approved by Special Permit under the Town’s Inclusionary Zoning Ordinance. Of these new affordable units, five are one-bedroom, three are two-bedroom, and one is three-bedroom.

**Other Activities that Promoted All Three Priorities**

Watertown received a payment of \$182,105.00 in lieu of creation of one unit of affordable housing.

The Town also engaged in outreach related to Watertown’s affordable housing goals and priorities by hosting public forums in October 2013 and June 2014 on Watertown’s Comprehensive Plan which raised awareness among residents of the need for all types of affordable housing, including multi-family and public housing. The public forums were advertised on the Town’s webpage, and by e-mail to over 3,000 interested parties. In addition, the forums were recorded by Watertown’s local access cable channel, which is accessible via the Town’s webpage, and local media were contacted to cover the discussions. Attendees were invited to comment on the Town’s affordable housing strategies.

Project Name	Budget	Contract Amount	HOME Units	Total Units	HOME funds expended in FY14	Project Status
St. Joseph Hall	\$559,065	\$559,065	7 rental units (5 HH @ 60% AMI)  (2 LH @ 50% AMI)	25	\$209,186.05  (\$206,595.07 Final Drawdown)  (\$2,592.43 for Legal Review)	Project completed in December, 2013.  Fully occupied in January, 2014.
CHDO Operating Expenses	\$5,262	\$5,262	0	0	\$5,262	MWCD is working on the St. Joseph Hall project

### **PART A2. ASSESSMENT OF GOALS AND OBJECTIVES - PUBLIC HOUSING**

During FY14, Watertown's Planning staff met with the Director of Watertown's Housing Authority to stay informed of the needs and plans of the Housing Authority. The Director of Watertown's Housing Authority is also a member of the Watertown Housing Partnership, and regularly communicates the needs of public housing to Town staff. One of the specific actions listed in the 2014 AAP was to have residents of the Watertown Housing Authority (WHA) facilities become more involved in facility management.

According to the WHA's Executive Director, the WHA has active tenant associations and Resident Advisory Boards (RABs) based on the family and elderly housing developments. These tenant associations and RABs have monthly meetings at which residents provide input on the management of facilities and capital development.

The Town promoted involvement of WHA residents in community gardening activities. The WHA established community gardens at the Nichols Avenue property in 2010. These gardens are coordinated with a Learning Center at the Quimby Street development in addition to providing WHA residents with an opportunity to grow food with the assistance of Watertown's Garden Club. Building on the success of the Nichols Avenue gardens, the WHA expects to start another community garden at its Lexington Gardens property in 2015.

The Town also encouraged public housing residents to participate in homeownership. In addition to continuing outreach activities to public housing residents in Watertown, the WHA Resident Managers provide annual training sessions to residents on how to develop a budget and other salient skills for homeownership. Beginning in the latter part of 2014, the WHA will participate in Massachusetts Department of Housing and Community Development (MA DHCD)'s Learning, Employment and Asset Program (LEAP). The Watertown Housing Authority is one of only five Housing Authorities in Massachusetts to qualify to participate in LEAP.

### **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 the Massachusetts 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 FY14, the Metro West Collaborative Development (MWCD), the local CHDO, continued to run their Regional Ready Buyer/Renter Program in which the Town participates. The program includes:

- affirmative marketing,
- lottery administration and wait list management,
- income eligibility determination,
- unit fulfillment, and
- annual compliance monitoring of participating units.

As of the date of this CAPER, the Ready Renter Program currently has 231 households on the waiting list. Of those who self-report (which is 106 of applicants), 3% are Asian, 9% are Other/Mixed Race, 13% are Hispanic, 32% are Black/African, and 43% are White. In terms of what units Ready Renter participants seek, 105 of the 213 households are seeking one-bedroom units, 94 are seeking two-bedroom units, and 51 are seeking three-bedroom units.

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

In 2013, Watertown completed an Analysis of Impediments to Fair Housing (AI) which significantly revised the previous 2008 AI plan. The 2013 AI found the following issues were the greatest impediments to Fair Housing in Watertown:

1. Lack of knowledge among small landlords
2. Lack of knowledge among realtors
3. Lack of knowledge/empowerment among housing seekers
4. Restrictive zoning
5. Lead paint issues – rentals to families with children
6. Lack of development sites – limited availability of parcels
7. Low vacancy rates – ownership and rental
8. High cost of housing – ownership and rental affordability gap
9. Language barriers

In FY14, Watertown utilized the 2013 AI to guide the development and implementation of strategies to address impediments to Fair Housing. Taken from the AI, these strategies include:

1. Review the Analysis of Impediments with the Town Council.
2. Increase education and perform community outreach about fair housing choice, affordable housing and fair housing complaint procedures.
3. Incorporate more diversity into the permit granting authorities.
4. Investigate zoning amendments that provide better incentives for higher density development with a variety of unit sizes and price points to encourage more diversity and increase housing choice.

5. Identify districts and parcels within the Town that could accommodate higher density development to increase the number and availability of housing units in Town particularly in the East End which has a larger concentration of minorities.
6. Encourage developers to create more accessible units by incorporating Universal Design into new residential developments.
7. Investigate funding sources to bring back the discontinued First Time Homebuyers downpayment assistance and Home Improvement Program loan programs.
8. Assist homeowners with obtaining financial assistance for de-leading of units, such as the possible creation of a Town sponsored lead abatement tax credit in order to increase the number of housing units suitable for families with young children.
9. Offer security deposit assistance through a new Tenant Based Rental Assistance program.
10. Continue to work with the local Community Housing Development Organization to develop affordable units.

Watertown's Housing Partnership (WHP), which is a policy body appointed by the Town Manager to oversee the development, preservation and advocacy for affordable housing, participated in the development of the 2013 AI.

Watertown also continued to work with MWCD to develop affordable units, both ownership and rental.

In addition, the Senior Planner answered questions from individuals seeking rental housing in Watertown. They were put in contact with service providers and notified of any current lotteries for affordable housing in private developments, and briefly counseled on their rights under State and Federal Fair Housing laws.

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

Working with MWCD, the Town was involved in the final stages of renovation of the acquired 25 existing rental units in St. Joseph Hall, of which a significant number of the existing tenants are extremely low-income. *See the chart under Section A1.*

#### **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 FY14, 833 total building permits were issued in Watertown, of which six were for new residential construction. Of these six Building Permits, one was for single-family homes, two were for condominiums, two were for townhouses, and one was for a new two-family home.

#### **PART B. LEVERAGING**

MWCD completed its drawdown of HOME funds in FY14 for the St. Joseph Hall project. The renovation will result in improved energy efficiency and increased safety features for the elderly tenants to age in place comfortably. *See the map, shown below, for the location of this project.*

#### **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

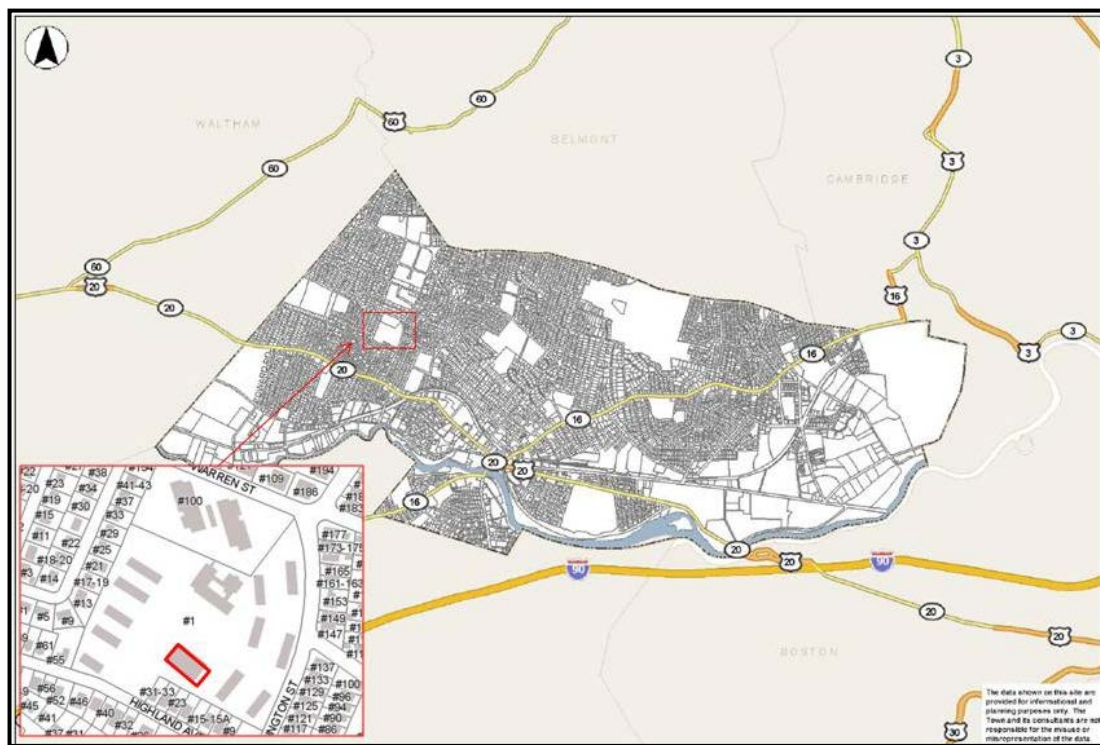


Town website. Public hearings, when held, are also advertised in the local newspaper, the *Watertown TAB*, two weeks in advance of a hearing.

In FY14, the Town was involved in the planning processes for a Housing Production Plan and a Town-wide Comprehensive Plan which involved members of the WHP as well the Town Council, Planning Board and Zoning Board of Appeals. Various public meetings were held by these Boards, where housing and zoning issues were discussed.

The WHP also discussed changes to Watertown’s existing Inclusionary Zoning Ordinance in FY14. These changes included increasing the affordability requirement for projects having more than five residential units from 10 percent to 12.5 percent, and changing the required Gross Floor Area of affordable units from a defined minimum size to the minimum square footages as required by DHCD. At its May 2014 meeting, the WHP unanimously endorsed the proposed changes and voted to forward the recommended changes to Watertown’s Town Council for adoption. Adoption of the revised Ordinance is expected by the end of 2014.

The map below identifies the location of St. Joseph Hall, a HOME-funded project in Watertown. Project funds and CHDO operating assistance funds were drawn in FY14 in connection with this project.



Location Map of St. Joseph Hall

**PART D. MONITORING**

First Time Homebuyer Monitoring Results

21 outstanding First-Time Homebuyer loans were monitored in the fall of 2013. All homeowners save one provided the required documentation and were found to be in compliance. Documentation provided by owners included: a) signed certification form, b) copy of driver’s license and c) copy of homeowner’s insurance.

Rental Housing Monitoring Results

Twenty-nine HOME-assisted rental units among the following four projects were monitored in 2013 and 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<sup>1</sup>

**PART E. DISPLACEMENT AND RELOCATION**

There was no activity during FY14 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
- Brigham House: \$250,000 outstanding deferred loan
- Coolidge School: \$390,000 outstanding deferred and forgivable loan
- St. Joseph Hall: \$559,065 outstanding deferred loan (*Active FY14*)

First Time Homebuyer loans: At the close of FY14, there were 21 outstanding deferred loans totaling \$528,241. Of these homeowners, one was in the process of foreclosure in 2013.

**PART G. ANNUAL PERFORMANCE REPORT**

Project and Household Type	Very Low Income (At or below 50% AMI)	Low Income (51%-80% AMI)	Total
St. Joseph Hall			
Renter households	2	5	7
Owner households	0	0	0

<sup>1</sup> Marshall Place received a grant of HOME funds in 2003.

<b>Minority Owned Businesses</b>						
	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	White non-Hispanic
Number of contracts	1	--	--	--	--	1
Dollar amount of contracts	\$2,320,000	--	--	--	--	\$2,320,000
Number of sub-contracts	10	1	--	1	2	6
Dollar Amount of sub-contracts	\$1,217,182	\$185,775	--	\$149,797	\$184,077	\$751,543

<b>Women Owned Businesses</b>			
	Total	Women Owned	Male Owned
Number of contracts	1		1
Dollar amount of contracts	\$2,320,000		
Number of sub-contracts	10		10
Dollar Amount of sub-contracts	\$1,217,182		

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**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 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**

During the spring 2014 Annual Town Meeting, the Town of Wayland voted to create and adopt 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**

During the spring 2014 Annual Town meeting, the Town of Wayland voted to adopt a River's Edge Housing Overlay district that would permit the construction of 190 multifamily housing units on the Town of Wayland former Septage site. It was also voted to dispose of said property which will be either sold or leased to a qualified private developer. The Town of Wayland has formed a committee to develop an RFP.

**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 for 28 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 12 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 preference 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 founded 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 lifestyles; 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 383 households (or 8.3 percent of all households) with annual 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 set at \$10,850 for an individual and \$18,310 for a three-person household. While there are no updated figures available, it is likely that the financial situations of these residents may not have improved substantially and some may have been forced to relocate given economic circumstances since 2000.

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

The Habitat Project is required to meet the building stretch code that was adopted in Wayland in 2011. The Habitat Project is under construction and the first unit should be completed by the Fall of 2014.

**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. This project has involved significant public outreach. The Town of Wayland is working constantly 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. The site is owned now 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**

**PUBLIC WRITTEN COMMENTS**

No public written comments on the FY14 Consolidated Annual Performance Evaluation Report for the City of Newton & WestMetro HOME Consortium were received during the comment period.



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 2013  
 NEWTON , MA

DATE: 08-29-14  
 TIME: 14:16  
 PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	884,735.28
02 ENTITLEMENT GRANT	1,762,730.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	428,789.66
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	(4,617.28)
08 TOTAL AVAILABLE (SUM, LINES 01-07)	3,071,637.66

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,529,999.32
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	1,529,999.32
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	450,150.48
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)	1,980,149.80
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	1,091,487.86

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	83,934.37
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,446,064.95
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	1,529,999.32
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

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	301,993.77
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	9,905.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	292,088.77
32 ENTITLEMENT GRANT	1,762,730.00
33 PRIOR YEAR PROGRAM INCOME	181,494.22
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	3,050.39
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,947,274.61
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	15.00%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	450,150.48
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	15,230.36
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	434,920.12
42 ENTITLEMENT GRANT	1,762,730.00
43 CURRENT YEAR PROGRAM INCOME	428,789.66
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	(4,617.28)
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	2,186,902.38
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	19.89%



# HOME Match Report

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

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

Match Contributions for <b>Federal Fiscal Year (yyyy)</b>	2013
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## Part I Participant Identification

1. Participant No. (assigned by HUD) M-12-DC-25-0213	2. Name of the Participating Jurisdiction Newton (Mass.) WestMetro Consortium	3. Name of Contact (person completing this report) Lydia Scott
5. Street Address of the Participating Jurisdiction 1000 Commonwealth Avenue		4. Contact's Phone Number (include area code) 617-796-1132
6. City Newton	7. State MA	8. Zip Code 02459-1449

## Part II Fiscal Year Summary

1. Excess match from prior Federal fiscal year	\$	\$31,672,138.90
2. Match contributed during current Federal fiscal year (see Part III.9.)	\$	\$12,387,236.00
3. Total match available for current Federal fiscal year (line 1 + line 2)	\$	\$44,059,374.90
4. Match liability for current Federal fiscal year	\$	\$240,916.01
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)	\$	\$43,818,458.89

## 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
1. NEEDHAM								
1285 South Street	FY14	\$220,000						\$220,000
2. SUDBURY								
Coolidge at Sudbury	7/16/13	\$2,000,000						\$2,000,000
3. WALTHAM								
Mass. Rental Voucher	FY14						\$173,866	\$173,866
4. FRAMINGHAM								
Edmands House	8/21/13		\$7,993,370					\$7,993,370
Edmands House	8/21/13		\$2,000,000					\$2,000,000
TOTAL >>>>		\$2,220,000	\$9,993,370				\$173,866	\$12,387,236

# 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/M) 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: <b>HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410</b>	This report is for period (mm/dd/yyyy) Starting 07/01/2013	Ending 06/30/2014	Date Submitted (mm/dd/yyyy) 09/30/2014
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## Part I Participant Identification

1. Participant Number M-13-DC-25-0213	2. Participant Name Newton (WestMetro) Consortium		
3. Name of Person completing this report Lydia Scott	4. Phone Number (Include Area Code) 617-796-1132		
5. Address 1000 Commonwealth Avenue	6. City Newton	7. State MA	8. Zip Code 02459-1449

## Part II Program Income

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

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

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

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
<b>A. Contracts</b>					
1. Number	15	0	0	0	15
2. Dollar Amount	\$3,856,289	0	0	0	\$3,856,289
<b>B. Sub-Contracts</b>					
1. Number	13	1	0	4	6
2. Dollar Amount	\$1,348,019	\$185,775	0	\$226,624	\$184,077
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
<b>C. Contracts</b>					
1. Number	15	2	13		
2. Dollar Amount	\$3,856,289	\$198,495	\$3,657,794		
<b>D. Sub-Contracts</b>					
1. Number	10	0	10		
2. Dollar Amounts	\$1,348,019	0	\$1,348,019		

**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	3	0	0		0	3
2. Dollar Amount	\$478,495					\$478,495

**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	1	\$2,000,000
2. Businesses Displaced	0	
3. Nonprofit Organizations Displaced	0	
4. Households Temporarily Relocated, not Displaced	29	\$163,836

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	0	0	0	0	0	0
6. Households Displaced - Cost	0					

**CR-60 - ESG 91.520(g) (ESG Recipients only)**

**ESG Supplement to the CAPER in *e-snaps***

**For Paperwork Reduction Act**

**1. Recipient Information—All Recipients Complete**

**Basic Grant Information**

<b>Recipient Name</b>	NEWTON
<b>Organizational DUNS Number</b>	076576826
<b>EIN/TIN Number</b>	046001404
<b>Identify the Field Office</b>	BOSTON
<b>Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance</b>	Brookline/Newton CoC

**ESG Contact Name**

<b>Prefix</b>	
<b>First Name</b>	Eve
<b>Middle Name</b>	
<b>Last Name</b>	Tapper
<b>Suffix</b>	
<b>Title</b>	Interim Director for Housing and Community Development

**ESG Contact Address**

<b>Street Address 1</b>	1000 Commonwealth Avenue
<b>Street Address 2</b>	
<b>City</b>	Newton
<b>State</b>	MA
<b>ZIP Code</b>	02139
<b>Phone Number</b>	617-796-1139
<b>Extension</b>	
<b>Fax Number</b>	617-796-1142
<b>Email Address</b>	etapper@newtonma.gov

**ESG Secondary Contact**

<b>Prefix</b>	
<b>First Name</b>	Rob
<b>Last Name</b>	Muollo
<b>Suffix</b>	
<b>Title</b>	Interim Housing Programs Manager
<b>Phone Number</b>	617-796-1146

**Extension**

**Email Address**

rmuollo@newtonma.gov

**2. Reporting Period—All Recipients Complete**

**Program Year Start Date**

07/01/2013

**Program Year End Date**

06/30/2014

**3a. Subrecipient Form – Complete one form for each subrecipient**

**Subrecipient or Contractor Name**

**City**

**State**

**Zip Code**

**DUNS Number**

**Is subrecipient a victim services provider**

**Subrecipient Organization Type**

**ESG Subgrant or Contract Award Amount**

REACH Beyond Domestic Violence, Inc.  
Waltham, MA 02454 DUNS: 781777412  
DV Provider, other nonprofit, \$11,600 – Emergency Shelter Services

The Second Step, Inc.  
Newton, MA 02460 DUNS: 028016942  
DV Provider, other nonprofit \$34,900 – Emergency Shelter Services

Middlesex Human Service Agency, Inc.  
Waltham, MA 02453 DUNS: 170557474  
No DV, other nonprofit, \$24,000 – Emergency Shelter Services

Brookline Community Mental Health Center, Inc.  
Brookline, MA 02445 DUNS: 097444186  
No DV, other nonprofit,  
\$94,694.25 (Amended budget: \$99,194.25) – Homelessness Prevention (FY13 funds)  
\$31,564.75 (Amended budget: \$27,064.75) – Rapid Re-housing (FY13 funds)

Waltham Community Day Center  
Waltham, MA 02454 DUNS: 791377612  
No DV, other nonprofit, \$3,280 – Shelter Renovation

## CR-65 - Persons Assisted

### 4. Persons Served

#### 4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	39
Children	39
Don't Know/Refused/Other	0
Missing Information	0
<b>Total</b>	<b>78</b>

Table 1 – Household Information for Homeless Prevention Activities

#### 4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	11
Children	9
Don't Know/Refused/Other	0
Missing Information	0
<b>Total</b>	<b>20</b>

Table 2 – Household Information for Rapid Re-Housing Activities

#### 4c. Complete for Shelter

Number of Persons in Households	Total
Adults	407
Children	42
Don't Know/Refused/Other	0
Missing Information	0
<b>Total</b>	<b>449</b>

Table 3 – Shelter Information

#### 4d. Street Outreach

<b>Number of Persons in Households</b>	<b>Total</b>
Adults	457
Children	90
Don't Know/Refused/Other	0
Missing Information	0
<b>Total</b>	<b>547</b>

**Table 4 – Household Information for Street Outreach**

#### 4e. Totals for all Persons Served with ESG

<b>Number of Persons in Households</b>	<b>Total</b>
Adults	457
Children	90
Don't Know/Refused/Other	0
Missing Information	0
<b>Total</b>	<b>547</b>

**Table 5 – Household Information for Persons Served with ESG**

#### 5. Gender—Complete for All Activities

	<b>Total</b>
Male	364
Female	183
Transgender	0
Don't Know/Refused/Other	0
Missing Information	0
<b>Total</b>	<b>547</b>

**Table 6 – Gender Information**

## 6. Age—Complete for All Activities

	<b>Total</b>
Under 18	90
18-24	30
25 and over	427
Don't Know/Refused/Other	0
Missing Information	0
<b>Total</b>	<b>547</b>

**Table 7 – Age Information**

## 7. Special Populations Served—Complete for All Activities

### Number of Persons in Households

<b>Subpopulation</b>	<b>Total Persons Served – Prevention</b>	<b>Total Persons Served – RRH</b>	<b>Total Persons Served in Emergency Shelters</b>	<b>Total</b>
Veterans	2	0	24	26
Victims of Domestic Violence	12	1	129	142
Elderly	5	0	29	34
HIV/AIDS	0	0	9	9
Chronically Homeless	0	1	219	220
<b>Persons with Disabilities:</b>				
Severely Mentally Ill	22	2	156	180
Chronic Substance Abuse	1	0	193	194
Other Disability	27	2	44	73
Total (unduplicated if possible)	69	6	803	878

**Table 8 – Special Population Served**



## CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

### 8. Shelter Utilization

Number of New Units – Rehabbed	0
Number of New Units – Conversion	0
Total Number of bed - nights available	31,755
Total Number of bed - nights provided	29,202
Capacity Utilization	92%

Table 9 – Shelter Capacity

### 9. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s).

In FY14, the CoC established written standards for providing assistance in consultation with ESG grantees. The goals identified within these documents are steps to solidify the CoC's compliance with the federal Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act.

Based on the performance standards developed in consultation with the CoC, proposed outcomes were set with specific goals for homelessness and homelessness prevention. It was proposed to serve 310 persons with Emergency Shelter services; 178 persons with Homelessness Prevention; and 72 people with Rapid Re-housing. In FY14, 449 people were served by Emergency Shelter services; 78 people with Homelessness Prevention; and 20 people with Rapid Re-housing.

## CR-75 – Expenditures

### 11. Expenditures

#### 11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	FY 2011	FY 2012	FY 2013
Expenditures for Rental Assistance	\$16,600	\$16,760	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	\$50,310
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	\$50,477
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	\$12,866	\$12,989	0
<b>Subtotal Homelessness Prevention</b>	<b>\$29,466</b>	<b>\$29,749</b>	<b>\$100,787</b>

Table 10 – ESG Expenditures for Homelessness Prevention

#### 11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	FY 2011	FY 2012	FY 2013
Expenditures for Rental Assistance	0	0	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	\$8,647
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	\$16,826
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
<b>Subtotal Rapid Re-Housing</b>	<b>0</b>	<b>0</b>	<b>\$25,473</b>

Table 11 – ESG Expenditures for Rapid Re-Housing

#### 11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	FY 2011	FY 2012	FY 2013
Essential Services	\$11,900	\$12,010	0
Operations	\$57,300	\$57,840	\$70,500
Renovation	0	0	\$3,280
Major Rehab	0	0	0
Conversion	0	0	0
<b>Subtotal</b>	<b>\$69,200</b>	<b>\$69,850</b>	<b>\$73,780</b>

Table 12 – ESG Expenditures for Emergency Shelter

**11d. Other Grant Expenditures**

	Dollar Amount of Expenditures in Program Year		
	FY 2011	FY 2012	FY 2013
Street Outreach	0	0	0
HMIS	0	0	\$16,667
Administration	0	0	\$6,917

**Table 13 - Other Grant Expenditures**

**11e. Total ESG Grant Funds**

Total ESG Funds Expended	FY 2011	FY 2012	FY 2013
	\$98,666	\$99,599	\$223,624

**Table 14 - Total ESG Funds Expended**

**11f. Match Source**

	FY 2011	FY 2012	FY 2013
Other Non-ESG HUD Funds	\$125,789	\$79,399	\$28,641
Other Federal Funds	\$20,000	\$10,000	0
State Government	\$804,738	\$402,270	\$201,539
Local Government	\$75,864	\$47,582	0
Private Funds	\$417,977	\$241,969	\$621,095
Other	\$3,075	\$970	\$417,155
Fees	0	0	0
Program Income	\$20,000	\$8,300	0
<b>Total Match Amount</b>	<b>\$1,467,443</b>	<b>\$790,490</b>	<b>\$1,268,430</b>

**Table 15 - Other Funds Expended on Eligible ESG Activities**

**11g. Total**

Total Amount of Funds Expended on ESG Activities	FY 2011	FY 2012	FY 2013
	\$1,566,109	\$890,089	\$1,492,054

**Table 16 - Total Amount of Funds Expended on ESG Activities**



Setti D. Warren  
Mayor

**City of Newton, Massachusetts**  
Department of Planning and Development  
1000 Commonwealth Avenue Newton, Massachusetts 02459

Telephone  
(617) 796-1120  
Telefax  
(617) 796-1142  
TDD/TTY  
(617) 796-1089  
www.newtonma.gov

Candace Havens  
Director

**TO:** Mayor Setti D. Warren  
**FROM:** James Freas, Acting Director of Planning and Development  
Eve Tapper, Interim Director for Housing and Community Development  
**DATE:** September 24, 2014  
**RE:** Planning and Development Board Recommendation

On September 3, 2014 the Planning and Development Board held a public hearing to consider the following housing and community development item.

**Public Hearing Item:** FY.2014 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 4. 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 comments were shared by the Board members and by the public that will be helpful in guiding the process for creating the Consolidated Plan.

**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

9/26/14  
Date

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

**COVER PAGE/CERTIFICATION**

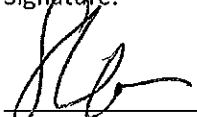
Grantee Performance Report  
Community Block Grant Program

1. PROGRAM YEAR END: <b>6/30/14</b>	2. GRANT NUMBER: <b>B13MC250019</b>
3. NAME & ADDRESS OF GRANTEE: <b>City of Newton 1000 Commonwealth Avenue Newton, MA 02459-1449</b>	4. NAME & ADDRESS OF CD Manager: <b>Eve Tapper, Acting Director, Housing &amp;Community Dev. Planning and Development Department 1000 Commonwealth Avenue Newton, MA 02459-1449</b>
5. NAME & TELEPHONE NUMBER OF PERSON MOST FAMILIAR WITH INFORMATION IN THIS REPORT: <b>Lydia Scott (617) 796-1132</b>	6. NAME & TELEPHONE NUMBER OF PERSON TO CONTACT ABOUT DISCLOSURES REQUIRED BY THE HUD REFORM ACT OF 1989: <b>Eve Tapper (617) 796-1139</b>
<p>7. Have these Community Development Block Grant (CDBG) funds been used:</p> <p>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. <span style="float:right">YES</span></p> <p>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. <span style="float:right">YES</span></p> <p>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. <span style="float:right">YES</span></p>	

8. Were citizen comments about this report and/or the CDBG program received?  
**See Citizen Participation Summary Section and Comments/Responses in Appendix**

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:  <b>Setti D. Warren, Mayor</b>	Signature: 	September 24, 2014
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