



CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT

July 1, 2007-June 30, 2008

**City of Newton &
WestMetro HOME
Consortium**

TABLE OF CONTENTS

Part I. Narrative

Assessment of Goals and Objectives.....	5
Housing Development.....	5
Housing Rehabilitation.....	8
Public Services.....	9
Architectural Access.....	13
Economic Development.....	15
Neighborhood Improvements.....	16
Continuum of Care.....	19
Funds Leveraged.....	21
Citizen Participation Summary.....	22
Supplementary Narratives.....	23

Part II. HOME Program

Assessment of Goals and Objectives.....	30
Bedford.....	31
Belmont.....	32
Brookline.....	33
Framingham.....	34
Lexington.....	36
Lincoln.....	36
Natick.....	37
Needham.....	37
Newton.....	See Page 5 in Section I
Sudbury.....	39
Waltham.....	40
Watertown.....	40
Supplementary Narratives.....	42

Part III. Appendix

Financial Summary.....	64
HOME Match Report.....	66
HOME APR Report.....	68
Certification Forms.....	70

EXECUTIVE SUMMARY

The FY08 Consolidated Annual Performance and Evaluation Report (CAPER) provides an analysis of the third year of the FY06-10 Consolidated Plan —July 1, 2007 through June 30, 2008—for the City of Newton Community Development Block Grant program (CDBG), the Emergency Shelter Grant program (ESG), the WestMetro HOME Consortium HOME Investment Partnerships program (HOME), and the American Dream Downpayment Initiative program (ADDI). These funds provide the City of Newton and the eleven other communities in the WestMetro HOME Consortium with a total of \$4,558,159 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 FY08 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 FY08 Annual Action Plan. In FY08, the City of Newton received \$2,303,834 in CDBG funds and expended \$2,724,167 in FY08 and prior year funds. The largest portion of the funds, 34 percent, was directed to housing rehabilitation. The City's housing development program expended 15 percent of the CDBG funding, while accessibility and neighborhood improvements accounted for six and thirteen 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 FY08, \$2,120,498 in HOME funding was allocated to the WestMetro HOME Consortium, with \$258,646.73 expended in Newton. A total of \$4,194,609 was expended and accomplishments include the initiation of 44 units of affordable housing and assistance to 21 first time homebuyers during FY08. In both the older and newer Consortium member communities, groundwork was laid for many pending HOME-assisted affordable housing development projects. Additionally, in Newton, the City utilized federal Fair Housing Initiative program funds to complete fair housing trainings in Newton's WestMetro HOME Consortium and MetroWest Homeless Consortium communities. As part of the HOME Consortium's training, members received guidance on the development of an Analysis of Impediments (AI) and as a direct result all twelve communities in the Consortium have revised or developed AI's.

Finally, in FY08, the City of Newton received \$99,081 in ESG funding and expended \$100,090 in FY08 and prior year funds. Eight projects provided assistance to more than

1,200 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 third year of the FY06–10 Consolidated Plan. The following table provides a summary of the performance outcomes anticipated in the FY06-10 Consolidated Plan compared to actual achievements during FY08. These accomplishments are described more fully in subsequent sections of this report. It is anticipated that this achievement will continue during the remaining two 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	1
Homebuyer assistance	3 homebuyers	2
Housing Rehabilitation		
Housing rehabilitation programs	62 homes rehabilitated	105
Public Services		
Elder services	2,786 people assisted	4,154
Adolescent services	629 people	325
Children's services	202 people	202
Adult/family services	688 people	683
Services for people with disabilities	233 people	244
Architectural Access		
Public thoroughfare improvements	30 curb cuts constructed 3 pedestrian signals improved	60 curb cuts 0 improvements
Public building improvements	1	2
Parks and recreational facilities improvements	1 (From FY06)	2
Nonprofit agency improvements	0	1
Economic Development		
Microenterprise loan	3	0
Family day care grant	2 - 3	0
Neighborhood Improvements		
Traffic improvements	2	1
Public Building improvements	3	1
Continuum of Care for People who are Homeless or At-Risk (ESG Program)		
Homelessness Prevention	271	249
Support Services	500	793
Operating Support	320	480
HOME Program		
Rental units	10	1
Homebuyer units	5	0
Homebuyer assistance	15	21

PART I

**NEWTON HOUSING AND COMMUNITY
DEVELOPMENT PROGRAM**

ASSESSMENT OF GOALS AND OBJECTIVES

During FY08, the Newton Housing and Community Development Program achieved a number of successes and made a great deal of progress toward meeting the goals and objectives specified in the FY06-10 Consolidated Plan and the FY08 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 FY08, 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 FY08 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 FY08, Citizens for Affordable Housing in Newton Development Organization (CAN-DO), the City's HOME-certified Community Housing Development Organization (CHDO), received \$257,105 in CDBG and \$134,000 in HOME funds to develop a rental project consisting of 3 affordable units. Two of the affordable units will be affordable to households at or below 80% of area median income and one will be affordable to households at or below 60% of area median income. CAN-DO purchased the 13,247 square foot property at 29 Coyne Road in 2004 and is proposing to build a modular duplex to the rear of the existing single-family home. Additionally, CAN-DO is seeking approval from the Community Preservation Committee for Community Preservation Funds to pay for the construction of the two modular units and associated site work. CAN-DO also applied for \$32,700 in Newton Housing Rehabilitation Funds (NHRF) to reconfigure the entryway on the existing single-family home. The existing home has been designated a fixed HOME unit, and is currently occupied by a household at or below 60% Area Median Income. The term of affordability on the HOME-unit is 15 years. After the term of the HOME restrictions expire, the unit will continue to remain affordable to a household at or below 80% Area Median Income. Furthermore, the City will request approval from the Massachusetts Department of Housing and Community Development (DHCD) to extend the term of affordability to perpetuity on all of the affordable units.

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 FY08. The program, which was originally funded as an 18 month pilot program, received a one-year program extension, beginning March 20, 2008. The program is a partnership between Community Living Network, Inc. and the City. The AAIP 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 hundreds of inquiries for information and researched program eligibility on over 250 properties. Despite the work that has gone into the development and implementation of the AAIP, there have been no applications for funding to date. The City's Community Preservation Committee worked with Cooperative Living Network to revise the AAIP to make it more attractive to prospective applicants. The revised program design only includes one funding instrument: a 3% interest, forgivable loan with a 30-year term.

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. Since the last time the IZO was amended in 2004, additional issues have been identified. In FY08, 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 FY09.

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

A total of two first time homebuyers, one low income and one moderate income household were assisted through the City's First Time Homebuyer Program.

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

Again, as mentioned previously, in FY08 the City provided CDBG and HOME funds to CAN-DO, Inc. to develop three affordable rental units.

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 FY08, the program assisted 88 households and provided \$117,901 in CDBG funds for small repairs, mitigating safety hazards and providing 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 FY08 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 and the Brookline-Newton-Watertown Homelessness Consortium (BNW). The City's partner in implementing the grant is the Fair Housing Center of Greater Boston, Inc.

The project, which ended on July 15, 2008, consisted of 10 training sessions on fair housing law, responsibilities, and best business practices for real estate agents, property managers, and landlords. The project included fair housing trainings for housing and social service providers, first time homebuyer program staff, municipal employees, and lenders. HOME Consortium community members received training on developing an Analysis of Impediments to Fair Housing Choice (AI) and in FY08 all twelve communities have either substantially revised or in some cases developed AIs. The City of Newton in partnership with the Fair Housing Task Force expanded its AI into a full Fair Housing Action Plan which is presently being reviewed by key committees, boards, and city personnel. The project also included the development and distribution of educational materials, including eight brochures, training manuals, handouts, etc.; and the development and implementation of a complaint referral system.

In February 2008, the City of Newton launched its fair housing website (www.ci.newton.ma.us/fairhousing). The Fair Housing Website is a resource for homebuyers and renters as well as landlords, property managers, and realtors on fair housing laws. It provides information on how to identify housing discrimination and describes how someone who has possibly experienced discrimination can file a fair housing complaint with the Newton Human Rights Commission. For realtors, landlords, and property managers it provides information on the Lead Paint Law and suggests some best business practices they can implement to ensure they don't discriminate, even if they do it unknowingly or unintentionally. Lastly, the site provides a list of additional fair housing resources, information on city studies and policies, and posts information on upcoming training seminars and events on fair housing. The site includes links to information for mortgage lenders and provides fair housing information in Spanish, Russian, and Mandarin Chinese. Contents of the website were developed by the Fair Housing Center of Greater Boston and the City of Newton.

The following table provides a summary of the housing development project accomplishments during FY08.

FY08 Housing Development Accomplishments

Active Projects (address and/or project name, project sponsor)	Funds Budgeted	Total Funds Expended		FY08 Status
		Funds Expended in Prior Years	Funds Expended in Current Year	
29 Coyne Road	\$257,105 CDBG \$134,000 HOME	\$0	\$257,105 CDBG \$127,300 HOME	Reduce acquisition costs on single-family property for development of a 3 unit affordable rental project. The project includes rehabilitation of an existing single-family house and the construction of a modular duplex. The HOME unit located in the existing house was occupied by a low-income family in FY08.
CHDO operating expenses CAN-DO	\$112,330 HOME	\$0	\$12,330 HOME	HOME operating funds to CAN-DO, the City of Newton's only certified CHDO.
FY08 Totals	\$257,105 CDBG \$146,330 HOME	\$0 CDBG \$0 HOME	\$257,105 CDBG \$139,630 HOME	1 affordable unit produced

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 105 homes were rehabilitated through Newton’s housing rehabilitation and elder grant programs. Two homebuyers were assisted during FY08.

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.

FY08 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	\$150,000	\$39,902	2 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	\$115,650	\$144,100	4 households
Low-income Grants	Under this program, low-income homeowners may receive a \$10,000 per unit grant	\$50,000	\$34,700	4 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	\$100,000	\$21,675	4 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	\$113,202	\$117,901	88 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	\$50,000	\$28,623	3 households
First Time Homebuyer Program	This program offers downpayment assistance for the purchase of a home.	\$22,640	\$41,479 CDBG \$30,000 HOME/ADDI	2 households
FY08 Totals		\$601,492	\$428,380 CDBG \$30,000 HOME	107 households assisted

*Based on FY08 Annual Action Plan (FFY07) estimates dated May 15, 2007

PUBLIC SERVICES

FY08 was a year in which the City of Newton CDBG Program was very successful in addressing the priority needs of local residents and in fulfilling its goals for public service funding. *The following priorities are not in order of importance.*

- Priority: Children's service needs

Accomplishments:

Newton's CDBG funds were awarded to nine scholarship programs in FY08—seven programs that assisted parents who had children attending after-school programs and two that assisted parents with children in summer camp programs. Children in these programs were well supported in their cognitive and social development. They were involved in environments that helped them increase their 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:

In FY08, the CDBG program funded six programs that provided needed essential services to adolescents in Newton. Two of the grants assisted summer activity programs that served primarily middle school and high school adolescents; one grant funded a youth activity center 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 CDBG program provided public service grants to five programs addressing the priority needs of Newton adults and families in FY08. The programs served single adults with young children, victims of domestic abuse who are working to achieve self-sufficiency and independent living, post-adolescents and 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 high priority needs of Newton elders during FY08. 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; two programs provided a supportive liaison to elderly tenants of elder housing developments; 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:

FY08 CDBG public service grants were awarded to seven programs to address the priority needs of Newton adults 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 priority needs stated in Newton's action plan were addressed in FY08 through twelve different programs that received either CDBG funds or Emergency Shelter Grant funds. One program helped prevent homelessness through financial assistance for rent and utilities emergencies; two programs provided mediation in the local District Court to resolve disputes that had resulted in eviction proceedings by landlords against at-risk tenants; three residential programs received support for their operating costs; one program provided hot meals to people who were homeless; two programs provided crisis intervention and stabilization to youth and their families when the youth were at-risk of homelessness; one program provided information and advocacy to victims of domestic violence in the community; one program provided counseling to homeless mothers in a residential setting; and one program provided case management to survivors of domestic violence in their efforts to achieve self-sufficiency for themselves and their children.

In summary, the Newton housing and community development program has been very successful in targeting its funding resources to benefit programs that assist individuals and families to become more self-sufficient and to create new access to the services they need to either find suitable permanent housing or to stay in their homes and maintain or improve their quality of life.

FY08 Public Service Accomplishments

Population Group Served	Priority Needs	Projects Receiving Funds		CDBG Funds Expended in FY08	Extremely Low-, Low- and Moderate-Income People Assisted	People Assisted Total
Children	<ul style="list-style-type: none"> • Affordable childcare • Assistance to single mothers • Stabilization of families • Social support for parents and children 	▶ Bowen After School Program	After School Scholarships	\$6,430.00	37	202 people
		▶ Charles River Assoc. for Retarded Citizens	ASPIRE Program	7,074.00	7	
		▶ John M. Barry Boys & Girls Club	Kids Corps	5,280.00	6	
			Summer Camp Scholarships	2,570.00	16	
		▶ Newton Child Care Fund	Child Care Scholarships	14,365.00	48	
		▶ Newton Community Service Center	Child Care Scholarships	20,895.90	22	
		▶ Newton Parks & Recreation	Summer Camp Scholarships	2,570.00	17	
		▶ Pierce Extended Day Program	EDP Scholarships	7,337.50	27	
	▶ Plowshares	Child Care Scholarships	15,379.45	22		
Adolescents	<ul style="list-style-type: none"> • Crisis Intervention • Intensive Case Management • Substance Abuse Prevention & Treatment • Drop-in Youth Centers 	▶ John M. Barry Boys & Girls Club	Teen Programming	\$5,140.00	35	325 people
		▶ Newton Community Service Center	Higher Ground Teen Program	10,374.29	12	
			Teen Center	34,928.56	115	
			Teen Mentor Connection	4,092.57	17	
		▶ Newton Health & Human Services	Youth Outreach Counseling	17,285.00	93	
		▶ Riverside Community Care	Family Crisis Stabilization	5,140.00	53	
Adults/ Families	<ul style="list-style-type: none"> • Health Care Services • Affordable Housing • Legal Services & Advocacy • Substance abuse treatment • Case management for multi-problem families 	▶ Newton Community Service Center	Parent Child Home Program	\$6,705.00	83	683 people
		▶ Riverside Community Care	Parents Program	28,945.50	38	
		▶ REACH Beyond Domestic Violence	Substance Abuse Recovery	20,205.00	316	
		▶ The Second Step	REACH Hotline & Outreach	2,835.00	226	
			Second Step Case Manager	15,519.28	20	

FY08 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 	▶ Jewish Comm. Housing for the Elderly	Caring Choices	\$9,847.00	177	3,357 people	
			▶ Newton Community Development Foundation	CareConnections	9,950.00		18
		▶ Newton Health & Human Services		English as a Second Language	1,865.00		13
			Resident Services Coordinator	7,000.00	49		
			Mental Health Intervention	31,580.39	54		
			Resident Services	18,733.00	420		
			Outreach Worker	6,855.00	131		
			Senior Center Program	41,153.40	2495		
People with Disabilities	<ul style="list-style-type: none"> • Affordable, accessible housing • Job training and employment opportunities • Available transportation 	▶ Barry L. Price Rehabilitation Center	Employment Support	\$18,570.00	18	244 people	
			▶ Charles River Assoc. for Retarded Citizens	Person-Centered Planning	4,280.00		64
		▶ Mass. Association for the Blind		Music Therapy	3,472.40		15
		▶ Newton-Wellesley-Weston Committee for Community Living		Visually Impaired Elders	3,793.35		20
			Clinical Services and Supports	7,855.00	14		
			Community Access Program	6,140.00	43		
			Wednesday Drop-in Program	6,570.00	70		
FY08 Totals		35 Projects, 19 Agencies	FY08 Project Expenditures (includes some FY07 projects)	\$410,736.59	5,608 people		

ARCHITECTURAL ACCESS

FY08 was a very active and successful year for the improvement of architectural access in Newton. Five of eight 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 FY08 included installation of a number of new curb cuts around City Hall and the main branch of the Newton Public Library to improve pedestrian access in this highly trafficked public place. There were a total of 60 curb cuts constructed through CDBG funding during FY08.

The Community Development program's advisory committee for access projects, the Mayor's Committee for People with Disabilities, recommended installation of audible pedestrian signals at five additional intersections throughout the City. The intersections received final approval from the City's Traffic Engineer and two of the five intersections are scheduled for completion in early FY09.

- Priority: Public buildings access improvements

FY08 marked 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. Accessible improvements were also completed at the Housing Authority's main building, a project that included equipping the building's only elevator with sensors that enable people in wheelchairs to safely enter and exit the elevator.

- Priority: Public recreation facilities access improvements

An accessible pathway was completed in Wellington Park in FY08. Accessible benches were also purchased and installed along the pathway in the park. Construction was begun on a new accessible walkway into the Newton Centre Playground. The route begins at the accessible parking area at the Mason-Rice School, passes through the school's play area, and continues to a new, fully accessible play area in the Newton Centre Playground. The project was 75% complete at the end of the FY08.

- Priority: Non-profit services access improvements

In FY08 an automatic door opener was installed on the main entrance of the Hyde Community Center. The Center maintains an important social role in the community in addition to functioning as a polling center. The Center is located next to the Hyde Apartments, which contain 14 accessible apartments operated by the Newton Housing Authority for people with disabilities. Prior to the installation of the door opener, operation of the entrance door was very difficult. Consequently, people with disabilities were only able to enter the center by ringing the doorbell and waiting for someone to admit them. Frequently the doorbell was not heard because of the high level of ambient noise in the Community Center.

- Planning for the future

The Mayor's Committee for People with Disabilities continued during FY08 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.

FY08 saw the completion of five architectural access projects. (See table.)

FY08 Architectural Access Accomplishments

Consolidated Plan Objective	Active Projects	Funds Budgeted	Total Funds Expended	CDBG Funds Expended in FY08	Project Status
Public Pedestrian Access	Installation of Accessible Pedestrian Signals	\$19,813	\$2,678	\$2,678	Underway
	Curb Cuts	\$157,828	\$122,898	\$122,898	Underway
Public Building Access	Newton Housing Authority—Elevator Sensors	\$3,300	\$3,300	\$3,300	Completed
	Police Headquarters Annex Accessible Entrance	\$251,768	\$251,768	\$75	Completed
Public Recreation Facilities Access	Parks and Public Facilities Access	\$68,050	\$27,975	\$27,218	Underway
	Wellington Park Accessible Pathway	\$5,411	\$5,411	\$5,411	Completed
	Benches	\$2,334	\$2,334	\$2,334	Completed
Nonprofit Services Access	Hyde Community Center Door Opener	\$3,782	\$3,782	\$0	Complete; awaiting final labor bill
8 Active Projects / 5 Projects Completed		\$512,286	\$420,046	\$163,914	

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 FY08 goal for these programs was to award one microenterprise loan and up to three family day care grants. During FY08 no microenterprise loans or family day care grants were awarded.

Even with increased marketing, there has never been a big demand for the Microenterprise Loan Program. The program typically generates a handful of inquiries and averages less than one loan approval per year. As shown in the table below, the past two years have seen no loan approvals.

It is the opinion of staff that the Microenterprise Loan Program should be cancelled and these funds should be used in other areas of the Housing and Community Development Program where they are needed. Staff will recommend canceling the program when the Economic Development Advisory Committee (EDAC) meets in the fall of FY09. If the EDAC agrees with the staff recommendation, a public hearing will be held before the Planning and Development Board to allow for comment on the proposed change.

The Family Day Care Grant Program was also inactive during FY08. The City's partner organization for the Family Day Care Grant Program, Newton Community Service Center, is currently conducting a campaign to recruit new family day care providers. There are currently eleven providers and at this point, all of the income-eligible providers have utilized the program. The results of this push to recruit new providers will determine whether this program should continue to receive funds.

FY08 Microenterprise Assistance Projects in Repayment

Project	Year Assisted	Amount of Assistance	LMI Entrepreneurs Assisted	LMI FTE Jobs Created	Principal Owed as of 6/30/08
DSH Design Group	FY04	\$35,000	0	1	\$15,800
Freedom Therapy Center	FY04	\$35,000	0	1	\$13,435
Lincoln Street Coffee	FY05	\$35,000	0	2.5	\$26,385
Brussels Sprouts	FY06	\$35,000	1	0	\$27,731
Total Active Loans			1	4.5	\$83,351

NEIGHBORHOOD IMPROVEMENTS

Neighborhood improvement projects are carried out in four target neighborhoods, including portions of Newton Corner, Newtonville, Nonantum and West Newton. These target neighborhoods are composed of the Census block groups in Newton with the highest concentrations of low- and moderate-income people. Funds for neighborhood improvement projects are distributed among the four target neighborhoods on a rotating basis, with one neighborhood receiving funds each year.

In FY08, the Nonantum target neighborhood received CDBG neighborhood improvement funds. Listed below are the funding priorities for Nonantum as stated in the FY06-10 Consolidated Plan and the FY08 Annual Action Plan followed by a description of accomplishments achieved during the fiscal year.

Priority #1: Traffic improvements

- Impose size restrictions on congested residential streets to improve public safety and clarify and enforce parking regulations at corners.
- Upgrade crosswalks at key intersections or along school routes to improve public safety. Install accessible pedestrian signals at major intersections.

In FY08, improvements were made at several busy intersections in Nonantum, including the installation of accessible pedestrian signals at Watertown Street and Adams Street, the addition of a green signal arrow for eastbound traffic at the intersection of California Street and Bridge Street, and signal improvements at Adams Street and Washington Street. Striping a portion of California Street is the last remaining item that needs to be done before this project is complete.

Priority #2: Public infrastructure improvements

- Improve the aesthetics of public streets by planting trees where needed.
- Improve the safety, accessibility, emergency access, and aesthetics of public streets and sidewalks – in conjunction with street reconstruction, install sidewalks on Cook Street and Dalby Street.

New sidewalks were installed along Cook Street where they were nonexistent or deteriorated. New grass berms were also installed and street trees were planted. The street will be reconstructed this fall with Chapter 90 funds from the State.

Priority #3: Parks/open space improvements

- Create a new pathway dedicated to former NAC chair Alice Webber between the new senior housing facility and Stearns Park.
- Improve the aesthetics and accessibility of Coletti-Magni Park.
- Create shaded seating and/or install trees at Pellegrini Park.

A new pathway connecting the Nonantum Village senior housing facility to Stearns Park was installed in the spring in conjunction with tennis court improvements as part of the Nonantum Parks Improvements project. Dedication of the path to Alice Weber is in the final stages of being approved by the Parks and Recreation Commission and, once approved, the Department of Public Works will install an inscribed granite bollard at the end of the path dedicating it to Alice Weber.

Improvements to Coletti-Magni Park were designed and put out to bid this summer. The project scope includes improvements to make the park walkways accessible, landscaping improvements and the installation of a decorative fence around the park perimeter. It is expected that construction will start in the fall.

Priority #4: Public facilities improvements

Improve accessibility, aesthetics and public safety at the Pellegrini Park Activity Building, a community center and polling place, by renovating the common areas including the restrooms, kitchen and HVAC system.

As part of the Nonantum Parks Improvements project, the community meeting room and bathrooms were renovated at the Pellegrini Park Activity Building. In addition to painting and other cosmetic improvements, the bathrooms were reconfigured to make them accessible to people with disabilities.

The table on the following page provides a breakdown of CDBG grant funds spent on activities addressing each neighborhood improvement goal and objective during FY08. Neighborhood improvement projects from prior fiscal years that were active in FY08 are listed in addition to the FY08 Nonantum target neighborhood projects.

FY08 Neighborhood Improvements Accomplishments

Target Neighborhood	Improvement Priorities	Projects (Year Funded)	Current Budget	Total Funds Expended	Funds Expended in Current Fiscal Year	Project Status
Nonantum	Parks	Nonantum Parks Improvements (FY05)	\$250,497	\$245,291	\$126,601	98% complete
		Coletti-Magni Park Improvements	\$90,529	\$0	\$0	Bid awarded
	Public infrastructure	Cook Street Curbs and Sidewalks	\$75,286	\$42,472	\$42,472	95% complete – waiting for labor bill
		California Street Bench	\$2,507	\$0	\$0	To be completed in fall '08
	Traffic	Traffic Improvements	\$18,471	\$10,974	\$10,974	Many imp. implemented, one remains
Newton Corner	Public Buildings	Newton Corner Branch Library Landscaping (FY04)	\$6,938	\$6,938	\$1,765	Completed
	Traffic	Pearl Street Traffic Controls (FY04)	\$16,118	\$16,118	\$6,684	Completed
		Newton Corner Pedestrian Improvements (FY07)	\$65,468	\$10,000	\$0	15% complete
		Church Street Traffic Calming (FY07)	\$24,833	\$0	\$0	Conceptual Planning
	Parks	Farlow Park & Chaffin Park Improvements (FY07)	\$45,150	\$13,628	\$13,628	Conceptual Planning
		Charlesbank Park Improvements (FY07)	\$31,605	\$8,587	\$8,587	Master Plan Completed
West Newton	Open Space	Cheesecake Brook Improvements (FY06)	\$187,000	\$181,394	\$135,877	97% complete
Newtonville	Traffic & Parks	Lowell Park Improvements (FY06)	\$62,500	\$7,262	\$7,262	Master Plan Completed, Traffic Trial Approved
FY08 Totals	13 Active Projects/2 Completed		\$876,902	\$542,664	\$354,428* Includes \$578 in engineering design support	

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 FY08 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 FY08, the Housing and Community Development Program successfully used CDBG and ESG funds to address each priority need as indicated in the following table.

FY08 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	\$12,000.00 ESG	Adolescents at-risk of homelessness	100 People
	The Cousens Fund – Emergency Rent and Utilities Program	\$19,227 ESG	\$19,227.00 ESG	People at-risk of homelessness	101 People
	Metropolitan Mediation Services – Newton Housing Mediation Project	\$2,500 ESG	\$1,800.00 ESG	People at-risk of homelessness	26 People
	Mediation Works – Eviction Mediation Program	\$2,500 ESG	\$2,000.00 ESG	People at-risk of homelessness	22 People
Support Services	Middlesex Human Service Agency – Bristol Lodge Soup Kitchen	\$11,000 ESG	\$11,000.00 ESG	Homeless and at-risk individuals	456 People
	Second Step – Case Manager for Transitional Residence	\$17,140 CDBG	\$15,519.28 CDBG	Survivors of domestic violence	20 People
	REACH – Hotline Assistance and Support Groups	\$4,285 CDBG	\$2,835.00 CDBG	Survivors of domestic violence	226 People
	Newton Community Service Centers – Parents Program	\$23,570 CDBG	\$28,945.50 CDBG (includes \$4,375.50 from FY07)	Homeless families	38 People
	Riverside Community Care – Outreach and Crisis Stabilization	\$5,140 CDBG	\$5,140.00 CDBG (includes \$1561 from FY06)	Adolescents at-risk of homelessness	53 People

FY08 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	\$11,000.00 ESG	Homeless individuals	432 People
	REACH – Emergency Shelter	\$16,320 ESG	\$16,320 ESG	Survivors of domestic violence	48 People
Transitional Housing Operating Support	The Second Step –Transitional Residence	\$24,534 ESG	\$26,743.50 ESG (includes \$4,254 from FY07)	Survivors of domestic violence	43 People
FY08 Totals		\$50,135 CDBG \$99,081 ESG	\$52,439.78 CDBG \$100,091 ESG	1,565 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 \$1,123,024 in competitive Continuum of Care Program funds from HUD during FY08. 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 FY08 by the City of Newton and the funds leveraged through these expenditures.

FY08 Funds Leveraged with Newton CDBG, HOME and ESG Funds

Program	CDBG Expenditures	HOME Expenditures	ESG Expenditures	Funds Leveraged
Housing Development	\$257,105	\$139,630	-0-	\$912,969
Housing Rehabilitation	\$386,901	-0-	-0-	-0-
Homebuyer Assistance	\$41,479	-0-	-0-	\$435,771
Homeless Assistance and Prevention	-0-	-0-	\$95,836	\$1,712,000
Human Services	\$410,736	-0-	-0-	\$2,083,000
Architectural Access	\$163,914	-0-	-0-	\$64,000
Economic Development	-0-	-0-	-0-	-0-
Neighborhood Facilities	\$542,664	-0-	-0-	\$158,000
TOTAL FY08	\$1,802,799	\$139,630	\$95,836	\$5,365,740
TOTAL FUNDS LEVERAGED PER DOLLAR IN FY08: \$5,365,740				

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 FY08.

Annual Performance Hearing/Public Comment Period

The Newton Consolidated Annual Performance and Evaluation Report was presented at the Annual Performance Hearing on Monday, September 8, 2008, during the Planning and Development Board meeting. Copies of the CAPER were then made available to the public throughout the 15-day comment period. Every effort was made to solicit citizens' comments, including posting the report on the City website.

Comments

There were no comments received during the comment period or at the Annual Performance Hearing.

SUPPLEMENTARY NARRATIVES

INSTITUTIONAL STRUCTURE AND COORDINATION

During FY08, 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 FY08, 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 FY08 five meetings of the Human Service Providers Network were held with an average attendance of 42 people from 30 different agencies. The goal of these meetings, which are primarily targeted to CDBG public service and ESG grantees, is to encourage providers to not only be in communication with each other but to also encourage them to find new ways to work cooperatively to provide services.

Topics of the meetings held in FY08 included:

- Emergency Preparedness Information for Human Service Providers
- Emergency Resources for Human Service Providers
- Newton-Wellesley Hospital: Services to the Community
- Services to Immigrants in Newton
- Dealing with Addictions (Half-Day Conference)

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

Each year, Housing and Community Development staff members and Human Service Advisory Committee members normally conduct on-site monitoring of up to ten CDBG-funded public service projects and three Emergency Shelter Grant projects. In FY08, exactly ten CDBG public service projects and four ESG projects received on-site monitoring visits. 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 subrecipients several times each year. As a result of these efforts, there were no compliance issues found during FY08.

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 FY08, City housing staff conducted an onsite review of 12 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 16 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 FY08, the Housing and Community Development Program continued to provide CDBG public service funds to the Newton Housing Authority for a Resident Services Coordinator position. This position works with public housing residents to identify their needs and develop programs to increase their quality of life.

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

According to data from the U.S. Census 2000, in 1999, 2.6 percent of families and 4.3 percent of individuals in Newton were living below poverty level. The 2008 federal poverty guidelines are listed in the table below (Source Department of Health and Human Services).

Size of family unit	48 contiguous states and D.C.
1	\$10,400
2	\$14,000
3	\$17,600
4	\$21,200
5	\$24,800
6	\$28,400
7	\$32,000
8	\$35,600

For each additional person over 8, add \$3,600.

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 FY08, more than 100 households were able to rehabilitate their homes. One rental unit for extremely low-income residents was completed and occupied during FY08, and two first time homebuyers were assisted through the City's first time homebuyer program. Additionally, human service funding allowed over 5,600 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 FY08 as the result of any federally-funded project.

STATUS OF LOANS

Housing Development

At the end of FY08, there was one direct loan receivable totaling \$25,652 and 44 deferred loans receivable totaling \$5,670,630 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 FY08, there were housing rehabilitation and first-time homebuyer loans outstanding, with a principal balance owed of \$4,344,513. A breakdown of the loans outstanding is provided below:

Loan Type	Number of Loans	Principal Balance Owed
NHRF direct loans	42	Homeowners - \$393,625 Nonprofits - \$1,304,316
NHRF deferred loans	85	\$1,620,927
NHRF historic deferred loans	6	\$174,693
First-time homebuyer loans	10	\$850,952
Total	143	\$4,344,513

During FY08, there were no loans made with CDBG funds that went into default or for which the balance was forgiven or written off.

Economic Development

Four economic development loans were in repayment at the end of FY08.

Loan Recipient	Amount Borrowed	Outstanding Principal as of 6/30/07
DSH Design Group	\$35,000	\$15,800
Freedom Therapy	\$35,000	\$13,435
Lincoln Street Coffee	\$35,000	\$26,385
Brussels Sprouts	\$35,000	\$27,731
Total	\$290,000	\$83,351

ENERGY STAR QUALIFIED UNITS

Newton did not produce any energy star qualified units in FY08.

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	\$20,000
HUD - Continuum of Care	\$131,300
Mass Department of Transitional Assistance - Emergency Assistance	\$512,000
Mass Department of Children and Families (Formerly D.S.S.)	\$273,000
Community Development Block Grant (Newton and Waltham)	\$43,900
City of Newton	\$58,860
Cash Donations	\$496,140
In-kind Contributions	\$129,000
Mass Department of Public Health	\$37,500
Mass Bar Association	\$5,300
Mass Office of the Trial Court	\$5,000
Total	\$1,712,000

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 FY08, the Consortium received \$2,120,498 in HOME funds and a little over \$35,000 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 FY08 was \$4,194,609. HOME funds were used to initiate the construction of 29 units of affordable rental housing and 15 units of homeowner housing. HOME funds also provided assistance to 21 first time homebuyers during FY08. 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 FY09. These projects should result in an additional 63 units of affordable housing, including 56 units of rental housing and 7 units of ownership housing. Additionally, HOME Consortium communities underwent fair housing training in FY08 funded by the federal Fair Housing Initiative program. As part of the HOME Consortium's training, members received guidance on the development of an Analysis of Impediments (AI) and as a direct result all twelve communities in the Consortium have revised or developed AI's.

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 FY09.

Number of Households Assisted with HOME Funds

Category Assisted	Extremely Low Income	Low Income	Moderate Income	Total
Bedford				
Renter households	0	0	0	0
Owner households	0	0	0	0
Belmont				
Renter households	0	0	0	0
Owner households	0	0	0	0
Brookline				
Renter households	0	0	0	0
Owner households	0	0	4	4

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	0	1	0	1
Owner households	0	1	1	2
Sudbury				
Renter households	0	0	0	0
Owner households	0	0	0	0
Waltham				
Renter households	0	0	0	0
Owner households	2	4	4	10
Watertown				
Renter households	0	0	0	0
Owner households	0	0	7	7
Total Renters	0	1	0	1
Total Owners	2	5	16	23
Total Households	2	6	16	24

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 FY08 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:

- 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. A comprehensive permit has been issued for the project. The project will close in the summer of 2008.
- Criterion is a proposed mixed use development with 188 residential units, including 47 affordable units for households making less than 80% of AMI. Construction began in FY08.
- No HOME funds were used for rental projects in FY08.

Goal #2: Create affordable housing options for households who are homeless, near homeless, or have special needs

- Habitat for Humanity has purchased a property in Bedford for the construction of eight units affordable to households making under 50% of Area Median Income. The Town of Bedford has contributed \$600,000 in Community Preservation funds for the project. During FY08 Habitat obtained local approvals for the project, began construction, community outreach, and marketing.
- 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. The units were occupied in FY08.

Belmont

During FY08 Belmont continued to address the Town's three priorities which include: development of affordable rental housing, provision of assistance to elderly homeowners and provision of assistance to non-elderly people with special needs. Although the Town did not produce any affordable units, it did begin construction on 40 units of affordable rental family housing, known as Waverley Woods. As stated in the FY08 Annual Action Plan, the Town committed its HOME allocation to this multi-year project (ending in FY2011), with a total expected Town commitment of \$600,000. The development is being 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 handicap accessible. Eleven of the units will be HOME assisted. Construction of Waverly Woods is expected to be complete by December 2009.

Brookline

In FY08, the Town of Brookline was successful 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.

The St. Aidan's project will comprise a total of fifty nine units. The project includes \$1,824,878 in HOME funding which is part of a total Town investment of \$6.1 million. HOME funds will be used to support eleven of fifteen homebuyer units and these units will be made available to households earning up to 80% of the AMI. An additional affordable unit will serve a family earning up to 110% of the AMI, and twenty units will be rented to low income households earning up to 60% of the AMI. All units will be affirmatively marketed and occupants will be selected via lottery. St. Aidan's, which was formally a church, is an example of historic preservation and adaptive reuse. The project also preserves a historic courtyard, an area which includes a pedestrian way accessible to the public.

The project closed on all of its financing in February, 2008 and soon after began remediation and/or demolition of existing buildings and construction of the underground garage. Construction of all affordable units is expected to be completed during the summer of 2009 (FY10). All HOME Funds have been expended to date, with the exception of \$18,249, which will be released as soon as the affordable homeownership units are occupied.

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 property owners in an effort to identify additional rental housing that might be transferred in ways that would achieve long-term affordability. Staff works with nonprofit buyers to assess redevelopment potential. Three sellers and two non-profit buyers are in follow-up discussions regarding three separate properties. One non-profit developer made an offer on an existing lodging house but the offer was rejected by the seller who hopes to obtain a purchase price above the appraised price. Staff is hopeful that at least one rental project will begin in FY09 with \$378,967 in uncommitted funds currently allocated to the Affordable Housing Pool.

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

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 may provide a subsidy to eligible households earning less than 80 percent of the area median income. The Town provides the minimum amount required to make the purchase possible, up to a maximum of \$125,000. The Town subsidy is a combination of HOME and CDBG funds, supplemented by the innovative Massachusetts Soft Second Program, which provides below-market interest rates and subsidies on second mortgages for qualified first-time buyers.

In FY08, four individual households purchased a home through this program, using a combination of subsidy sources including HOME. Given the on-going affordability gap for

low/moderate income households, and especially for those seeking units with more than one bedroom, the Housing Advisory Board is exploring the possibility of increasing the per-unit subsidy level, particularly for units with two or more bedrooms purchased by families requiring such units.

At the end of FY07, 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. The Housing Division marketed and selected, through lottery, buyers for these units, which were sold with HOME and CDBG subsidies in return for permanent deed restrictions. These four units closed in the beginning of FY08. Later in the fiscal year, Division staff worked with the Brookline Improvement Coalition to purchase two more units at the 1600 Beacon Street property. These will be resold to eligible buyers, selected by lottery, in FY09.

In FY08, a total of \$638,000 in HOME funds was expended to support the eight eligible buyers who purchased units through the Town's Homebuyer Assistance Program and 1600 Beacon Street set-aside. An additional \$167,500 in HOME funds was used to support the Brookline Improvement Coalition's purchase of two additional units at 1600 Beacon Street.

Seven of the eight homebuyers are moderate income households, including four White non-Hispanic households and three Asian households. One household is extremely low-income, White non-Hispanic, and disabled.

Goal #4: Sixteen 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 FY08, the Housing Division worked to select, by lottery, the buyers of twelve affordable condominium units at two inclusionary zoning projects – St. Paul Arms and Hammondswood. St. Paul Arms is a 37-unit project containing three affordable units, two of which were sold to households earning less than 80% of the area median income. Hammondswood is a fifty nine unit project containing nine affordable units; six of the buyers earn less than 80% of the area median income, and three earn up to 100% of the area median income. The Housing Division worked with buyers and provided technical assistance to obtain private mortgages as well as access the Massachusetts Soft Second Program. Three of the units closed during FY09, and the others were preparing to close by the end of the year.

As part of its commitment to develop locally-controlled resources, in FY08 the Town worked with the developers of two smaller projects who chose to make financial contributions in lieu of providing on-site units, adding \$187,000 to the Housing Trust.

Framingham

Priority #1: Assist four or more moderate-income or below homebuyers with the purchase of a home in Framingham.

The Town of Framingham committed but did not expend funds in providing HOME assisted owner occupied rehabilitation to two properties in respect to the FY07 Annual Action Plan during FY08; two to three other properties will be under agreement by the end of August 2008.

The Town redesigned the program in the course of the year as a HOME Assistance "recapture" model. Owners who convey their home or fail to use their HOME assisted property as a primary residence will be called upon to repay the subsidy given. If the owner

resides in the property for 30 years, according to program guidelines, the agreement is dissolved and no repayment is required. Several applicant households were income qualified during FY08 and are currently working with staff to identify properties and seek financing. Homeownership outcomes are expected to be attained within the next program year.

Barriers to Progress:	Adjustments/Improvements:
On-going "resale" restriction homebuyer assistance model perceived as complicated and less attractive to applicants, resulting in decreased participation.	Program redesigned as a "recapture" of assistance model. Reduction in selling restrictions associated with the recapture model perceived as providing a less complicated and more attractive arrangement to applicants. Increase in inquiries will net greater participation.
Volatile real estate market rendering affordable homeownership opportunities scarce	Downward shift in the real estate market is expected to create more homeownership opportunities in 2008-2009
Program requires additional outreach in low or moderate income target community and housing agency network	Community outreach efforts made in several languages through several channels and outlets. Outreach work need to be increased in FY09.
More stringent underwriting standards concerning debt, credit rating, and down payment adopted by lenders	Program redesigned as simpler (from applicant perspective) "recapture." Staff will encourage lenders to modify stringent criteria to the degree possible. Decreased lending activity will create impetus for market to be revived. A more streamline program model and the presence of HOME resources will result in ownerships.

Priority #2: Provide for the moderate rehabilitation of twenty-four 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 FY08. The Town anticipates an agreement on two or three properties by the end of August 2008.

Barriers to Progress:	Adjustments/Improvements:
Assistance from program needed to be more 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 including direct mailing of brochures to consumer through water bills in FY07 to inform households in need of assistance.

Collaborations with Community Housing Development Organizations: The Town of Framingham did not need to develop collaborations with Community Housing Development Organizations (CHDOs) in respect to FY07 and FY08 Annual Action Plans. The level of CHDO collaborations has been sufficiently high enough throughout the Consortium as a whole to reduce the necessity of Framingham immediately developing such arrangements. Beginning in the fall of 2008, however, the Town will increase active efforts to identify and develop relationships with CHDOs.

Barriers to Progress:	Adjustments/Improvements:
Prospective CHDOs not formally identified in community	The Program has had discussions and consultations in FY08 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 FY09 to ascertain the feasibility of program development.
Program HOME CHDO organizational development knowledge needs sophistication. Knowledge of the intricacies of HOME CHDO eligible activities needs to be attained	Program management is conducting best practices research on organizational development with 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.

Research was conducted into the development of a First-Time Homebuyer Program but no program was launched, and FY08 HOME funds were reserved for an alternative affordable housing opportunity. The community will continue investigation on how to proceed with a First-Time Homebuyer Program in the future.

The Town's Deed Restriction Program was to be funded in large part by the Community Preservation Act and supplemented by the HOME program. The Community Preservation Committee did not recommend funding to Town Meeting and as such, the Housing Partnership withdrew the request. The Partnership will continue to explore ways to resolve the issues raised by the Community Preservation Committee and hopes to present the program in the future.

The Town of Lexington supported the Lexington Housing Authority (LexHAB) with \$59, 150 in HOME funds, in addition to CPA funds for the purchase of three condominium units that will be preserved for low-mod households.

Construction of affordable housing units in Lexington Center is proceeding with two developments currently under construction. The two developments total forty-eight units, fourteen of which are affordable. The Douglas House, a project which includes eleven affordable units, nine of which are low Housing Assisted Units for people with disabilities, represents the conversion of a non-residential structure to housing. The project's location in the Town Center establishes a vital nexus between transportation, services, and housing, enabling the creation of a supportive living environment.

Lincoln

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

In FY07 the Sunnyside Project, which included the development of three rental units on property owned by the Town of Lincoln on Sunnyside Lane, was completed. Funding for this

project came 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. 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 includes thirty units of senior rental apartments; eight of these units are affordable. The special permit was approved by the Planning Board in May 2007 and the project is currently under construction. 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 is a thirty-two unit condominium project with six affordable units. All six of the affordable units have been sold and the Town is in negotiation with the developer for additional affordable units. No HOME funds were used on this project. DHCD has 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, Lincoln Housing Commission, and the Lincoln Foundation have been exploring opportunities for additional existing housing stock for affordable housing. This includes discussions with organizations that support group homes.

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.

The Town of Natick has been highly successful in creating new affordable units within the community as part of 40B projects and other special permit projects which have been before the local Planning Board. Cloverleaf Apartments, a 40B Project, which includes 183 units of rental housing, forty-five of which are affordable, is presently being marketed. A total of forty-eight homeowner affordable units will be provided as part of the Natick Mall Expansion project. These units are being marketed at present. These projects have been generated as private projects but have been overseen by the Town. No units have been generated with the limited HOME funds awarded to the Town. However, HOME funds are being used to facilitate lotteries of affordable units in some cases where needed.

Needham

The Town of Needham's FY08 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, which is expected to be completed in FY09. 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 zoning changes will be considered at the 2008 Special Fall 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.

The proposed zoning will incorporate an inclusionary component which will require that developers who create a certain number of housing units set aside a percentage of the units to be affordable. The incentive will be that if a developer adds affordable units to the development, these units will not count towards total Floor Area Ratio (FAR), effectively providing a density bonus.

Action 2: Update Needham's Housing Plan.

Needham completed a Housing Plan in 2007, which updates strategies to reflect the current status of proposed housing initiatives. Although the initial intent was to prepare a plan in compliance with Planned Production requirements (production goals based on planned strategies must produce at least .75% of the year round housing stock) it was determined that this production goal could not 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 moving forward in its efforts to produce affordable housing. As encouraged in the Plan, the High Rock Estates project has advanced greatly; construction has begun and the lottery has taken place. The Charles River Landing Project was in the permitting process at the time the Plan was written, and it has now received permits and is in the construction phase. There will be 350 units, 88 of which will be affordable. As was also suggested in the Affordable Housing Plan, the Housing Authority land on Yurick Road is now being studied to assess the feasibility of building affordable duplexes.

- 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. Construction and the housing lottery occurred in FY08. Occupancy is anticipated in FY09.

Action 2: 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. Construction has not yet started, but is expected for FY09. 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.

Action 3: Explore transit area redevelopment and adaptive reuse

In pursuit of smart growth principles – including more efficient land use, more compact development patterns, less dependence on the automobile, and a wider range of housing choices – many communities are increasingly 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. The Town held three public meetings to give residents information about what possibilities exist and also to receive feedback. Currently, the residents do not support the project, so the momentum has been slowed. The Town does not want to proceed without support. The Town will revisit the issue in a few years to see if neighborhood sentiment has changed.

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

Action 1: Help develop an Individual Development Account Program

The community non-profit, Needham Opportunities, Inc. (NOI), 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. NOI has not yet begun the program, but is in discussion with Massachusetts IDA Solutions (MIDAS) to determine the best way to proceed.

Needham Housing Authority currently operates a rent escrow program to help public housing residents move "up and out" of public housing into private housing. Tenants that qualify for the program can freeze their rent at an agreed upon level, with rent increase caused by higher incomes being escrowed by the Authority on the tenant's behalf. The tenant can use the escrowed savings only for specific purposes, such as deposit and rent on private housing, downpayment for purchasing private housing, and related expenses such as purchasing appliances, etc. Many tenants who experience increases in their incomes have taken advantage of this program. Needham Opportunities, Inc. hopes to expand this successful effort by implementing an IDA program in the future.

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 FY08 reporting period. In terms of new units, Sudbury has added ten homeownership units to its DHCD Subsidized Housing Inventory. Six of the ten units have been permitted in the Sudbury Commons project, three are currently in construction at the Villages at Old County Road and one is fully occupied in the Town-sponsored Home Preservation Program. All new units are restricted to households with an annual income under 80% of the Area Median Income.

Sudbury experienced continued success in FY08 in negotiating additional affordable units during the hearing process for private Chapter 40B projects with Town-provided buy-down funds. One additional affordable unit was included in the Sudbury Commons project during the calendar year. The buy-down unit previously negotiated in FY07 in the Villages at Old County Road project is currently under construction. Sudbury will subsidize this unit in the amount of \$100,000 by expending five years of the Town's HOME program funds. The

HOME funds are expected to be under agreement with the developer in August 2008, with closing expected in December 2008.

The Sudbury Housing Trust, recently established in 2007, has been active in the creation and preservation of affordable housing in FY08. The Trust implemented the Home Preservation Program designed to purchase small, single lot detached older homes for first time homebuyers. The Town subsidizes the difference between the market price and the affordable price at closing, and an affordable deed restriction is placed on the home. These homes are conveyed under the Department of Housing and Community Development Local Initiative Program (LIP). Sudbury has closed on one unit in this program, and is under a Purchase and Sale for another unit, with closing expected in August 2008. The Housing Trust also partnered with the Greater Worcester Habitat for Humanity affiliate to develop a duplex structure on land previously purchased by the Trust on Dutton Road. This project was granted a Comprehensive Permit in July 2008 after public hearings, and is subsidized under the DHCD Local Initiative Program. The two units of housing will be made available for purchase through an affordable housing lottery to very low income families. Additionally, the Town continues 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.

Waltham

During FY08, Waltham used the federal resources it received to focus on the following housing goals outlined in Waltham's Consolidated Plan and and FY08 Annual Action Plan.

Priority #1: Four low- 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 FY08 totaled \$537,617. This included \$147,075 in program income from deferred loan payments and \$390,542 allocated from the annual HOME Program budget. With this funding the City of Waltham's Housing Division administered eight HOME-funded down payment assistance deferred loans to six low- and moderate-income homebuyers and two very low-income buyers. Eligible homeowners were able to purchase a home with a 20% down payment by receiving 17% of the purchase price on properties that were priced within program guidelines, in addition to their own 3% down payment. The City of Waltham Housing Division, in collaboration with the Massachusetts Department of Housing and Community Development, and a local developer, is completing the final stages of an affordable housing lottery for two, two-bedroom units. The units will be sold in the summer of 2008. Homebuyers for each unit will receive down payment assistance from the HOME Down Payment Assistance Program. Two HOME-funded lead abatement grants, totaling \$13,430, were provided to one moderate income client and one low income client of the Waltham Down Payment Assistance Program.

Watertown

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

First HOME Program

The Town assisted seven first-time homebuyers in providing down payment assistance through the provision of \$93,000 in HOME funds.

Inclusionary Zoning

Inclusionary zoning requires that above 5 units, 10% of developed units must be set aside

for affordable units. The Town, through its Housing Partnership, will negotiate with developers for the provision of these affordable units. There are currently two proposed residential condo developments that will potentially provide inclusionary units in FY09. The developments are both church conversions sited on Mt. Auburn Street. The first is required to provide two units and is currently negotiating for payments in-lieu of on-site provision that would contribute funding to the Watertown Affordable Housing Development Fund. This fund is described below. The second is under construction and is required to provide one affordable unit. During FY08 the Repton Place residential condo development was completed and 28 affordable units were sold to qualifying buyers, of which 7 units were with HOME down payment assistance (previously mentioned under First HOME Program).

The Watertown zoning ordinance was recently revised and adopted and includes changes to the Affordable Housing Requirements. Though the requirement is maintained at 10% above five units, the ordinance now provides an option for on-site or cash-in-lieu for developments between 5 and 10 units. The regulation has also been modified to more explicitly define the requirements and intent of the ordinance, providing better definitions and standards.

Housing Development – Affordable Housing Development Fund

HOME funding in the amount of \$354,000 was distributed for the redevelopment of the former Coolidge School. This will be more than matched by MassHousing and DHCD loans and funding, and Federal and state tax credits worth approximately \$15 million. The Coolidge School development will provide 38 units for those over 55, of which 14 units are affordable (40%).

The Affordable Housing Development Fund (AHDF) addresses Watertown's HOME program local objective and priority need of providing housing opportunities for very low-, low- and moderate-income renters as identified in the FY06-10 Consolidated Plan. A total of \$250,000 in Affordable Housing Development funds was recently distributed to the 1060 Belmont Street project. This development consists of 18 affordable rental units. The AHDF grant and HOME funding of \$450,215 enabled the project to leverage \$1.9 million in loans and \$2 million in DHCD funding. The project is anticipated to be completed by FY10.

Community Housing Development Organization

The Town of Watertown committed \$10,924 of its HOME funds to the operating expenses of Watertown Community Housing, the local CHDO whose efforts are invaluable in addressing the barriers to affordable housing. The organization runs the First Home Program, the Home Improvement Program and oversees the development of affordable housing projects. It is a prominent activist in the affordable housing field.

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 completed kitchen and bathroom renovations in its existing family housing 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.
- The Town of Lexington supported the Lexington Housing Authority (LexHAB) with \$59,150 in HOME funds, in addition to CPA funds for the purchase of three condominium units that will be preserved for low-mod households.
- 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 appropriated \$600,000 at the April 2008 Town Meeting for the development of six new rental units of housing on land it owns. This will increase affordable rental opportunities for the Town. These funds will be leveraged with state funding to raze four single family dwellings, and develop five new duplexes in their stead. In 2007, The Sudbury Housing Authority was granted up to \$360,000 in CPA funds and \$155,000 from the Department of Housing and Community Development to purchase four units in two developments for subsequent rental through the state 705 Family Housing Program. The first two units are included in the Villages at Old County Road project, and the first of those is planned to close in fall of FY08. A 6-month delay in closing was experienced due to the real estate market conditions.
- The Waltham Housing Authority was awarded \$300,000 in Community Preservation Act funds to renovate thirty-two of its units. Staff at the Waltham Housing Division will assist the Housing Authority in administering these funds. The City of Waltham awarded the Housing Authority \$450,000 in Urban Development Action Grant program funding for building upgrades at sixty elderly housing units and twenty-four family housing units.

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 these affirmative marketing procedures and requirements 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.

Bedford

All of Bedford’s affordable units are affirmatively marketed. The Bedford Housing Partnership approves all marketing plans for developments with affordable units. A large component of the marketing plan requires the developer to specifically list all of the methods they will use to affirmatively market the units. Women owned businesses have been on the development teams of several projects, including attorneys and lottery agents.

Brookline

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

- 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 serving populations beyond the Town
- Updated the Town’s Analysis of Impediments to Fair Housing Choice in FY08
- Requires that each project be affirmatively marketed via the following:
 - The “Equal Housing Opportunity” slogan and logo is used when advertising in newspapers and on other printed material related to outreach.
 - Each application and program description includes language stating that applicant eligibility would not be based on race, color, national origin, sex, religion, familial status or disability.
 - Each application must request (not require) “Information for Government Monitoring Purposes” regarding the race and ethnicity of the applicant.
 - Information is made available to persons in the housing market who are not likely to apply for housing without special outreach via the following:
 - o Advertisements are placed for two weeks in the Brookline Tab – a local newspaper
 - o Advertisements also are placed in metropolitan area minority newspapers including: The Bay State Banner, Sampan, and El Mundo
 - o Notices are provided to the Town’s METCO Program office, serving minority families from the City of Boston who attend Brookline Schools, for disbursement to participating families
 - o Notices are sent to all local schools and school personnel

- Information and applications are posted on the Town's web site, and by personal notice through the Town's affordable housing listserv (subscription to which is widely noted on the front page of the Town's web site and in Town advertisements)
- Information is posted at all libraries.
- Information is made widely available to all Town employees via the following:
 - Postings on the electronic bulletin board
 - Notices are sent to all Town Departments, including the Commission on Disabilities, Veterans Affairs, Council on Aging, Health, Police, Fire, etc.
- Information is provided to the Brookline Housing and applications are made available at the Brookline Housing Authority offices, including the Section 8 office, which may help notify Section 8 certificate holders looking for housing.
- Applications are made available via mail and at public locations including the 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.
- In addition to the advertisements mentioned above, 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 employs the approach to affirmatively marketing HOME opportunities in Homebuyer Assistance and Housing Rehabilitation Assistance as outlined in its Annual Action Plans. Based on the Town's history of the Soft Second Loan Program and other housing initiatives, which has achieved a minority homeownership of greater than seventy-five percent (75%), the Town is confident that the attractiveness of opportunities, the structure of subsidies that make purchase or entry through rental affordable, will result in programmatic involvement from a variety of backgrounds.

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

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. 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.
2. 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. 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:

3. 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.
4. 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.
5. 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.

Sudbury

The Town of Sudbury's affirmative marketing and outreach includes extensive outreach for the affordable housing lottery, with emphasis on minority channels. This was performed for

the Village at Old County Road lottery held in December 2007, and included sending individual letters to each family participating in the METCO program, as well as families included under the Local Preference definition. Through this broad outreach, the minority representation in the most recent Sudbury lottery was 25% (above the statistical minority area representation of 20.7%). All three winners of the lottery were minority candidates.

Waltham

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

- The Fair Housing Laws summary and the Affirmative Marketing Statement will be in each written agreement for HOME-funded projects.
- Special notices and announcements about Fair Housing Laws and the Affirmative Marketing Policy will be placed in the Waltham News Tribune and Boston Globe.
- Through the local CHDO, potential tenants and owners will receive copies of the Fair Housing Laws summary and the Affirmative Marketing Policy.
- Homeownership counseling classes will be held in both English and Spanish. (In FY08, four of the ten 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.

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 and FY08 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. The final trainings were completed in FY08. 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 FY08 are listed in following paragraphs.

Bedford

The impediments to fair housing choice in Bedford 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. During FY08, Bedford conducted a new analysis of impediments to fair housing. The Town identified actions which can be pursued to reduce impediments to fair housing, including: reviewing and strengthening Town bylaws and zoning to encourage more affordable housing opportunities, promoting fair housing education, reviewing affirmative marketing plans to encourage more outreach to minority groups and additional outreach for accessible units, and encouraging diversity on town boards and committees. Additionally, to overcome impediments to fair housing, the Town has:

- Undertaken development projects which target a diversity of incomes ranging from 30 percent to 80 percent of area median income.
- Development projects are targeted not only to a variety of income groups, but also to diverse population groups, including 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.

Belmont

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

- Town Meeting adopted the Oakley Neighborhood Smart Growth Overlay District, which includes 5 parcels of land formerly occupied by Our Lady of Mercy Catholic Church. The District meets the requirements of MGL Chapter 40R and allows for the construction of 18 units of housing, including 5 units of affordable housing. The underlying zoning would only allow 5 units of housing.
- Construction began on Waverley Woods, 40 units of affordable rental housing; 10 one bedroom units, 20 two bedroom units and 10 three bedroom units. Construction is expected to be complete by December 2009.
- The Trust began negotiating with the developers of Freedom Commons, 486 assisted living units, being developed as part of the redevelopment of McLean Hospital. Thirty affordable units are required as part of this development; however, the cost of services that will be provided still needs to be resolved.

The underlying hurdle facing the development of affordable housing is the residents' 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

An update to the Analysis of Impediments to Fair Housing Choice, completed during FY08, will serve as a basis for strengthening Fair Housing awareness and educational programming in the Town in FY09. In developing the Analysis of Impediments, Housing Division staff interviewed representatives of key social service agencies, Town departments and commissions working with protected classes on housing and service issues. Staff also reviewed a number of data sources to determine gaps in housing needs and potential housing discrimination faced by residents. Nine key obstacles were identified and a number

of specific actions for addressing each impediment have been developed. The Housing Division plans to use this document as the basis for its work on Fair Housing and co-ordinating with other Town departments and agencies.

One of the key obstacles identified in the Analysis of Impediments is the need to increase visibility on the issues of housing discrimination and fair housing law, and to assure that advocates and residents know where to turn to handle housing discrimination complaints. The Analysis of Impediments calls for an increase in visibility and public education on these topics through a variety of channels. Activities anticipated include articles in the local newspaper, a program on the local cable television station, links on the Town's web site to assist residents who have experienced discrimination, one or two training sessions per year for housing professionals/advocates on fair housing law, and possibly a forum on housing discrimination open to the general public. Other actions include:

- continuing to increase opportunities for families receiving rental assistance to find housing options in the private market by working with landlords and developers;
- continuing to increase housing units for persons with disabilities and seniors in both private as well as public housing;
- supporting education and access to funding for de-leading for private citizens and continued de-leading in publicly supported housing;
- encouraging fair and responsible mortgage lending for all protected classes;
- creating more affordable housing in our Town which has some of the highest housing costs in the Commonwealth

In addition, the Housing Division will continue to follow a rigorous affirmative marketing and tenant selection plan for all of its affordable housing programs and projects.

Framingham

The Town of Framingham updated its *Analysis of Impediments* to Fair Housing in the spring of 2008. The following narrative discussion describes some of the Town of Framingham's extensive efforts to overcome the impediments to fair housing choice in the document *Town of Framingham, Analysis of Impediments*, published August, 1996 and updated May, 2008. A complete listing of these can be found in the Town of Framingham's FY08 CAPER.

- Mixed Use Zoning Implementation: Central Business District

The Town of Framingham has three mixed use housing development projects planned for the Town's 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, an area without a concentration of subsidized housing. Per requirement of zoning, 10% of the units must be affordable. The plan was blocked by several lawsuits and a settlement was reached, downsizing the project to 450 units, 10% of which will be set aside as affordable. The site and development rights were sold to yet another concern within the fiscal year. The development of units has not progressed as planned due to a slowed real estate market. Planners, advocates and a network of housing providers, anticipated delays in project implementation, but continue to develop support strategies to assist developers in marketing units and recruiting prospective tenants.

Pre-development work on Shillman House, a 150 unit elderly rental housing project, will begin in the fall of 2008. Shillman House is owned by the Jewish Community Housing for the

Elderly (JCHE). The project's location in the Nobscot neighborhood is an example, like Danforth Farms, of the introduction of assisted housing into an area without a heavy concentration of subsidized, use restricted development.

- **Articulation of Comprehensive Town Housing Policy**

Lack of policy has been an impediment to Fair Housing choice as it has discouraged the emergence of thoughtful, need based development. A new housing policy and planning process has been mandated by actions taken in a fall 2004 Special Town Meeting. Policy and plans were proposed by a four person Housing Liaison Committee (2 Selectmen, 2 Planning Board members). Policy and plans were adopted separately by the Selectmen and Planning Board, followed a substantial majority of Town Meeting just prior to the beginning of FY08. The Community and Economic Development staff as well as the Community Development staff will work collaboratively with the Housing Liaison Committee and its citizen advisory representatives to begin to execute the strategy. The group will focus on implementing elements of the strategy that best respond to need and meet acceptance of the decision making bodies.

- **Homebuyer Fair**

The Framingham Fair Housing Committee organized a Homebuyer Fair on April 7, 2008. 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 compiled 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*.

Lexington

The *Housing Strategy*, a document relating the various housing activities of the Town, serves an important educational role in Lexington's fair housing strategy. The wide-ranging Strategy includes a glossary to help readers with acronyms and terms of art found in the field, as well as collating and reporting on progress made toward housing goals and objectives set in disparate documents, like the Comprehensive Plan, the Housing Needs Analysis and the HOME Consortium's Consolidated Plan. The Housing Roundtable, an educational effort which evolved from the purpose behind the Housing Strategy, has proved a successful outreach tool. Several Housing Roundtables are planned each year including Fair Housing training for local realtors and seminars on the CPA.

Lincoln

The Town of Lincoln is currently conducting an in-depth Analysis of Impediments as part of the Town's update on the Housing Production Plan. Impediments identified in the May 2008 update of the Analysis include:

- **Family Housing**

The majority of the recent housing diversity that has been achieved has been in the age-restricted category, with the exception of four units of newly constructed town housing.

- **Zoning**

Presently, Town Meeting approval is required for proposals in areas other than the Town's R-2 zoning district. The R-2 district is adjacent to the commercial district and train station, and requires site plan review for approval. Much of the R-2 district is currently built out or limited in development possibilities due to wetlands.

- **Property Taxes**

Although the Town's property tax rate is relatively low (i.e., \$10.32 per thousand for FY 08), the average property assessment is high (i.e., \$1,053,000 for FY08). The tax burden is an impediment for families of modest means seeking to purchase or rent a home in Lincoln.

The following actions were taken in FY08 to address these impediments:

- Ongoing collaboration between the Town of Lincoln, the Lincoln Foundation, and the Affordable Housing Trust Fund in an effort to identify potential property to be purchased for affordable housing.
- Development of a registry including landlords, realtors, and available units to aid buyers and renters in finding units within their price range.
- Completion of the Sunnyside Lane Project which includes three units of low income multi-family housing on town property.

Natick

The Town has embarked on an effort to determine the condition of fair housing within Natick. To date much research has taken place, a public hearing was held to determine if unfair practices are occurring and how the report process is to take place. It is known that the high cost of land, construction and real property in the community has been a barrier to affordable housing in the community.

Needham

During FY08, Needham began the process of writing an Analysis of Impediments to fair housing choice. Key stakeholders in the community were engaged, and the group met several times to brainstorm about these issues. The plan is anticipated to be completed in the early months of FY09 will be presented for approval by the Board of Selectmen. The preliminary impediments identified in the AI as well as some proposed strategies are listed below.

Impediment #1: Land Use Policies and Zoning can limit the quantity of non-single family housing and the availability of developable land to achieve fair housing.

Impediment #2: Lack of information, education and outreach on Fair Housing.

Impediment #3: Lack of accessible affordable housing and lack of affordable housing.

Impediment #4: Lack of accessibility.

To address these issues, the following are recommended in the AI. (Additional recommendations will be included in the final AI.)

- Inclusionary zoning and incentives for affordable housing will be included in the proposed Downtown zoning that is likely to be presented to Town Meeting in the fall of 2008. The inclusionary zoning drafted into the proposed zoning will require that developers who create a certain number of housing units make a certain percentage of the units affordable. Developers are incentivized through a density bonus.
- The Town will consider waiving fees for affordable housing developments. Consideration will also be given to developing a system to guide affordable housing developers through the Town's development processes.
- Establish a network of people who support work on fair housing issues. Ideally, the network would include people from various sectors of government and community. This could be in the form of a Task Force for Fair Housing.
- Conduct a general assessment of activities in Needham, by looking at real estate and rental advertisements to ensure they abide by Fair Housing Law, conducting a survey or any other sort of actions that could aid in creating a better understanding of what possible fair housing practices are being violated. Some form of testing could be considered.

- Continue to utilize HOME Funds & CPA funds for the development of affordable housing. The initial funding for High Rock Homes leveraged funding from other sources, which led to the ability to complete the project.

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. For example, 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. Extensive outreach was performed for the Snowberry Lane Chapter 40B lottery, and one of the new homeowners is a minority.

Waltham

In May of 2008 the City completed an Analysis of Impediments to Fair Housing Choice. Based on the impediments listed in the Analysis, including the high median home price, lack of rental and homeownership opportunities in the City, lead paint preventing families from finding housing, and a long wait list for publicly assisted housing, the following actions were taken during FY08 to address those impediments.

- Creation of a Municipal Housing Trust to provide for the production and preservation of affordable housing in the City of Waltham.
- Continued application of the City of Waltham's Inclusionary Zoning Ordinance to facilitate the creation of affordable housing.
- Continuation of adaptive reuse of 'surplus' property into affordable housing.
- Continued use of CDBG and HOME funds to provide deferred de-leading loans and grants to owner-occupiers of multi-family properties and assisted homebuyers.
- Continued use of HOME funds to provide down payment assistance to prospective low- and moderate-income homeowners.
- Creation of affordable, de-leaded rental units by using HOME funds to help local CHDO's to acquire multi-family properties to rent to low- and moderate-income families.
- Continued membership in the Boston Fair Housing Neighbors Network.

Watertown

Watertown considers the high cost of construction, the high cost of acquiring housing, and the scarcity of vacant land all major obstacles to creating additional affordable housing units and thus providing fair housing choices. The City will continue to research and identify the means to counter these obstacles such as;

- Establish zoning amendments that will encourage developers to improve under-utilized parcels for mixed use and residential units;
- Providing incentives and subsidies for the redevelopment of existing and older housing; investigate potential grants and incentives for the redevelopment of Brownfield parcels;
- Encourage and provide education to real estate industry professional to further the intent of fair and affordable housing;
- Provide education to those interested in buying or renting housing in the west Boston metro area.

Watertown has also undertaken its most recent Analysis of Impediments for FY09. The Town has identified potential situations where fair housing practices have not been the priority and is responding to these circumstances. In conducting this study, the Town has

determined that one of the most prevalent impediments to fair housing is simply education. Watertown has committed to:

- Appointing the Watertown Housing Partnership as the Town's fair housing representative;
- Reviewing the Analysis of Impediments with the Town Council and discussing issues that need to be addressed over the next and future fiscal years;
- Promoting affordable housing and fair housing complaint procedures to local agencies, professionals and housing applicants; and
- Conducting community outreach including community meetings, seminars, and surveys.

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

Bedford

Bedford Veterans Quarters provides housing and services for sixty homeless veterans. Fifty seven of the residents receive Section 8 certificates and these homeless individuals have a permanent home. The project was completed and occupied in FY08.

Belmont

The Town of Belmont took the following actions that may impact the number of people living below the poverty level. The Trust worked with Habitat for Humanity to construct a single-family home. The home was recently completed and occupied. 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. Other opportunities exist to reduce a homeowner's tax burden.

Framingham

The Town of Framingham, through its Community and Economic Development Department, in consultation with key housing and social service providers and the public leadership of the Town, has 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 service providers, to actively and directly link their clients to existing self improvement and self sufficiency programs. These programs include educational, employment and training activities, economic development initiatives, and those supportive services, such as child care, and transportation, which permit household heads to access and pursue courses of self improvement.

Needham

During FY08, Needham's efforts to alleviate poverty included continuing to work with Needham Opportunities Inc (NOI). This CHDO is growing and hopes to develop affordable housing soon. The Town is supportive and hopes to partner with them as they proceed in their endeavors. Needham has also supported the efforts of the High Rock Estates and the Charles River Landing project, which are both providing numerous affordable units for Needham.

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 FY08, 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 the 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 \$87 million other public and private funds during FY08. 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.

Bedford

The project at 477 Concord leveraged \$700,000 in state funds, \$2,296,000 in non-profit funds, and \$700,000 in local Community Preservation funds.

Belmont

The Town of Belmont’s Waverly Woods development leveraged \$6 million in Low-Income Housing Tax Credits, a private loan of \$1.6 million, \$45,000 in Enterprise Green Community funds, \$75,000 in housing stabilization funds, and \$2.5 million in CDBG rental funds.

Brookline

FY08 Funds Leveraged

Category	Amount	Source
Additional HUD Grant(s) Leveraged	\$553,000	CDBG
Additional Federal Funds Leveraged	\$300,000 (St. Aidan’s)	Federal Home Loan Bank Board Affordable Housing Program
Additional State Funds Leveraged	\$40,000 \$4.5 million (including \$3.5 million for St. Aidan’s)	Mass Soft Second Program MassHousing Affordable Housing Trust, proceeds from Low Income Housing Tax Credits, DHCD Housing Stabilization Fund, etc.
Locally Leveraged Funds	\$3 million (including \$2.3 for St. Aidan’s)	Brookline Housing Trust.
Other	\$ 2.7 million (St. Aidan’s)	Proceeds from Low Income Housing Tax Credits

Framingham

The Town of Framingham leveraged \$138,578 through the identification of Massachusetts Rental Housing Voucher funds in the community. These funds were generated in FY06 and FY07, and recorded in FY08. Massachusetts Rental Housing Voucher funds, administered by the Framingham Housing Authority, are in a program with “HOME-like” tenant income eligibility requirements, and tenant protections. The Town anticipates that similar sources of match will be identified again in FY09.

Needham

Participation in the Consortium also provides the Town of Needham with funding for affordable housing. The initial funding for High Rock Homes came from the HOME program and the commitment of those funds leveraged funding from other sources (as outlined below), which led to the ability to complete the project.

FY08 Funds Leveraged

Source	Amount
MassHousing Construction Loan	\$ 6,000,000
MassHousing Permanent Loan – HUD Risk Sharing	\$ 2,703,000
MassHousing Priority Development Funding	\$ 1,500,000
DHCD Public Housing Modernization	\$ 1,403,632
Affordable Housing Trust Funding	\$ 1,000,000
Needham Community Preservation Act	\$ 499,500
DHCD Community Based Housing Funding	\$ 306,000
West Metro HOME Consortium	\$ 287,516
Sales – Ownership	\$ 4,225,000
NHA Deferred Developer Fee	\$ 360,000
Energy Star	\$ 30,000
Total	\$ 12,314,648

Watertown

Watertown's Coolidge School project leveraged Federal and state tax credits worth approximately \$15 million. The 1060 Belmont Street project leveraged \$2 million in DHCD funding.

GEOGRAPHIC DISTRIBUTION OF RESOURCES

All activities undertaken with HOME Consortium funds were carried out on a city or town wide 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 8, 2008, 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.

Comments

There were no comments received during the comment period or at the Annual Performance Hearing.

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 FY08. Information is included on Consortium communities on-site monitoring in addition to administrative monitoring completed by Newton, the lead administrator. Since no projects were completed during the year, but so many are under construction, most projects' funding agreements were reviewed. Newton's monitoring activities are listed in Section I of this report.

Bedford

A draft of the written agreement for 447 Concord Road was reviewed and found to be, for the most part, complete and in accordance with HOME Program regulations.

Belmont

Because Belmont's housing program is relatively new, monitoring of its activities has not occurred. Since it is still under construction, only the Waverly Woods project's written agreement was reviewed. While there were a few minor issues, the agreement on the whole met HOME program regulations. 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 FY08 as well.

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 assistance through the 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. 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.

Because it is still under construction, only the St. Aidan's project's written agreement was reviewed. While there were a few minor issues, the agreement on the whole met HOME program regulations.

The files and documentation provided for the Homebuyer Program in general and for a case at 1600 Beacon Street, were reviewed and found to be complete and in accordance with HOME Program regulations.

The files and documentation provided for procedures involving the Town's CHDO, the Brookline Improvement Coalition (BIC), were reviewed and found to be, for the most part, complete and in accordance with HOME Program regulations. There were several minor issues that the Town needs to correct.

Lexington

The Douglas House, currently under construction, was reviewed, using HUD Written Agreement and Rental Project checklists and found to be in compliance with HOME Program regulations.

Needham

The Douglas House, currently under construction, was reviewed, using the HUD Written Agreement checklist and found to be in compliance with HOME Program regulations. CHDO compliance procedures were also reviewed and found to be in compliance.

Sudbury

The Town of Sudbury had no projects under agreement or under construction during the year. However, the Town performs annual monitoring for the affordable homeownership units and the Sudbury Housing Authority performs annual monitoring for the affordable

rental units. Other private affordable rental units are monitored by their management companies.

Waltham

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;
- Prepare a report summarizing the results of the review; and
- Describe any required follow-up activity.

During FY08, monitoring activities were completed on all 36 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. HUD HOME monitoring checklists were used to monitor each project. All rental properties were in compliance with HOME monitoring regulations.

Newton's monitoring of Waltham revealed that both the Down Payment Assistance Program and CHDO procedures were in compliance with HOME Program regulations.

Watertown

The Coolidge School rental project, 1600 Belmont Street project, First Home Program, and CHDO procedures were all reviewed by Newton. There were a number of concerns raised with the Coolidge School rental project that the Town will correct through an amendment to the agreement. The same issues were found with the 1060 Belmont Street project. Review of the First Home Program resulted in some suggestions for revising the program guidelines. The review of CHDO procedures found all to be in good order.

DISPLACEMENT AND RELOCATION

No persons were displaced as a result of HOME-assisted activities during FY08.

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 \$300,000. The loan is structured to be forgiven if the developer satisfies the terms of the agreement, which includes the construction of 40 units of affordable rental housing.

Brookline

HOME Loans Outstanding: 45
HOME Principal Balance Owed: \$5,339,723
HOME Loans Deferred: 44
Principal Balance Owed as the end of FY06: \$5,339,723
Terms of Deferral: 30 Years
Loans Defaulted: 0
Balances Forgiven/Written Off: 0

Lexington

Lexington has an outstanding HOME loan in the amount of \$50,000. The loan is structured as a forgivable loan.

Waltham

The City has administered 94 deferred loans to low- and moderate-income buyers since 1995, totaling \$3,150,553.50. The outstanding HOME loan balance as of July 15, 2008 is \$2,559,163. Twenty-three loans totaling \$591,390 have been repaid providing program income to fund new HOME deferred loans. The City has granted \$215,579 in HOME lead abatement grants to down payment assistance buyers. There has never been a HOME loan in default in the history of the program.

INSTITUTIONAL STRUCTURE AND COORDINATION

Bedford

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

Belmont

Representatives of the Belmont Housing Trust and Town Staff met on a bi-weekly basis during FY08 to insure that various housing issues and projects moved forward in a timely fashion. 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 FY08 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, continues to meet on a monthly basis to review affordable housing initiatives, and make recommendations regarding appropriations of Town-controlled resources for affordable housing to the Board of Selectmen. Institutional coordination is enhanced by having a representative of the Brookline Housing Authority and of the Planning Board sit on the seven-member HAB.
- The Brookline Housing Authority (BHA) 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. Now they are exploring ways to maximize utilization of existing sites.
- The Brookline Improvement Coalition, Inc. (BIC), the Town's CHDO, continues to own and operate a number of affordable housing projects, while engaging in a new acquisition project at 1600 Beacon.
- The Human Relations/Youth Resources Commission continues to work to increase diversity and awareness of fair housing issues in the Town. Over the past year, the Commission worked with Housing Division staff and the West Metro HOME consortium to provide fair housing trainings for property owners and managers as well as real estate brokers.
- The Brookline Council on Aging continues to work with Brookline seniors to identify appropriate housing opportunities and supportive social services.
- The Brookline Health Department continues to enforce health and sanitary code issues related to the Town's housing stock as well as lead paint assessments, inspections, screening programs, and the enforcement of lead paint abatement.

Framingham

Some progress was made in FY08 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 FY09.

The Department of Community and Economic Development will continue to work as an agent for change. Through its participation in a broad range of committees, task forces, and focus groups e.g., the Fair Housing Committee, Homelessness Task Force, MetroWest Outreach Coalition (in support of homeless individuals and families housed in hotels), 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.

Sudbury

Sudbury has developed a strong organizational structure to support the success of HOME projects and all other elements of the Town's housing agenda. The Community Housing Office, a sub-department of the Planning and Community Development Department is responsible for coordinating HOME funded projects. The Community Housing Specialist is a staff position dedicated to providing administrative and technical support relating to affordable housing issues. This position also enhances coordination among town boards,

committees, and the Housing Trust within the goal of developing affordable housing opportunities and continuing to implement the Town's Community Housing Plan. The Sudbury Housing Trust, chartered in 2007, is charged with the creation and preservation of affordable housing through the speedy and orderly acquisition, rehabilitation, renovation, construction, financing or refinancing of property within the Town of Sudbury.

Waltham

The Waltham Housing Partnership Committee has been meeting on a quarterly basis to discuss affordable housing issues and projects within the City. The Committee draws members from the Housing Division, the Waltham Housing Authority, WATCH, City Council, real estate agencies, and local banks.

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

PART III

APPENDIX

CITY OF NEWTON - FINANCIAL SUMMARY
FY08 Consolidated Annual Performance and Evaluation Report

Summary of CDBG Resources	
FY07 End of Year LOC Balance	\$ 1,041,544
FY08 CDBG Entitlement	\$ 2,303,834
Cumulative Program Income for FY08	\$ 455,115
Total CDBG funds available for use in FY08	\$ 3,800,493
Summary of CDBG Expenditures	
Housing Rehab	\$ 927,512
Housing Development	\$ 407,844
Public Services	\$ 410,737
Architectural Access	\$ 163,914
Neighborhood Improvements	\$ 354,428
Economic Development	\$ 1,022
Program Administration	\$ 455,399
Citizen Participation	\$ 3,311
Total Expenditures	\$ 2,724,167
Year-End CDBG Resources	
FY08 End of Year LOC* Balance	\$ 880,512
Unexpended Balance (CDBG Budget)	\$ 1,452,964
Differential	\$ (572,453)
Year-End Program Income On Hand	\$ 493,956
Unassigned Program Income	\$ (78,497)
*LOC = Balance of Funds in City's Letter of Credit with U.S. Treasury	
FY08 Low/Mod Credit	
Total FY08 CDBG Expenditures	\$ 2,176,483
Total for Program Administration	\$ 455,399
Total subject to Low/Mod Benefit Calculation	\$ 1,721,084
L/M Credit for multi-unit housing	\$ -
L/M Credit for other activities	\$ 1,721,084
% benefit to low/mod persons	100.00%
Public Services Cap Calculation (15% Cap)	
Net obligations for FY08 Human Services Act.	\$ 396,465
FY08 Entitlement + FY07 Program Income	\$ 2,643,104
% Obligated for FY08 HS Activities	15.00%
Planning and Program Administration Cap Calculation (20% Cap)	
FY08 Entitlement + FY08 Program Income	\$ 2,758,949
Expended for Planning/Admin. Activities	\$ 455,399
% funds expended	16.51%
Program Income Summary	
FY07 Prog. Income--NHRF Revolving Funds	\$ 432,612
FY07 Prog. Income--Economic Dev. Revolving Funds	\$ 22,503
Total Program Income	\$ 455,115
Summary of HOME Expenditures	
Total HOME Consortium Projects	\$ 4,030,148
Consortium ADDI	\$ 58,861
Newton HOME Administration	\$ 33,445
HOME Consortium Administration	\$ 72,155
Total HOME	\$ 4,194,609
Summary of Emergency Shelter Grant Expenditures	
Total ESG Expenditures	\$ 100,091

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
---	--	--	---	---

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: 6/30/08	2. GRANT NUMBER: B04MC250019
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: Kathleen Cahill (617) 796-1125	6. NAME & TELEPHONE NUMBER OF PERSON TO CONTACT ABOUT DISCLOSURES REQUIRED BY THE HUD REFORM ACT OF 1989: (617) 796-1125

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: 80%; margin-left: 0;"/>	September 25, 2008
--	---	--------------------