

**BARNSTABLE COUNTY HOME CONSORTIUM  
HOME PROGRAM**

**CONSOLIDATED ANNUAL PERFORMANCE EVALUATION  
REPORT (CAPER)**

**FEDERAL FISCAL YEAR (FFY) 2009  
JULY 1, 2009 – JUNE 30, 2010**



**PARTICIPATING JURISDICTION: BARNSTABLE COUNTY HOME CONSORTIUM**

**LEAD AGENCY: BARNSTABLE COUNTY – CAPE COD COMMISSION**

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**PROGRAM YEAR: 2009**

SEPTEMBER 28, 2010

**BARNSTABLE COUNTY HOME CONSORTIUM**

**2009 CAPER**

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## **SECTION I. EXECUTIVE SUMMARY**

### **A. Public Participation Process**

In order to ensure that the public was given adequate opportunity to comment on this report, the Barnstable County HOME Consortium (BCHC) took the following steps:

1. The Consortium published a legal notice on August 3, 2010 of a public hearing about the evaluation report at the BCHC meeting on August 19, 2010. The BCHC posted a notice of the hearing on the Cape Cod Commission web site on August 3, 2010 and also notified about 150 people on the BCHC e-mail list of the hearing on August 3, 2010. The posting of the notice and the e-mail notification included Spanish and Brazilian Portuguese versions.
2. A legal notice was placed in the local Cape-wide paper (Cape Cod Times) on August 26, 2010 announcing the availability of this report for a fifteen (15) day comment and review period.
3. The report was distributed to the BCHC Advisory Council for its review and comments.
4. The BCHC distributed a notice of the report's availability both on August 3, 2010 and on August 26, 2010 to about 150 people on the BCHC e-mail list.
5. The draft report was posted on the Cape Cod Commission web site both on August 3, 2010 and on August 26, 2010 for review and comment.

### **B. Public Comments**

The following are a summary of the comments received at the August 19<sup>th</sup> public hearing:

Consortium members commented that the report was well-organized and a thorough description of the Consortium's efforts toward its goals both during the FFY 2009 year and also the five years of the 2005-2009 Consolidated Plan.

There were no comments received during the fifteen day public comment period.

**C. Summary of Expenditures**

The Barnstable County HOME Consortium is comprised of the Cape's fifteen towns and Barnstable County, with the latter serving as the Consortium's lead entity. The only source of funding for the Consortium is the HOME Program. During this reporting period the Consortium expended \$790,876 in HOME funds allocated from FFY 2006 through FFY 2009. Included within the expenditures was \$8,168 in program income that was spent on down payment/closing cost program activities.

	<b>Funds Expended</b>	<b>Funds Leveraged</b>
Housing Production	\$282,698	\$32,552,715
Down Payment/Closing Cost	\$340,672	\$ 6,874,268
Homeowner Rehab	\$ 101,150	N/A
Administration	\$ 66,356	N/A
<b>Total</b>	<b>\$790,876</b>	<b>\$39,426,983</b>

The HOME funds were used for the following purposes: increase the Cape's affordable rental stock for very low and low income tenants; provide homeownership opportunities for low income, first time homebuyers; and provide home improvement loans for low income owners.

During this reporting period numerous local, state, and federal resources were used in conjunction with HOME funds. These sources included federal and state Low Income Housing Tax Credits, Section 8 project-based rental subsidies, Massachusetts HOME, Massachusetts Housing Finance Agency Priority Development Fund, Massachusetts Affordable Housing Trust Fund, Massachusetts Housing Stabilization Fund, Massachusetts Community-Based Housing funds, Massachusetts Housing Partnership (MHP), Massachusetts Soft Second Loan Program, Rural Housing Service loans, Cape Light Compact's green Affordable Homes program, private bank financing, Cape Cod Commission mitigation funds, town Community Preservation Act (CPA) funds, town housing trust and affordable housing funds, private fundraising, and town donated and leased land.

**D. Program Results**

The Consortium was successful in directing HOME funds to address nearly all of the priorities identified in its 2005- 2009 Consolidated Plan. The Consortium continues to build on its past success and is making significant inroads with respect to broadening the availability and impact of the HOME program. **This was another very active year for the Consortium as five projects with eighty (80) affordable units completed construction; there were four projects with twenty-nine (29) affordable units under construction; and new commitments totaling \$610,000 were made to six projects that will create one hundred and eight (108) affordable units.**

1) **Housing Production Program:**

<b>Housing Production</b>	<b># Projects</b>	<b># Rental Projects</b>	<b># Affordable Rental Units</b>	<b># Ownership Projects</b>	<b>#Affordable Ownership Units</b>	<b>HOME Funds Committed</b>
Projects Completed	5	4	67	1	13	\$695,000
Prior Years' Commitments That Closed and Have Construction Underway	4	2	14	2	15	\$450,000
FFY 08-09 Commitments Not Closed	6	2	95	4	13	\$610,000
<b>Totals</b>	<b>15</b>	<b>8</b>	<b>176</b>	<b>7</b>	<b>41</b>	<b>\$1,755,000</b>

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a) During this reporting period, five (5) projects that created eighty (80) affordable units completed construction.



Route 132/YMCA (aka Kimber Woods)

Route 132/YMCA (aka Kimber Woods)- Barnstable: Housing Assistance Corporation (HAC), a CHDO, received a \$250,000 HOME commitment to assist in the new construction of twenty-eight (28) affordable family rental units, eleven (11) of which are HOME assisted. The land is leased from the Town of Barnstable, and HAC received its comprehensive permit for the project in December 2006. HAC secured additional subsidy funding from the state's Housing Stabilization Fund and Affordable Housing Trust Fund, MassHousing's Priority Development Fund, Barnstable CPA and an allocation of federal low income housing tax credits for the project. The loan closing occurred in June 2008; construction was substantially complete by the end of June 2009; and rent up was completed by late fall 2009. Two of the units are handicapped accessible and fourteen (14) units meet visit-ability standards.

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916-920 Main Street

HECH- 916/920 Main Street- Harwich: Harwich Ecumenical Council for the Homeless (HECH), a CHDO, received a \$120,000 HOME commitment to assist in the new construction of nine (9) rental units, all of which are affordable and four (4) of which are HOME assisted units. HECH obtained additional subsidy funding for the project from the state Affordable Housing Trust Fund, MHP's Small Scale Rental Program, and Harwich's CPA and affordable housing special revenue fund. HECH received its comprehensive permit for the project in August 2007. Construction started in November 2008 and was substantially completed by June 2009. Lease up was completed by late fall 2009. One of the units is handicap accessible.

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Shore Road- Truro

Shore Road- Truro: Highland Affordable Housing, Inc. received a \$50,000 HOME commitment to assist in the new construction on land donated by the Town to the Truro Housing Authority (THA) of two (2) affordable rental units, both of which are HOME assisted. The land is leased to Highland by the THA. Highland secured additional subsidy funding from the Town's CPA. Highland received its comprehensive permit in summer 2008, commenced construction in fall 2008, construction was substantially completed by June 2009, and lease up was completed by late fall 2009. The project received LEED platinum certification and is just the second affordable housing project in the region to receive such a designation.

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Canal Bluffs- Bourne

Canal Bluffs- rental- Bourne: Housing Assistance Corporation (HAC), a CHDO, received a \$150,000 HOME commitment to assist in the new construction of twenty-eight (28) affordable family rental units, eleven (11) of which are HOME assisted. HAC secured additional subsidy funding from state HOME and the Affordable Housing Trust Fund, MassHousing's Priority Development Fund, and an allocation of federal low income housing tax credits for the project. HAC received its comprehensive permit for the project in January 2006. The loan closing and construction start occurred in July 2008. Construction was substantially completed by July 2009, and full occupancy was achieved by the end of December 2009. Two of the units are handicap accessible and eleven (11) meet visit-ability standards.

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Gomes Way- Harwich

Gomes Way- Harwich: Habitat for Humanity of Cape Cod received a \$125,000 HOME commitment to assist in the new construction on Town-donated land of thirteen (13) ownership units, all of which are affordable and five (5) of which are HOME assisted units. Habitat secured additional subsidy funding from Harwich CPA and Harwich's affordable housing special revenue fund. Habitat received its comprehensive permit for the project in June 2008. Site work began in fall 2008, and construction was substantially completed by the end of 2009. The final home was sold in May 2010. All thirteen units meet visit-ability standards.

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**b) During this reporting period the affordable housing staff serviced four HOME development project awards that closed during this program year and that are under construction.**

35 Main Street Extension- Harwich: The Community Development Partnership (CDP)/Lower Cape Cod CDC, a CHDO, received a \$150,000 HOME commitment to assist in the new construction of twelve (12) LEED certified affordable rental units, nine (9) of which will be HOME-assisted units. This is a Town-supported project with the CDP leasing the land from the Harwich Housing Authority. The CDP secured its comprehensive permit in December 2008 and has received funding from the Harwich CPA and affordable housing special revenue fund, the Cape Light Compact, the state's Community-Based Housing program, Mass Housing Partnership, state HOME, and Affordable Housing Trust Fund. The CDP closed with the funders in February 2010, and construction is just over 50% complete. Construction is expected to be completed by the end of 2010 with lease up occurring by spring 2011.

Barnstable Home Ownership Project (HOP)- Barnstable: Housing Assistance Corporation (HAC), a CHDO, received a \$150,000 HOME commitment to assist in a program to purchase five (5) existing homes, and then use the public funds to buy down the price to an affordable level for sale to a first time, low income homebuyers. All five (5) homes will be HOME-assisted. HAC has received additional subsidy funding from the Barnstable CPA. The HOME subsidy agreement was executed in June 2009, and HAC has sold two (2) homes to eligible buyers to date.

First Discovery Road- Truro: Highland Affordable Housing, Inc. received a \$25,000 HOME commitment to assist in the new construction on land donated by the Town to the Truro Housing Authority (THA) of two (2) affordable rental units, one of which will be HOME assisted. Highland acquired the land via a Land Disposition Agreement with the THA. Highland secured additional subsidy funding from the Town's CPA. Highland received its comprehensive permit in summer 2009 and closed on the HOME loan in December 2009. Construction is substantially completed, and lease up is expected to be completed by fall 2010.

Yarmouth Affordable Housing Trust (YAHT)- Yarmouth: The Yarmouth Affordable Housing Trust, an independent municipal housing trust, received a \$125,000 HOME commitment to assist in a program to purchase ten (10) existing homes, and then use the public funds to buy down the price to an affordable level for sale to a first time, low income homebuyers. All ten (10) homes will be HOME-assisted. YAHT has received additional subsidy funding from the Yarmouth CPA. YAHT closed on the HOME subsidy agreement in September 2009, and YAHT has sold two homes to eligible buyers utilizing HOME funds to date. Future sales using HOME funds are on hold pending resolution with HUD of the use of HOME funds with the universal deed rider issue.

**c) Six projects received conditional commitments of HOME funds totaling \$610,000 during this reporting period.**

Clay Pond Cove- Bourne: Housing Assistance Corporation (HAC), a CHDO, received a \$150,000 HOME commitment to assist in the new construction of forty-five (45) affordable rental units for households age 62 and higher, of which eleven (11) will be HOME assisted. HAC has secured a commitment of state funding from HOME, Community Based Housing, and the Affordable Housing Trust along with a commitment of federal and state housing tax credits. HAC expects to close with its public funders by the end of 2010.

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Dennis Home Ownership Project- Dennis: Housing Assistance Corporation (HAC), a CHDO, received a \$60,000 HOME commitment to assist in a program to purchase two (2) existing homes, and then use the public funds to buy down the price to an affordable level for sale to first time, low income homebuyers. Each of the two (2) homes will be HOME-assisted. HAC has received additional subsidy funding from the Dennis CPA. HAC expects to close on the HOME subsidy agreement in fall 2010.

Habitat Mashpee- Mashpee: Habitat for Humanity of Cape Cod received a \$75,000 HOME commitment to assist in the new construction of three (3) affordable ownership units, all of which will be HOME assisted, on three scattered site parcels donated by the Town of Mashpee. Habitat has secured additional subsidy funding from the Mashpee CPA along with private funders. Habitat has secured its zoning permits and expects to begin site work and close on its HOME loan in July.

Hinckley Homes- Orleans: Southside Realty Trust received an \$80,000 HOME commitment to assist in the new construction of four (4) affordable ownership units, all of which will be HOME assisted, on a parcel donated by the Town of Orleans. Southside has been awarded additional subsidy funding from the Orleans CPA, Cape Cod Commission mitigation funds, and from private fundraising. The project is currently on hold as an abutter has filed suit against the Town's grant of a comprehensive permit for the project.

Province Landing- Provincetown: The Community Builders (TCB) received a \$125,000 HOME commitment to assist in the new construction of fifty (50) affordable family rental units, eleven (11) of which will be HOME assisted, on a Town-donated parcel of land. TCB received its comprehensive permit for the project in July 2009. TCB did not secure state funding in the winter 2010 funding round and will reapply in fall 2010. TCB has secured additional funding support from the Provincetown CPA and will be seeking state funding from HOME and the Affordable Housing Trust Fund along with an allocation of state and federal tax credits.

Harwich American Dream- Harwich: McShane Construction Company received a \$120,000 HOME commitment to assist in the new construction of four (4) affordable ownership units, all of which will be HOME assisted, on four scattered site parcels donated by the Town of Harwich. McShane expects to close on the HOME loan and begin construction in fall 2010.

**d) Three projects received conditional reservations of HOME funds totaling \$450,000 during this reporting period. The reservations are for a limited period of time for the projects to demonstrate that they have received commitments of their remaining funding.**

Stage Coach Road- Barnstable: The Barnstable Housing Authority (BHA) received a \$125,000 HOME funding reservation to assist in the new construction of twelve (12) family rental units, ten (10) of which will be HOME assisted, on a parcel of land owned by the BHA in Barnstable. BHA has received a commitment of funding from the Barnstable CPA and MHP and will be seeking state funding in the fall 2010 funding round.

Community Green SPO- Sandwich: Housing Assistance Corporation (HAC), a CHDO, received a \$175,000 HOME funding reservation to assist in the new construction of ten (10) affordable single person rental units for homeless individuals. All ten (10) units will be HOME assisted. HAC received its comprehensive permit for the project in January 2007 and will be seeking federal funding for the remainder of this first phase of the project.

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Cromwell Court- Barnstable: Preservation of Affordable Housing (POAH) received a \$150,000 HOME funding reservation to assist in the acquisition and rehabilitation of Cromwell Court, an existing one hundred twenty-four (124) unit affordable family rental development whose affordability is due to expire in 2016. POAH's acquisition will preserve the project's affordability in perpetuity. Eleven (11) of the units will be considered HOME assisted. POAH is seeking state funding as well as an allocation of federal tax credits.

**e) Three projects had their conditional commitments or reservations of HOME funds cancelled during this reporting period.**

Harwich Housing Authority Buy-down- Harwich: The Harwich Housing Authority (HHA) had its FFY 2008 \$125,000 HOME conditional commitment cancelled as it changed its program model from housing production, i.e. the HHA would acquire and rehab five (5) units and then sell to income-eligible households, to down payment, i.e. eligible households would identify and acquire properties and the HHA funds would provide a significant down payment in exchange for a deed restriction and a reduction in the effective purchase price. Such a down payment model is not eligible for HOME housing production funding.

Dana's Fields- Sandwich: Housing Assistance Corporation (HAC), a CHDO, had its FFY 2007 \$150,000 HOME conditional funding reservation to assist in the new construction of fifty-five (55) affordable rental units cancelled. HAC did not secure state funding in 2007, then redesigned the project, and then changed its phasing strategy so that the first housing built would be the single person occupancy units for homeless individuals (see Community Green commitment).

Canal Bluffs- ownership- Bourne: Housing Assistance Corporation (HAC), a CHDO, had its FFY 2006 \$150,000 HOME conditional commitment to assist in the redevelopment and new construction of eighty-nine (89) ownership units, twenty-two (22) of which were to be affordable, cancelled. Because of the downturn and uncertainty in the region's ownership market, HAC had put the ownership phase of the project on hold; and in fact HAC has been permitted to convert the second of the three phases from ownership to rental (see Clay Pond Cove commitment). As it appeared unlikely that HAC would be able to expend the funds in the five years since commitment, the Consortium withdrew its funding commitment.

**Since its inception, the Consortium has funded 59 projects that have been completed and occupied that have resulted in 808 affordable units: 43 rental projects with 691 affordable units and 16 ownership projects with 117 affordable units. HOME-funded projects represent approximately 15.2% of the affordable housing inventory in the region. While Consortium funds are typically the smallest source of a project's funding, they have been critical in assisting sponsors in securing the other necessary state and federal support.**

**The 15 projects described in this section (10 of which are in the pipeline) will result in the creation of two hundred seventeen (217) affordable units, of which one hundred one (101) will be considered HOME assisted and subject to the HOME regulations governing income and rent limits, as well as long term affordability. These projects will produce one hundred seventy-six (176) affordable rental and forty-one (41) affordable homeownership units. A total of \$1,755,000 in local HOME funds has been committed to these projects.**

**2. Down Payment Closing Cost Assistance (DPCC) Program:**

**For this reporting period forty-six (46) low-income first-time homebuyers received assistance totaling \$307,120.** From its inception, this program has proven to be of great benefit to low-income residents seeking to purchase their first home. Forty-one loans were for single family homes, and reflecting the difficult lending environment for condos, only five loans were for condos. The average DPCC loan was \$6,677; the average purchase price of a single family home was \$167,584 (an increase of over \$10,000 from last year's average and caused by 11 of the 41 single family home purchases for market rate homes); and the average purchase price of a condominium was \$85,800 (an average of \$104,750 if one distress sale is excluded). Primarily because of a large Habitat for Humanity project, three (3) of the assisted households were extremely low income (0-30% of area median income); six (6) were very low income (30-50% of area median income); and the other thirty-seven (37) assisted households had incomes of between 51% - 80% of median income. Habitat for Humanity is about the only entity that is able to provide homeownership for very low income households. **To date five hundred eighty-four (584) households have received assistance through the DPCC Program.** The Commission contracted with the Housing Assistance Corporation (HAC) to administer delivery of the DPCC program to eligible households.

	<b>Households Assisted- FFY 2009</b>	<b>Households Assisted- Total Program</b>
Down Payment/Closing Cost Program	46	584

The Consortium continues to meet its affordable housing goals with respect to its Consolidated Plan and its use of HOME funds. HOME assistance- either project or client based- was distributed or committed to projects or households in eleven (11) of the fifteen (15) communities in Barnstable County during this program year. For a statistical profile of the households receiving this assistance, see the attached Table 1 – “Households and Persons Assisted with Housing” on page 28.

**SECTION II. PERFORMANCE MEASUREMENTS**

The following tables with outcome measures were included in the 2005-2009 Consolidated Plan, The actual units totals include only those projects that had HOME funds invested. In addition, HUD's objective and outcome performance measures are referenced.

**Rental Housing Objectives: Affordability for the purpose of providing decent housing**

Obj #	Specific Objectives	Performance Measure	Annual Goal	Units-2009	Goal-2005-2009	Units-2005-2009
1.	<u>Rental Housing Objectives</u>					
1a)	Create affordable rental housing.	Number of units	60/year	67	300	218
		Number of units for HH at or below 30% AMI	6/year	19	30	71
		Number of units for HH between 30-50% AMI	14/year	13	70	74
		Number of newly built units that are accessible under Section 504	10% of newly built units	11.9% (8 of 67)	10% of newly built units	11% (22 of 200)
		Number of newly built units that meet Energy Star standards	100% of newly built units	100% (67 of 67)	100% of newly built units	100 % (200 of 200)

**Explanation of Rental Housing Outcomes**

**Objective 1a)** The Consortium exceeded its rental units production goal for the year with 67 completed units. While the Consortium produced a significant amount of rental housing- 218 units or an average of 43 per year- over the 2005-2009 Consolidated Plan period, it fell short of its ambitious goal of 60 units every year. Given the experience of the last five years and recognizing that the size of rental development projects in the region rarely exceeds 40 units and that the low income housing tax credit program has become more challenging to access, the Consortium revised its rental housing production goal to 45 units per year for the 2010-2014 Consolidated Plan.

The Consortium far exceeded its annual unit goal for extremely low income (below 30%) households and just fell short of the units goal for very low (30-50%) income households; however, the Consortium exceeded its income target goals for the five program years of the Consolidated Plan, especially for those households most in need (30% of AMI or below). According to HUD's SNAPSHOT report as of 6/30/10, over 85% of households in HOME-assisted units have incomes below 50% of

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area median income and 51.8% have incomes below 30% of area median income. These percentages exceed both the state and national averages in both income categories.

The Consortium met its 10% accessibility target both this year and also for the five years of the Plan. The Consortium again met its Energy Star annual goal and met this goal overall for the five program years of the Consolidated Plan.

**Ownership Housing Objectives 2a) and 2b): Affordability for the purpose of providing decent housing**

<b>Obj#</b>	<b>Specific Objectives</b>	<b>Performance Measure</b>	<b>Annual Goal</b>	<b>Units/HH-2009</b>	<b>Goal-2005 - 2009</b>	<b>Units/HH-2005-2009</b>
2a)	Create affordable ownership housing.	Number of units	10/year	13	50	79
		Number of units for HH at or below 50% of AMI	1/year	2	5	12
		Number of newly built units that are accessible under Section 504	10% of newly built units	0% (0 of the 13 newly built units)	10% of newly built units	13% (10 of the 75 newly built units)
		Number of newly built units that meet Energy Star standards	100% of newly built units	100% (13 of 13 units)	100% of newly built units	92% (69 of 75 units)
2b)	Provide down payment/closing cost assistance for first time homebuyers	Number of buyers assisted	20/year	46	100	179
		Number of minority HH assisted	10% of assisted HH	20% (9 of 46)	10% of assisted HH	19% (34 of 179)

**Explanation of Ownership Housing Outcomes**

**Objective 2a)** the Consortium exceeded its ownership units production goal for the year, and it is pleased that it has far exceeded its overall ownership housing production goal for the five program years of the Consolidated Plan. Through the completion of the Habitat Gomes Way project, the Consortium met its income targeting goal and has exceeded its 50% AMI goal for the five years of the Consolidated Plan. While none of the thirteen units completed this year were fully handicapped accessible, all units met visit-ability criteria, and the Consortium exceeded its ambitious handicap accessibility goal for the five years of the Consolidated Plan. The Consortium again met its Energy Star

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goals for the year, and with the exception of a Habitat project that was completed in FFY 2005 but that was awarded funds in June 2001 when the Consortium did not have an Energy Star requirement, all other new construction projects have met the Energy Star standards. With that exception, the Consortium met its five year Consolidated Plan goal in this objective.

**Objective 2b)** The Consortium again far exceeded its goal for down payment assistance this program year and finished well ahead of target for the five years of the Consolidated Plan. Despite the difficult real estate, lending, credit, and economic environments, through a combination of lotteries, resale of affordable units, and market rate sales, the DPCC program had another active and effective year. HAC has run the down payment program since its inception by the Consortium and has developed an effective outreach strategy to minority households and thus once again exceeded the target for minority household participation in the program- both the annual target as well as for the five years of the Consolidated Plan.

**Ownership Housing Objective 2c): Accessibility for the purpose of providing decent housing**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Performance Measure</b>	<b>Goal</b>	<b>Households- 2009</b>	<b>Goal- Households- 2005-2009</b>	<b>Households- 2005-2009</b>
2c)	Provide homeowner rehab assistance for needed health, safety, and disability related repairs	Number of HH assisted	10/year	0	50	35
		Number of minority HH assisted	10% of assisted HH	0	10% of assisted HH	14% (5 of 35)

**Explanation of Ownership Housing Outcomes**

**Objective 2c)** The HRP underwent a program review from a HUD consultant in the fall of 2007 that resulted in the Consortium adopting a number of policy changes: the maximum loan amount was increased from \$10,000 to \$25,000; program income qualifications, while not lowered from 80% of area median income, now give preference to households under 60% of area median income; and the number of areas of repair needed to qualify was increased from one to four. In general the program attempted to target needier homes and needier households. Since the Consortium increased the loan amount while continuing the same funding level, the result was that fewer households than targeted benefited from the program.

While a CDBG-funded homeowner repair program can just deal with one pressing rehab need, HOME requires that all areas that are health, safety, or code-related be fixed. This requirement along with the \$25,000 loan cap has been one reason for the limited number of homeowners who qualify for the program. This type of rehab program is very labor intensive to manage and typically requires a large scale in order to operate efficiently and to have the staffing needed. Finally a program of this size has a limited regional impact (4-5 households assisted) compared with the 60 or so households that will be assisted through \$2 million in state homeowner rehab funding that will be directed to four communities in the region. All of these factors led the Consortium to recommend a discontinuation of

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funding for this program in FFY 2009. As the Consortium chose not to allocate any funds to the program for FFY 2009, obviously we did not achieve our performance goals for the year or for the five years of the Consolidated Plan.

**Homeless/Special Needs Objectives**

<b>Obj. #</b>	<b>Specific Objectives</b>	<b>Performance Measure</b>	<b>Goal</b>	<b>Units-2009</b>	<b>Goal-2005-2009</b>	<b>Units-2005-2009</b>
1.	<u>Homeless Objectives</u>					
1a)	Create permanent supportive housing for homeless individuals or families.	Number of units	8/year	0	40	0
		At least 75% of units for high priority category of need	6/year	0	30	0
2.	<u>Special Needs Objectives</u>					
2a)	Create rental housing for any of the high priority special needs populations.	Number of units	5/year	0	25	2

**Explanation of Homelessness and Special Needs Outcomes**

The four HOME assisted rental projects that were completed this program year were all targeted toward families. While two of the projects had project-based rental vouchers attached to them, there was no specific set aside for homeless individuals or families for those vouchers. Public resources, especially from the federal government, are extremely scarce for the production of special needs housing, and this resource scarcity clearly contributes to the difficulties of meeting the five unit annual goal in this area. While there has been progress in the region in moving homeless individuals and families into permanent supportive housing, it has mainly been achieved through the use of rental subsidies rather than the creation of new affordable units. While Consortium staff actively participates in the Cape and Islands Regional Network To End Homelessness and will continue to encourage organizations that are developing permanent supportive housing and/or special needs housing to consider applying for HOME funding for their projects, the Consortium recognized the funding constraints for providing housing for those with specialized needs and adjusted its goals in the 2010-2014 Consolidated Plan.

## **SECTION III. PROGRAM ADMINISTRATION**

### **1. HOME Advisory Council:**

The Consortium's Advisory Council, made up of representatives of the Consortium's fifteen towns, two at-large members and the Cape Cod Commission's affordable housing specialist, continued to provide valuable input regarding the policies and implementation of the HOME program. The Affordable Housing Specialist continued to meet with the seventeen-member council on a regular basis (monthly) to review and discuss program policies and actions.

### **2. Program Administration:**

Overall administration is provided by the Cape Cod Commission's Affordable Housing Specialist and Administrative Assistant. Day to day operation of the Consortium's down payment and homeowner rehab programs continued to be contracted out to the Housing Assistance Corporation, the area's regional non-profit housing agency. The Consortium puts the administration of these programs out to bid every three years. The Consortium issued an RFP for the administration of the DPCC program in May 2010, and once again awarded the contract to HAC.

### **3. Annual Plan:**

As required, the Consortium submitted its FFY 2010 Annual Plan and its FFY 2010-2014 Consolidated Plan on June 4, 2010. The 2010 Annual Plan and 2010-2014 Consolidated Plan was subsequently approved by HUD on August 13, 2010.

### **4. Community Housing Development Organization (CHDO) Participation:**

The Consortium three years ago modified its funding allocation guidelines to allow a slightly higher amount of housing development funding for CHDO housing development projects. During this year the Consortium received and approved two funding requests from one of its three designated CHDO's: Housing Assistance Corporation (HAC). HAC received commitments for its Dennis HOP ownership project and its Clay Pond Cove rental project in Bourne. These CHDO commitments totaled \$210,000. **Through its history, 30.7% of the Consortium's funding has been directed to CHDO's; well in excess of HOME's 15% requirement.**

### **5. Monitoring and On-Site Inspections:**

The Consortium's Administrative Assistant oversees the annual project income and rent certification process, the property standards review, and the newly instituted annual project financial performance assessment. The Consortium requires that all HOME assisted units comply with the Federal Housing Quality Standards. The Consortium has contracted with a local inspection entity to conduct inspections of project-based assisted units, while DPCC and HRP assisted units are inspected by HAC personnel. To the extent possible, the Consortium accepts HQS reports and on site monitoring reports already performed and required by other funders in order to both fulfill our responsibilities and also to lessen the reporting burden on housing providers. This program year eleven (11) Consortium rental housing development projects had their units inspected; fifteen (15) rental projects had on-site monitoring visits; and

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five (5) newly completed projects had their initial monitoring review. Attached at the end of this report is a summary of the Consortium's monitoring and inspection activities for this program year.

### **6. Match Report:**

As reported in prior years the Consortium is allowed to apply a portion of the state's expenditures for its Massachusetts Rental Voucher Program (MRVP) towards meeting our HOME match requirement. The over \$1.6 million in MRVP locally confirmed match to date will enable the Consortium to significantly exceed this year's match requirement of \$179,088. In addition, Habitat's Gomes Way project, HECH's 916-920 Main Street project, and Highland Affordable Housing's Shore Road project, all of which completed construction this program year, received local Community Preservation Act and/or Harwich Affordable Housing Special Revenue Fund funding that collectively totaled an impressive \$1,189,533. The Consortium will carry forward a match surplus of over \$17.5 million into FFY 2010. The match reporting form is attached to this report.

### **7. Leveraging:**

The HOME Program is successfully leveraging other funds for specific projects and programs, thus broadening its impact on this community. **During this reporting period, the investment of \$1,140,000 in HOME funds for the eight projects that were completed and/or still under construction during this period resulted in almost \$29 million in leveraged public and private funds (a 25 to 1 ratio).** The Consortium believes such leveraging is essential, given the relatively small pool of funds it has at its disposal.

### **8. Fair Housing:**

The Consortium, through the Cape Cod Commission, last summer hired a consultant to update the region's fair housing/analysis of impediments plan. Working with Consortium staff, the consultant did an extensive review of data including Home Mortgage Disclosure Act data from 2005-2008, conducted a written survey of key fair housing stakeholders, and held consultations and focus groups with a wide variety of protected classes in addition to two public hearings. The final report was completed at the end of January 2010, and the Barnstable County Commissioners officially adopted the Fair Housing Plan by signing it at their May 26, 2010 meeting.

One of the findings of the Plan is that the Consortium is commended for the broad geographical disbursement of its HOME project funding as the Consortium has funded at least one housing development project in all fifteen towns in the region. However, the Plan identified a number of impediments to fair housing: 1) housing discrimination and barriers exist in the County for minorities and for those with disabilities and limited English proficiency; 2) the Consortium does not have a formalized approach to fair housing; and 3) the overall knowledge/awareness of fair housing in the region is low. The Plan included a series of recommended actions for the HOME Consortium and the County to undertake over the next three years.

Since the publication of the Fair Housing Plan, the Consortium has taken steps to adopt some of the recommendations related to having a more formalized approach to fair housing. The Affordable Housing Specialist was designated to be the Fair Housing officer for the Consortium. A fair housing subcommittee of the Consortium that is predominantly composed of non-Consortium members was established and met once during this program year. The committee

## SEPTEMBER 28, 2010

intends to meet quarterly, and its purpose is to develop the Consortium's annual fair housing work plan and to oversee the implementation of that work plan. The subcommittee agreed to focus on three of the Plan's recommended action items for FFY 2010: 1) apply for Fair Housing Initiatives Program (FHIP) funding to develop and implement a wide-ranging fair housing outreach and education program in collaboration with Barnstable County's Human Rights Commission; 2) develop a plan to address linguistic barriers for people dealing with housing providers; and 3) improve access at the County and housing providers for those with hearing issues.

Administratively, the Commission is committed to continue to administer and market its program and policies in an affirmative manner. Specific steps have been taken to solicit minority participation as clients and vendors in the HOME Program. For example, the agency that administers the HOME Down Payment and Homeowner Repair assistance programs are required to conduct targeted outreach to potential clients and contractors. The Consortium continues to be successful in its minority outreach as **26.6% of the recipients receiving HOME assistance this program year were minorities (21 of 79), while the County minority population is 6.6%. For the five years of the 2005-2009 Con Plan, 17.2% of the recipients (67 of 389) receiving HOME assistance were minorities.**

### **9. Continuum of Care: Cape and Islands Regional Network To End Homelessness**

For the past several years several human service providers and housing agencies have worked to define the continuum of care strategy for this community. In 1997 several of these organizations formed the Cape Cod Coordinating Council for the Homeless. The Council's main objectives are to convene public meetings, share information, create a community strategy to end homelessness and coordinate this community's response to the McKinney-Vento SuperNOFA application. To reflect a new emphasis on the national goal of ending chronic homelessness, the Council in 2004 decided to change its name to the Leadership Council To End Homelessness. In addition, the Council engaged in a broad community effort in 2005 to develop the region's Ten Year Plan To End Homelessness. As a result of the process of securing state prevention and case management services noted below, the Continuum in 2009 adopted a new name: Cape and Islands Regional Network To End Homelessness.

The region's continuum of care strategy to end homelessness rests on two goals: creation of permanent housing for all homeless individuals and families and providing supportive services to maintain that housing. Several strategies have been identified by the Regional Network to achieve these goals. Briefly stated, these involved increasing permanent affordable housing, taking action to prevent homelessness, coordinating community based housing and existing services, and improving discharge planning for people leaving other systems of care.

The Consortium strongly supports this effort and the strategy adopted by the Regional Network. Staff and members of the HOME Advisory Council have taken an active part in the development of the Cape's Continuum of Care strategy. The Consortium certified that the programs included in this reporting period's SuperNOFA application were consistent with the goals and priorities of our Consolidated Plan. **The Regional Network's application last year was successful in securing \$1,389,922 in funding for renewals of various ongoing homelessness efforts and programs, including \$42,336 to assist in the creation of two new leased housing units over the next two years by Duffy Health Center.**

The region has been a leader in the state in developing homelessness prevention programs and resources, and through a collaboration among a number of agencies in the Continuum, over

**SEPTEMBER 28, 2010**

\$700,000 in state funding was secured in 2009 for the region for homelessness prevention efforts and for provision of case management services in a more geographically decentralized manner. While the prevention funds in particular have been successfully used to address the increased demand for assistance caused by the economic recession, unfortunately the state funding will run out in September 2010 and the region faces the prospect of increased levels of homelessness. Through the collaborative and creative work of members of the Regional Network, the Cape has seen its annual point in time homeless counts decrease from 1,228 in 2005 to 734 in 2010. The Consortium intends to continue its active involvement in various Regional Network committees and to lend its moral, technical and financial assistance to the Cape's Continuum of Care strategy.

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## SECTION IV. SELF EVALUATION

The Consortium's HOME Program continues to function in a very effective and productive manner. HOME funds are being directed to address the goals and objectives contained in its Consolidated Plan. This program year the Consortium was allocated \$753,465; we made commitments of \$830,000 toward program activities; and we expended \$790,876.

FFY 2009 was the third consecutive busy year for housing production commitments as the Consortium approved five housing development funding requests that resulted in \$490,000 of conditional commitments. In addition, the Consortium conditionally reserved \$450,000 in funding for another three projects. For the first time in Consortium history, we received more project funding requests than we had funds to allocate; hence, the conditional reservation of funding. Despite the still costly real estate market that makes it difficult for low income buyers to find affordably priced homes; despite the cessation of nearly all new residential development; and despite the deepening recession and much tighter credit and lending standards; the Consortium twice increased its original allocation to the down payment/closing cost program in order to meet the near record demand. A little over \$52,000 of the overall \$340,000 allocation remains uncommitted, and the Consortium will consider at its August meeting whether to allow any unused funds to be rolled into next year's down payment allocation or whether to reallocate those unused funds to the housing production program. The Consortium committed \$210,000 toward the CHDO development set-aside which far exceeded our 15% requirement of \$113,020. Historically, through the end of this program year, the Consortium has committed 30.7% of its funds to CHDO development projects- well in excess of the 15% HOME requirement.

While the region witnessed a decrease in foreclosures from 599 in 2008 to 481 in 2009, these are still historically high levels and already there have been 440 foreclosures through the first six months of 2010. While the expectation is that the high foreclosure rate will continue at least through the upcoming program year, the foreclosure crisis has to date not significantly impacted HOME-assisted units or households as the rare foreclosure notices that the Consortium has received have been triggered for the normal reasons- loss of income, medical emergency, etc.- and not because of a sub-prime mortgage product. The Consortium however has received a number of legal notices from condo associations to recover unpaid condo fees from HOME-assisted owners, and this is clearly an indication that some homeowners are struggling. With the continuing recession, it would not be unexpected in the coming year to see an increase in foreclosure filings, even on HOME-assisted units. The Consortium's lending policies combined with the homebuyer counseling and foreclosure prevention infrastructure that has been built in the County through the Housing Assistance Corporation has been primarily responsible for the very low default and foreclosure rate in HOME-assisted units to date.

As described in Section II, the Consortium had mixed results in achieving its annual goals in 2009; however, in most instances the Consortium finished ahead of its targets for the five years of the 2005-2009 Consolidated Plan. Of the sixteen (16) performance measures in the Consolidated Plan, the Consortium met or exceeded its targets on ten (10) of them for the five years of the Consolidated Plan and met an 11<sup>th</sup> (Energy Star on homeownership projects) for all of the projects funded during the Consolidated Plan period. The down payment program continued to far exceed its annual and cumulative targets; the Consortium is doing extremely well in meeting its income targeting, accessibility, and Energy Star goals; and minority participation in HOME-funded projects continues to be one of the Consortium's strengths.

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As noted from the performance measures charts, the two most challenging goals to attain in the Consolidated Plan were the rental housing and homeless/special needs production goals. As noted earlier and as explained in more detail in the Consortium's 2009 Annual Plan, the Consortium did not fund the homeowner rehab program in 2009 and thus did not meet its performance objectives for the five years of the Plan. In the 2010-2014 Consolidated Plan, the Consortium reaffirmed its earlier decision that its resources would have more impact by continuing to focus its programmatic efforts for FFY 2010-2014 in two areas: housing production and the down payment/closing cost program.

While the region added 218 affordable rental units over the past five years through HOME, the Consortium fell over 25% short of its ambitious goal. The low income housing tax credit program has been the primary subsidy source for affordable rental housing development, and it typically requires a project size of at least 30 units with around 75 units a much more preferred scale. However, because of the region's environmental constraints and high land costs, larger scale development is difficult to achieve. Larger scale rental housing developments have also become exceptionally difficult to finance as the low income housing tax credit market came to a virtual standstill over a year ago. While the tax credit market has stabilized somewhat, investors are being much more selective about which projects to invest and are imposing significant sponsor guarantees as part of any commitment. The guarantees are a particular challenge for all but the most financially stable non-profit organizations. The Consortium will continue to maintain ongoing contact with the region's affordable housing developers to encourage them to continue to utilize HOME funding for any rental housing projects they may be considering. However, given the experience of this Five Year Plan and of the current funding environment, the Consortium recognized that a 60 unit annual rental production goal was unrealistic and therefore set an annual rental target of 45 units in the 2010-2014 Consolidated Plan.

While there has been progress in the region in moving homeless individuals and families into permanent supportive housing, it has mainly been achieved through the use of rental subsidies rather than the creation of new affordable units. Consortium staff actively participates in the Regional Network To End Homelessness and will continue to encourage organizations that are developing permanent supportive housing and/or special needs housing to consider applying for HOME funding for their projects. The dearth of federal and state capital and operating subsidy funding for special needs housing will continue to be a barrier to the Consortium's achievement of its special needs production goals as the Consortium is typically the smallest subsidy source among the variety of sources that are normally required to make affordable special needs housing feasible. Again, in recognition of the experience of the last five years and of these realities, the Consortium adopted lower target goals for both homeless and special needs housing in the 2010-2014 Consolidated Plan.

A policy issue that impacted the Consortium's work this program year was the HUD ruling that HOME funds could not be used in conjunction with the Massachusetts universal deed rider that survives foreclosure, is saleable to Fannie Mae, and that was developed in 2006 by DHCD, MassHousing, and Fannie Mae. The universal rider has gained wide acceptance among lenders and towns and is required by DHCD for ownership units to count on a town's Subsidized Housing Inventory. As the Consortium has committed funds to six very small scale ownership projects, the ruling has put the future of those commitments and projects into jeopardy. In addition, since the Consortium's down payment/closing cost program is the only one in the region and as most low income buyers need some sort of assistance, the ruling could have a significant impact on the ability of first time homebuyers to be able to purchase an affordable home. The Consortium has made the resolution of this issue with DHCD and HUD as its top policy priority for FFY 2010.

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The Consortium has maintained its commitment to making the important links among affordable housing, the Cape's fragile environment and the area's economic health. We inform the public of the critical links between affordable housing and the long term economic health and diversity of the region. Through such reports as the 2005 Nexus Study, we call attention to the relationship between the area's wage levels and the cost of owning or renting a home on Cape Cod, and advocate for policies that will result in opportunities for low income households to continue to live on the Cape. Finally, the Consortium continued its public education efforts through its publication of an updated regional Fair Housing Plan and through a workshop in conjunction with Massachusetts Housing Partnership on Municipal Affordable Housing Trusts.

**SEPTEMBER 28, 2010**  
Barnstable County HOME Consortium

Affirmative Marketing  
APR  
Narrative

The Cape's minority population (6.6%) is much lower relative to other communities of similar size and population and lower than that of the state of Massachusetts. Nevertheless the Consortium has consistently carried out a genuine effort to inform and invite the Cape's minority population to avail themselves of benefits offered through the HOME Program.

The Consortium in accordance with 24 CFR 92.351 (b) has adopted the following procedures to ensure fair and affirmative marketing of HOME assisted housing containing five (5) or more housing units. The Consortium and its contracted agencies have:

1. Informed the public, owners and potential tenants about the existence of fair housing laws and the Consortium's policies;
2. Notified towns, public and non-profit agencies and organizations that serve and/or represent minorities and women of the availability of HOME assisted housing;
3. Utilized local media, electronic and print, to market and promote, on the widest scale possible, the availability of HOME funds;
4. Appeared before local boards, tenant groups, non-profits, social service agencies and others to inform and market the Consortium's HOME program to women and minorities.

During this reporting period **26.6%** (21 of 79) of the households receiving assistance were minorities. This figure exceeds the Cape's 6.6% of minority households. For the five years of the Consolidated Plan, **17.2%** of the recipients (67 of 389) receiving HOME assistance were minorities.

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Barnstable County HOME Consortium

Minority Outreach  
APR  
Narrative

The Consortium has established a statement of policy and procedures to meet the requirements for establishing and overseeing a minority and women business outreach program and affirmative marketing under 24 CFR 92.350 and 92.351 respectively; consistent with HUD responsibilities under Executive Orders 11625 and 12432 (concerning Minority Business Enterprise-MBE) and 12138 (concerning Women Business Enterprise-WBE). The Consortium has made all efforts to encourage the use of minority business and women business enterprises in connection with HOME funded activities. These will be in conformance with 24 CFR 85.36 (e).

As with the Cape's minority population, the number of MBE's and WBE's is smaller relative to other communities of comparable size and population. Nevertheless the Consortium made a genuine effort to give MBE's and WBE's a fair opportunity to participate in the HOME Program. To achieve this goal the following activities were carried out:

1. Utilized the State Office of Minority and Women Business Assistance Directory (SOMBA) to ensure the inclusion of MBEs and WBEs in activities of the HOME Program;
2. Used local media, electronic and print, to market and promote contract and business opportunities for MBEs and WBEs;
3. Developed solicitation and procurement procedures that facilitate opportunities for MBEs and WBEs to participate as vendors and suppliers of goods and services;
4. Maintained a centralized record with statistical data on the use and participation of MBEs and WBEs as contractors/subcontractors in HOME assisted program contracted activities.

Two tax credit rental projects that completed construction this program year did submit MBE/WBE information. The data indicates that about \$1 million of the \$14.4 million in construction contracts went to MBE/WBE companies; on one of the projects minority workers constituted about 20% of the total project hours and about 30% of the total workers; and on the other project minority workers constituted about 37% of the total project hours and about 36% of the total workers.

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CHAS ANNUAL PERFORMANCE REPORT Table 1

U.S. Dept of HUD

Households and Persons Assisted with Housing

Office of Community  
Planning & Development  
(CPD)

Comprehensive Housing Affordability Strategy (CHAS)

BARNSTABLE COUNTY HOME CONSORTIUM

FFY 2009

Assistance provided by income group	Renters					Owners				Total
	Elderly 1 + 2 member household	Small Related (2-4)	Large Related (5 or more)	All other households	Total Renters	Existing Home-owners	1 <sup>st</sup> time homebuyer w/children	1 <sup>st</sup> time home buyer Others	Total Home owners	Total-Rent & Own
Very Low-Income (0 -31 MFI)	0	6	0	2	8	0	4	4	8	16
Very Low-Income (31 -50% MFI)	0	6	0	1	7	0	5	1	6	13
Other Low Income (51 – 80% of MFI)	0	13	0	0	13	0	28	9	37	50
Total	0	25	0	3	28	0	37	14	51	79

Racial/Ethnic Composition of Households and Persons Assisted with Housing

Ethnicity

Hispanic	2
Non-Hispanic	77
Total	79

Race

White	60
Black	6
Native Am	1
Asian & Pacific	1
Islander	
Other	11
Total	79

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**MONITORING REPORT**

PROJECT	Mont. Due	Total	# of	Proj.	Rents/ Incomes	NOT DUE	HQS
		# units	HOME	Based		Complete	
27 Nelson Ave/CDC		2	2	0	done/ok	yes	
27A Conwell St/CHR		5	5	0	done/ok	yes	
32 Conwell St/CHR		18	11	0	done/ok	yes	
40A Nelson/CHR		6	4	3	done/ok	yes	
704 Main St./FHA/DHCD		58	11	8	done.ok	yes	DONE
Ashley Drive/BHA		1	1	1	done/ok	yes	
Assisted Living/DHCD		84	11	0	done/ok	yes	DONE
Aunt Sarahs/BHA		12	10	10	done/ok	yes	
Bridgeport/FHA		8	5	5	done/ok	yes	DONE
Camp Street/HECH		6	4	0	done/ok	yes	
Canal Bluffs	Initial 2009	28	11	?		yes	
Canal House/CDC		8	6	6	done/ok	yes	
CHIPs /BHA		10	4	4	done/ok	yes	
Dennis Commons/DHCD		32	11	0	done/ok	yes	DONE
Eastham Duplexes/OHA		8	10	0	done/ok	yes	
Edgerton Drive/FHA		24	6	6	done/ok	yes	DONE
Fairwinds/FHA/DHCD		20	10	9	done/ok	yes	DONE
Flynn House/FHA Mang.		7	7	7	done/ok		
Foley House/DHCD		10	10	10	done/ok		
Foundations/HAC	DUE 2009	12	6	0	done/ok	yes	
Gifford Street/FHA		28	8	0	done/ok	yes	DONE
Gull Cottages/CDC		5	5	1	done/ok	yes	
Harry Kemp/CDC		4	4	3	done/ok		
HECH-Main 916-920	Initial 2009	10	4	0		yes	
HECH Duplexes		10	10	0	done/ok		
Kimber Woods	Initial 2009	28	11	7		yes	
Lake Street/DHCD		47	11	0	done/ok	yes	DONE
Little Home/CDC		8	8	0	done/ok	yes	
Lombard Farms	Initial 2009	12	8	8		yes	
May Institute Pine St		4	4	0	done/ok		
Northside/DHCD		46	11	0	done/ok	yes	DONE
Osprey Lane/DHCD		36	11	0	done/ok	yes	DONE
Pine Oaks Village/CDC		65	13	13	done/ok		done @ Mont.
Puritan Road/Paul Carreiro		1	1	1			
Shore Road/CDC	Initial 2009	2	2	2			
Sisson Road/HECH		13	4	4	done/ok		
Southside/HAC	DUE 2009	14	5	0	done/ok	yes	
Telegraph	DUE 2009	7	5	0	done/ok	yes	
Wellfleet Apartments/CDC		12	11	11	done/ok		
Wells Court/CDC	DUE 2009	24	24	0	done/ok	yes	
Winter Street/CAM		9	9	4	done/ok		

**SEPTEMBER 28, 2010**

**MATCH REPORT**

# HOME Match Report

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

OMB Approval No. 2506-0171  
(exp. 03/31/2005)

<b>Part I Participant Identification</b>		Match Contributions for <b>Federal Fiscal Year (yyyy)</b> 2009	
1. Participant No. (assigned by HUD) M09-DC25-0217	2. Name of the Participating Jurisdiction Barnstable County HOME Consortium	3. Name of Contact (person completing this report) Paul Ruchinskas	
5. Street Address of the Participating Jurisdiction 3225 Main Street- PO Box 226		4. Contact's Phone Number (include area code) 508-362-3828	
6. City Barnstable	7. State MA		
	8. Zip Code 02630		

## Part II Fiscal Year Summary

1. Excess match from prior Federal fiscal year	\$	14,833,944	
2. Match contributed during current Federal fiscal year (see Part III.9.)	\$	2,854,769	
3. Total match available for current Federal fiscal year (line 1 + line 2)	\$	17,688,713	
4. Match liability for current Federal fiscal year	\$	179,088	
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)	\$	17,509,625	

## Part III Match Contribution for the Federal Fiscal Year

1. Project No. or Other ID	2. Date of Contribution (mm/dd/yyyy)	3. Cash (non-Federal sources)	4. Foregone Taxes, Fees, Charges	5. Appraised Land / Real Property	6. Required Infrastructure	7. Site Preparation, Construction Materials, Donated labor	8. Bond Financing	9. Total Match
MRVP	06/30/2010	\$1,665,236						\$1,665,236
Shore Road/ 779	01/18/2008	\$350,000						\$350,000
Gomes Way/ 763	01/22/2007	\$325,000						\$325,000
Gomes Way/ 763	09/09/2008	\$185,000						\$185,000
916-920 Main St./ 778	05/07/2007	\$69,533						\$69,533
916-920 Main St./ 778	05/27/2008	\$260,000						\$260,000
TOTAL-		\$2,854,769						\$2,854,769