



CITY OF NEWTON & WESTMETRO HOME CONSORTIUM

FY07

CONSOLIDATED
ANNUAL
PERFORMANCE AND
EVALUATION
REPORT

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EXECUTIVE SUMMARY

The FY07 Consolidated Annual Performance and Evaluation Report (CAPER) provides an analysis of the second year of the FY06-10 Consolidated Plan —July 1, 2006 through June 30, 2007—for the City of Newton Community Development Block Grant program (CDBG), the Emergency Shelter Grant program (ESG), the WestMetro HOME Consortium HOME Investment Partnerships program (HOME), and the American Dream Downpayment Initiative program (ADDI). These funds provided the City of Newton and the eleven other communities in the WestMetro HOME Consortium with a total of \$4,548,703 in resources from HUD.

The five-year Consolidated Plan was developed to describe the use of these federal resources for housing and community development activities in Newton and housing activities in the 11 other HOME Consortium communities (the towns of Bedford, Belmont, Brookline, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury and Watertown and the city of Waltham). The FY07 Action Plan provided details to citizens, public and private agencies, and other interested parties on the program activities that were planned in response to the priority needs identified in the Consolidated Plan. The CAPER provides an assessment of how successful Newton and the Consortium communities were at meeting their goals.

Significant progress was made by the Newton Housing and Community Development Program in meeting the goals and objectives of the FY06-10 Consolidated Plan and the FY07 Annual Action Plan. In FY07, the City of Newton received \$2,297,155 in CDBG funds and expended \$2,685,851 in FY07 and prior year funds. The largest portion of the funds, 33 percent, was directed to housing rehabilitation. The City's housing development program expended 21 percent of the CDBG funding, while accessibility and neighborhood improvements accounted for nine and five percent, respectively, of the total program year expenditure. As in previous years, Newton allocated 15 percent of the CDBG grant and 15 percent of the prior year's program income to public service activities, the maximum amount allowed under HUD regulations. Expenditures for program administration were below the 20 percent cap at 17 percent.

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

During FY07, \$2,120,498 in HOME funding was allocated to the WestMetro HOME Consortium, with \$124,713 expended in Newton. The total of \$1,113,231 was expended and accomplishments include the creation of 20 units of affordable housing and assistance to 16 first time homebuyers during FY07. In both the older and newer Consortium member communities, groundwork was laid for many pending HOME-assisted affordable housing development projects. Additionally, in Newton, HOME funds were used to fund a fair housing audit for people with disabilities.

Finally, in FY07, the City of Newton received \$97,854 in ESG funding and expended \$101,042 in FY07 and prior year funds. Seven projects provided assistance to more than 1,300 people who were either homeless or at-risk of homelessness. The types of assistance ranged from transitional housing for survivors of domestic violence, to crisis management for adolescents at-risk of homelessness, to mediation services for low-income tenants and

their landlords to reach mutually beneficial agreements, thus preventing eviction and possible homelessness.

Overall, the City of Newton Housing and Community Development Program and the WestMetro HOME Consortium had much success in the second year of the FY06–10 Consolidated Plan. The following table provides a summary of the performance outcomes anticipated in the FY06-10 Consolidated Plan and compared to actual achievements during FY07. These accomplishments are described more fully in subsequent sections of this report. It is anticipated that this achievement will continue during the remaining three years of the five-year plan as many large projects will soon be implemented.

Goals	Proposed Outcome	Actual Outcome
Housing Development		
Affordable housing units	5 rental units	20
Homebuyer assistance	3 homebuyers	5
Housing Rehabilitation		
Housing rehabilitation programs	62 homes rehabilitated	78
Public Services		
Elder services	2,648 people assisted	2,786
Adolescent services	432 people	629
Children's services	174 people	167
Adult/family services	365 people	688
Services for people with disabilities	270 people	233
Architectural Access		
Public thoroughfare improvements	25 curb cuts constructed 3 pedestrian signals improved	30 curb cuts 0 improvements
Public building improvements	1	3
Parks and recreational facilities improvements	2	2
Nonprofit agency improvements	0	1 (FY06 goal)
Economic Development		
Microenterprise loan	1	0
Family day care grant	1 - 3	1
Neighborhood Improvements		
Traffic improvements	2	2 projects in design phase
Parks/open space improvements	3	3 projects in planning/design phase
Continuum of Care for People who are Homeless or At-Risk (ESG Program)		
Homelessness Prevention	228	271
Support Services	500	529
Operating Support	320	557
HOME Program		
Rental units	10	17
Homebuyer units	5	3
Homebuyer assistance	15	16



PART I
NEWTON HOUSING AND COMMUNITY
DEVELOPMENT PROGRAM

ASSESSMENT OF GOALS AND OBJECTIVES

During FY07, the Newton Housing and Community Development Program achieved a number of successes and made a great deal of progress toward meeting the goals and objectives specified in the FY06-010 Consolidated Plan and the FY07 Annual Action Plan. An assessment of this progress, including any changes made from what was proposed, is listed by program area in the following paragraphs.

HOUSING DEVELOPMENT

In the FY06-10 Consolidated Plan, the City identified six priority needs in the document's Housing and Homelessness Strategic Plan section (page 67). In FY07, City housing staff continued to address these priorities through the allocation of federal resources to create additional affordable housing units, the development of new programming, and increased education and outreach, etc. Progress made during FY07 to address each goal and objective is listed in the following paragraphs, followed by a breakdown of the CDBG and HOME funds spent during the fiscal year.

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

In FY07, Advocates, Inc., a Framingham nonprofit that provides housing and support services to individuals with mental illness, received \$415,324 in CDBG funds to acquire three condominium units for their clients. Community-based residential housing is a philosophical change in direction from the group residential living model that the state Department of Mental Health (and therefore, in response, the City) has funded in the past. The condominium units required very little cosmetic attention and Advocates was quickly able to move income-eligible clients into them. The clients rent the units from Advocates using their Section 8 vouchers.

Riverside Community Health and Retardation Center completed the rehabilitation of its 8-person group residence at 173 Tremont Street in FY07. The two-family house provides housing to income-eligible individuals with developmental disabilities.

The Barry L. Price Center acquired a two-family property on Wiltshire Road for a group home for five extremely low income individuals with severe mental retardation and physical disabilities and acquired a single-family property for a group home for four extremely low income individuals with severe mental retardation and physical disabilities on Washington Street. Both projects were completed and fully occupied in FY07.

Citizens for Affordable Housing in Newton Development Organization (CAN-DO), the City's HOME-certified Community Housing Development Organization (CHDO), completed and sold its affordable for sale units at 248 Elliot Street (Linden Green) and 1101 Chestnut Street (Millhouse Commons) in FY07. The five total affordable units (three at Elliot Street and two at Chestnut Street) were acquired through a lottery process by eligible first time homebuyers.

All the units completed and occupied in FY07 are on the City's Subsidized Housing Inventory and are, or will soon be, restricted in perpetuity under Massachusetts General Law c. 184, sec. 32.

Accessory Apartment Incentive Program

The Accessory Apartment Incentive Program (AAIP), capitalized with Community Preservation Funds in FY06, continued to be an available financial and technical resource throughout FY07. The 18-month pilot program is a partnership between Community Living Network, Inc. and the City. The program provides funds to create an accessory apartment or legalize an existing apartment. In return for funding assistance, eligible homeowners must agree to rent the accessory apartment to individuals and families whose gross annual household income does not exceed 80 percent of area median income. This program was designed to increase the City's inventory of affordable rental housing. Although the AAIP is not restricted to seniors, lower-income seniors can be in the position of having unused space in their homes unlike most families with young children.

To date, the AAIP Manager has answered over 350 inquiries for information and researched program eligibility on over 245 properties. Despite the work that has gone into the development and implementation of the AAIP, there have been no applications for funding. The City's Community Preservation Committee is currently working with Cooperative Living Network to revise the AAIP to make it more attractive to prospective applicants. For example, the revised program design only includes one funding instrument: a 0% interest, forgivable loan with a 30-year term. The current program provides loans as well as interest-free grants. Homeowners who receive a grant are required to restrict the apartment in perpetuity. The revised program, if funded, will only require an accessory unit to be affordable for the term of the loan or until the property is conveyed and then the balance of the principal must be repaid.

Inclusionary Zoning

The City's Inclusionary Zoning Ordinance (IZO), which applies to all multi-family development, continues to be a resource for the development of affordable housing. In FY07, the units at two IZO developments, 391 Walnut Street (Oxford House) and 267-273 Watertown Street, were occupied. Since the last time the IZO was amended in 2004, additional issues have been identified. In FY07, City staff, in conjunction with the Newton Housing Partnership and other volunteers, crafted updated language to address gaps in the ordinance and clarify existing language. The City expects the revised IZO to be approved by the Board of Aldermen in FY08.

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

As mentioned previously, five homeownership projects were completed and occupied in FY07: Linden Green and Millhouse Commons. The CAN-DO developments provide a total of five additional for sale units to Newton's 40B Subsidized Housing Inventory. Both projects went through the Department of Housing and Community Development's Local Initiatives Program.

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

Again, as mentioned previously, in FY07 the City provided CDBG funds to Advocates, Inc. to acquire three condominiums to rent to individual clients with mental illness. Advocates matched the City's support with funding from the Housing Innovations Fund. The units are deed restricted in perpetuity.

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

The Newton Housing Rehabilitation Fund continues to provide grant funding through its Elder Grant Program. The program provides assistance to income-eligible individuals who

are at least 62 years old and/or have a physical disability. In FY07, the program assisted 53 individuals and provided approximately \$127,000 in CDBG funds for small repairs, mitigating safety hazards and accessibility improvements and modifications.

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

Please refer to the Continuum of Care section for information on the actions taken during FY07 to address this priority need.

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

In December 2006, the City of Newton received \$98,044 in federal Fair Housing Initiative Program funds from HUD's Fair Housing and Equal Opportunity division. The grant enables the City to continue its commitment to implementing fair housing initiatives and reducing barriers to building diverse and welcoming local communities. The grant's geographic area is comprised of 14 communities, including Newton, that are members of the WestMetro HOME Consortium, the Brookline-Newton-Watertown Homelessness Consortium (BNW) and the MetroWest Homelessness Consortium. The City's partner in implementing the grant is the Fair Housing Center of Greater Boston, Inc.

The 18-month project consists of 21 training sessions (19 conducted by the FHC and two developed and presented by the City and the Newton Fair Housing Task Force); the development and distribution of educational materials, including three brochures translated into Spanish, Chinese and Russian, training manuals, handouts, etc.; and the development and implementation of a complaint referral system. The project's training modules and educational outreach targets the following stakeholders: municipal staff, boards and commissions involved in fair housing; realtors, property managers and nonprofit organizations that provide counseling services to first-time homebuyers and their clients; housing and social service providers involved in the housing search process; public housing authorities; lenders and mortgage brokers; landlords; and tenants.

Finally, in May 2006, the City contracted with the Disability Law Center, Inc. (DLC), based in Boston, to conduct a rental and sales discrimination audit that focuses on equal treatment, reasonable accommodation and reasonable modification for people with disabilities. Results of the testing were made public in a final report released in January 2007. The DLC found evidence of discrimination in 48% of the paired tests they undertook. As a follow-up to the release of the report, the City contracted with Adaptive Environments, also based in Boston, to provide a three-hour training workshop for interested individuals including realtors, social service providers and municipal staff, on fair housing legislation, recognizing discrimination and understanding how to physically accommodate people with disabilities.

The table on the following page provides a summary of the housing development project accomplishments during FY07.

FY07 Housing Development Accomplishments

Active Projects (address and/or project name, project sponsor)	Funds Budgeted	Total Funds Expended		FY07 Status
		Funds Expended in Prior Years	Funds Expended in Current Year	
248 Elliot Street Linden Green CAN-DO	\$159,447 CDBG \$116,872 HOME	\$159,447 CDBG \$116,872 HOME	\$0	Acquisition and historic renovation of an 18 th century property to consist of three affordable units for households at or below 80% AMI and two market-rate homeownership units. Completed and occupied in FY07.
1101 Chestnut Street Millhouse Commons CAN-DO	\$375,000 CDBG	\$375,000 CDBG	\$0	Acquisition and new construction of two affordable homeownership units. Completed and occupied in FY07.
Tremont Street Riverside Community Mental Health and Retardation Center	\$20,300 CDBG \$50,000 HOME	\$0 CDBG \$40,500 HOME	\$20,300 CDBG \$9,500 HOME	Rehabilitation of a two-family house for eight extremely low income residents with developmental disabilities. Project was completed and fully occupied in FY07.
Washington Street (2 condos) and Grove Street Scattered Site Condominiums Advocates, Inc.	\$415,324 CDBG	\$0	\$415,324 CDBG	Acquisition of three condominium units by Advocates, Inc. The units are rented to three extremely low-income adults with mental illness. Project was completed in FY07.
Fair Housing Audit #2 Disability Discrimination	\$21,000 CDBG \$4,994 HOME	\$6,000 CDBG	\$15,000 CDBG \$4,994 HOME	The City contracted with the Boston-based Disability Law Center to test and report on the incidences of discrimination in the rental and sales markets against people with disabilities. The final report was submitted in January 2007.
Wiltshire Road Group Home Barry L. Price Center	\$103,050 HOME	\$103,050 HOME	\$0	Acquisition of a two-family property for a group home for five extremely low income individuals with severe mental retardation and physical disabilities. Project was completed and fully occupied in FY07.
Washington Street Group Home Barry L. Price Center	\$75,000 HOME	\$75,000 HOME	\$0	Acquisition of a single-family property for a group home for four extremely low income individuals with severe mental retardation and physical disabilities. Project was completed and fully occupied in FY07.
CHDO operating expenses CAN-DO	\$12,396 HOME	\$0	\$12,396 HOME	HOME operating funds to CAN-DO, the City of Newton's only certified CHDO.
FY07 Totals	\$991,071 CDBG \$362,312 HOME	\$540,447 CDBG \$335,422 HOME	\$450,624 CDBG \$26,890 HOME	25 affordable units produced 20 for extremely low income renters and 5 for moderate income homebuyers

HOUSING REHABILITATION

The stated goals for the housing rehabilitation and first-time homebuyer programs were to continue to offer programs “which assist low/moderate income households in purchasing and/or upgrading existing homes in Newton.” To that end, a total of 74 homes were rehabilitated through Newton’s housing rehabilitation and elder grant programs. No homebuyers were assisted during FY07. As a result of experiences during FY07, staff aggressively marketed the homebuyer assistance program during the last quarter of the year and as a result there has been a renewed interest in the program by potential buyers.

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

FY07 Housing Rehabilitation Accomplishments

Active Projects	Program Description	Funds Budgeted	Funds Expended in Current Fiscal Year	Number of Households Assisted
Direct Payment Loans	Low-interest loans (average rate: 3%) are offered to low- and moderate-income homeowners with the ability to make monthly payments	\$184,837	\$105,307	7 households
Deferred Loans	Low-interest loans are offered to low- and moderate-income homeowners, as well as those who are elderly and/or disabled, who cannot afford regular debt service	\$17,715	\$116,859	2 households
Low-income Grants	Under this program, low-income homeowners may receive a \$10,000 per unit grant	\$21,853 CDBG \$15,000 HOME	\$89,615	5 households
Hazard Abatement Grants	This program provides grants of up to \$15,000 for homeowners for the removal of lead paint and asbestos and oil spill and sewage clean up	\$103,828	\$80,680	9 households
Small Grants Program	This program provides up to \$3,000 in grants to elderly and/or homeowners with disabilities. Grants may be increased to \$5,000 for Title X work	\$126,846	\$122,158	53 households
Architectural Barriers Removal Grants	This program offers grants of up to \$10,000 for the removal of architectural barriers in the homes of people with physical disabilities	\$8,135	\$28,486	2 households
FY07 Totals		\$478,214	\$543,105	78 households assisted

PUBLIC SERVICES

Outstanding progress was made toward the fulfillment of goals and the meeting of priority needs through the City of Newton's public services program. *The following priorities are not in order of importance.*

- Priority: Children's service needs

Accomplishments:

Newton's CDBG funds aided nine scholarship programs in FY07—seven programs that assisted parents who had children attending after-school programs and two that assisted parents with children in summer camp programs. These children were able to attend programs that offered care by nurturing adults that helped the children increase their understanding and sensitivity to racial, ethnic, cultural, and gender issues. These scholarship-aided, affordable programs also gave parents the opportunity to hold employment or attend to their education and training needs while receiving affordable childcare services.

- Priority: Adolescent service needs

Accomplishments:

The CDBG program funded six programs that provided high priority services to adolescents. Two of the grants assisted summer activity programs that served both middle school and high school adolescents; one grant funded a youth drop-in program; two grants funded programs that provided crisis counseling for at-risk adolescents and their families; and one grant supported a mentoring program for troubled teens. The services available through these six adolescent programs included crisis management, substance abuse prevention and treatment, outdoor recreational opportunities, group counseling and family therapy.

- Priority: Adult/family service needs

Accomplishments:

The Newton CDBG program provided public service grants to five programs serving the priority needs of adults and families in FY07. The programs were directed at single adults with young children, victims of domestic abuse who were attempting to achieve self-sufficiency and independent living, adults with substance abuse issues, and immigrant parents with young children. These programs also provided helpful information and referral services to adults with children. The adults served through these grants were brought into a network of assistance that included the search for affordable housing, childcare for working adults, assistance in resolving financial crises, and parenting education.

- Priority: Elder service needs

Accomplishments:

The Newton CDBG program funded eight public service grants to agencies serving the highest priority needs of elders during FY07. Two of the programs that received grants offered affordable and flexible home care services for frail elders in four different low-income private elder housing developments; one program provided health and mental health services to frail and isolated elders in the community; one program provided English as a Second Language services to immigrant elders; one program provided a supportive liaison to elderly tenants of the Newton Housing Authority; one program provided the only adult day health care program to frail elders in the City; one program offered the full range of services of the Newton Senior Center to local elders; and one program provided outreach and social services to isolated elders. All of the programs provided information and referral services to elders to help them in finding assistance for their healthcare and social welfare needs.

- Priority: Needs of people with disabilities

Accomplishments:

Seven programs providing assistance to adults with disabilities received public service grants through the Newton CDBG program in FY07. These seven programs effectively addressed all the local priority needs of people with disabilities. Six of the programs served primarily adults with developmental disabilities and one program served elders with visual impairments. The services to adults with developmental disabilities addressed various issues, including those of independent living, family relationships, problems associated with aging, employment opportunities, recreation and physical self-care, socialization and connections to the community.

- Priority: Needs of people who are homeless or at-risk of homelessness

Accomplishments:

All the needs stated in Newton's action plan were addressed through various programs that received funding during FY07. One program helped prevent homelessness through financial assistance for rent and utilities emergencies; one program provided mediation in the Newton District Court to resolve eviction proceedings by landlords against at-risk tenants; three shelter programs received support for their operating costs; one program provided hot meals to people who were homeless; and one program provided crisis intervention to youth who were at-risk of homelessness and their families.

In summary, the Newton housing and community development program was successful in directing its funding resources to programs that assisted individuals and families to become more self-sufficient and to have access to services they needed to stay in their homes and maintain their quality of life.

FY07 Public Service Accomplishments

Population Group Served	Priority Needs	Projects Receiving Funds	CDBG Funds Expended in FY07	Extremely Low-, Low- and Moderate-Income People Assisted	People Assisted Total	
Children	<ul style="list-style-type: none"> • Affordable childcare • Assistance to single mothers • Stabilization of families • Social support for parents and children 	<ul style="list-style-type: none"> ▶ Bowen After School Program ▶ Charles River Assoc. for Retarded Citizens ▶ John M. Barry Boys & Girls Club ▶ Newton Child Care Fund ▶ Newton Community Service Center ▶ Newton Parks & Recreation ▶ Peirce Extended Day Program ▶ Plowshares 	<ul style="list-style-type: none"> After School Scholarships ASPIRE Program Kids Corps Summer Camp Scholarships Child Care Scholarships Child Care Scholarships Summer Camp Scholarships EDP Scholarships Child Care Scholarships 	<ul style="list-style-type: none"> \$7,250 \$5,540 \$5,120 \$2,560 \$12,820 \$19,635 \$2,560 \$6,400 \$12,805 	<ul style="list-style-type: none"> 31 7 7 7 13 15 19 23 45 	167 people
Adolescents	<ul style="list-style-type: none"> • Crisis Intervention • Intensive Case Management • Substance Abuse Prevention & Treatment • Drop-in Youth Centers 	<ul style="list-style-type: none"> ▶ John M. Barry Boys & Girls Club ▶ Newton Community Service Center ▶ Newton Health & Human Services ▶ Riverside Community Care 	<ul style="list-style-type: none"> Teen Programming Higher Ground Teen Program Teen Center Teen Mentor Connection Youth Outreach Counseling Family Crisis Stabilization 	<ul style="list-style-type: none"> \$5,120 \$10,244 \$28,170 \$4,268 \$16,230 \$5,122 	<ul style="list-style-type: none"> 24 60 350 35 95 65 	629 people
Adults/ Families	<ul style="list-style-type: none"> • Health Care Services • Affordable Housing • Legal Services & Advocacy • Substance abuse treatment • Case management for multi-problem families 	<ul style="list-style-type: none"> ▶ Newton Community Service Center ▶ Riverside Community Care ▶ REACH Beyond Domestic Violence ▶ The Second Step 	<ul style="list-style-type: none"> Parent Child Home Program Parents Program Substance Abuse Recovery REACH Hotline & Outreach Second Step Case Manager 	<ul style="list-style-type: none"> \$5,976 \$23,475 \$20,490 \$4,265 \$17,070 	<ul style="list-style-type: none"> 53 30 305 254 46 	688 people

FY07 Public Service Accomplishments (continued)

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Expended in FY07	Number of People Assisted	People Assisted Total
Elders	<ul style="list-style-type: none"> • Affordable housing with supportive services • Transportation to services • Integrative services for isolated elders and immigrants 	<ul style="list-style-type: none"> ▶ Jewish Comm. Housing for the Elderly ▶ Newton Community Development Foundation 	Caring Choices	\$7,685	198	2,786 people
			CareConnections	\$7,683	31	
		<ul style="list-style-type: none"> ▶ Newton Community Service Center ▶ Newton Health & Human Services ▶ Newton Housing Authority ▶ Newton Senior Services 	English as a Second Language	\$1,710	27	
			Resident Services Coordinator	\$5,976	100	
			Adult Day Health Program	\$7,683	17	
			Mental Health Intervention	\$32,585	67	
			Resident Services	\$15,795	400	
			Senior Center Program	\$40,975	1,844	
Outreach Worker	\$6,830	102				
People with Disabilities	<ul style="list-style-type: none"> • Affordable, accessible housing • Job training and employment opportunities • Available transportation 	<ul style="list-style-type: none"> ▶ Barry L. Price Rehabilitation Center 	Employment Support	\$17,500	18	223 people
			Person-Centered Planning	\$3,415	43	
		<ul style="list-style-type: none"> ▶ Charles River Assoc. for Retarded Citizens ▶ Mass. Association for the Blind ▶ Newton-Wellesley-Weston Committee for Community Living 	Music Therapy	\$3,400	15	
			Visually Impaired Elders	\$3,415	30	
			Clinical Services and Supports	\$6,829	21	
			Community Access Program	\$5,122	47	
			Wednesday Drop-in Program	\$5,550	49	
FY07 Totals		36 Projects, 19 Agencies	FY07 Project Expenditures (includes some FY06 projects)	\$387,273	4,493 people	

ARCHITECTURAL ACCESS

FY07 was a very active and successful year for the improvement of architectural access in Newton. Seven of 12 active CDBG-funded access projects were completed during the year and considerable progress was made in three high priority areas addressed in the annual action plan.

- Priority: Public pedestrian access improvements

The proposed activities during FY07 included installation of a number of new curb cuts on the south side of the City to improve pedestrian access from Newton Centre to Newton South High School, which has a population of more than 1,200 students. There were a total of 30 curb cuts constructed through CDBG funding during FY07. At the end of the fiscal year, there were 55 more curb cut locations being prepared for construction.

The Community Development program's community liaison group, the Mayor's Committee for People with Disabilities, recommended installation of audible pedestrian signals at five additional intersections throughout the City. The intersections were submitted to the City's Traffic Engineer for final approval.

- Priority: Public buildings access improvements

An important project to provide handicap access to the local school administration building was completed in early FY07. The project provided four new off-street handicap accessible parking spaces, which had not previously been available, and an accessible route from the street and from the accessible parking area to the building entrance. The project included automatic door openers for the building and improved accessible signage with Braille throughout the building.

Perhaps the largest architectural access project that was completed during FY07 was the construction of a beautiful new entrance ramp that now provides handicap access to one of the City's busiest branch libraries, the Auburndale Branch Library. The project also included the construction of an accessible walkway from the city sidewalk to the new ramp. The Auburndale Branch Library is the third of a total of four City branch libraries to be made accessible in recent years by CDBG funds.

Considerable progress was made during FY07 toward the completion of a new handicap access ramp to the City's Police Headquarters Annex. Prior to the start of this project the building could only be entered by a long flight of stairs.

Finally, automatic door openers were installed at Brigham House, a City-owned building that provides services to senior citizens, people with disabilities, and at-risk youth.

- Priority: Public recreation facilities access improvements

An accessible public bathroom was completed in early FY07 at the Burr Park Activity Building in one of the City's most used public parks.

A new accessible compacted stone dust walkway was completed in FY07 in the Ware's Cove section of Auburndale Park. The new walkway connects two existing accessible paths, thus creating a half-mile accessible route overlooking the Charles River.

- Priority: Non-profit services access improvements

FY07 marked the completion of a newly remodeled handicap accessible entrance to the Newton Community Service Center, one of the City's largest and most comprehensive social service agency. The access improvements at the agency included a new entrance ramp, a wider door equipped with an automatic door opener, and a new handicap accessible parking area.

- Planning for the future

The Mayor's Committee for People with Disabilities continued during FY07 to recommend sites for curb cuts, intersections for accessible pedestrian signals, and municipal buildings and parks needing handicap access improvements.

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

FY07 saw the completion of more architectural access projects than have been completed in any year in the past decade. (See table.)

FY07 Architectural Access Accomplishments

Consolidated Plan Objective	Active Projects	Funds Budgeted	Total Funds Expended	CDBG Funds Expended in FY07	Project Status
Public Pedestrian Access	Installation of Accessible Pedestrian Signals	\$14,386	\$25,015	\$0	Underway
	Curb Cuts	\$214,638	\$107,891	\$41,889	Underway
Public Building Access	Burr Park Activity Building Access	\$4,593	\$4,593	\$0	Completed
	Auburndale Branch Library Access	\$93,133	\$93,133	\$24,690	Completed
	Police Headquarters Annex Accessible Entrance	\$252,849	\$251,693	\$129,634	Underway
	School Administration Building Access	\$9,252	\$9,252	\$4,441	Completed
	Brigham House Door Opener	\$3,920	\$3,920	\$0	Completed
Public Recreation Facilities Access	Parks and Public Facilities Access	\$68,050	\$757	\$757	Underway
	Ware's Cove Access	\$35,805	\$35,805	\$12,000	Completed
	Wellington Park Accessible Pathway	\$10,000	\$0	\$0	Design completed
	Benches	\$3,000	\$0	\$0	In design
Nonprofit Services Access	Newton Community Service Centers Accessible Entrance	\$25,000	\$25,000	\$25,000	Completed
12 Active Projects / 6 Projects Completed		\$734,626	\$557,059	\$238,411	

ECONOMIC DEVELOPMENT

The City of Newton has two economic development programs—the Microenterprise Loan Program and the Family Day Care Grant Program. These programs are funded with funds from prior years and payments made on existing loans. The FY07 goals for these programs were to award one microenterprise loan and up to three family day care grants. During FY07 no microenterprise loans were awarded. One family day care grant was provided to an existing day care provider.

It is unclear why there was little interest in the Microenterprise Loan Program. Staff and the Economic Development Advisory Committee (EDAC) will strategize marketing in FY08, though the loan program is susceptible to broader economic trends which are presently not favorable to small business. If after implementing a marketing strategy, there is still no interest in the program, staff may recommend discontinuing the program starting in FY09.

The City's partner organization for the Family Day Care Grant Program, Newton Community Service Centers (NCSC), is comprised of eleven family day care providers and at this point, all of the income-eligible providers have utilized the program. NCSC does plan to expand the system and has made several unsuccessful attempts to recruit a new family day care provider. NCSC will continue this effort in FY08.

FY07 Active Microenterprise Assistance Projects

Project	Program	Year Assisted	Amount of Assistance	LMI Entrepreneurs Assisted	LMI FTE Jobs Required to Create	LMI FTE Jobs Created		Overall Number of LMI Persons Assisted	
						Total	FY07	Total	FY07
Aqualine Resources	Economic Development Loan	FY99	\$150,000	0	4	4	0	4	0
DSH Design Group	Economic Development Loan	FY04	\$35,000	0	1	1	1	1	1
Freedom Therapy Center	Microenterprise Loan	FY04	\$35,000	0	1	1	0	1	0
Lincoln Street Coffee	Microenterprise Loan	FY05	\$35,000	0	2.5	2	2	2	2
Brussels Sprouts	Microenterprise Loan	FY06	\$35,000	1	0	0	0	1	0
Lorrae J.	Family Day Care Grant	FY07	\$2,000	1	0	0	0	1	1
FY07 Totals	1 business assisted		\$2,000	1	0	3		4	
Totals for all fiscal years	7 active projects		\$292,000	2	8.5	8		10	

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 block groups in Newton with the highest concentrations of low- and moderate-income people. Funds for neighborhood improvement projects are distributed among four designated target neighborhoods on a rotating basis, with one neighborhood receiving funds each year. The Newton Corner target neighborhood received funds in FY07. Listed below are the priorities stated in the FY06-10 Consolidated Plan and the FY07 Annual Action Plan followed by a description of accomplishments achieved during FY07.

Priority #1: Traffic improvements

- Increase pedestrian safety around the Newton Corner circle through new and better crosswalks and crosswalk signals.
- Reconfigure Church Street at the intersections of Richardson Street, Oakland Street, the fire station and the YMCA in order to clarify rights-of-way, calm traffic and create pedestrian crossings.

In FY07, a portion of the CDBG funds for the Newton Corner pedestrian improvement project helped to create a new pedestrian crossing by Park Street and the Mass Turnpike. In addition, another area of need, Centre Street and Centre Avenue was surveyed by the Engineering Department so that design development can commence. For Church Street, the Traffic Engineer developed a conceptual plan for improvements. The project area encompasses a fire station so any changes had to be approved by the Fire Department. The review by the Fire Department was held recently and they approved of the concept. A survey has also been completed of that project area. A trial will be done to test the proposed changes, possibly in fall 2007.

Priority #2: Parks/open space improvements

- Improve the quality of the equipment and provide more age-diverse offerings at Charlesbank Park.
- Improve the amenities of Farlow and Chaffin Parks according to upcoming park improvement plan for these parks.

In the Consolidated Plan, Farlow Park and Chaffin Park were proposed as two separate projects but were later combined because the two parks are contiguous and are part of the same master plan. In fall 2006, a group of resident activists, the Friends of Farlow Park, and the Parks and Recreation Department partnered to apply for Community Preservation Act (CPA) Funds for Farlow and Chaffin Parks to design and implement Phase 1 of a recently completed master plan. CDBG project funding was to be included as a part of the Phase 1 budget. The Community Preservation Committee (CPC) denied the CPA request due to a shortage of available funds.

The Newton Corner Advisory Committee will reconsider how to spend the CDBG funds in light of the CPC's decision. A portion of the project funds are committed to the improvement of the Farlow Park Tot Lot. A group of residents have done extensive fundraising and will help renovate the tot lot. The CDBG funds will be used for new fencing around the tot lot. For Charlesbank Park, the community is still debating the highest priority need given a limited budget.

The table on the following page provides a breakdown of CDBG grant funds spent on activities addressing each neighborhood improvement goal and objective during FY07. Neighborhood improvement projects from prior fiscal years that were active in FY07 are listed in addition to the FY07 Newton Corner projects.

FY07 Neighborhood Improvements Accomplishments

Target Neighborhood	Public Facilities Improvement Priorities	Projects (Year Funded)	Current Budget	Total Funds Expended	Funds Expended in Current Fiscal Year	Project Status
Newton Corner	Public Buildings	Newton Corner Branch Library Landscaping (FY04)	\$11,629	\$5,173	\$4,473	50% complete
	Traffic	Pearl Street Traffic Controls (FY04)	\$20,000	\$9,434	\$8,009	50% complete
		Newton Corner Pedestrian Improvements (FY07)	\$65,468	\$10,000	\$10,000	15% complete
		Church Street Traffic Calming (FY07)	\$24,833	\$0	\$0	Conceptual Planning
	Parks	Boyd Park Design (FY03)	\$11,499	\$11,499	\$0	Completed
		Boyd Park Improvements (FY04)	\$96,083	\$96,083	\$3,880	Completed
		Farlow Park & Chaffin Park Improvements (FY07)	\$45,150	\$0	\$0	Conceptual Planning
		Charlesbank Park Improvements (FY07)	\$31,605	\$0	\$0	Conceptual Planning
West Newton	Open Space	Cheesecake Brook Improvements (FY06)	\$185,000	\$45,517	\$20,472	25% complete
Nonantum	Parks	Nonantum Parks Improvements (FY05)	\$245,897	\$118,690	\$65,641	50% complete
Newtonville	Streetscapes	Newtonville Infrastructure Improvements (FY06)	\$18,700	\$18,700	\$18,700	Completed
	Traffic & Parks	Lowell Park Improvements (FY06)	\$62,500	\$0	\$0	Conceptual Planning
FY07 Totals	12 Active Projects/3 Completed		\$818,363	\$315,095	\$131,175	

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

One of the goals of the Housing and Community Development Program is to provide a “continuum of care” for people who are homeless or at-risk of homelessness to access the services they need to help them end or prevent homelessness. The FY06-10 Consolidated Plan and the FY07 Annual Action Plan identified the following priority needs in the continuum of care system for people who are homeless or at-risk of homelessness:

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

During FY07, the Housing and Community Development Program successfully used CDBG and ESG funds to address each priority need as indicated in the following table.

FY07 CDBG and ESG Continuum of Care Accomplishments

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Funds Expended in Current Fiscal Year	Target Population	Number Assisted
Homelessness Prevention	Riverside Community Care – Adolescent Homelessness Prevention	\$12,000 ESG	\$12,000 ESG	Adolescents at-risk of homelessness	89 People
	The Cousens Fund – Emergency Rent and Utilities Program	\$17,000 ESG	\$17,000 ESG	People at-risk of homelessness	144 People
	Mediation Works – Eviction Mediation Program	\$5,000 ESG	\$6,500 ESG (includes \$1,500 from FY06)	People at-risk of homelessness	38 People
Support Services	Middlesex Human Service Agency – Bristol Lodge Soup Kitchen	\$11,000 ESG	\$11,000 ESG (includes \$2,000 from FY06)	Homeless and at-risk individuals	134 People
	Second Step – Case Manager for Transitional Residence	\$17,070 CDBG	\$17,070 CDBG	Survivors of domestic violence	46 People
	REACH – Hotline Assistance and Support Groups	\$4,265 CDBG	\$5,132 CDBG (includes \$867 from FY06)	Survivors of domestic violence	254 People
	Newton Community Service Centers – Parents Program	\$23,475 CDBG	\$21,137 CDBG (includes \$2,037 from FY06)	Homeless families	30 People
	Riverside Community Care – Outreach and Crisis Stabilization	\$5,122 CDBG	\$6,683 CDBG (includes \$1561 from FY06)	Adolescents at-risk of homelessness	65 People

FY07 CDBG and ESG Continuum of Care Accomplishments (continued)

Consolidated Plan Objectives	Active Projects	Funds Budgeted	Funds Expended in Current Fiscal Year	Target Population	Number Assisted
Emergency Shelter Operating Support	Middlesex Human Service Agency – Bristol Lodge Homeless Shelters	\$11,000 ESG	\$12,775 ESG (includes \$1,775 from FY06)	Homeless individuals	474 People
	REACH – Emergency Shelter	\$16,320 ESG	\$16,320 ESG	Survivors of domestic violence	37 People
Transitional Housing Operating Support	The Second Step –Transitional Residence	\$25,534 ESG	\$23,447 ESG (includes \$2,167 from FY06)	Survivors of domestic violence	46 People
FY07 Totals		\$49,932 CDBG \$97,854 ESG	\$50,022 CDBG \$101,042 ESG	1,311 People Assisted	

In addition to the CDBG and ESG accomplishments listed above, the Brookline-Newton-Watertown Homelessness Consortium, a group of local nonprofit agencies, private foundations, formerly homeless individuals, private businesses, state agencies, the City of Newton and the towns of Brookline and Watertown working together to end homelessness, was awarded \$1,257,200 in competitive Continuum of Care Program funds from HUD during FY07. These funds were awarded to twelve programs that provide transitional and permanent supportive for homeless or formerly homeless people, including six Newton-based programs.

FUNDS LEVERAGED

In order to both maximize the accomplishments achieved by the Newton Housing and Community Development Program and to make projects feasible, CDBG, HOME and ESG funds often must be combined with other funding sources. Listed below is a summary of the CDBG, HOME and ESG funds expended during FY07 by the City of Newton and the funds leveraged through these expenditures.

FY07 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Housing Development	\$562,432	\$26,890	\$0	\$1,728,707
Housing Rehabilitation	\$870,217	\$15,000	\$0	\$0
Homeless Assistance and Prevention	\$0	\$0	\$85,872	\$2,745,060
Human Services	\$380,393	\$0	\$0	\$1,141,200
Architectural Access	\$238,411	\$0	\$0	\$260,000
Economic Development	\$3,167	\$0	\$0	\$0
Neighborhood Facilities	\$132,973	\$0	\$0	\$79,000
TOTAL FY07	\$2,184,429	\$41,890	\$85,872	\$5,953,967
TOTAL FUNDS LEVERAGED PER DOLLAR IN FY07: \$2.62				

CITIZEN PARTICIPATION

One of the key strengths of the Newton Housing and Community Development Program is the large number of committed volunteers that inform Program decisions. Eight advisory committees provide on-going feedback on the direction of the Housing and Community Development Program. These residents and business owners play a crucial role in grounding the Program in the community. Newton is fortunate to have an extremely active community of residents who helped Program staff achieve a number of goals during FY07.

Annual Performance Hearing/Public Comment Period

The Newton Consolidated Annual Performance and Evaluation Report was presented at the Annual Performance Hearing on Monday, September 10, 2007, during the Planning and Development Board meeting. Copies of the CAPER were then made available to the public throughout the 15-day comment period. Every effort was made to solicit citizens' comments, including posting the report on the City website and submitting a press release to local newspapers.

Comments

The following summarizes the comments received concerning the performance of the Newton Housing and Community Development Program during the comment period and at the Annual Performance Hearing.

Name and Date	Summary of Comments	Summary of Response
M. Amaral Dec. 28, 2006	Maryan Amaral called the Planning and Development Department to ask about the availability of CDBG funding. She asked if CDBG funds might be available for a program to help subsidize the cost of spaying and neutering for low-income people.	Staff explained the application/funding approval process to her and the CDBG eligibility requirements.
	Ms. Amaral also said that she recently visited the Police Annex with her Smart Level and found the new ramp to be too steep in several spots.	Staff told her that they were aware of the problem and were working with the architect and contractor to resolve it. (Note: This issue was resolved.)
	She also asked about the work that is planned to be done at Burr Park to fix noncompliant stairs and to install handrails at the stairs.	Staff told her that they had visited the site with representatives from the Department of Public Works and were waiting for them to provide a price for conducting the work. (Note: This work has been completed.)
August 31 and December 13, 2006; February 6, May 10, May 21, and June 14, 2007	Staff received in person and phone inquiries about the Economic Development Program.	An application package and other resource materials, as appropriate, were provided to potential applicants.
June 29, 2007	Phil Herr emailed staff to express appreciation for the reconstruction work on the Park Street walkway into Burr Park.	Staff thanked Mr. Herr for his comments.
Sept. 10, 2007	No comments were received at the public hearing of the Newton Planning and Development Board.	

SUPPLEMENTARY NARRATIVES

INSTITUTIONAL STRUCTURE AND COORDINATION

During FY07, efforts to strengthen the relationships between the stakeholder groups were ongoing. Newton Housing and Community Development staff continued to work closely with the eight citizen advisory committees to develop recommendations on how CDBG, HOME and ESG funding should best be spent to improve the quality of life for low- and moderate-income residents. The Planning and Development Board then reviewed these recommendations and made recommendations to the Mayor for final approval. This system of advisory committees continues to provide a strong link between the City and its citizens, nonprofit organizations, business owners and other agencies.

Also in FY07, Housing and Community Development Program staff continued to work with the Newton Housing Authority, nonprofit housing organizations, state agencies and housing developers to produce affordable housing in Newton. The strength of the relationships with various housing agencies and developers is beneficial for both streamlining housing development and leveraging additional funds for projects.

Division staff is also actively involved with a number of collaborative efforts that include representatives from agencies and organizations outside of Newton. Throughout the year, collaborative groups such as the Human Service Providers Network and the Brookline-Newton-Watertown Homelessness Consortium meet to discuss issues and needs in Newton and the surrounding communities. Housing and Community Development Division staff takes the lead in coordinating these meetings.

During FY07 five meetings of the Human Service Providers Network were held with an average attendance of 40 people from 25 different agencies. The goal of these meetings which are targeted to CDBG public service and ESG grantees, is to encourage providers to not only be in communication with each other but to also encourage them to find new ways to work cooperatively to provide services.

Topics of the meetings held in FY07 included:

- Human service and healthcare priorities discussion with members of Newton's State Delegation
- Emergency Resources for Human Service Providers
- Fundraising techniques for non-profit agencies
- Preventing the Exploitation of Consumers
- Dealing with Violence in our Community

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

GEOGRAPHIC DISTRIBUTION OF RESOURCES

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

MONITORING

Public Services and Emergency Shelter Grant Programs

Housing and Community Development staff conducts on-site monitoring with 10-15 CDBG-funded projects in at least eight to ten nonprofit agencies and City departments each year. During FY07, three ESG projects were monitored in addition to 14 human service projects. Additionally, direct phone contact and email contact with each individual agency is made at least quarterly to discuss their activities and their progress meeting goals. When agencies have trouble with reporting or if they lag behind in their billing, staff makes direct contact to assist them to correct any problems. Staff also provides technical assistance and sponsors professional training sessions for all subrecipient several times each year. As a result of these efforts, there were no compliance issues found during FY07.

Economic Development Program

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

Housing Development

In FY07, City housing staff conducted an onsite review of 16 projects assisted with City CDBG and/or HOME funds, including HOME-funded rental projects that required on-site inspections. A desktop review was conducted on 12 projects. For each project monitored, the City verified that the population being served was income-eligible, residents were not being charged more than 30 percent of their gross annual household income and that assisted units met Section 8 Minimum Housing Quality Standards. All CDBG and HOME funded projects monitored were in compliance with program requirements.

Housing Rehabilitation and First-Time Homebuyer Programs

Newton Housing Rehabilitation Fund program staff monitored all federally funded first time homebuyer units. The monitoring process consisted of staff mailing a form to the homebuyer that asked them to sign a statement verifying that the property purchased with First Time Homebuyer Program funds is their principle residence and to return it to the Newton Housing Office in a postage-paid envelope. If the homeowner failed to return the statement or did not sign the statement, NHRF staff attempted to contact the homeowner via phone or in person at their address. No compliance problems were encountered during the monitoring.

LEAD-BASED PAINT HAZARD REDUCTION

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

PUBLIC HOUSING INITIATIVES

During FY07, Housing and Community Development Program continued to provide CDBG public service funds to the Newton Housing Authority for a Resident Services Coordinator position. This position works with public housing residents to identify their needs and develop programs to increase their quality of life.

Additionally in FY07, the Newton Housing Authority began considering joining the Newton Housing Partnership, an advisory committee of professionals in housing development, social services, planning, lending, etc., that makes recommendations on housing policies, programs and projects to the Planning and Development Board. If the Housing Authority

decides to participate on the Housing Partnership in FY08, it will add representation from the largest housing provider in the City to the committee.

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

According to data from the U.S. Census 2000, in 1999, 2.6 percent of families and 4.3 percent of individuals in Newton were living below poverty level. The 2006 federal poverty guidelines are listed in the table below.

Size of family unit	48 contiguous states and D.C.
1	\$9,800
2	\$13,200
3	\$16,600
4	\$20,000
5	\$23,400
6	\$26,800
7	\$30,200
8	\$33,600

For each additional person over 8, add \$3,400.

While these are small percentages, they represent 546 families and 3,382 individuals, accounting for approximately 5.7 percent of the Newton population. The Housing and Community Development Division of the Planning and Development Department is primarily responsible for coordinating the City's efforts to reduce the number of people living in poverty and to move low-income people to self-sufficiency. Division staff administers federal CDBG, HOME and ESG funds, which are used locally for programs and projects that provide the maximum benefit to extremely low-, low- and moderate-income persons. Division staff works in partnership with citizens, other City departments and the public and private sectors to accomplish its goal of reducing poverty through:

- Preserving and developing affordable housing opportunities
- Fostering employment and economic opportunities for low- and moderate-income people
- Supporting the delivery of human services
- Improving the physical conditions of and strengthening the quality of life in Newton's neighborhoods

During FY07, more than 70 households were able to rehabilitate their homes. Twenty rental units for extremely low-income residents were completed and occupied during FY07. Additionally, human service funding allowed nearly 4,500 low- and moderate-income residents to access necessary services.

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

DISPLACEMENT AND RELOCATION

No persons or businesses were displaced or relocated in FY07 as the result of any federally-funded project.

STATUS OF LOANS

Housing Development

At the end of FY07, there were two direct loans receivable totaling \$100,840 and 43 deferred loans receivable totaling \$5,413,525 for CDBG funded housing development projects. There were 12 deferred loans receivable totaling \$1,197,520 from HOME funded projects. Funding assistance is generally provided in the form of deferred forgivable loans at zero percent interest for 30-year terms. All projects are subject to a perpetual Declaration of Restrictive Covenants.

Housing Rehabilitation

As of the end of FY07, there were 150 housing rehabilitation and first-time homebuyer loans outstanding, with a principal balance owed of \$4,887,130. A breakdown of the loans outstanding is provided below:

Loan Type	Number of Loans	Principal Balance Owed
NHRF direct loans	43	Homeowners - \$430,064 Nonprofits - \$1,309,258
NHRF deferred loans	79	\$1,742,623
NHRF historic deferred loans	14	\$339,913
First-time homebuyer loans	14	\$884,473
Total	150	\$4,706,331

During FY07, there were no loans made with CDBG funds that went into default or for which the balance was forgiven or written off.

Economic Development

Five economic development loans were in repayment at the end of FY07. A \$150,000 loan provided to Aqualine Resources in 1998 was paid off in December 2006.

Loan Recipient	Amount Borrowed	Outstanding Principal as of 6/30/07
Aqualine Resources	\$150,000	\$0
DSH Design Group	\$35,000	\$20,468
Freedom Therapy	\$35,000	\$21,455
Lincoln Street Coffee	\$35,000	\$29,444
Brussels Sprouts	\$35,000	\$30,939
Total	\$290,000	\$126,015

ENERGY STAR QUALIFIED UNITS

The eleven housing units recently developed at the Linden Green and Millhouse Commons projects are all Energy Star qualified.

EMERGENCY SHELTER GRANT MATCH

As required by HUD, the Newton ESG program is matched at least dollar-for-dollar by the subrecipient agencies that receive funding. This means that for every dollar of ESG funds spent, each agency contributes at least that much from other resources to operate the program. A breakdown of the source and amount of match received is provided below.

Source of Match	Amount
Federal Emergency Management Agency- Emergency Assistance	\$17,000
HUD - Continuum of Care	\$108,000
Department of Transitional Assistance - Emergency Assistance	\$497,000
Department of Social Services	\$217,500
Community Development Block Grant (Newton and Waltham)	\$47,600
City of Newton	\$58,860
Cash Donations	\$545,600
In-kind Contributions	\$142,800
Total	\$1,634,360

PART II
HOME PROGRAM

WestMetro Consortium

ASSESSMENT OF GOALS AND OBJECTIVES

The City of Newton is the lead entity for the WestMetro HOME Consortium. During FY07, the Consortium received 2,120,498 in HOME funds and a little over \$33,000 in American Dream Downpayment Initiative funds, which were dispersed among the twelve member communities. These communities are the towns of Bedford, Belmont, Brookline, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury and Watertown and the cities of Newton and Waltham. Although the City of Newton is the lead entity for administration of the Consortium, each community is charged with expending funds in accordance with HUD regulations. Overall, the Consortium serves as an excellent tool for funding affordable housing projects, as well as allowing for peer support and information sharing among the member communities.

The total amount of HOME funds expended during FY07 was \$1,113,231. HOME funds helped in the creation of 17 units of affordable rental housing, 3 affordable homeownership units, and provided assistance to 15 first time homebuyers during FY07. In both the older and newer Consortium member communities, groundwork was laid for many pending HOME-assisted affordable housing development projects which should commence during FY08. Additionally, in Newton, HOME funds were used to fund a fair housing audit for people with disabilities.

The following table shows the number of households assisted through HOME Program funds during the report year. As stated in the FY06-10 Consolidated Plan, affordable housing for both renters and owners, across all income categories is a high priority need within the Consortium communities. Note that several new affordable units for both renters and owners were being developed during this report period and will be reflected in accomplishments for FY08.

Number of Households Assisted with HOME Funds

Category Assisted	Extremely Low Income	Low Income	Moderate Income
Bedford			
Renter households	0	0	0
Owner households	0	0	2
Belmont			
Renter households	0	0	0
Owner households	0	0	0
Brookline			
Renter households	0	0	0
Owner households	0	0	3

Number of Households Assisted with HOME Funds (continued)

Category Assisted	Extremely Low Income	Low Income	Moderate Income	Total
Framingham				
Renter households	0	0	0	0
Owner households	0	0	0	0
Lexington				
Renter households	0	0	0	0
Owner households	0	0	0	0
Lincoln				
Renter households	0	0	0	0
Owner households	0	0	0	0
Natick				
Renter households	0	0	0	0
Owner households	0	0	0	0
Needham				
Renter households	0	0	0	0
Owner households	0	0	0	0
Newton				
Renter households	17	0	0	17
Owner households	0	0	3	3
Sudbury				
Renter households	0	0	0	0
Owner households	0	0	0	0
Waltham				
Renter households	0	0	0	0
Owner households	2	0	7	9
Watertown				
Renter households	0	0	0	0
Owner households	0	0	2	2
Total Renters	17	0	0	17
Total Owners	2	0	17	19
Total Households	19	0	17	36

The following pages provide an assessment of how well each of the twelve communities in the HOME Consortium did in meeting the housing goals and objectives listed in the FY06-10 Consolidated Plan and FY07 Annual Action Plan.

Bedford

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

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

- Heritage at Bedford Springs is a 164 unit Comprehensive Permit project with 33 units affordable to households making under 50% of area median income (AMI). The project was completed and occupied during FY07.

- 447 Concord Road is a 14 unit rental project with 12 affordable units, being developed on town owned land. The 12 units will be affordable to households making up to 50% and 65% of AMI. The development is in the process of obtaining final local approvals.
- Criterion is a proposed mixed use development with 188 residential units, including 47 affordable units for households making less than 80% of AMI. During FY06 the project received local approvals. Construction will begin in FY08.
- No HOME funds were used for rental projects in FY07.

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

- North Road (Stephen Lane House) – This is an 8 unit condominium project with two affordable units for households making under 80% of AMI. During FY07 construction was completed and the units were occupied. One of the buyers of the two affordable units received an ADDI loan of \$4,668.
- Village at Bedford Woods - This is an 88 unit condominium project with 22 affordable units for households making under 80% of AMI. Construction was completed on the first building of this project and eight of the affordable units are occupied. One of the buyers of the affordable units received an ADDI loan of \$2,451.
- Habitat for Humanity has purchased a property in Bedford for the construction of eight units affordable to households making under 50% of AMI. The Town of Bedford has contributed \$600,000 in Community Preservation funds for the project. During FY07 Habitat purchased the property and is obtaining local approvals for the project.

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

Bedford Veterans Quarters is a 60 unit SRO for homeless veterans being developed on VA hospital property by a non-profit. This project faced a set back in 2004 and it was thought it may not go forward. However, the project was restructured and construction was completed in late FY07. It is expected that tenants will occupy the units beginning in September 2007.

Belmont

The three priorities for Belmont during FY07 were: development affordable rental housing, provide assistance to elderly homeowners and provide assistance to non-elderly people with special needs. During FY07, the Town did not produce any affordable units; however, it did designate and begin the permitting process for 40 units of affordable rental family housing, known as Waverley Woods. As stated in the FY07 Annual Action Plan, the Town committed its HOME allocation to this multi-year project (ending in FY2011), with a total expected Town committed of \$600,000. The development will be constructed on Zone 6; 1.34 acres donated to the Town as part of the McLean Hospital redevelopment plan. The development program calls for 10 one-bedroom units, 20 two-bedroom units and 10 three-bedroom units. Thirty six of these units will be affordable to households at or below 60% AMI, 4 units at or below 30% AMI, and 2 units will be fully handicapped accessible.

Barriers that have had a negative impact on fulfilling the strategies and overall vision outlined in the Consolidated Plan include limited staffing and insufficient funding. The Trust has been able to overcome these barriers by hiring consultants and convincing the Town to donate land for affordable housing, such as Zone 6. Unfortunately, hiring consultants takes funds away from the construction of housing and limits what the Trust can do. The donation of land, though not funding, is a significant monetary contribution and could have been used to offset the Town's revenues during these times of fiscal constraints. The value of Zone 6 has yet to be determined.

Brookline

In FY07, the Town of Brookline had success in its endeavors to meet the goals and objectives established in the Five-Year Consolidated Plan. The following narrative provides a description of this progress.

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

Construction of this project by the Planning Office for Urban Affairs, Inc. to which a HOME commitment was made, started in FY05, but was stalled due to litigation by abutters. A settlement was reached in the fall of 2006, and during the balance of FY07, the Housing Division worked with the Planning Office for Urban Affairs (POUA) to restart the project. This included committing an additional \$1.6 million in Town Housing Trust and HOME funds towards a deficit of \$3.1 million, created by costs directly incurred or to be incurred as a direct result of the litigation and settlement; the cost of carrying the project for an additional two years; and increases in construction prices during the interim. The project will include 59 units, of which 36 will be dedicated to affordable rental and home ownership, as well as preserve the historic church building through adaptive re-use for nine market-rate condominiums, and conserve an historic courtyard, including one area and a pedestrian way accessible to the public. The Town's total commitment is now \$6.1 million, including HOME funding. It is anticipated that construction will resume during the fall of 2007.

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

Housing Division staff members continued to speak with residential brokers and property owners in an effort to identify additional rental housing that might be transferred in ways that would achieve long-term affordability. Staff visited various properties available for sale, (mostly at prices precluding a possible purchase with affordable housing write-down), and worked with nonprofit buyers to assess redevelopment potential. One seller and a potential non-profit buyer are in follow-up discussions. Staff is hopeful that this project begin in FY08 with the \$243,836 allocated to the FY07 Affordable Housing Pool.

Goal #3: Two low- and moderate- income households will have access to homeownership via a grant from the Town's Homeownership Assistance Program for the purpose of providing decent affordable housing.

The Town continues to assist low- and moderate-income homebuyers to purchase homes in Brookline through Brookline's Homebuyer Assistance Program. While many households require only technical assistance and access to first-time homebuyer mortgage products through private banks, the Town can also make a subsidy available to eligible households earning less than 80 percent of AMI. Because the gap between incomes and housing costs continues to widen in Brookline, the Town's Housing Advisory Board voted to increase the maximum level of financial assistance to eligible households from \$75,000 to \$125,000. Only the minimum amount needed to make the purchase possible will be used for each loan. HOME funds are matched with CDBG funds, as well as the innovated Massachusetts Soft Second Program, which provides below-market interest rates and subsidies on second mortgages for qualified first-time buyers. In FY07, three households purchased a home through this program, using a combination of subsidy sources including HOME.

The Town also arrived at an agreement with the owner of the 125-unit property at 1600 Beacon Street -- a rental building undergoing condominium conversion with significant renovations to the building infrastructure, common areas and units -- to set aside four units

and offer these at a ten percent discount to low- and moderate-income homebuyers selected by the Town. In FY07 the Housing Division marketed and selected, through lottery, buyers for these units, which will be sold with deep HOME and CDBG subsidies in return for permanent deed restrictions. The units are expected to close in August, 2007. As of the end of FY07, \$161,500 has been expended of the \$175,000 budgeted from FY05 and FY07 HOME funds.

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

In FY07, the Housing Division worked to select by lottery the buyers of four affordable condominium units at the 29-unit Cypress Lofts II development at 323 Boylston Street. Three of the units are restricted to households earning less than 80% of area median income, while one unit is targeted to households earning less than 100% of median income. The Housing Division provided technical assistance and worked with buyers to obtain private mortgages as well as access the Massachusetts Soft Second Program.

Additionally, in FY07, two units, developed under the inclusionary zoning provisions (Section 4.08) of the Zoning Bylaw, were resold to eligible households after an affirmative marketing and lottery process was held for each unit. One was a one-bedroom at St. Paul Crossing and the second was a three-bedroom at 1164 Boylston Street. Beyond these six units, the Housing Division continued to work with developers of other new market-rate projects subject to inclusionary zoning.

As part of its commitment to develop locally-controlled resources, in FY07 the Town continued to work with developers of small projects at 1140 Beacon Street, 64 Sewall Street, 648 Hammond Street, and 164 Harvard Street, resulting in contributions totaling \$391,178 to the Housing Trust under inclusionary zoning.

In addition to these new developments, Housing Division staff worked with the new purchaser of Longwood Towers to assure that the two existing affordable rental units transferred to affordable homeownership following condominium conversion. Staff also worked with the new owner to set up an escrow account to cover any extraordinary assessments, and to complete the sale of a condominium unit to an existing tenant of an affordable rental unit.

Goal #5: Twenty-nine households will have access to homeownership for the purposes of decent affordable housing by continuing affordability in an expiring-use development.

In April of 2006, the 40-year HUD regulatory agreement for the 116-unit Brookline Cooperative, originally built with funds from HUD's 221(d)3 Program, expired. The Town had no additional use restrictions on the property but, because of its origin in Urban Renewal, did retain the right of approval of any transfer of the project's assets. The Town met with the Board of Directors over a three year period, with a goal of maintaining as many affordable units as possible.

During FY07, the Town and cooperative board completed an agreement, permitting the conversion to a mixed-income condominium in return for preservation of at least 25 percent of the units as permanently affordable to households with incomes under 80 percent of area median income. When the conversion took place in December of 2006, 32 members -- representing 28 percent of the units -- signed permanent deed restrictions.

Goal #6: Twenty-six households have sustained affordable housing by rehabilitation of their building for the purpose of providing decent affordable housing.

While the Town generally does not engage in funding of rehabilitation projects of existing affordable housing, in FY06 the Housing Division was presented with a unique case that warranted consideration. A 28-room lodging house purchased and rehabilitated in 1988 by a long-standing nonprofit partner of the Town requested assistance for several major capital repairs needed on the property. The lodging house serves primarily individuals earning less than 30 percent of area median income, many of whom were formerly homeless. The Town provided financial assistance through the CDBG program to the Pine Street Inn, which in FY07 completed a package of physical improvements to its 28-room lodging house at 1043-1045 Beacon Street, helping to assure long-term preservation of this important resource.

Framingham

Priority #1: Assist four or more moderate-income or below homebuyers with the purchase of a home in Framingham. The Town of Framingham did not commit or expend HOME funds to provide homebuyer assistance in FY07.

Barriers to Progress:	Adjustments/Improvements:
Knowledge of HOME regulations and guidelines	Program manager took and passed certified HOME Specialist professional training course. Program received technical assistance from Consortium consultant and Consortium administrator.
Program design not formulated until later in program year	Program design formulated in later half of year with assistance from peer communities and Consortium administrator.
Continued high real estate market rendering affordable ownership opportunities scarce	Market adjusted downward creating more opportunities in 2007.
Assistance from program not widely known in low or moderate income target community, network of housing agencies	Broad outreach undertaken throughout the community in several languages, through several channels and outlets in later FY07.

Priority #2: Provide for the moderate rehabilitation of 24 affordable owner-occupied and/or related rental households. The Town of Framingham did not commit or expend funds in providing HOME assisted owner occupied rehabilitation in FY07.

Barriers to Progress:	Adjustments/Improvements:
Knowledge of HOME regulations and guidelines	Program manager took and passed certified HOME Specialist professional training course. Program received technical assistance from Consortium administrator.
Unique conditions (accumulated surplus of exceptionally high levels of program income) in respect to Framingham's CDBG funded housing rehabilitation program required full staff attention to meeting CDBG production goals	CDBG production and output levels attained. Overall program strategy on deployment of total federal grants rehabilitation resources devised with clear plan to meet HOME output levels for owner occupied rehabilitation in FY08.
Client income determination and verification system needing to be redesigned to meet HOME requirements	Income determination and verification system revised to meet HOME requirements.
Assistance from program needed to be better known in low or moderate income target community, network of housing agencies	Broad outreach undertaken throughout the community in several languages, through several channels and outlets including direct mailing of brochures to consumer through water bills undertaken FY07 to provide base of clients in need of assistance.

Collaborations with Community Housing Development Organizations: The Town of Framingham did not develop collaborations with Community Housing Development Organizations (CHDOs) in FY07.

Barriers to Progress:	Adjustments/Improvements:
Knowledge of HOME regulations and guidelines	Program manager took and passed certified HOME Specialist professional training course. Program received technical assistance from Consortium consultant and Consortium administrator.
Prospective CHDOs not formally identified in community	The Program has had discussions and consultations in FY07 with agencies who might qualify as CHDOs and have an interest in developing HOME, CHDO eligible housing opportunities including the Housing Authority and non-profits. Follow-up will be undertaken in early FY08 to ascertain the feasibility of program development.
Program HOME CHDO organizational development knowledge need sophistication	Program management is conducting best practices research on organizational development with functioning CHDOs in eastern Massachusetts and New England.
Knowledge of the intricacies of HOME CHDO eligible activities need to be attained	Program Management is conducting best practices research on HOME CHDO eligible activities with peer HOME recipient communities and functioning CHDOs in eastern Massachusetts and New England.

Lexington

Priority #1: Broaden opportunities for producing housing, especially where that production is likely to include housing that is relatively affordable and that is likely to serve other diversity concerns, such as serving small households.

The Town of Lexington was able to take credit for affordable units becoming available as part of the redevelopment of the Metropolitan State Hospital. While the need for more affordable housing certainly exists and the Town remains committed to the effort, this rental project of 387 units put the community above the State's 10% affordable housing goal, an important benchmark. Project details include 25% inclusion of units affordable at or below 80% of the area median income and another 10% set aside for the Department of Mental Health (five on site and five off site). The community was unable to reach agreement for the "buy down" units so HOME funds were not used as part of this project.

Much research was conducted into the development of a First-time Homebuyer program but no program was launched, as additional funding (aside from HOME funds) would be necessary to bridge the "affordability gap" that exists in Lexington. The community is investigating how to proceed.

Construction of affordable units in Lexington Center is proceeding, albeit somewhat late, due to demolition delays. These units should be available for occupancy in approximately 18 months. Other sites for housing in Lexington Center are being investigated.

The work around allowing the conversion of non-residential structures to residential continues, but without a suitor, Town officials did not advance a bylaw to Town Meeting. The Housing Partnership and the Planning Staff continue to work on this goal, as well as allowing for more multi-family opportunities.

The Planning Board, in conjunction with the Housing Partnership, did bring a bylaw to the 2007 Annual Town Meeting to mandate inclusionary affordable units in new residential development. Sadly, it was defeated but the conversation on this topic is still ongoing.

In the final month of the fiscal year, the community held several events designed to reenergize the conversation about affordable housing in Lexington. The first event was training for the Community Preservation Committee detailing the possible tension between open space and housing advocates for limited land resources. The next was Fair Housing Training for Real Estate professionals, in conjunction with the WestMetro HOME Consortium. The final event was a roundtable conversation with Town Meeting members and other elected officials about the short-term goals and objectives for housing. All three were key steps in advancing support for and implementation of the community's housing goals.

The community has yet to take advantage of the HOME funds, but has reached a preliminary agreement with the Supportive Living, Incorporated (SLI) to redevelop an old print shop in Lexington Center into 15 units of independent living for survivors of traumatic brain injuries. The community's FY07 HOME funds will be allotted to this project should the details fall into place.

Lincoln

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

During FY07 the Sunnyside Project broke ground on the development of three rental units on property owned by the Town of Lincoln on Sunnyside Lane. These units were completed in July 2007. Funding for this project has come from the Town meeting approval of the project with Community Preservation Funds and private donations. The Sunnyside Project is restricted to rental use in that the properties must provide "direct public use" and therefore must remain as town property. It is anticipated this housing will be used for extremely low- or low-income eligible applicants. No HOME funds were used on this project. The Town is working with DHCD to establish affordability criteria under the Local Initiative Program.

The New England Deaconess project was approved at Town Meeting in November 2006. As part of the approval, thirty units of senior rental apartments were required for the project, with eight of those units to be affordable. The Special Permit was approved by the Planning Board in May 2007. No HOME funds were used on this project. The developers are working with DHCD and the Town's Housing Commission to establish affordability criteria under the Local Initiative Program.

Minuteman Commons, a thirty-two unit condominium project is nearing completion with six affordable units. A certificate of occupancy has been granted on one of the affordable units. No HOME funds were used on this project. DHCD has recently approved the units for the Town's Subsidized Housing Inventory under the Local Initiative Program.

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

The Lincoln Affordable Housing Trust Fund is looking at the several opportunities to buy down condominium units for both rental and home ownership opportunities. The Town of Lincoln is working with the Lincoln Foundation to buy down existing condominium units when they become available. The Town has the option to buy down two additional units of the 32 unit Minuteman Commons condominium complex now nearing completion of construction.

Natick

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

No local units were created with HOME funds during FY07; however, the Town expects to use HOME funds to undertake a lottery for tow affordable units created by the Town HOOP program. Two 40B projects have completed permitting in 2007.

Needham

The Town of Needham's FY07 Action Plan and Strategy identified strategies to increase affordable housing options for its residents. The following provides a status report on the progress made towards implementing them during FY07.

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

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

The Town is in the process of preparing a comprehensive plan for the future of Needham Center. The plan will address the overall objectives of fostering the economic development of Needham Center as a mixed-use local downtown shopping district, increasing housing opportunities, improving aesthetics and the pedestrian environment, and improving parking and traffic conditions. The goal of the Needham Center planning effort is to create a mixed-use local downtown shopping district consistent with smart growth and transit-oriented development principles. The results of this work are due in the fall of 2007 in sufficient time to bring zoning changes to the 2008 Annual Town Meeting. No other proposed initiative received as strong support as this one in the Community Workshops that were held as part of the EO 418 planning process and perhaps no other is as complex.

Action 2: Updated Needham's Housing Plan.

Needham completed a Housing Plan in FY 2007, which updates strategies to reflect the current status of proposed housing initiatives. Although the initial intent was to prepare a plan in compliance with Planned Production requirements (production goals based on planned strategies must produce at least .75% of the year round housing stock) it was determined that this production goal could not reasonably be met in the time frame required. Accordingly, a timetable was included within the plan that the community felt was attainable. Following its completion, the town is looking to initiate actions included in the plan to increase affordable housing production and bolster local control of its affordable housing production under MGL Chapter 40B, the comprehensive permit process.

- Priority 2: Use public properties to serve housing needs.

Action 1: Support efforts to expand the High Rock Estates project

The initial focus for HOME Program funding is the High Rock Estates project. In the fall of 2001, Town Meeting approved a change in the zoning of the Needham Housing Authority's High Rock development, from Single Residence to General Residence. This change has enabled the Needham Housing Authority to plan for the redevelopment of the housing to replace 20 of the small single-family homes with 20 duplexes. The units in ten of the duplexes will continue to be public housing rentals, and the units in the other ten will be sold to first-time homebuyers. At the end of 2005, a consultant to coordinate a feasibility study of the project was selected. Needham Opportunities, Inc. submitted funding applications under the HOME program in 2006. Due diligence and design development was completed in early 2007 with construction anticipated to start late in 2007.

Action 2: Support efforts to expand housing at transportation nodes.

In pursuit of smart growth principles – including more efficient land use, more compact development patterns, less dependence on the automobile, and a wider range of housing choices – many communities are increasingly focusing on redevelopment opportunities near transportation nodes. Needham has four transit stations that represent opportunities for redevelopment over time to enhance the vitality and safety of these areas, increase densities to better integrate mixed-uses, and to offer more housing options including but not limited to live-work spaces, senior housing, starter condominiums, mixed-income assisted living, and apartments for young professionals who want to be in a more village setting and near transportation and services. Needham has entered into discussions with the MBTA on the prospect of developing some amount of affordable housing on a particular MBTA-owned property. Because of the increasing interest in smart growth, new resources are also becoming available to support the integration of housing in transit centers to support local efforts including Transit-Oriented Development (TOD) and Commercial Area Transit Neighborhood Improvement Program (CATNIP).

Action 3: Provide for housing development on selected parcels of Town-owned land

The Town is making progress on this action, recently accepting the proposal from Habitat for Humanity on the development of the Town-owned parcel at the corner of Brookline and Bancroft Streets for the construction of an affordable home for a first-time homebuyer in response to a Request for Proposals. The contribution or “bargain sale” of land owned by the Town but not essential for municipal purposes could have a catalytic effect in launching housing efforts in the public interest.

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

Action 1: Help develop an Individual Development Account Program

The community non-profit, Needham Opportunities, Inc., is planning to implement an Individual Development Account (IDA) program (a form of matched savings) to allow public housing tenants to save for homeownership, to move into private rental housing, to support the costs of higher education, or to start a business. HOME funding might be needed to help cover down payment and closing costs for these households transitioning from public housing and rental assistance to homeownership. Using HOME funds and other resources, the Town will continue to support this initiative.

Newton

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

Sudbury

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

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

Sudbury has successfully met its housing goals and objectives during the FY07 reporting period, though no HOME funds were committed or expended. In terms of new units, two units were created in November 2006, and occupied in January 2007. These were developed as part of a private MGL Chapter 40B project - the Sudbury Meadows Snowberry Lane project, and offered via lottery to two eligible low-income families for homeownership. Additionally thirty-six units of existing market rate rental housing were included in the DHCD Subsidized Housing Inventory as a technical adjustment to the affordable housing count. Sudbury ends the fiscal year with a 4.6% affordable count.

Sudbury was successful in negotiating additional affordable units during the hearing process for two private Chapter 40B projects during the FY07 reporting period with Town-provided buy-down funds. One additional affordable unit was included in the Villages at Old County Road project and another in the Sudbury Villages project. In addition to CPA funds, the WestMetro HOME Consortium funds may be used towards the affordable unit at the Villages at Old County Road. These units will be offered for homeownership via lottery to low-income qualifying households, with preference given to target populations with Sudbury connections, as approved by MassHousing and DHCD.

Sudbury has assisted first-time homebuyers with financing by enrolling in the State's program to provide soft second mortgages to first-time homebuyers. The Bank of America has committed to closing \$2 million in residential loans to low- and moderate-income households to purchase homes in Sudbury over the next two years, and other banks lending in Sudbury participate as well. Sudbury has also participated in the American Dream Downpayment Assistance program (ADDI), as administered by the Montachusett Regional Planning Commission, and encourages prospective first-time homebuyers to consider applying for funds under this ADDI Program.

Sudbury has also started to develop several small-scale parcels of Town-owned property as described below.

- First, the Sudbury Housing Trust has purchased a small (0.43 acre) parcel of developable land from the Town through a foreclosure auction on Dutton Road.
- Second, the Sudbury Housing Trust has worked with the Sudbury Water District to convey a small parcel on Washbrook Road to them after successful soil testing and wetlands delineation, which is currently in process.
- Third, the Town has started feasibility analyses of a larger Town-owned parcel of land currently used as a gravel pit on North Road, for redevelopment into mixed uses, including affordable housing.

Sudbury also formed the Sudbury Housing Trust during the FY07 reporting year. The Sudbury 2006 Annual Town Meeting approved the establishment of a local affordable housing trust fund pursuant to MGL Chapter 44, s. 55C and the Trust was chartered in October 2006. The Trust is the Monitoring Agent for the Town and Lottery Agent for new projects. The Trust fund has been established and has received the FY08 10% CPA housing allocation as well as prior year housing reserves and revenue from its lottery services.

The Sudbury Community Housing Committee, working with the Zoning Board of Appeals, the Planning Board and the Board of Selectmen, has developed draft guidelines as a means to facilitate the local permitting for comprehensive permits. This will enable developers to work more proactively with the Town to create acceptable developments.

Waltham

During FY07, Waltham used the federal resources it received to focus on the following housing goal outlined in Waltham's Consolidated Plan and and FY07 Annual Action Plan.

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

The City of Waltham HOME Down Payment Assistance Program budget for FY07 totaled \$419,810. This included \$51,430 in CDBG funds, \$81,355 in program income from deferred loan payoffs and \$270,080 allocated from the annual HOME Program budget. With this funding the City of Waltham's Housing Division provided nine HOME-funded downpayment assistance deferred loans to seven low- and moderate-income homebuyers and two very low-income buyers. Due to the success the Down Payment Assistance Program the City

committed FY07 CDBG funding to augment the HOME budget. The City is currently awaiting the release of Community Preservation Act funding to add additional funding into to the program for continued growth. Four HOME-funded lead abatement grants, totaling \$39,250, were provided to clients of the Waltham Downpayment Assistance Program.

Watertown

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

During FY07, Watertown expended \$35,000 in HOME funds to provide down payment assistance to two first time homebuyers. Operating expense funds were also provided to Watertown Community Housing, a designated CHDO.

SUPPLEMENTARY NARRATIVES

PUBLIC HOUSING IMPROVEMENTS AND RESIDENT INITIATIVES

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

- The Bedford Housing Authority has secured funding to renovate its existing family housing units, put in place energy conservation measures in elderly/handicap units, and has been working to increase participation with local community groups.
- In Belmont, the HOME-funded Waverley Woods development will include the construction of approximately 25 parking spaces for the exclusive use of elderly public housing tenants.
- Framingham continues to support the Housing Authority in its efforts to better serve the community. The Town informs the Authority of the availability of CDBG funded activities and services in which Authority residents may participate.
- For the past several years, Newton has provided CDBG funds to the Newton Housing Authority to fund a Resident Services Coordinator position and to rehabilitate many residential properties owned by the Housing Authority.
- The Sudbury Housing Authority has been given the option to purchase four units in two developments for subsequent rental through the State 705 Family Housing Program with up to \$360,000 in CPA funds and \$155,000 from DHCD 705 program funds. The first two units are included in the Villages at Old County Road project, and the first of those is planned to close in spring of FY08.

AFFIRMATIVE MARKETING AND MINORITY AND WOMEN-OWNED BUSINESS OUTREACH

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

Members of the WestMetro HOME Consortium shall:

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

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

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

Brookline

- Adopted a Fair Housing Bylaw
- Has an active Human Relations – Youth Resources Commission, whose Director serves as the Town’s Fair Housing Officer
- Affirmatively markets all affordable units, including outreach to minority newspapers outside of the Town
- Completed an Analysis of Impediments to Fair Housing Choice, and is currently planning to update this document in the fall of 2007.
- Requires that each project be affirmatively marketed via the following:
 - The “Equal Housing Opportunity” slogan and logo is used when advertising in newspapers and on other printed material related to outreach.
 - Each application and program description includes language stating that applicant eligibility would not be based on race, color, national origin, sex, religion, familial status or disability.
 - Each application requests (but does not require) “Information for Government Monitoring Purposes” regarding the race and ethnicity of the applicant.
 - Information is made available to persons in the housing market who are not likely to apply for housing without special outreach. This includes:
 - o Advertisements are placed for two weeks in the Brookline Tab – a local newspaper
 - o Advertisements also are placed in metropolitan area minority newspapers including: The Bay State Banner, Sampan, El Mundo, and the Russian supplement of the Tab.
 - o Notices are provided to the METCO Program office for disbursement to families and employees.
 - o Notices are sent to all local schools.
 - o Information and applications are posted on the Town’s web site, and by personal notice through the Town’s affordable housing list serve (subscription to which is widely noted on the front page of the Town’s web site).
 - o Information is posted at all libraries.
 - Information is made widely available to all Town employees via the following:
 - o Postings on the electronic bulletin board
 - o Notices are sent to all Town Departments, including the Commission on Disabilities, Veterans Affairs, Council on Ageing, Health, Police, Fire, etc.
 - Information is posted in the Brookline Housing Authority newsletter and applications are made available at the BHA offices. Also work directly with the Section 8 office to identify and notify Section 8 certificate holders looking for housing.
 - Applications are made available via mail and at public locations including on- site, Town Hall Planning Department, and via download from the Town’s web site.
 - All locations for interviewing and orientation are wheelchair accessible and translation assistance for Russian, Chinese and Spanish is made available on an as-needed basis.
 - The Homebuyer Assistance Program is marketed annually through local newspaper articles and a program description and application on the Town’s web site.
 - Records are kept describing actions taken for all projects.

Framingham

The Town is employing the approach to affirmatively marketing HOME opportunities in Homebuyer Assistance and Housing Rehabilitation Assistance as outlined in its Annual Action Plans. Based on the Town’s history of the Soft Second Loan Program and other housing

initiatives, which has achieved a minority homeownership of greater than seventy-five percent (75%), the Town is confident that the attractiveness of opportunities, the structure of subsidies that make purchase or entry through rental opportunity affordable, will result in the opportunity being very well received.

A summary of this comprehensive approach to affirmative marketing includes the following activities. Public information meetings will be held in the early stages of all program marketing and planning efforts. These meetings will enable the program to better assess the strength of the market and to identify potential prospects and applicants. A variety of media will be used to attract potential buyers including newspaper advertising, the posting of flyers in Framingham and surrounding towns, and public service advertising on local media outlets. This outreach will also serve to inform the local community about the nature of affordable housing and will be beneficial in gaining local support for the opportunity. A flyer will be sent to a board range of town offices and community organizations, including those that are faith-based, educational institutions and the Framingham Housing Authority. The mailing will request that the flyer be posted on bulletin boards and distributed to employees or members of the organizations.

Needham

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

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

1. Advertisements, press releases, feature articles and editorials about fair housing laws and the affirmative marketing policy will be placed in the Needham Times and the Boston Globe.
2. Flyers, brochures, inserts in church bulletins or other organizational literature and posters will contain a summary of the fair housing laws and the affirmative marketing policy. These will be distributed through the mail to potential participants and available at various public offices, including the library and the town clerk's office.
3. The application package and any other written agreements for HOME-funded projects will contain a summary of the fair housing laws and the affirmative marketing policy.

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

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

Waltham

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

- The Fair Housing Laws summary and the Affirmative Marketing Statement will be in each written agreement for HOME-funded projects.
- Special notices and announcements about Fair Housing Laws and the Affirmative Marketing Policy will be placed in the Waltham News Tribune and Boston Globe.
- Through the local CHDO, potential tenants and owners will receive copies of the Fair Housing Laws summary and the Affirmative Marketing Policy.
- Homeownership counseling classes will be held in both English and Spanish. (In FY07, two of the nine Down Payment Assistance loans were awarded to minority families.)
- CDBG Rehabilitation and HOME Down Payment Assistance program documentation is available in both Spanish and French Creole.

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

Watertown

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

ACTIONS TAKEN TO OVERCOME IMPEDIMENTS TO FAIR HOUSING CHOICE

As mentioned previously in this report, during FY07 the City of Newton used funds from a federal Fair Housing Initiative Program grant to coordinate fair housing training sessions in each of the HOME Consortium member communities. Trainings have been designed to target the following stakeholders: municipal staff, boards and commissions involved in fair housing; realtors, property managers and nonprofit organizations that provide counseling services to first-time homebuyers and their clients; housing and social service providers involved in the housing search process; public housing authorities; lenders and mortgage brokers; landlords; and tenants. Fair housing brochures and other educational materials have also been distributed across the Consortium.

In addition to these Consortium-wide efforts, additional actions taken by specific communities during FY07 are listed in following paragraphs.

Bedford

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

To address these impediments the Town has:

- Undertaken development projects which target a diversity of incomes ranging from 30 percent to 80 percent of median income.
- Development projects are targeted not only to a variety of income groups, but also to diverse population groups, including 60 SRO units for homeless veterans, and rental units satisfying requirements of the Americans with Disabilities Act and Massachusetts Architectural Access Board.
- The Bedford Housing Partnership and Trust conducts affordable housing education activities. The Bedford Housing Trust has a booth at Bedford Day and distributes materials, in order to dispel myths and build support for affordable housing.
- The Bedford Housing Partnership ensures that marketing plans for the affordable units in private developments include affirmative marketing with minority outreach and a fair lottery process to select buyers or renters. The Bedford Housing Trust has taken this one step further and has contracted with developers so the Trust conducts the buyer selection and lottery for the affordable units. The Town has developed the capacity to market or monitor the marketing and resales of affordable units for private developers. This will help to ensure that units are affirmatively marketed.
- The Town has developed its own financial resources for affordable housing. Through the Community Preservation Act funds, the Housing Trust is able to employ a housing consultant and the Town has provided funding for affordable housing projects. HOME funds provide an additional funding source.
- Bedford is certified by the Commonwealth of Massachusetts as a No Place For Hate community, because the Town has initiated activities that encourage diversity and anti-racist attitudes among businesses, town employees and citizens. The Town has received a grant for Diversity Training from the Anti-Defamation League. It used the grant to train local businesses, including realtors, about diversity, anti-racist attitudes, and how to treat customers and clients.
- The Fair Housing Committee meets once a month to hear any Fair Housing complaints.
- Lead paint hazards are addressed in affordable housing projects that include the renovation of existing units.

Belmont

The Town of Belmont is wrestling with trying to change the public perception of affordable housing, since that is one of the biggest impediments to fair housing choice in Belmont. Discussions continued, though no solutions were developed, on two important issues:

- Educate the general public on fair housing rights
- Develop protections for tenants so that they can file complaints about housing quality without fear of repercussions from their landlords

These issues are large in scope and are not easily addressed. The underlying hurdle facing the development of affordable housing is the resident's misconception about affordable housing – who occupies it and why it is needed. As these discussions continue and more affordable housing is built, these issues are expected to lessen.

Brookline

In the fall of 2007, the Housing Division will begin to update Brookline's Analysis of Impediments to Fair Housing Choice. The Analysis of Impediments to Fair Housing Choice completed in June 2002, concluded that the high cost of living in Brookline disproportionately affects those populations that are protected by fair housing laws. The high demand for and cost of housing in Brookline, its age and composition and the number of units designed to meet special needs were identified as the strongest impediments to housing choice.

At the same time, there was very little evidence of discrimination based solely on race, national origin, sex, family status, age, handicap or sexual preference. The analysis listed a series of actions that the Town would take to overcome such barriers. At the present the zoning bylaws relative to on site parking and floor area ratio (FAR) requirements further act as an impediment to affordable housing. With only 11.6 percent of the Town zoned for multifamily use, the cost of land again becomes another deterrent to the development of affordable housing. Adjacent communities within the WestMetro Consortium similarly feel this dilemma.

In addition to the actions described in the "Assessment of Goals and Objectives" section of this report, the Town also took the following steps to address the impediments previously noted:

- assured advertisement of the inclusionary zoning projects at 55 Park Street and 323 Boylston Street in metropolitan-wide newspapers serving the Hispanic, African American, Chinese and Russian populations;
- continued outreach to real estate brokers to make them aware of the Town's homebuyer assistance programs so that income-eligible households could be better notified of potential units;
- provided a priority and affirmatively marketed affordable condominium units created by private developers under the Affordable Housing Requirements of the Town's Zoning Bylaw to families enrolled in Brookline's METCO program, which provides quality public school education to children of color from Boston in the Brookline school system;
- publicized the Town's affordable housing list serve for quick notification of all opportunities, resulting in approximately 600 members during its first year; and
- provided assistance and referral to the State "Get the Lead Out" Program for persons referred by the Health Department.

Framingham

The following narrative discussion describes some of the Town of Framingham's extensive efforts to overcome the impediments to fair housing choice in the document *Town of Framingham, Analysis of Impediments*, published August, 1996. A complete listing of these can be found in the Town of Framingham's FY07 CAPER.

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

The Kendall Hotel is moving forward to create 25 housing units, the Arcade Project could result in the introduction of 260 units of housing up to 20% of which would be affordable, and the Dennison Triangle project has all necessary approvals and could eventually result in the production of 180 units. Town groups supporting these initiatives have remained active in the facilitation of these developments.

- **Geographic Deconcentration of Low- and Moderate-Income Housing - Danforth Farms Planned Unit Development (PUD) Project**

In line with provisions of PUD zoning enacted in the early 1990s, a developer formulated a plan to construct over 600 housing units over a multiple year time frame in the north Framingham location of Saxonville, which has not had a great concentration of subsidized housing. Per requirement of zoning, 10% of the units must be affordable. The plan was blocked by several law suits and a settlement was reached, downsizing the project to 450 units, 10% of them still to be affordable. The site and development rights were sold to another concern within the fiscal year. Planners, advocates and a network of housing providers, anticipated delays in project implementation, but continued to discuss ways of collaborating to offer support to developers be of eventual assistance in marketing units and recruiting prospective tenants.

Also in the spirit of encouraging geographic de-concentration, the Framingham Housing Authority sought proposals from property owners in 2006 for use of Section 8 vouchers to house individuals with disabilities tied to units. Proposals were specifically sought in areas away from South Framingham's concentration of subsidized housing.

- **Articulation of Comprehensive Town Housing Policy**

Lack of policy has been an impediment to Fair Housing choice as it has discouraged the emergence of thoughtful, needs based development. A new housing policy and planning process has been mandated by actions taken in a fall '04 Special Town Meeting. Policy and plans will be proposed by a four person Housing Liaison Committee (2 Selectmen, 2 Planning Board members). Policy and plans must be adopted separately by the Selectmen and Planning Board, and then receive a two thirds vote of Town Meeting. The Planning and Economic Development staff, Community Development staff, will work collaboratively with the Housing Liaison Committee and its citizen advisory representatives to educate the community and influence the adoption of a strategy that best responds to need and meets acceptance of the decision making bodies.

- **Homebuyer Fair**

The Framingham Fair Housing Committee put on a Homebuyer Fair on April 9, 2007. The Fair Housing Committee is a Town appointed group of individuals who reside and/or work in Framingham, whose mission is to promote fair and open access to housing opportunities for all segments of the community. A program was put together for prospective home buyers that dealt with all the elements of assuming ownership, featuring professionals in law, real estate and finance. The Metrowest Daily News agreed to be a print media sponsor and promoted the event through advertising in the Daily News and Framingham TAB.

Needham

The following paragraphs summarize the impediments to fair housing in Needham.

Cost of housing and land

The high cost of housing and land in Needham is probably our largest impediment to fair housing. The median housing price has more than doubled since 1990 with sales averaging \$225,000 in 1990 and \$595,500 in October 2004. In addition, the overwhelming majority of new homes built in Town are "teardowns" where a new house replaces older housing stock. This practice not only greatly increases the cost of land because the sales price becomes the value of the land alone, but also if they were not being demolished, these older homes could provide more attainable housing for young families. Finally, average incomes have increased significantly, up 46% from \$60,347 in 1990 to \$88,079 in 2000, narrowing the economic diversity of the households and changing the socio-economic makeup of the Town.

Diversity

The population has remained predominantly white including almost 95% of the population in 2000 and 97% in 1990. In regard to the representation of other races, Asians comprised 3.5% of the population in 2000 with Black or African-American and Hispanics both at about 1% of total residents, not significantly different than the distribution in 1990. Outreach to other population groups would be necessary to attain more social and economic diversity in Town.

The extent of multi-family zoning is extremely limited

There is a near-absence of developable vacant land that is zoned to permit multi-family housing, even two-family dwellings. Actual development of multi-family housing now generally occurs as redevelopment of already developed sites, through rezoning by town meeting, through a variance from zoning, or through a Chapter 40B override of applicable zoning. This limitation greatly restricts multi-family development opportunities that in the end could provide affordable rental and ownership opportunities for Needham residents.

To address these issues, the following are planned for FY08:

Charles River Landing, a development of 350 units of multifamily rental housing of which 25 percent will be made available to low and moderate-income households was recently issued a comprehensive permit. The Town of Needham has entered into a local Initiative Program Agreement with Cabot, Cabot & Forbes. It is anticipated that construction will begin in FY08. In marketing the units of multi-family rental housing the Town will follow all the procedures outlined in the WestMetro HOME Consortium Affirmative Marketing Policy.

Needham has a Human Rights Committee, which 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.

Sudbury

Sudbury has taken the following steps to overcome impediments to fair housing choice.

- Information received in the training sessions and further research on Fair Housing regulations has resulted in specific conditions included in new comprehensive permit decisions for housing projects to the effect that Chapter 40B homeownership projects are subject to MGL chapter 151B, which, for projects of over 10 units, requires modifications to be made at the housing provider's expense, should they be requested.
- This information was shared with DHCD and MassHousing and may be featured in upcoming Chapter 40B training sessions
- Significant outreach was performed for the Snowberry Lane Chapter 40B lottery, and one of the new homeowners is a minority.

Waltham

The City of Waltham is in the process of developing a new Analysis of Impediments to Fair Housing Choice. Based on the impediments listed in their current Analysis, including lead paint preventing families from finding housing, limited homeownership opportunities and weak transportation links limiting employment opportunities, the following actions were taken during FY07 to address those impediments.

- Continue using CDBG and HOME funds to provide deferred de-leading loans and grants to owner-occupiers of multi-family properties and assisted homebuyers.
- Continue using HOME funds to provide down payment assistance to prospective low- and moderate-income homeowners.
- Create affordable, de-leaded rental units by using HOME a funds to help local CHDO's to acquire multi-family properties for rent to low- and moderate-income families.
- Use federal/state funds to maintain and expand intra-city bus service between Route 128 employment centers and downtown Waltham.
- Continue membership in the Boston Fair Housing Neighbors Network.

Watertown

Fair housing choice in Watertown is impeded by the high cost of housing, lack of development sites, low vacancy rate and lead paint issues. The actions taken to overcome the impediments during FY07 included working with Watertown Community Housing, Watertown's CHDO, to develop affordable homeownership opportunities and to educate the public about the need for affordably priced housing.

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

Bedford

Bedford Veterans Quarters will provide housing and services for sixty homeless veterans. Fifty seven of the residents will receive Section 8 certificates and these homeless individuals will have a permanent home.

Belmont

The Town of Belmont took the following actions that may impact the number of people living below the poverty level. The Trust has been working with Habitat for Humanity to construct a single-family home, with a priority given to those that are living in substandard or overcrowded conditions. Additionally, the Town adopted a tax abatement program for those elderly households of limited income. By working 1,000 hours for the Town, \$500 is removed from their tax bill.

Framingham

The Town of Framingham, through its Planning Department, in consultation with key housing and social service providers and the public leadership of the Town, has devised a strategy that initiates actions in respect to Town controlled resources that will help lower the number of households below poverty level. A significant element of this strategy is the encouragement by the Town, of housing services providers, to actively and directly link their clients of housing services to existing self improvement and self sufficiency programs including educational, employment and training activities, economic development initiatives, and those supportive services, such as child care, and transportation, which permit household heads to access and pursue courses of self improvement.

Waltham

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

Watertown

During FY07, Watertown's efforts to alleviate poverty included promoting the development of affordable housing for those with Section 8 vouchers and also for those persons with incomes below 30 percent of area median income.

ENERGY STAR QUALIFIED UNITS

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

FUNDS LEVERAGED

The Consortium was successful in using HOME funds to leverage approximately \$15 million other public and private funds during FY07. Sources of funds leveraged include Low-Income Housing Tax Credits, Enterprise Green Community funds, the Housing Stabilization Fund, CDBG funds, Inclusionary Zoning funds and various private funds.

GEOGRAPHIC DISTRIBUTION OF RESOURCES

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

CITIZEN PARTICIPATION

Annual Performance Hearing/Public Comment Period

The Consolidated Annual Performance and Evaluation Report was presented at the Annual Performance Hearing on Monday, September 10, 2007, during the Planning and Development Board meeting. Copies of the CAPER were then made available to the public throughout the 15-day comment period. Every effort was made to solicit citizens' comments, including posting the report on the web and submitting a press release to local newspapers.

Comments

The following summarizes the comments received concerning the performance of the WestMetro HOME Consortium during the comment period and at the Annual Performance Hearing.

Name and Date	Summary of Comments	Summary of Response
Sept. 10, 2007	No comments were received at the public hearing of the Newton Planning and Development Board.	

MONITORING

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

Overall monitoring objectives of the WestMetro HOME Consortium monitoring plan included:

- Identifying and tracking program and project results
- Identifying technical assistance needs of Member communities, CHDOs and subrecipient staff
- Ensuring timely expenditure of HOME funds
- Documenting compliance with Program rules
- Preventing fraud and abuse
- Identifying innovative tools and techniques that support affordable housing goals.

Listed below are the monitoring results for FY07. Information is only provided for communities that have completed a HOME-funded project. Newton's monitoring activities are listed in Section I of this report.

Belmont

Because Belmont's housing program is relatively new, monitoring of its activities has not occurred. The only housing developed, B Street, was a homeownership project, which requires limited monitoring. The Town recognizes that Waverley Woods, as rental housing, will require annual monitoring.

Brookline

The results of on-site Housing Quality Standard (HQS) inspections of HOME rental projects are listed in the following table. As all of the HOME-funded buildings are less than 25 units, an on-site inspection is required only every two years and took place in FY07. Tenant re-certifications are done on an annual basis and took place in FY07 as well.

FY07 On-site Inspection Results

Project	Date Monitored	Compliance with HQS	Compliance with Income Requirements
1017 Beacon Street	02/26/07	Yes	Yes
1019 Beacon Street	03/14/07	Yes	Yes
1027 Beacon Street	04/18/07	Yes	Yes
1754 Beacon Street	02/27/07	Yes	Yes

Additionally, all homeowners who have received financial homebuyer assistance 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. On an annual basis, each buyer is contacted by certified mail with a return receipt request. This mailing has an enclosed statement of certification that the buyer still occupies the unit as his/her primary residence and that he/she is in compliance with all terms, conditions and requirements set forth in the mortgage and promissory note. The buyer must sign and return the certification to the Town. In addition, the Town verifies occupancy by consulting the Assessor's Office to determine if the owner continues to qualify for the Town's residential exemption, and by reviewing annual Town-generated street listings. If any unit is found to be out of compliance, the Housing Division staff will work with Town Counsel's office to initiate foreclosure and recapture of the unit. All current participants continue to comply with the requirements under program regulations.

Sudbury

The Town of Sudbury performs annual monitoring for the affordable homeownership units and the Sudbury Housing Authority performs annual monitoring for the affordable rental units. Other private affordable rental units are monitored by their management companies.

Waltham

The Housing Department administers HOME funding received through the WestMetro HOME Consortium. Housing staff annually monitor all HOME-funded housing developments to ensure compliance with federal, state and local standards. Monitoring includes:

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

During FY07, monitoring activities were completed on all 26 HOME rental units. Monitoring activities completed included verification of tenant income, rent limits, lease compliance and HQS inspections. HQS inspections are completed on single rental units every three years. An on-site monitoring visit was completed with our designated CHDO, WATCH (The Waltham Alliance To Create Housing) for rental monitoring of 509 Moody Street. HUD HOME monitoring checklists were used to monitor each project. All rental properties were in compliance with HOME monitoring regulations.

DISPLACEMENT AND RELOCATION

No persons were displaced as a result of HOME-assisted activities during FY07.

STATUS OF LOANS

Bedford

Two ADDI loans are outstanding; one for \$4,668 and one for \$2,451. The loans will be repaid upon resale of the property.

Belmont

The Town issued a HOME loan to the developer of Waverley Woods, Affirmative Investments, for \$200,000. The loan is structured to be forgiven if the developer satisfies the terms of the agreement, construction of 40 units of affordable rental housing.

Brookline

HOME Loans Outstanding: 30
HOME Principal Balance Owed: \$1,165,268
HOME Loans Deferred: 30
Principal Balance Owed as the end of FY06: \$1,165,268
Terms of Deferral: 30 Years
Loans Defaulted: 0
Balances Forgiven/Written Off: 0

Waltham

The City has administered 85 deferred loans to low- and moderate-income buyers totaling \$3,471,157 since 1995. Seventeen loans totaling \$409,910 have been repaid providing program income to fund new HOME deferred loans. There has never been a HOME loan in default in the history of the program.

INSTITUTIONAL STRUCTURE AND COORDINATION

Belmont

Representatives of the Trust and Town Staff met on a bi-weekly basis during FY07 to insure that various housing issues and projects moved forward in a timely fashion. Additionally, the Trust hired a housing consultant to help frame the Zone 6 development so that it conforms to the HOME rules and regulations. This consultant was also hired to draft the Request for Proposals to seek a developer for this site.

The Trust also worked with the local electric company to publicize the Earned Income Tax Credit program and offered to complete income eligible residents taxes for free. While this is not a program funded by the Town, publicizing it greatly expanded people's knowledge of the existence of the program.

Brookline

The Housing Division works closely with a number of other Town departments, commissions, and non-profit organizations to achieve its goal of safe and affordable housing. Specific actions that took place in FY07 that supported the development of institutional structure include:

- The Housing Advisory Board (HAB), responsible for advising the Board of Selectmen and recommending policies and programs related to affordable housing, met on a monthly basis to review all affordable housing projects and make recommendations regarding appropriations of Town-controlled resources for affordable housing to the Board of Selectmen.

- The Brookline Housing Authority (BHA) has been exploring the possibility of creating internal expertise in housing development in order to augment its mission of owning and operating Brookline's public housing stock.
- The Brookline Improvement Coalition, Inc. (BIC), the Town's CHODO, continued to own and operate a number of affordable housing projects, while exploring potential for new development projects.
- The Human Relations/Youth Resources Commission co-sponsored a forum on Fair Housing for Brookline social service providers with the Housing Division and held a forum on Increasing Diversity in Brookline to augment discussions with the general public on barriers to diversity and how they can be addressed in Town.
- The Brookline Council on Aging continues to work with Brookline seniors to identify appropriate housing opportunities and supportive social services.
- The Brookline Health Department continued to enforce health and sanitary code issues related to the Town's housing stock as well as lead paint assessments, inspections, screening programs, and the enforcement of lead paint abatement.

Framingham

Some progress was made in FY07 to Town housing policy. Progressive elements of a proposed Mixed Residential and Business use were accepted by Town Meeting in regard to the Central Business District. An inclusionary housing bylaw was passed that applies to subdivisions of six or more units. A review of parking regulations and subdivision regulations, to factor out those provisions discouraging of affordable housing may be achieved in FY08.

The Department of Planning and Economic Development will continue to work as an agent for change. Through its presence on and participation in a broad range of committees, task forces, and focus groups e.g., the Fair Housing Committee, Homelessness Task Force, MetroWest Outreach Coalition (in support of homeless individuals and families housed in hotels), MetroWest Habitat for Humanity, Downtown Solutions, Framingham Downtown Renaissance, Framingham Community Partners, BRAMAS, Community Connections, and the Town Meeting Standing Committee on Planning and Zoning. The Planning Department will promote a housing agenda on behalf of the community. Change can only occur 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.

Waltham

The Waltham Housing Partnership Committee has been meeting on a quarterly basis to discuss affordable housing issues and projects within the City. The Committee draws members from the Housing Division, the Waltham Housing Authority, WATCH, City Council, real estate agencies, and local banks. Besides implementing the Waltham's Affordable Housing Ordinance, the Committee recently reviewed and approved a new Housing Plan for the city, which will be an integral component of the municipal Master Plan that is currently under development.

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

PART III
APPENDIX

CITY OF NEWTON - FINANCIAL SUMMARY

FY07 Consolidated Annual Performance and Evaluation Report

Summary of CDBG Resources	
FY06 End of Year LOC Balance	\$ 1,405,082
FY07 CDBG Entitlement	\$ 2,297,155
Cumulative Program Income for FY07	\$ 339,270
Total CDBG funds available for use in FY07	\$ 4,041,507
Summary of CDBG Expenditures	
Housing Rehab	\$ 870,217
Housing Development	\$ 562,432
Public Services	\$ 390,473
Architectural Access	\$ 250,512
Neighborhood Improvements	\$ 145,482
Economic Development	\$ 3,167
Program Administration	\$ 461,999
Citizen Participation	\$ 1,570
Total Expenditures	\$ 2,685,851
Year-End CDBG Resources	
FY07 End of Year LOC* Balance	\$ 1,041,544
Unexpended Balance (CDBG Budget)	\$ 1,401,510
Differential	\$ (359,966)
Year-End Program Income On Hand	\$ 225,526
Unassigned Program Income	\$ (134,440)
*LOC = Balance of Funds in City's Letter of Credit with U.S. Treasury	
FY07 Low/Mod Credit	
Total FY07 CDBG Expenditures	\$ 2,685,851
Total for Program Administration	\$ 461,999
Total subject to Low/Mod Benefit Calculation	\$ 2,223,852
L/M Credit for multi-unit housing	\$ -
L/M Credit for other activities	\$ 2,223,852
% benefit to low/mod persons	100.00%
Public Services Cap Calculation (15% Cap)	
Net obligations for FY07 Human Services Act.	\$ 389,287
FY07 Entitlement + FY06 Program Income	\$ 2,595,245
% Obligated for FY07 HS Activities	15.00%
Planning and Program Administration Cap Calculation (20% Cap)	
FY07 Entitlement + FY07 Program Income	\$ 2,636,425
Expended for Planning/Admin. Activities	\$ 461,999
% funds expended	17.52%
Program Income Summary	
FY07 Prog. Income--NHRF Revolving Funds	\$ 311,440
FY07 Prog. Income--Economic Dev. Revolving Funds	\$ 27,830
Total Program Income	\$ 339,270
Summary of HOME Expenditures	
Total HOME Consortium Projects	\$ 981,463
Consortium ADDI	\$ 60,497
Newton HOME Administration	\$ 5,753
HOME Consortium Administration	\$ 65,518
Total HOME	\$ 1,113,231
Summary of Emergency Shelter Grant Expenditures	
Total ESG Expenditures	\$ 101,042

HOME Match Report

Match Contributions for
Federal Fiscal Year (yyyy)

Part I Participant Identification

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

Part II Fiscal Year Summary

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

Part III Match Contribution for the Federal Fiscal Year

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

Annual Performance Report HOME Program

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

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

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

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

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

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

Part I Participant Identification

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

Part II Program Income

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

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

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

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

Part IV Minority Owners of Rental Property

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

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

Part V Relocation and Real Property Acquisition

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

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

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

COVER PAGE/CERTIFICATION

Grantee Performance Report
Community Block Grant Program

1. PROGRAM YEAR END: 6/30/07	2. GRANT NUMBER: B06MC250019
3. NAME & ADDRESS OF GRANTEE: City of Newton 1000 Commonwealth Avenue Newton, MA 02459-1449	4. NAME & ADDRESS OF CD DIRECTOR: Mr. Stephen D. Gartrell Planning and Development Department 1000 Commonwealth Avenue Newton, MA 02459-1449
5. NAME & TELEPHONE NUMBER OF PERSON MOST FAMILIAR WITH INFORMATION IN THIS REPORT: Amy Yuhasz (617) 796-1122	6. NAME & TELEPHONE NUMBER OF PERSON TO CONTACT ABOUT DISCLOSURES REQUIRED BY THE HUD REFORM ACT OF 1989: Amy Yuhasz (617) 796-1122

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

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

See Citizen Participation Summary Section

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

See Citizen Participation Summary Section

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

Typed Name and Title of Authorized Official Representative: <p style="text-align: center;">David B. Cohen, Mayor</p>	Signature: <hr style="width: 100%;"/>	<p style="text-align: right;">September 28, 2007</p>
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