

**BARNSTABLE COUNTY HOME CONSORTIUM**

**ANNUAL PLAN**

**FEDERAL FISCAL YEAR 2009**

**(JULY 1, 2009 – JUNE 30, 2010)**

**COVER SHEET**

PARTICIPATING JURISDICTION	BARNSTABLE COUNTY HOME CONSORTIUM
LEAD AGENCY	BARNSTABLE COUNTY – CAPE COD COMMISSION
CONTACT PERSON	PAUL RUCHINSKAS
TELEPHONE	(508) 362 - 3828
PROGRAM YEAR	2009

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FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

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**BARNSTABLE COUNTY HOME CONSORTIUM**

**2009 ANNUAL PLAN**

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## **SECTION 1- EXECUTIVE SUMMARY**

### **A. OVERVIEW**

The 2005-2009 Consolidated Plan ("the five year plan") submitted to the U.S. Department of Housing and Urban Development (HUD) in June 2005 identified the housing needs of Barnstable County and provides the framework for how the County intends to address and prioritize those needs over the next five years (2005-2009). The five year plan and the 2009 Annual Plan apply to the activities of the HOME Investment Partnerships Program (HOME).

The 2009 Annual Plan is based on the housing objectives set forth in the Strategic Plan section of the five year plan:

1. Develop and maintain an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of income levels and household needs.
2. Preserve and maintain the existing affordable housing stock, particularly the units occupied by extremely and very low income households.
3. Expand homeownership opportunities for low income households.
4. Reduce individual and family homelessness by providing a viable continuum of care.
5. Ensure that County residents with long-term support needs have access to accessible, community housing options.

In addition, consistent with the five year plan, in allocating its federal HOME resources, the County will give its highest priority to the following needs:

- 1) extremely low income households, including the homeless and those at risk of becoming homeless;
- 2) special needs populations;
- 3) renter households, including elderly and all others except large households;
- 4) extremely and very low income owner occupied households.

### **B. EVALUATION OF CURRENT YEAR'S PERFORMANCE**

For FFY 2008, through May 22, 2009, the following is the status of the goals and accomplishments in each of the Consortium's four program areas:

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Housing Production-

- a. Rental Housing- 0 completed projects; however, 79 units in 5 projects are under construction and nearing completion; Goal- 60 units.
- b. Ownership housing- 2 completed projects- 8 affordable units; Goal- 10 units.

Down Payment/Closing Cost Program- 22 households assisted; Goal- 20 households.

Homeowner Repair Program- 6 households assisted; Goal- 10 households.

As described more fully in the next section, the Consortium is proposing to not allocate any funding for the homeowner rehab program for FFY 2009. Once final program year data is available, more extensive performance evaluation measurements will be submitted in the FFY 2008 annual performance evaluation report.

**C. ALLOCATION OF FUNDS**

For Federal Fiscal Year (FFY) 2009 the Consortium will receive a formula allocation of \$753,465 in HOME funds. This represents an increase of over \$72,000 (10.6%) from FFY 2008's allocation and marks the first increase in funding after four consecutive years of a reduction in funding. As a result of an analysis of need and past actual funding commitments to the various program areas, the following are the proposed allocations of HOME funds along with the goals for each area:

**FFY 2009 HOME ALLOCATIONS**

Area/Program	Allocation	Goals- Units or Households assisted
Administration- 10%	\$ 75,346	
CHDO Housing Production Projects- 15%	\$ 113,020	20 units
Housing Production	\$ 390,099	50 units
Down Payment/Closing Cost Program- DPCC	\$ 175,000	20 households
Homeowner Rehab Program	\$ 0	0 households
<b>TOTAL</b>	<b>\$ 753,465</b>	

Consistent with the objectives established in the 2005-2009 Consolidated Plan, HOME funds will be directed to increase the Cape's affordable rental stock for very low and low-income tenants, homeownership opportunities for low-income homebuyers, and promote housing opportunities for the area's special needs populations.

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**D. CITIZEN PARTICIPATION**

From its inception, the Consortium has placed a high premium on citizen participation. Specific steps were taken early on to ensure that the fifteen towns and the numerous housing/social agencies that exist on Cape Cod were given the opportunity to participate in this process. In the respect, the most significant step was to create the Advisory Council. Established through the passage of an ordinance by the County Legislature and appointed by the County Commissioners, the Advisory Council is playing a central role in the development of Consortium's program, plans and policies.

The Advisory Council, which meets monthly, assisted in the development of this Annual Plan, provides ongoing input regarding program design and implementation, and participates in awarding project funds. The council meetings are open to the public and welcome their participation. Over the last ten years, the Advisory Council has become an important forum for discussing and taking action regarding both housing and community matters.

On March 3, 2009 a Public Notice was placed in the Cape Cod Times informing the public that on March 19, 2009 a public hearing would be held to receive initial input into County housing needs and HOME funding allocations. In addition, an e-mail notice of the public hearing was sent on February 23rd to approximately 145 people from the local housing, social services, community, and minority organizations, as well as town officials. On March 9th a notice of the public hearing was posted on the Cape Cod Commission web site. The comments received at the March 19th public hearing were taken into serious consideration in determining the draft program funding allocations.

The hearing location was handicapped accessible, and provisions were made for providing special accommodations for language interpretation or services for the deaf or hard of hearing.

The Advisory Council at its April 16, 2009 meeting approved the final draft version of the Annual Plan, including the HOME program allocations, pending receipt of any additional public comment. A Public Notice was placed in the local media on April 22, 2009 informing the public that the Annual Plan would be available for comment until May 22, 2009 at seventeen (17) locations throughout the Cape and on the Cape Cod Commission web site for anyone to review before it was submitted to HUD. The Annual Plan was posted on the Commission web site on April 22, 2009. Finally, the e-mail list was used to inform people on April 23, 2009 of the final thirty (30) day comment period.

A summary of comments received during the public hearing and those received either orally or in writing on the draft Annual Plan follow and are also included in Appendix B.

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**March 19, 2009 Public Hearing Comments:**

Introduction: Staff noted that FFY 2009 was going to be a difficult year in which to make allocations given the significant decline in both the national and regional economy and in the region's real estate market. Other than Habitat projects, private Chapter 40B affordable homeownership projects are on hold. The primary affordable housing ownership activity is in towns that are proposing or implementing housing buy-down programs through the assistance of Community Preservation Act funding. Even though interest rates are at near record lows, the fact that banks and their regulatory agencies have tightened lending standards have made it more difficult for low income, first time homebuyers to qualify for a mortgage. The low income housing tax credit investor pool has shrunk considerably, thus making rental housing development much more difficult.

Comment: There was a question and much discussion as to whether the homeowner rehab program should continue to receive funding.

Response: There have been two loan commitments made to this program in the over one year since the program was redesigned in late 2007 (approximately \$130,000 of the \$150,000 allocated to the program over the last two years remains uncommitted). In addition to the concern of not enough applicants that qualify under the HOME program criteria, there is the issue of the relatively very limited regional impact. With a maximum loan amount of \$25,000 and a historical allocation of about \$100,000 per year, the Consortium could assist from 4-6 households in the region annually. In comparison, both Harwich/Dennis and Wellfleet/Provincetown have received state housing rehab grant awards of about \$1 million each for this year with the expectation of assisting from 30-40 households each just in those communities. In addition, the administrative costs for the rehab program are much higher on a per unit basis than the down payment program. After weighing all these factors, the general consensus among Advisory Council members at the hearing was to focus on the housing production and down payment programs in FFY 2009.

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**Thirty Day Notice Period for Public Comments:**

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Comment: One commenter noted that in the local resources section that Provincetown had adopted the Community Preservation Act (CPA) and had kept the Cape Cod Land Bank. In addition, the commenter noted that three rental projects, totaling 85 affordable units, were in various stages in the pipeline.

Response: The change noted in the local resources section was made. In addition, Chatham was added as the other Cape community with both CPA and the Land Bank.

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**E. MONITORING AND PERFORMANCE MEASUREMENT**

HUD issued a proposed rule on its Outcome Performance Measurement System. The system incorporated the following three objectives of the Housing and Community Development Act of 1974: 1) create suitable living environments; 2) provide decent housing; and 3) create economic opportunities. Beyond that, the system directs grantees to select from one of the following three outcomes to help define the intent of the activity: 1) availability/accessibility; 2) affordability; and 3) sustainability- promoting livable or viable communities. Therefore, for each proposed activity the grantee will select one of the nine Outcome Statements. In accordance with HUD's directive, the Consortium started to report its activities using this format as of October 1, 2006. In addition, the Consortium will use the following performance measures for its four programs:

**Rental Production: Affordability for the purpose of providing decent housing**

- Number of affordable units produced for each income category (annual overall goal- 60 units)
- Number of units for households at or below 30% area median income: goal is at least 10% of units
- Number of units for households at or below 50% of area median income: goal is at least 33% of units
- Number that are accessible under Section 504: goal is at least 10% of newly constructed units
- Number of newly constructed units that meet Energy Star standards: goal is 100% of units

**Homeownership Production: Affordability for the purpose of providing decent housing**

- Number of affordable units produced for each income category (annual overall goal- 10 units)
- Number of units for households at or below 50% of area median income: goal is at least 5% of units
- Number that are accessible under Section 504: goal is at least 10% of newly constructed units
- Number of newly constructed units that meet Energy Star standards: goal is 100% of units

**Homebuyer Assistance: Affordability for the purpose of providing decent housing**

- Number of homebuyers assisted (annual goal- 20 households)
- Number of minority households assisted: goal is at least 10% of all households

**Homeowner Rehab Assistance: Accessibility for the purpose of providing decent housing**

- Number of homeowners assisted for each income category (annual goal- 10 households)
- Number of minority households assisted: goal is at least 10% of all households

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SECTION 2. ALLOCATION OF FUNDS AND  
ADMINISTRATION**

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**A. OVERVIEW**

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2. Preserve and maintain the existing affordable housing stock, particularly the units occupied by extremely and very low income households.
3. Expand homeownership opportunities for low income households.
4. Reduce individual and family homelessness by providing a viable continuum of care.
5. Ensure that County residents with long-term support needs have access to accessible, community housing options.

In addition, consistent with the five year plan, in allocating its federal HOME resources, the County will give its highest priority to the following needs:

- 1) extremely low income households, including the homeless and those at risk of becoming homeless;
- 2) special needs populations;
- 3) renter households, including elderly and all others except large households;
- 4) extremely and very low income owner occupied households.

These priorities reflect the County’s objectives of providing additional rental housing for those most in need and of eliminating individual and family homelessness. These priorities also acknowledge the overwhelming preference of low income elderly homeowners to remain in their homes and “age in place,” and the need of other low income homeowners to improve and upgrade their housing to preserve its safety and viability.

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**B. USE OF FUNDS**

Context/Background: For Federal Fiscal Year (FFY) 2009 the Consortium will receive a formula allocation of \$753,465 in HOME funds. This represents an increase of over \$72,000 (10.6%) from FFY 2008's allocation and marks the first increase in funding after four consecutive years of a reduction in funding (see chart below). In addition, in terms of inflation-adjusted dollars, the level of funding the Consortium is receiving in 2009 is about 18% less than the original allocation in 1994.

**HOME ALLOCATIONS- PROGRAM HISTORY**

<b>YEAR</b>	<b>HOME ALLOCATION</b>	<b>INFLATION ADJUSTED ALLOCATION (1994 CONSTANT \$)</b>	<b>ALLOCATION ADJUSTED TO KEEP PACE WITH INFLATION (1994 CONSTANT \$)</b>
1994	\$619,000	\$619,000	\$619,000
1995	\$671,000	\$651,984	\$690,016
1996	\$635,000	\$612,178	\$658,672
1997	\$619,000	\$579,578	\$661,103
1998	\$658,000	\$599,215	\$722,552
1999	\$706,000	\$628,698	\$792,807
2000	\$707,000	\$614,206	\$813,813
2001	\$784,000	\$652,906	\$941,415
2002	\$783,000	\$625,173	\$980,670
2003	\$772,797	\$601,327	\$993,163
2004	\$861,338	\$645,898	\$1,148,638
2005	\$773,880	\$564,803	\$1,060,352
2006	\$717,618	\$507,042	\$1,015,648
2007	\$713,764	\$489,173	\$1,041,470
2008	\$681,109	\$457,948	\$1,013,017
2009	\$753,465	\$506,597	\$1,120,633
<b>TOTAL</b>	<b>\$11,455,271</b>	<b>\$9,355,726</b>	<b>\$14,272,969</b>

Over the last three years the County has experienced similar real estate market conditions as has the rest of the state and much of the country. The median single family home price has declined about 13% over the last three years although it still requires almost \$93,000 in income to afford the \$333,850 median priced single family home. However, prices have fallen in parts of some Cape communities to the point that some low income buyers are seeing opportunities to purchase in the market for the first time in over six years.

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New ownership housing development, including Chapter 40B developments, has virtually come to a standstill. There are nearly 300 affordable ownership units that have been permitted under Chapter 40B in the region, and the Consortium expects only about 20 units to be completed within the next 12-18 months as for-profit developers are putting their projects on hold because of the uncertainty of being able to sell the market rate units. The primary affordable ownership opportunities are being provided through either Habitat for Humanity projects, Town-sponsored housing buy-down programs, or resales of existing affordable units.

Developers of larger scale rental projects faced immense challenges this year as the low income housing tax credit program witnessed a significant decline in the number of available and willing investors along with a decrease of about 25% in the amount of equity that any of the remaining investors were willing to invest in the project. It is hoped that the \$2 billion in HOME funding directed to stalled tax credit projects nationally will get the pipeline of projects moving again. Despite the current difficulties with the tax credit program, there are at least four potential tax credit projects in the region that are likely to seek state funding in the June 2009 funding round. In addition there are a number of smaller rental projects also in the pipeline in the region. Therefore, the Consortium expects to see a number of requests for funding for rental projects in the 2009 program year.

Despite the fact that the number of affordable housing lotteries has slowed this program year, the demand for the down payment/closing cost program has been steady with twenty-two (22) households assisted to date; however, it is not clear whether the Consortium will have to allocate additional funding to the program for FFY 2008 in order to meet the demand (see chart on p. 11). Unlike five of the six prior years, there are still funds remaining (about \$60,000) to be committed from this program year's allocation. Despite record low interest rates, because of the deepening recession and stricter bank lending standards, the number of qualified applicants for homeowner opportunities has been decreasing, and the Consortium expects this trend to continue for the 2009 program year.

The region has also witnessed a spike in foreclosures in 2008 and thus far in 2009 with expectations for the trend to continue at least through the rest of this year and into 2010. The foreclosure crisis has not impacted HOME-assisted units or households however as the rare foreclosure notice that the Consortium has received has been triggered for the normal reasons- loss of income, medical emergency, etc.- and not because of a sub-prime mortgage product. The Consortium's lending policies combined with the homebuyer counseling and foreclosure prevention infrastructure that has been built in the County through Housing Assistance Corporation is primarily responsible for the very low default and foreclosure rate in HOME-assisted units.

In addition to the market changes of the last three years, the Consortium instituted changes in its homeowner rehab program as a result of a consultant review of the program in the summer and fall of 2007. Basically, the rehab program underwent a

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change of program priorities, and the Consortium adopted higher loan amounts (increase from \$10,000 maximum to \$25,000); targeted needier households (priority for households at or below 60% of area median income as opposed to 80% or below); and targeted needier homes (homes in need of repair in a number of areas). The revised rehab program was launched in January 2008; however, only six households have been approved for assistance in the year that the revised program has been operating.

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 have led the Consortium to recommend a discontinuation of funding for this program in FFY 2009.

In assessing its options for the allocation of its HOME funding, the Consortium also examined both its original allocation and its actual commitment of funds over the last seven years to both the down payment/closing cost (DPCC) and housing production programs (see charts below and on the next page).

**DPCC ALLOCATIONS**

<b>YEAR</b>	<b>DPCC ALLOCATION-ORIGINAL</b>	<b>DPCC ALLOCATION-FINAL</b>
<b>2002</b>	<b>\$180,000</b>	<b>\$200,000</b>
<b>2003</b>	<b>\$200,000</b>	<b>\$300,000</b>
<b>2004</b>	<b>\$235,000</b>	<b>\$285,000</b>
<b>2005</b>	<b>\$185,000</b>	<b>\$185,000</b>
<b>2006</b>	<b>\$150,000</b>	<b>\$200,000</b>
<b>2007</b>	<b>\$150,000</b>	<b>\$250,000</b>
<b>2008</b>	<b>\$175,000</b>	<b>*</b>
<b>TOTAL</b>	<b>\$1,275,000 (average of \$182,143 per year)</b>	<b>\$1,420,000 (average of \$236,667 per year)</b>

**\* About \$52,900 remaining from the 2008 allocation.**

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**HOUSING PRODUCTION ALLOCATIONS**

YEAR	ORIGINAL ALLOCATION	FINAL COMMITMENT TOTAL
2002	\$392,450	\$395,000
2003	\$395,518	\$350,000
2004	\$395,345	\$1,076,714
2005	\$374,786	\$202,500
2006	\$397,327	\$714,000
2007	\$393,859	\$412,000
2008	\$388,592	**
<b>TOTAL</b>	<b>\$2,737,877 (average of \$391,125 per year)</b>	<b>\$3,149,714 (average of \$524,952 per year)</b>

**\*\* \$400,000 already committed from the 2008 allocation.**

As the charts indicate, the Consortium over the last seven program years has on average increased its original commitment to the DPCC program by over \$50,000 per year and to the housing production program by over \$130,000 per year.

Recommendation: Given the expected continuing needs in the housing production program, the continued but likely historically reduced need in the DPCC program, and the various programmatic issues and limited regional impact of the homeowner rehab program, the Consortium is proposing for FFY 2009 to 1) continue and strengthen our funding priority for creation of new affordable housing units by allocating about 67% of our funding to housing production activities and to increase funding limits for projects that score very well under our scoring system; 2) maintain the DPCC allocation at \$175,000 and continue to allow increased loans (up to a maximum of \$20,000) in those cases of owners purchasing existing homes that need rehab in order to meet housing quality and housing rehab standards; and 3) to discontinue funding for the homeowner rehab program.

Therefore, consistent with the housing objectives established in the 2005-2009 Consolidated Plan, HOME funds will be directed to increase the Cape's affordable rental stock for very low and low-income tenants, homeownership opportunities for low-income homebuyers, and promote housing opportunities for the area's special needs populations. Please note that the CDBG entitlement communities of Barnstable and Yarmouth are members of the Consortium. The Annual Plans for both communities will be submitted separately by each community.

The following are the proposed allocations of HOME funds along with the goals for each area:

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**TABLE 1- FFY 2009 HOME ALLOCATIONS**

Area/Program	Allocation	Goals- Units or Households assisted
Administration- 10% (1)	\$ 75,346	
CHDO Housing Production Projects (2)	\$ 113,020	20 units
Housing Production* (3)	\$ 390,099	50 units
Down Payment/Closing Cost Program- DPCC (4)	\$ 175,000	20 households
Homeowner Rehab Program	\$ 0	0 households
<b>TOTAL</b>	<b>\$ 753,465</b>	

- (1) A maximum of 10% of the HOME allocation is allowed for program-related administrative costs.
- (2) Required 15% non-profit community housing development organization (CHDO) set aside. Includes Consortium legal costs associated with project loan closings.
- (3) At least \$300,000 of total housing production projects, including CHDO projects, is reserved for rental projects. Includes Consortium legal costs associated with project loan closings. For CHDO projects, awards are \$30,000 per unit up to a project maximum of \$150,000. For non-CHDO projects, awards are \$25,000 per unit up to a project maximum of \$125,000. All projects (CHDO and non-CHDO) that score 85 points or higher in the application scoring system are eligible for an additional \$5,000 per unit, up to an additional \$25,000 per project.
- (4) One pool of funds with the maximum award of \$10,000 for first time homebuyers with the amount limited to the amount actually needed to complete the transaction. Deferred payment loan payable upon sale, transfer, or in some cases refinancing of the property. Loans of up to \$20,000 will be available for buyers of existing units that need health and safety and code-related rehab completed in order to purchase. Total includes costs for administering agency related to specific loans.

\* Projected program income (estimate \$25,000) will be added to the housing production Allocation Form in Appendix C to HUD.

Creation of affordable rental and ownership units is the Consortium's top priority, and almost 67% of the HOME funds are directed toward that activity. While the Consortium has seen a decent increase in its annual HOME allocation after four straight years of reduced funding, the Consortium believes that there are sufficient uncommitted funds from prior program years to accommodate any potential requests for additional funding if

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needed in each program area. Within the rental housing production allocation, the Consortium has goals of 8 units for homeless individuals or households and 5 units for special needs households (see Table 4.4 on page 73).

**C. OTHER RESOURCES**

The other local, state, and federal resources that could be available for the activities/priorities described in the Annual Plan are described in Appendix A.

**D. LEAD AGENCY**

Barnstable County, through the Cape Cod Commission, will continue to serve as the Consortium's lead entity. The Commission will oversee administration of the HOME Program and implementation of the Annual Plan. The Commission will provide staff support to the Consortium's HOME Advisory Council and serve as an ex-officio member. The Consortium intends to utilize the permitted amount of \$75,346 to administer its HOME Program. We note that none of the HOME related work time (15-20 hours per week) or overhead spent by the Commission's affordable housing specialist is charged against the HOME Program.

**E. COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) PARTICIPATION**

Three organizations have received CHDO designation from the Consortium: Housing Assistance Corporation, Harwich Ecumenical Council for the Homeless, and Lower Cape Cod Community Development Corporation/Community Development Partnership. All of these organizations were selected, in part, because they have a regional or subregional focus and have helped to ensure that CHDO funds are being distributed throughout the Cape.

Since 1994, the Consortium has exceeded the 15% minimum threshold for projects undertaken by its designated CHDO's as 30.6% of its HOME allocations through April 30, 2009 have been awarded to CHDOs. The Consortium will strive to maintain this active CHDO participation during the upcoming year. At a minimum \$113,020 will be available for an eligible project(s).

**F. GEOGRAPHIC DISTRIBUTION**

While the County has scattered areas of both low income and minority concentration (see map on page 76), the need for affordable housing is widespread throughout the region; therefore, the primary funding allocation goal of the Consortium is to provide assistance to all of the towns that comprise Cape Cod. A secondary goal is to ensure that the more rural areas of the Cape are being adequately served. The Consortium intends to achieve these goals through what it considers client and project based programs/activities. The former (e.g., down payment assistance) will be available to individual households residing anywhere in the County. The latter (e.g. acquisition/rehabilitation/new

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construction development projects) will be directed to specific projects throughout the region.

HOME funds expended and committed to date clearly demonstrate that the Consortium is achieving its geographic distribution goals. HOME funds have reached into ten (10) of the fifteen towns so far this program year via the client and project based projects we have funded. For example, this past year we have construction underway or completed or have commitments to fund development projects in the following towns: Bourne, Falmouth, Sandwich, Barnstable, Brewster, Harwich, and Truro. The results also demonstrate that the Lower Cape region (the Cape's most rural area) continues to receive significant assistance from the HOME Program.

**G. MATCH/LEVERAGING**

The Consortium will rely on a variety of sources to meet its 25% match requirement. Included in this mix is utilization of the state's Massachusetts Rental Voucher Program (MRVP). As permitted by HUD, the state is allowed to parcel out portions of its MRVP budget to local participating jurisdictions for meeting local match requirements. Use of the MRVP easily permits the Consortium to meet its match requirement. However, other qualified forms of matching resources will be added to our match pool. Participating jurisdictions are allowed to "bank" match resources into future years in order to guarantee access to the funding stream. As reported in the Consortium's FFY 2007 annual report, there is an excess of \$12.9 million in match funds available for use in this and future program years.

The Consortium will continue to place a strong emphasis on using the HOME funds as a means for leveraging other funds for specific projects. This will be achieved through owner equity, use of other funding sources, town owned land, Commission required affordable housing set-asides, local contributions and other means. As reported in the Consortium's FFY 2007 annual report, the Consortium leveraged over \$38 for every \$1 of HOME funds expended.

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SECTION 3. MONITORING & PERFORMANCE  
MEASUREMENT**

**A. MONITORING**

Barnstable County, through the Cape Cod Commission, and in collaboration with the Advisory Council, will review and monitor the activities of the Consortium on a monthly basis to assure that all of the statutory and regulatory requirements are being met and that its housing programs are being carried out in accordance with this plan. Commission staff reviews the HOME funding reports on the HUD web site on a monthly basis to ensure that HOME funds are being committed and expended within the required time frames.

The Consortium intends to continue its practice of contracting administration of its down payment and home rehab assistance programs to a local agency. The selected agency is chosen through a competitive procurement process and is required to execute comprehensive sub-recipient agreements that comprise a scope of services, implementation timetables, requirements for program performance and the submission of quarterly reports.

The Advisory Council will meet monthly to review program operations, policies, goals, etc. Additionally, the Commission's affordable housing specialist will provide the Barnstable County Commissioners with annual reports.

The Consortium has instituted a schedule for annual on site monitoring of the down payment/closing cost and homeowner rehab programs as well as housing development projects that are completed and occupied during the program year and will continue that practice during this program year. In addition, all completed HOME assisted rental projects are monitored annually (usually in the late summer/early fall) for certification of tenant incomes and rents. Finally, the Consortium contracts for an inspector to conduct the required (every one-three years depending upon HOME unit total) Housing Quality Standards inspections on completed HOME-assisted rental housing projects.

**B. PERFORMANCE MEASUREMENT**

HUD issued a proposed rule on its Outcome Performance Measurement System. The system incorporates the following three objectives of the Housing and Community Development Act of 1974: 1) create suitable living environments; 2) provide decent housing; and 3) create economic opportunities. Beyond that, the system directs grantees to select from one of the following three outcomes to help define the intent of the activity: 1) availability/accessibility; 2) affordability; and 3) sustainability- promoting livable or viable communities. Therefore, for each proposed activity the grantee will select one of the nine Outcome Statements. Per the proposed rule, the Consortium started to report its activities using this format as of October 1, 2006.

In addition, the Consortium will also use the following performance measures:

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**Rental Production: Affordability for the purpose of providing decent housing**

- Number of affordable units produced for each income category (overall annual goal- 60 units)
- Number of units for households at or below 30% area median income: goal is at least 10% of units
- Number of units for households at or below 50% of area median income: goal is at least 33% of units
- Number that are accessible under Section 504: goal is at least 10% of newly constructed units
- Number of newly constructed units that meet Energy Star standards: goal is 100% of units

**Homeownership Production: Affordability for the purpose of providing decent housing**

- Number of affordable units produced for each income category (overall annual goal- 10 units)
- Number of units for households at or below 50% of area median income: goal is at least 5% of units
- Number that are accessible under Section 504: goal is at least 10% of newly constructed units
- Number of newly constructed units that meet Energy Star standards: goal is 100% of units

**Homebuyer Assistance: Affordability for the purpose of providing decent housing**

- Number of homebuyers assisted (annual goal- 20 households)
- Number of minority households assisted: goal is at least 10% of all households

**Homeowner Rehab Assistance: Accessibility for the purpose of providing decent housing**

- Number of homeowners assisted for each income category (annual goal- 10 households)
- Number of minority households assisted: goal is at least 10% of all households

The Consortium has revised its guidelines for housing development projects to reflect the priorities and goals in the Consolidated Plan and has developed a scoring system to assess how closely applicants are meeting the goals and priorities of the Plan.

The Consortium understands that its housing production goals are not solely within its control to meet as it requires applicants to bring development projects before it. In order to be more proactive in meeting its housing production goals, the Consortium will institute an outreach/public education effort to potential developers and to Towns as a method to promote the use of HOME resources for any affordable housing projects that these entities may be considering.

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**SECTION 4. OBJECTIVES AND STRATEGIES**

The following objectives and strategies from Section 4, the strategic plan, of the five year plan are incorporated into the 2009 Annual Plan:

In allocating its federal Consolidated Plan resources, the Consortium will give its highest priority to the following needs:

- 1) extremely low income households, including the homeless and those at risk of becoming homeless;
- 2) special needs populations;
- 3) renter households, including elderly and all others except large households;
- 4) extremely and very low income owner occupied households.

These priorities reflect the Consortium's objectives of providing additional rental housing for those most in need and of eliminating individual and family homelessness. These priorities also acknowledge the overwhelming preference of low income elderly homeowners to remain in their homes and "age in place," and the need of other low income homeowners to improve and upgrade their housing to preserve its safety and viability.

The objectives the Consortium has articulated and the strategies it intends to implement in support of its objectives are discussed below. The objectives are grouped into the programmatic areas required by the Consolidated Plan.

**Affordable Housing**

**Objective #1: Develop and maintain an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of income levels and household needs (annual goal- 60 units)**

Achieving this objective will require both rehabilitation/redevelopment and new production strategies. While there is a clear need to expand rental housing production for all of the various low income households, the cost of producing newly built units exceeds that of rehabilitated or redeveloped units, and the Consortium will give priority to projects that propose to rehabilitate or redevelop existing structures. Clearly, however, newly constructed units will need to be built in order to achieve the goals in the Plan.

**Strategies:**

Increase the supply of rental housing across a range of incomes by allocating the largest share of HOME resources over the next five years to this objective.

In order to respond to the significant increase in individuals with some type of disability, provide a higher funding priority for those new construction rental

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developments that provide units that are accessible and/or that have universal design and/or that are visitable.

**Objective #2: Preserve and maintain the existing affordable housing stock, particularly the units occupied by extremely and very low income households (annual goal- 10 households)**

**Strategies:**

Provide HOME rehabilitation resources for low income, particularly elderly, owner occupants to make needed health and safety related repairs along with accessibility modifications to their homes in order for these households to remain in their homes.

Support the efforts of non-profits and Towns to attract state and federal rehabilitation resources to upgrade existing housing stock owned or rented by low income households.

Aggressively implement the HUD Lead Based Paint regulations.

Preserve the physical and financial viability of existing affordable housing (both privately and publicly assisted). While HOME funds cannot be used to preserve development projects which had a prior HOME investment, the Consortium can certainly provide resources to affordable rental developments that had no HOME investment and that are in danger of losing their affordability. In addition, the Consortium will certainly monitor those developments listed in Table 3.7 of the Consolidated Plan that are at potential risk of losing their affordability over the next five years.

Support use of other County resources to fund a regional program to monitor the sale of deed restricted, affordable homes so that the existing affordable ownership stock remains affordable to low income households.

**Objective #3: Expand homeownership opportunities for low income households (annual goal- 20 households)**

Owning a home is still the goal of most Americans, and research suggests that homeownership has a positive influence on families, neighborhoods and the economy. Although Barnstable County has the fourth highest ownership rate of Metropolitan Statistical areas nationwide at 77.8%, the current Cape real estate market basically makes the possibility of buying a home for households earning up to 120% of the area median income very remote. This situation has a direct impact on the ability of Cape businesses to keep and attract their workforce. Increasing the homeownership opportunities for low income, first time homebuyers therefore is still a key objective for the Consortium.

Achieving this objective will require both rehabilitation/redevelopment and new production strategies. While there is a clear need to expand ownership housing production for low income households, the cost of producing newly built units exceeds that of rehabilitated or redeveloped units, and the Consortium will give priority to

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projects that propose to rehabilitate or redevelop existing structures. Clearly, however, newly constructed units will need to be built in order to achieve the goals in the Plan.

In addition, potential homeowners often face one or more of the following challenges: a lack of information about how to buy a home, including how to establish and maintain good credit (information gap); a lack of money for a down payment and closing costs (wealth gap); insufficient stable income to qualify for a mortgage (income gap); or an inability to find desirable housing in an appropriate location that fits their needs and budget (supply gap). The following strategies address these challenges.

**Strategies To Expand Homeownership:**

Provide down payment assistance and affordable mortgage programs: The Consortium will continue to allocate HOME resources to provide down payment/closing cost assistance to first time, low income households. The County will also continue to seek resources from the state's Soft Second Loan Program. In addition, the state's public and quasi-public agencies, as well as its conventional lending institutions, have developed an impressive array of programs to bridge the wealth and income gaps by making it more affordable for first-time homebuyers to purchase a home. They use a variety of tools including subsidized mortgages, down payment and closing cost assistance, and flexible underwriting criteria.

Provide homebuyer counseling and education: Homebuyer counseling and education are valuable marketing and outreach tools that can bridge the information gap and expand the pool of potential homebuyers, preparing them for a successful application and ownership experience. The Consortium will continue to require that recipients of down payment assistance attend a first time homebuyer workshop. In addition, the Consortium will require recipients to attend a post-purchase workshop series within one year of purchasing their home. This requirement should assist in the Consortium's goal of maintaining homeownership. Recipients will be required to sign an affirmation statement at closing about this program requirement.

Increase the supply of housing affordable to a range of incomes: Any effort that increases the supply of housing by creating new units, especially moderately priced units, extends the opportunity for homeownership. The Consortium will support and promote those homeownership production projects that also include homes priced to be affordable to households between 80-120% of AMI.

**Strategies to Maintain Homeownership:**

Many existing homeowners face challenges as well. For a number of reasons, their numbers are growing: the home owning population is aging; the weak economy has resulted in a loss of income for many households; the County's high home prices have led many to stretch to acquire their home, leaving no cushion for unexpected repairs.

Assist existing low income homeowners to make home repairs and/or modifications:

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In addition to the County, a number of state agencies offer an array of programs to fund home repairs to ensure that health and safety issues are addressed, and that the homes remain functional and habitable.

**Homelessness**

**Objective #4: Reduce individual and family homelessness by providing a viable continuum of care (annual goal- 8 units)**

The Leadership Council To End Homelessness published its Ten Year Plan To End Homelessness in February 2005. The region's strategies in support of this objective focus on key stages in the cycle of homelessness. Early intervention programs can prevent households from becoming homeless by assisting with rent arrearage or moving costs. Better information about the discharge processes of clients of shelters, mental health organizations, substance abuse clinics, corrections facilities and other programs that serve as supports for homeless individuals and families will provide the specialized assistance that is needed to get by and to move out. Improving coordination across services will enhance enrollment into mainstream benefits programs for homeless people. Permanent supportive housing and coordination among service providers will improve the care and quality of life for the chronic homeless, many of whom are unable to live independently without significant assistance. Finally, affordable and subsidized housing opportunities are critical to moving individuals out of chronic homelessness, transitional environments, and dangerous, overcrowded or inappropriate living environments.

While the HOME Consortium's primary role would be to provide funding support for any new permanent supportive housing requests, the Consortium will continue to play an active role in the Leadership Council's efforts to end homelessness in the region.

**Strategies to reduce homelessness:**

Prevent homelessness.

Provide housing first.

Get chronically homeless people into permanent supportive housing as quickly as possible and eliminate the time consuming step by step process of "housing readiness" that is a hallmark of the prior continuum of care model.

Develop a range of housing options and services for homeless families and individuals. This includes promoting the "housing first" model to get chronically homeless people into permanent supportive housing as quickly as possible.

While not expanding the capacity of current shelters, continue to provide emergency shelters and transitional housing for the homeless. Support the efforts of the Council of Churches to continue its Overnights of Hospitality program.

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Improve access/coordination across mainstream services and benefit sources.

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In addition, the strategies that preserve and expand the supply of affordable housing, and the programs that enable low income residents to pay for housing (e.g., rental assistance) also support the objective of reducing homelessness.

Preserve existing affordable housing (both publicly assisted and private).

Maintain a system of public housing and rental assistance.

Increase the supply of affordable rental housing.

**Special Needs**

**Objective #5: Ensure that County residents with long-term support needs have access to accessible, community housing options (annual goal- 5 units)**

**Strategies:**

Encourage community-based, supportive living options for the disabled.

Provide a range of housing options and services for persons with special needs.

In addition, the strategies that preserve and expand the supply of affordable rental housing, and the programs that enable low income residents to pay for housing (e.g., rental assistance) also support this objective.

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**SECTION 5. OTHER STRATEGIES: AFFORDABLE HOUSING BARRIERS; LEAD PAINT; ANTI-POVERTY**

**A. STRATEGIES FOR REDUCING BARRIERS TO AFFORDABLE HOUSING**

The two most significant barriers to the creation of affordable housing are zoning restrictions, particularly one+ acre zoning (70% of all residentially zoned land in the County) and the Cape's fragile environment, particularly the importance of the water supply which has resulted in the adoption of stricter nitrogen loading limits in groundwater sensitive areas.

With respect to zoning, the Consortium will continue to support the continuation and strengthening of Chapter 40B, the state statute which allows applicants in communities that have not achieved 10% affordable housing to receive waivers from local regulations if the project has at least 25% affordable units. Chapter 40B has been a critical tool for affordable housing in the County as a September 2008 Cape Cod Commission study found that 40% of the County's total affordable units had been created through the Chapter 40B zoning process, including 84% of all new affordable units created since 2002. Chapter 40B allows the densities needed for affordable housing development which would otherwise have been impossible under the existing zoning.

In addition, the Consortium will continue to promote and support the use of the Housing Production regulations under Chapter 40B as a means for towns to have more control over the types of Chapter 40B development that occurs. Housing Production enables a community that has created a state-approved housing action plan and that has created 1/2% of affordable housing within a calendar year to basically be able to deny any subsequent Chapter 40B developments over the next year. If the Town continues to produce the 1/2% of affordable housing annually, then it basically can determine which Chapter 40B projects it will allow. Currently, Barnstable, Bourne, Falmouth, Mashpee, Sandwich, and Truro all have approved housing action plans; Yarmouth's plan is under review by DHCD; and Brewster and Harwich are in the process of developing a plan.

Finally, the Consortium will continue to promote the adoption by towns of inclusionary and/or incentive zoning, of zoning that allows residential units over commercial spaces, and of affordable apartment bylaws. The town of Barnstable has been particularly successful in this regard as its amnesty apartment ordinance has created 136 affordable apartments over the last seven years by legalizing what had been illegal apartments in exchange for a guarantee of affordability for these units.

With respect to the nitrogen loading issue, the Consortium will support current efforts to develop regional or subregional strategies to deal with wastewater. Individual Title V septic systems have not proved effective at protecting the Cape's groundwater and water bodies. Larger sewer systems and smaller package systems need to be created, and such systems will also have the benefit of allowing the density needed to make affordable housing feasible. Other strategies include use of cumulative loading analyses, where

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there are public wells, when measuring the amount of nitrogen being discharged by a proposed affordable housing development, and the use of alternative technology septic systems that may provide for higher densities without exceeding the 5ppm standard. Fundamentally, however, unless the Cape moves away from private septic systems and creates and pays for the needed wastewater infrastructure, whether it be smaller community systems or larger sewer systems, the density necessary to create affordable housing will often conflict with groundwater protection goals.

**B. LEAD BASED PAINT STRATEGIES**

Because housing in Barnstable County is relatively new (median year built is estimated to be 1973) compared with other areas of the state, lead paint is not a widespread problem. Screenings of children under age six by the Massachusetts Childhood Lead Poisoning Prevention Program as of June 2006 (the most current data available) indicated a rate of 0 per thousand for the Cape and Islands region (compared to 0.9 statewide). Nevertheless, the cost of lead paint removal can be prohibitively expensive and is one more barrier to housing. The Consortium will vigorously enforce the revised 2002 lead based paint regulations for all of its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

**C. ANTI-POVERTY STRATEGY**

Through implementation of this plan, the Consortium hopes to make a significant impact on the reduction of the housing cost burden on a number of households with incomes at or below the area's poverty level. The fact that the Plan's priorities have been directed to extremely low income households and have been assigned quantifiable objectives reflects the Consortium's commitment to this goal. Through the Advisory Council the Consortium will attempt to undertake this strategy in collaboration with the various agencies, organizations and other public and private entities with an interest in addressing the needs of such households.

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**SECTION 6. PUBLIC HOUSING**

**A. MANAGEMENT/OPERATION**

Public housing on Cape Cod is in generally good condition although most authorities reported many more modernization needs with respect to their state-funded units than their federally-funded ones. In fact, historically the lack of sufficient state housing authority operating budgets has contributed to a backlog of deferred maintenance/upgrades that poses a significant problem. A March 2005 CHAPA study found that the state needed to spend on average an additional \$139 per unit per month to meet actual operating costs, or an additional \$78 million annually. Over the last three years, the state has increased its support of local housing authorities in order to start to address the deferred maintenance issues that exist in most developments.

The lack of state and federal resources for new construction over the last seven years has resulted in only 26 units being added to the public housing stock over the last seven years (nearly all of them by the Barnstable Housing Authority). The state in the last three years has provided some additional flexibility to enable housing authorities to pursue development opportunities. In late 2005 DHCD adopted regulations that provided more flexibility for local housing authorities to seek other types of funding for new housing development projects on housing authority-owned land. In addition, at the beginning of 2008, DHCD and MHP made available new predevelopment resources for housing authorities interested in pursuing development opportunities. A number of Cape housing authorities, including Barnstable, Brewster, Sandwich, Provincetown, and Yarmouth are investigating development opportunities on housing authority land.

Overall, however, the public housing stock is inadequate in terms of meeting the need as housing authorities Cape-wide have over 1,200 people on wait lists for both elderly and family housing. Family housing, in particular, typically has wait lists of five to ten years. Ground floor or accessible elderly units also have very strong demand.

The Sandwich Housing Authority was deemed a troubled agency by HUD; however, the SHA entered into a partnership agreement with the Barnstable Housing Authority, improved its administration of the Section 8 program, and since June 2006 has been operating independently. The Barnstable Housing Authority also entered into a partnership agreement with the Dennis Housing Authority to deal with issues that surfaced in its administration of its state-funded units. In 2005 Dennis was deemed ready by the state to act independently again.

In addition to the 1,281 public housing units (80% of which are senior housing), there are 140 units in Barnstable County owned by Housing Authorities, but accessed through Department of Mental Retardation, Department of Mental Health, AIDS service organizations, or other providers of supportive housing. These include 52 units in Barnstable, 14 in Chatham, 8 in Dennis, 8 in Falmouth, 8 in Harwich, 20 in Orleans, 10 in Provincetown, 12 in Sandwich, and 8 in Yarmouth.

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**B. LIVING ENVIRONMENT**

LHA's believe the provision of decent, safe, attractive, clean and well maintained housing is one of the primary ways of improving the living environment of public housing residents. Several of them referred to other actions/policies that need to be taken to achieve this end. For example, involving tenants in the management of public housing was cited as an important policy by the LHA's. Some of the LHA's meet with the tenants on a regular basis, and tenants are represented on some of the Boards of Commissioners. Other ways of improving the living environment included seeking funds that would provide on-site services (i.e., DMH clients and the elderly) and the hiring of qualified tenants for job openings.

**C. HOMEOWNERSHIP**

While Barnstable Housing Authority received a grant in 2004 for a Family Self Sufficiency coordinator who served Bourne, Sandwich, Dennis, and Yarmouth in addition to Barnstable, that federal funding was not renewed in 2005 and funding has been not sought from 2006 onward as prospects for success seemed slim. There were four graduates of that program, two of whom purchased their first home. There is strong interest among several authorities in participating in the Section 8 homeownership program. However, because the overall increase in the region's real estate market over this decade has resulted in very few affordable homes being available, the program may need to be modified in the County. However, the Barnstable Housing Authority (BHA) last year started a Chapter 705 Self Sufficiency program with CDBG funds. BHA was able to assist two households purchase their first homes and therefore opened up those vouchers for families on BHA's wait list for affordable rental units. In addition, several housing authorities have considered or have actually created non-profit corporations (Dennis, Falmouth, Mashpee, and Yarmouth). This movement is being partly motivated by the LHA's desire to become more involved in promoting affordable homeownership opportunities. It should be noted that a majority of the Cape's public housing stock is state subsidized. The state of Massachusetts currently prohibits the selling of any of its public housing stock.

**D. PUBLIC HOUSING RESIDENT INITIATIVES**

The Barnstable County HOME Consortium will undertake the following actions to encourage public housing tenants to become more involved in the management of public housing:

- i. Provide support for existing tenant associations.
- ii. Encourage the creation of tenant associations.
- iii. Encourage tenant representation on the elected Board of Commissioners.
- iv. Support the hiring of tenants for LHA's job openings by all of the LHA's

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**SECTION 7. ANNUAL PLAN INSTITUTIONAL  
STRUCTURE AND COORDINATION**

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Cape Cod has a long history of being in the forefront when it comes to addressing its affordable housing needs. Throughout the community there exists a network of highly experienced, capable individuals and agencies committed to addressing this issue. Guiding these efforts is a spirit of cooperation and collaboration that has come to characterize the Cape's housing community. This approach, which places the needs of low income households first, has played a central role in the successes and accomplishments achieved by this community.

The creation of the Consortium is one of the best examples of this cooperative spirit in action. This effort, which began over fifteen years ago, has required the participation and support of county and town officials, housing agencies, housing advocates and private citizens.

The creation of the Consortium along with the history of the Cape's housing community has provided fertile ground for intergovernmental cooperation. The Consortium, through the Cape Cod Commission and the Advisory Council, will provide overall coordination of the strategies, actions, and resources to effectively meet the goals and objectives of this Annual Plan. The Commission will continue to provide technical assistance to local agencies involved in affordable housing activities, seek additional housing grants, and monitor the development and certification of the local comprehensive plans.

The Advisory Council, which is comprised of individuals representing LHA's, regional nonprofit housing organizations, the banking sector, the Lower Cape Cod CDC, town officials, housing committees, and others, will monitor the development and implementation of the HOME Program and the Annual Plan. The Council will serve as an information resource for the Cape, as well as a regional center where critical housing issues are discussed and new and innovative strategies are developed.

The existing structure has proven to be particularly effective in carrying out the Consortium's housing strategy and addressing matters impacting the area's affordable housing needs. The Consortium has identified four areas that it believes requires ongoing attention and action. Briefly stated, these are: the relationship between creation of affordable housing and the environment, the effects of the Not-In-My-Backyard attitude, the relationship between affordable housing and the area's economy, and addressing the area's housing needs on a regional basis.

To address the issues cited above, the Consortium will undertake the following actions:

1. Utilize the HOME Advisory Council as a vehicle for the following purposes: secure federal, state and other funds, maintain communication between the towns, and serve as an information resource center for the Cape.

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2. Encourage and support the activities of regional housing programs.

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3. Educate the public about what is affordable housing and why it is needed.
4. Conduct outreach to the environmental community to discuss ways in which real/potential conflicts between environmental concerns and affordable housing needs can be addressed.
5. Advocate that all towns create housing action plans in accordance with the state's Chapter 40B Housing Production standards.
6. Encourage use of local labor for HOME assisted projects.

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**SECTION 8. HOME SUBMISSION REQUIREMENTS**

**A. RESALE/RECAPTURE PROVISIONS**

*Rental Housing Development*

All HOME-funded rental housing units must contain long-term affordability restrictions. The length of the restrictions is dependent on the amount of assistance received. Units receiving assistance under the rental housing development program are subject to the following restrictions:

- 15 years for award below \$15,000;
- 20 years for award between \$15,000 to \$29,999;
- 30 years for award between \$30,000 to \$49,999;
- 40 years for award between \$50,000 to \$74,999;
- 50 years for award of \$75,000 or more.

Each applicant shall be required to sign a Promissory Note, Mortgage, Loan Agreement and Affordable Housing Restriction.

The HOME funds shall be provided in the form of a fifteen to fifty year, zero interest, and no monthly payment, deferred payment loan. The note will contain language that will allow for an extension of the loan term if necessary to preserve affordability. The loan amount will be recaptured if the unit(s) is sold during the term of mortgage, unless there is a default on the terms of the loan, in which case the entire loan amount, plus interest, will be due. During the term of the Affordable Housing Restriction, the affordability requirements will remain in effect regardless of a transfer occurring during its term.

All rental units receiving HOME rental assistance will be subject to a one year lease and will comply in every respect with all applicable HOME regulations governing income eligibility, income occupancy percentages, and HOME rents.

*Homeownership Development*

For homeownership development projects, the unit(s) shall be restricted to ensure long-term affordability through the use of an Affordable Housing Restriction (AHR) recorded after the deed of the homebuyer. The length of the affordability terms are the same as that for rental developments. The Consortium will employ the Fannie Mae/Mass Housing universal deed rider that survives foreclosure. It employs a resale formula that is the lesser of what a household at 70% of area median income can afford or the increase in value that is indexed to HUD median income. Each applicant shall be required to sign a Promissory Note, Mortgage, and Loan Agreement with the Affordable Housing Restriction as an exhibit to the Loan Agreement.

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*Homebuyer Assistance*

The HOME funds shall be provided in the form of a zero-interest, no monthly payment, deferred loan. Each applicant shall be required to sign a Promissory Note and Mortgage, along with a Disclosure Statement. The Consortium will require applicants receiving down payment/closing cost homeownership assistance to repay all of the HOME assistance at the time the unit is resold, transferred, or in some cases refinanced. Repayment of the full amount due in the case of a resale will not be required if there are not sufficient net proceeds. Net proceeds are the sales price minus closing costs and loan repayment (other than HOME funds). If full repayment of the HOME funds is not possible, then the amount of the HOME repayment will be proportional to the HOME investment and the owner's initial down payment, i.e. HOME loan / HOME loan + owner down payment times net proceeds will equal the HOME repayment amount.

*Homeowner Assistance*

The HOME funds shall be provided in the form of a zero-interest, no monthly payment, deferred payment loan. Each applicant shall be required to sign a Promissory Note, Mortgage, Disclosure Statement and Loan Agreement. The Consortium will require applicants receiving homeowner rehab assistance to repay all of the HOME assistance at the time the unit is sold, transferred, or in some cases refinanced. Repayment of the full amount due in the case of a resale will not be required if there are not sufficient net proceeds. Net proceeds are the sales price minus closing costs and loan repayment (other than HOME funds). If full repayment of the HOME funds is not possible, then the amount of the HOME repayment will be proportional to the HOME investment and the owner's initial down payment, i.e. HOME loan / HOME loan + owner down payment times net proceeds will equal the HOME repayment amount.

**B. AFFIRMATIVE MARKETING**

The Barnstable County 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 will make 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).

***Minimum Acceptable Outreach Standards***

Section 281 of the HOME Investment Partnership Act and 24 CFR 92.350 require each participating jurisdiction to prescribe procedures acceptable to HUD to establish and oversee a minority outreach program. The program shall include minority and woman-owned businesses in all contracting activities entered into by the Barnstable County Consortium to facilitate the provision of affordable housing authorized under this act or

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any other Federal housing law applicable to such jurisdiction. Therefore, minimum HUD standards requires that the Barnstable County Consortium outreach effort to minority and woman-owned businesses be:

1. A good faith, comprehensive and continuing endeavor;
2. Supported by a statement of public policy and commitment published in the print media of widest local circulation;
3. Supported by an office and/or a key, ranking staff person with oversight responsibilities and access to the chief elected official, and
4. Designed to use all available and appropriate public and private sector local resources.

***Minority Outreach Program***

Under the minimum HUD standards cited above, the following guidelines are provided for use in implementing outreach programs to ensure the inclusion, to the maximum extent possible, of entities owned by minorities and women. The Barnstable County Consortium will:

1. Utilize 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. Use local media, electronic and print, to market and promote contract and business opportunities for MBEs and WBEs;
3. Develop solicitation and procurement procedures that facilitate opportunities for MBEs and WBEs to participate as vendors and suppliers of goods and services;
4. Maintain centralized records with statistical data on the use and participation of MBEs and WBEs as contractors/subcontractors in HOME assisted program contracted activities.
5. Utilize construction contract goals for development projects.

***Affirmative Marketing Procedures and Requirement***

The Barnstable County 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 agency(s) will:

1. Inform the public, owners and potential tenants about the existence of fair housing laws and the Consortium's policies;

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2. Notify towns, public and non-profit agencies and organizations that serve and/or represent minorities and women of the availability of HOME assisted housing;
3. Utilize local media, electronic and print, to market and promote, on widest scale possible, the availability of HOME funds;
4. To appear 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.

**C. ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING (AIFH)**

The Consortium completed and submitted its AIFH to the regional office in 1997, and the Consortium was notified by the regional office last year that an update to the AI was due. The Consortium issued an RFP on May 12, 2009 for a consultant to update the region's AIFH. The Consortium expects the consultant to be under contract by July or August 2009 with the updated AI completed in early 2010 in order for it to be incorporated into the 2010-2014 Consolidated Plan.

Until the AIFH is updated, the Consortium will act upon the findings of the earlier analysis. The AIFH identified three factors that it believes play a major role in restricting fair and equal affordable housing opportunities. The three factors are: insufficient income/high housing costs, lack of affordable housing and the Not-In-My-Backyard (NIMBY) attitude. Below appears a description of each of these factors.

1. Insufficient Income/High Housing Costs: In the view of the Consortium, one of the chief impediments to fair affordable housing is the disparity between local wages and the cost of housing on Cape Cod. Contributing to this severe situation is the Cape's tourist based economy, with its low wages and high percent of seasonal jobs and the Cape's second home market. The latter has particularly impacted the situation due to the fact that homes are being purchased by off-Cape households with incomes that can support much higher housing costs, thereby driving housing costs beyond the means of local year-round residents. This matter is extensively addressed in the Consortium's 2005-2009 Consolidated Plan.
2. Lack of Affordable Housing: The overall lack of affordable housing also functions as an impediment to fair housing opportunities. The Consortium believes that at least one-fourth of the Cape's year-round household population are in need of affordable housing. The insufficient supply of affordable housing restricts where people can live and is the chief cause of the economic hardship confronting many of the area's very low and low-income households.
3. Not-In-My-Backyard Syndrome: Another factor contributing to the restricting of fair housing opportunities is the Not-In-My-Backyard (NIMBY) attitude. This attitude is particularly strident when the affordable housing project being proposed involves rental housing for very low and low-income people and housing for people with special needs. This is not to suggest, however, that homeownership proposals are spared the negative

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affects of this attitude. In the experience of local housing providers this attitude is usually grounded in biases, and fears towards households based on source income, class, marital status and social preferences.

***Actions To Address Impediments to Fair Housing***

The Consortium has adopted several procedures, policies, actions, etc. designed to address what it considers impediments to fair and equal housing opportunities. This commitment is manifested through several channels including, education, program administration, and program policies. Below these activities are briefly described.

1. Education: The Consortium is committed to informing the public regarding the matter of fair, equal affordable housing opportunities. It accomplishes through a variety of means including, interaction and sharing of information with the Advisory Council, reports to the towns and county, development and distribution of written information and support of affordable housing initiatives. For example, in 2000 the affordable housing specialist organized a day long forum on Chapter 40B, the Massachusetts affordable housing comprehensive permit law. Speakers from state and municipal agencies joined housing advocates to explore the benefits and limits of the law. The forum offered encouragement and advice to Cape towns on how to shape good 40B projects to deal with the NIMBY opposition. In addition, the Consortium since 2003 has conducted one or two meetings every year with local housing committees to address affordable housing issues that members are facing in their local communities. In October 2008 the Consortium held a fair housing workshop to highlight new state policies and guidelines with respect to fair housing and affirmative marketing.

2. Program Administration: The Consortium seeks to achieve its objective of fair and equal affordable housing opportunities in the area of program administration through the following:

\* The agency that administers its Down Payment/Closing Cost and its Homeowner Repair programs are required to submit affirmative outreach plans that deal with program participants and contractors regarding the HRP.

\* Any development project receiving the maximum award (\$100,000) is required to make a good faith effort to commit 10% of its development budget to MBE's and/or WBE's.

***Ongoing Monitoring***

The Consortium will rely on a variety of means to monitor the impediments to fair and equal affordable housing, as well as, the steps being taken to address this matter. In this regard, there are currently in place certain built-in mechanisms that will permit ongoing monitoring. For example, the Commission Act of 1989, the Regional Policy Plan, the Consolidated Plan and Local Comprehensive Plans are all working documents, which the Consortium, County, Commission and towns are obligated to follow and enact.

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Other monitoring steps to be undertaken by the Consortium will include the following:

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\* HOME Advisory Council: Continued review of the Consortium's policies and program with respect to fair and equal affordable housing opportunities.

\* Update of Analysis of Impediments: Periodic update of the Consortium's Analysis of Impediments.

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**SECTION 9. CITIZEN PARTICIPATION**

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From its inception, the Consortium has placed a high premium on citizen participation. Specific steps were taken early on to ensure that the fifteen towns and the numerous housing/social agencies that exist on Cape Cod were given the opportunity to participate in this process. In the respect, the most significant step was to create the Advisory Council. Established through the passage of an ordinance by the County Legislature and appointed by the County Commissioners, the Advisory Council is playing a central role in the development of Consortium's program, plans and policies.

The Advisory Council, which meets monthly, assisted in the development of this Annual Plan, provides ongoing input regarding program design and implementation, and participates in awarding project funds. The council meetings are open to the public and welcome their participation. Over the last fifteen years, the Advisory Council has become an important forum for discussing and taking action regarding both housing and community matters.

On March 3, 2009 a Public Notice was placed in the Cape Cod Times informing the public that on March 19, 2009 a public hearing would be held to receive initial input into County housing needs and HOME funding allocations. In addition, an e-mail notice of the public hearing was sent on February 23rd to approximately 145 people from the local housing, social services, community, and minority organizations, as well as town officials. On March 9th a notice of the public hearing was posted on the Cape Cod Commission web site. The comments received at the March 19th public hearing were taken into serious consideration in determining the draft program funding allocations.

The hearing location was handicapped accessible, and provisions were made for providing special accommodations for language interpretation or services for the deaf or hard of hearing.

The Advisory Council at its April 16, 2009 meeting approved the final draft version of the Annual Plan, including the HOME program allocations, pending receipt of any additional public comment. A Public Notice was placed in the local media on April 22, 2009 informing the public that the Annual Plan would be available for comment until May 22, 2009 at seventeen (17) locations throughout the Cape and on the Cape Cod Commission web site for anyone to review before it was submitted to HUD. The Annual Plan was posted on the Commission web site on April 22, 2009. Finally, the e-mail list was used to inform people on April 23, 2009 of the final thirty (30) day comment period.

A summary of comments received during the public hearing and those received either orally or in writing on the draft Annual Plan follow and are also included in Appendix B.

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**APPENDIX A**

**Directory of Resources Available to Support Barnstable County's  
FY 2009 Annual Plan**

**1. FEDERAL RESOURCES RECEIVED BY THE COMMONWEALTH OF MASSACHUSETTS**

**Community Development Fund (CDF)** Expected FY 2009 Funding: \$20,779,237  
Administering Agency: DHCD, Division of Community Services

A component of the state's Community Development Block Grant (CDBG), CDF supports revitalization efforts and addresses the needs of low and moderate income residents by supporting housing as well as community and economic development activities in cities and towns. The fund is divided into two parts for purposes of allocation: CDF I (\$17,279,237 available) is for communities with high needs as defined by a statistical formula; CDF II (\$3,500,000) is for communities with more moderate needs. The CDBG entitlement communities of Barnstable and Yarmouth are not eligible for CDF. Of the region's remaining communities Sandwich is CDF II eligible; all others are CDF I eligible.

**HOME Investment Partnerships Act (HOME)** Expected FY 2009 Funding: \$13,586,000  
Administering Agency: DHCD, Division of Housing Development

DHCD is the state's administering agency for HOME funds. The Agency intends to continue awarding the majority of its HOME funds competitively, with priority being given to projects located in municipalities not receiving HOME funds directly from HUD. DHCD will administer two HOME programs: multi-family rental housing loans and homebuyer assistance, both project-based and purchaser based.

Multi-Family Rental Housing Loans Expected FY 2009 Funding: \$9,500,000

Typically, DHCD awards up to \$50,000 per unit in HOME assistance to projects located in HOME entitlement or consortium communities. Projects on the Cape seeking state HOME funds must first receive a commitment of County HOME funds in order to be eligible for state HOME funding. In non-entitlement or consortium communities, DHCD awards up to \$65,000 per unit. Typically, a maximum of \$750,000 is awarded to a project.

Homebuyer Assistance Expected FY 2009 Funding: \$2,500,000

DHCD expects to award approximately \$2.5 million dollars in project based homebuyer funds to construct or rehabilitate single-family homes for sale to eligible first-time homebuyers through this program. Typically, a maximum of \$750,000 is awarded

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to a project. In addition, DHCD expects to award approximately \$650,000 for purchaser-based down payment and closing cost assistance.

**Housing Choice Voucher Program (Section 8)** Expected FY 2009 Funding: \$222,000,000 Administering Agency: DHCD, Division of Public Housing & Rental Assistance

Massachusetts receives funding from the federal government for several types of Section 8 rental assistance. The bulk of these funds are provided under the Section 8 Housing Choice Voucher Program (HCVP) administered statewide by DHCD and 8 regional non-profit organizations. Housing Assistance Corporation administers the Section 8 program for the region. A percentage of DHCD's HCVP portfolio (limited by federal regulation to a maximum of 20% of HCVP budget authority) can be dedicated to the Section 8 Project-Based Voucher (PBV) Program. This program permits long term Section 8 contracts for existing, recently rehabilitated or newly constructed rental housing. An additional \$25,800,000 represents rental assistance tied to specific projects under the Section 8 New Construction, Moderate and Substantial Rehabilitation Programs, a program no longer funded by Congress (with the exception of the Section 8 SRO Moderated Rehabilitation program tied to the McKinney program discussed below.)

Approximately 130 local housing authorities also administer the Section 8 Housing Choice Voucher Program with federal funds that are allocated directly to them. A small number of these agencies also dedicate a percentage of their HCVP funds to the project-based voucher program. Their funding is not included in this total.

**Low Income Housing Tax Credits (LIHTC)** Expected FY 2009 Funding: \$14,500,000 Administering Agency: DHCD, Division of Housing Development

The LIHTC Program, under which investors receive a stream of credits against their federal taxes in exchange for providing funds for low income housing, supports the construction or acquisition and substantial rehabilitation of low-income family housing, as well as special needs housing and low-income housing preservation. At least 20 percent of the units must be reserved for and made affordable to persons with incomes 50 percent or less than the area median income or at least 40 percent of the units must be made affordable for persons with incomes 60 percent or less than the area median income. DHCD also requires that sponsors reserve 10% of the total number of units for persons or families earning less than 30 percent of area median income. DHCD expects to create or preserve 1,400 units of housing with tax credits allocated in calendar year 2009.

**Low Income Home Energy Assistance Program (LIHEAP)** Expected FY 2009 Funding: approximately \$214,196,440 Administering Agency: DHCD, Division of Community Services

DHCD's Division of Community Services administers approximately \$214 million annually to assist low-income households in meeting the high costs of home heating.

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Approximately 200,000 households will be assisted in federal FY 2009. Within the LIHEAP funds, \$14 million will be set aside in FY 2009 for the Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP). These funds provide for a comprehensive heating system repair and replacement program for low-income (LIHEAP-eligible) households. This emergency-based program will serve approximately 14,000 households between October 1, 2008 and September 30, 2009.

A network of local sub-grantee agencies, covering every community in the Commonwealth, manages these programs, which help maintain affordable housing by reducing energy costs for low-income residents.

**Low Income Weatherization Assistance Program (WAP)** Expected FY 2009 Funding: approximately \$13,600,000 Administering Agency: DHCD, Division of Community Services

The U.S. Department of Energy's Weatherization Assistance Program provides funds for weatherization improvements in residential units occupied by low income persons. Weatherization improvements include air sealing, attic and/or sidewall insulation, weather-stripping, and minor repairs associated with the weatherization work. The conservation services provided will reduce the average household's heating cost by about 25 to 30 percent. DHCD's Community Services Division, the administering agency, expects that its FY 2009 allocation of \$13.6 million will provide comprehensive energy conservation retrofit services to an expected 4,000 low-income households. The FY 2009 program year runs from April 1, 2009 to March 31, 2010.

**McKinney Act Resources** Expected FY 2009 Funding: \$49,006,274  
Lead Agency for Barnstable County: Community Action Committee of Cape Cod and the Islands (CAC)

CAC administers the regional continuum of care, The Leadership Council To End Homelessness on Cape Cod and the Islands. The Council is eligible to apply directly to HUD in the annual funding round. McKinney resources are one of the primary resources available to address the housing and support services needs of the region's homeless population. The Council has been successful in receiving approximately \$1.1 million in funding each of the last four years. McKinney funds can be used for the following programs:

*Supportive Housing Program (SHP)* SHP was created to develop and support innovative approaches to combining housing and supportive services for homeless individuals and families, with an emphasis on those with special needs. The program provides transitional housing for individuals and families and permanent housing for handicapped homeless persons. The transitional program enables homeless individuals who previously resided in shelters or other temporary residential settings to achieve independent living. The Transitional Housing (TH) component of SHP provides clients with up to, but no more than, two years in a transitional housing facility, during which time they are encouraged and supported in their efforts to regain permanent housing. The Permanent Housing (PH)

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component of SHP has provided independent living for homeless individuals with a chronic disability. Often an alternative to institutionalization, the PHI program has funded projects to provide community-based, long-term housing and supportive services.

*Section 8 Moderate Rehabilitation for Single Room Occupancy Dwellings (SRO)* The purpose of the program is to provide funding to rehabilitate existing structures to create SRO housing for homeless individuals of very low income. SRO is designed to allow homeless individuals to obtain permanent housing in a setting that combines communal living with a modicum of privacy. Section 8 subsidy payments fund a project for a period of ten years in the form of rental assistance in amounts equal to the rent, including utilities, minus the portion of rent payable by the tenants.

*Shelter Plus Care* targets the hardest to serve homeless: those with mental and physical disabilities who are living on the street or in shelters. Four different delivery mechanisms include sponsor-, project-, and tenant-based assistance, in addition to support for Section 8 SRO facilities in the form of an operating expense subsidy.

**Neighborhood Stabilization Program (NSP)** Expected FY 2009 Funding: \$43,466,030  
Administering Agency: DHCD, Division of Housing Development

Special one-time funding from federal CDBG funds to help alleviate the foreclosure crisis. Select neighborhoods in thirty-nine (39) communities in the Commonwealth, including three on the Cape- Barnstable, Falmouth, and Yarmouth, were deemed to be eligible to receive this funding. Only Barnstable is eligible to apply for a share of the \$6.38 million allocated by DHCD for direct assistance to NSP communities. All three of the region's towns are eligible for the over \$21.3 million allocated for acquisition and rehabilitation assistance and housing development.

### **Section 202 Elderly Housing**

Funds for this program are awarded directly to project sponsors on the basis of a competition for a regional allocation of funds. In recent years, 5-6 projects have been awarded funds state-wide under this highly competitive program, enabling them to create, on average 130 new units per year.

### **Section 811 Special Needs Housing**

Funds for this program are awarded directly to project sponsors on the basis of a competition for a regional allocation of funds. In recent years, 4-6 projects have been awarded funds state-wide under this highly competitive program, enabling them to create, on average 30 new units per year.

**USDA Rural Development Resources** Administering Agency: USDA Rural Development State Office, Amherst, MA

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The U.S. Department of Agriculture (USDA) Rural Development funds projects that bring housing, community facilities, utilities and other essential services to rural areas. It offer programs in three areas of community development: housing, utilities and business. The housing programs are available in communities with populations of under 20,000, and eleven Cape towns have populations below that threshold.

Single-family homeownership loans: Section 502 direct loans and Rural Housing guaranteed loans. The purpose of both is to provide financing with little or no down payment at favorable rates and terms either through a direct loan from Rural Development or a guaranteed loan through a private financial institution. For Fiscal Year 2009, it is estimated that over \$8 million will be available for Massachusetts for Section 502 direct loans and over \$20 million for Rural Housing guaranteed loans.

Multifamily Housing Programs (MFH) provides for the development, repair and subsidies of low income rental housing complexes. Although there has been very little funding for new multi-family production in recent years and none in Massachusetts, two existing developments received loans to repair and rehabilitate units. There are 63 RHS apartment developments containing 1,996 units in Massachusetts. The national allocation for the Section 515 program is expected to be \$65 million.

Rural Housing home improvement loans and grants help elderly and low income homeowners remove health and safety hazards, such as failing septic systems, contaminated wells and leaking roofs, to name a few. For Fiscal Year 2009, Massachusetts expects to have available \$100,000 for Section 504 single-family repair loans and \$100,000 for Section 504 single-family grants.

Housing Preservation Grant (HPG) funding will also be available in 2009 in an amount similar to prior year's levels of \$50,000 for use by eligible non-profit organizations and municipal entities to fund a repair or rehabilitation program on a local level.

## **2. STATE RESOURCES FROM CAPITAL\* AND OPERATING BUDGETS**

**Affordable Housing Trust Fund (AHTF)\*** Expected FY 2009 Funding: \$25,000,000  
Administering Agency: MassHousing, under contract to DHCD

Established by the Legislature in 2000, the AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. The AHTF was funded at \$20,000,000 per year for three years (State Fiscal Years 2001 – 2003) from the state's General Fund. Funding for FY 2003 was later reduced to \$12.5 million. In 2003, the Legislature provided for the capitalization of the AHTF via bond authorizations. The budget language authorized bond issues totaling \$70,000,000 to capitalize of the fund over a five-year period (FY 2004 – FY 2008). In FY 2004 and 2005, the AHTF received \$20 million per year in bond cap to fund the program. An additional \$2 million appropriation by the Legislature as part of the FY 2005 budget brought the total state commitment to

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the program to \$22 million. In 2005, the Legislature reauthorized an additional \$100 million for AHTF. In FY 08 MassHousing's board approved a financial commitment to the Trust Fund of \$20 million. Preference is given to developments that produce new affordable housing units; create units affordable to households with a range of incomes, with a special emphasis on units for households with incomes below 80% of the area's median income; or include affordable units for families or for the disabled and the homeless. Preference is also given to projects that propose the longest term of affordability; are sponsored by non-profit organizations; or use private funding sources.

**Capital Improvement and Preservation Fund (CIPF)\*** Expected FY 2009 Funding: \$4,000,000 Administering Agency: DHCD, Division of Housing Development

CIPF was created as part of the 1998 housing bond bill, which authorized DHCD to use \$55 million (\$20 million in 1998 and \$35 million in 2002) in general obligation bond funds for the purpose of preserving and improving existing privately-owned, state or federally assisted housing. CIPF may only be used in connection with housing where the prepayment of a state or federally assisted mortgage would lead to the termination of its affordability restrictions, or housing for which a project-based rental assistance contract is expiring or has expired. The CIPF program provides loans to eligible projects sponsored and developed by community development corporations, for-profit or non-profit corporations.

**Community-Based Housing Program (CBH)\*** Expected FY 08 Funding: \$4,000,000 Administering Agency: DHCD, Division of Housing Development

In 2004, the Legislature authorized \$25 million in bond funds for a new housing program to serve disabled adults who are not clients of the Department of Mental Health or the Department of Mental Retardation (and therefore not FCF eligible). CBH funds are used as deferred 30 year mortgage loans to cover a maximum of 50 percent of the total development cost of housing developments.

**Emergency Assistance Family Shelters and Individual Emergency Shelters** Expected FY 2009 Funding: \$123,500,000 Administering Agency: EOHHS, Department of Transitional Assistance

The FY 2009 State Operating Budget included \$87.2 million for family shelters under the Department of Transitional Assistance (DTA) Budget and \$36.3 million for its Homelessness Program. DTA provides homeless beds and services through two major programs: the emergency assistance family shelter program and the individual shelter program

Emergency Assistance Family Shelter Program In FY 2009, DTA expects to receive an estimated \$87.2 million for its family shelter program. This program is the Commonwealth's basic safety net program for homeless families. The program provides a mix of shelter units and support services. It serves families with incomes under \$20,917

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per year or 130% of the federal poverty level. (Numbers reflect maximum incomes for a family of three). To qualify, families cannot have assets worth more than \$2,500.

Shelter Units & Capacity Families qualify for family shelter units if they have been evicted; have been displaced due to a natural disaster; live in unsafe conditions; or live in unsanitary conditions. As of August 2008, the Department funded approximately 2,500 family shelter units.

Individual Homeless Shelters The homeless individual appropriation provides shelter capacity for 2,934 men and women throughout the Commonwealth. Also provided are day programs, health care, housing search and a food bank. In FY 2009, the approximate homeless individual appropriation is expected to be \$36.3M.

**Facilities Consolidation Fund (FCF)\*** Expected FY 2009 Funding: \$6,000,000  
Administering Agency: DHCD, Division of Housing Development

FCF addresses the needs of clients of the Departments of Mental Health and Mental Retardation who are being deinstitutionalized, currently living in inappropriate or unsafe housing, or are presently homeless. FCF funds are used as deferred 30-year mortgage loans to cover a maximum of 50% of the total development cost of housing projects.

**Home Modification Loan Program for Individuals with Disabilities\*** Expected FY 2009 Funding: \$4,000,000 Administering Agency: MRC with CEDAC, under contract to DHCD

The Home Modification Loan Program (HMLP) is a program established by the state legislature to provide loans for access modifications. The loans are designed for modifications to the principal residence of elders, adults with disabilities and families with children with disabilities. The intent of the program is to modify homes for improved access to allow people to continue to live independently in their communities. Home modification loans are made available in amounts from \$1,000 to \$30,000. The funds are available through 6 regional provider agencies.

**Housing Consumer Education Centers (HCEC)** Expected FY 2009 Funding: \$1,850,000 Administering Agency, DHCD, Division of Public Housing and Rental Assistance

The HCECs are funded by state appropriations and operated by non-profit housing agencies across the Commonwealth. The goal of the HCEC program is to provide information and education for housing consumers and providers through regionally-specific and statewide coordinated efforts in order to increase housing stability, reduce the incidences of displacement and homelessness, and to strengthen the interdependent network of tenants, landlords, and homeowners across the Commonwealth. HCEC services are targeted to housing consumers, including tenants, rental property owners, homeowners, and potential tenants and homebuyers. The HCECs accomplish this primarily through telephone or walk-in contacts and by providing information and

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referral services, trainings and workshops. Statewide, HCECs serve almost 50,000 people per year.

**Housing Innovations Fund (HIF)** \* Expected FY 2009 Funding: \$10,000,000  
Administering Agency: DHCD, Division of Housing Development

The State Legislature authorized \$75 million for (HIF VI) in 2008 for the creation and retention of alternative forms of housing (e.g., single room occupancy housing; transitional housing for the homeless; limited equity cooperative housing; battered women's shelters and transitional housing for battered women and their families; employer assisted housing; housing in receivership; and lease-to-purchase housing). HIF provides permanent, deferred payment loans for an initial term of 30 years. Funds may cover up to 50% of a project's total development cost. At least 50% of the units in HIF projects must be reserved for low-income households, with half of those reserved for very-low income individuals.

**Housing Stabilization Fund (HSF)** \* Expected FY 2009 Funding: \$20,000,000  
Administering Agency: DHCD, Division of Housing Development

The Housing Stabilization Fund, created in 1993 and further funded in 1998, 2002, and 2005 bond bills, supports comprehensive neighborhood redevelopment efforts and the preservation and rehabilitation of affordable housing. In FY 2008, DHCD anticipates spending approximately \$20 million in HSF, depending on the availability of bond spending allocations. The program emphasizes strong community involvement in the design and implementation of efforts that will respond to local priorities for neighborhood improvement and reinvestment. Although DHCD gives priority to applicants proposing to develop and produce new units, the Department remains committed to the goal of preserving and maintaining existing affordable rental stock, and to that end, HSF may be used for either purpose. HSF specifically targets the production or preservation of housing for people age 60 and over and for families and individuals with incomes at or below 30% of area median. Eligible applicants for Housing Stabilization funds are for-profit and non-profit developers, local housing authorities or municipal entities in cooperation with for-profit or non-profit developers. The minimum project size is five units. Maximum funding amount per application is \$750,000 to \$1,000,000. The maximum per HSF-assisted unit is \$50,000 in HOME Program entitlement/HOME consortium communities, \$65,000 elsewhere.

**Local Housing Authority Transitional Housing Program (LHATHP)** Expected FY 2009 Funding: \$1,700,000 Administering Agency: DHCD, Division of Public Housing & Rental Assistance

DHCD embarked on a joint initiative with the Department of Transitional Assistance (DTA) to reestablish a successful transitional housing model from the early 1990's- the LHATHP. Since June 2004 DTA has provided DHCD with \$1.7 million annually to implement and administer this program that targets homeless families in DTA funded shelters who are in need of transitional housing and services. The model uses state-aided

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public housing units as transitional housing sites where homeless families can stay while they receive case management and support services targeted to promote self-sufficiency. Families that successfully complete the 6-12 month transitional stay in the program are offered the opportunity to go under lease with the sponsoring housing authority, usually in the same apartment. To date, eleven local housing authorities administer the LHATHP, with a total statewide unit commitment of 116 units.

**Local Housing Authority Housing First Program (LHATHFP)** Expected FY 09 Funding: \$ 248,940 Administering Agency: DHCD Division of Public Housing and Rental Assistance

In response to the Commonwealth's efforts to reduce the number of families in emergency shelter and provide permanent housing solutions to end homelessness, the Department of Transitional Assistance (DTA) has provided \$248,940 to the Department of Housing and Community Development (DHCD) to implement a Housing First Program (HFP) model at Local Housing Authorities. Housing First is an approach to end homelessness that centers on providing homeless families with housing quickly and then provides services as needed. Services are time-limited or long term depending upon the family's needs. Participants must comply with a standard lease agreement and are provided with the services and supports that are necessary to help the family to be successful in its tenancy. This model accesses federal and state aided public housing units and private market units which are subsidized with HOME funds to permanently house Housing First families. To date, four local housing authorities administer the LHAHFP, with a total commitment of 47 units.

**Public Housing Modernization and Development\*** Expected FY 2009 Funding: \$90,000,000 Administering Agency: DHCD, Division of Public Housing & Rental Assistance

DHCD has approximately \$90 million in FY 2009, including \$5,000,000 from the Affordable Housing Trust Fund, for capital projects at state-supported public housing. DHCD expects to fund about 610 capital improvement projects to protect the health and safety of residents and to preserve and, where appropriate, modernize the state's portfolio of affordable public housing. In FY 2009, DHCD will spend approximately \$3.4 million of those funds primarily in cooperation with the Departments of Mental Health and Mental Retardation and another \$5 million on new construction for low income elderly.

**Public Housing Operations** Expected FY 2009 Funding: \$66,500,000 Administering Agency: DHCD, Division of Public Housing & Rental Assistance

Massachusetts is one of only a few states that operate a purely state-funded public housing program. Approximately 50,000 units of housing for families, the elderly and persons with disabilities are administered by 242 local housing authorities and four regional housing authorities, each with its own board of commissioners but overseen by DHCD. The units house those with incomes up to 80 percent of AMI, but the household income of the vast majority of tenants is at or below 30 percent of AMI. Residents pay

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27 to 32 percent of their income for rent (depending on which utilities are included in the rent). These developments were constructed with state capital grants, and state operating subsidies are provided for those authorities that operate at a deficit.

The portfolio of state public housing units includes 32,400 units for elderly and disabled households, 15,736 units for families, and 1,879 units for individuals with special needs, primarily group homes for clients of the Department of Mental Retardation and the Department of Mental Health. The oldest units (about 12,700 of the family units) were built about 55 years ago, while the majority of the senior housing units were built in the 1960's and 1970's. Most developments are small (less than 100 units) and low to medium density (one or two stories). There are no high-rise family developments.

In FY 2009, \$66.5 million in state funding was appropriated for these subsidies. An additional supplementary budget is anticipated to cover utility cost increases.

**Public Housing for Special Populations** Expected FY 2009 Funding:  
Administering Agency: DHCD, Division of Public Housing & Rental Assistance

DHCD has established collaborative working relationships with state social service agencies serving special populations. Through these efforts, DHCD has forged strong links between housing authorities and local service providers that benefit public housing tenants. This integrated team approach to housing and services is essential, given shifting demographic and policy trends.

- o **Supportive Senior Housing** Expected FY 2009 Funding: \$4,153,243  
Administering Agency: Executive Office of Elder Affairs

To serve the increasing number of senior citizens that are "aging in place" in public housing, Massachusetts has developed the Supportive Senior Housing Initiative, which brings some of the benefits of assisted living developments to the residents of state-funded elderly public housing. Jointly developed by DHCD and the Executive Office of Elder Affairs, the program helps seniors to "age in place" by providing access to supportive services on-site and round-the-clock supportive staff presence at their housing developments. Currently there are supportive housing sites in 42 senior public housing sites in 29 communities, containing 4,138 units of state-aided housing throughout the state.

- o **Public Housing for Persons with Disabilities** Expected FY 2009 Funding:  
(included in Public Housing Operations)

DHCD continues to have an on-going dialogue with the Department of Mental Health (DMH) around the operation of the more than 65 developments exclusively serving DMH consumers. Issues around rent structure, property up-keep and improvements, and changing service models are all being reviewed in an effort to better serve residents of these developments (built originally under MGL Chapters 689 and 167). Housing authorities will also continue to be involved in plans and programs to

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address homelessness. Since many disabled people prefer to receive services in their homes, DHCD will continue to support collaboration between housing authorities and human service providers, especially those funded through the Department of Mental Retardation, to address the array of issues and concerns facing public housing special needs tenants. DHCD has 153 Chapter 689 developments exclusively for DMR clients with the capacity to serve up to 1,070 clients.

DHCD has also worked with the Statewide Head Injury Program (SHIP) of the Massachusetts Rehabilitation Commission (MRC) to reprogram underutilized congregate units as shared housing for persons with head injuries. SHIP provides the necessary case management and residential/day supports in these units. Additionally, MRC provides case management services through its Turning 22 and Adult Supported Living Programs to assist consumers with Personal Care Assistance (PCA) management and accessing other supports as needed. Thus far, DHCD and MRC have worked with the Local Housing Authorities in West Springfield, Marshfield, Northampton, and Pittsfield.

**Residential Assistance for Families in Transition (RAFT) Program** Expected FY 2009 Funding: \$5,500,000 Administering Agency: DHCD, Division of Public Housing & Rental Assistance

The Massachusetts Legislature in FY 2005 approved legislation creating the RAFT Program. The program provides short term, limited financial assistance which will enable families to retain housing, obtain new housing or otherwise avoid homelessness. DHCD contracts with nine Regional Non Profit housing agencies (RNPs) to administer the program on the local level. Applicants must be families who are homeless or at-risk of becoming homeless because they cannot afford housing costs without financial assistance. Program participants must have incomes at or below 50% of the area median income and include a dependent child or a family member with a disability. Eligible use of funds include: security deposits, first/last months rent, moving expenses, utility payments, rent arrearages, transportation related expenses if necessary for employment, and other housing related expenses deemed necessary by the RNP to ensure that families moving from a shelter environment are able to obtain to their own apartment.

**Rental Assistance Programs** Expected FY 2009 Funding: \$33,047,202 Administering Agency: DHCD, Division of Public Housing & Rental Assistance

Massachusetts Rental Voucher Program (MRVP) During FY 2009, the Commonwealth has allocated \$29,958,638 for the MRVP. The MRVP is administered on the local level by over 125 local housing agencies and remains one of the largest state-financed rental programs in the nation. Currently, there are over 6,343 MRVP subsidies under contract with local housing agencies. An MRVP applicant's net household income must be at or below 200% of the federal poverty level. Households eligible for the MRVP receive either a project based voucher or mobile voucher.

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A project-based voucher allows an eligible household to live in a unit (the subsidy is assigned to the unit/development). If the household in such a unit chooses to relocate, the subsidy remains with the unit, and another eligible household is referred for occupancy. Project based vouchers allow the participating household to receive a subsidy based on a fixed percentage of household income (40% if the unit rent includes heat, 35% if the heat is not included).

A mobile voucher is assigned to a participant, rather than a specific unit, and allows the holder to live in private leased housing anywhere in the Commonwealth. A voucher's value depends on geographic location, income level, and household size, with the subsidy paid directly to the owner by the housing/agency; the household pays the difference between the voucher value and the rent charged for the property.

*Alternative Housing Voucher Program (AHVP)* AHVP was created in 1995 to provide transitional assistance to people under age 60 with disabilities who choose to relocate from state-aided public housing or who are on the waiting list for such housing. The program was created in conjunction with a new state policy enacted at that time that allowed housing authorities to designate formerly mixed elderly and disabled complexes as elderly-only and to cap the percentage of non-elderly disabled households in those complexes at 13.5 percent. Eligibility for the program is identical to the eligibility criteria for the state's Chapter 667 elderly/disabled housing. All AHVP vouchers are mobile and may be used throughout the state. This program was allocated \$4 million in FY 2009, which will serve approximately 400 households. Like the larger Massachusetts Rental Voucher Program, (MRVP) the AHVP is administered by Local Housing Authorities. The tenant rent share is calculated in the same manner as in the Chapter 667 Program - either 25 or 30 percent of adjusted income, depending on whether all utilities are included in the rent.

**Soft Second Loan Program\*** Expected FY 2009 Funding: \$7,000,000 Administering Agency: Massachusetts Housing Partnership under contract to DHCD

State first time homebuyer assistance program operated by the Massachusetts Housing Partnership that has assisted over 12,000 households. Buyers obtain a bank mortgage for 77 percent of the purchase price and the Soft Second program provides a second mortgage for 20 percent of the price. The interest on the second mortgage may be subsidized for 10 years. The public investment is secured by the junior mortgage repayable at the time of resale or refinancing. Funded from the Housing Stabilization Fund. The DHCD/Massachusetts Housing Partnership Fund (MHP) Soft Second Loan Program is a joint initiative of the public and private sectors to help eligible buyers purchase their first homes. The program is established at the local level with potential buyers working with participating lenders and local officials to determine their eligibility. The program combines a conventional first mortgage with a subsidized second mortgage to help low- and moderate-income households qualify for a mortgage and purchase a home for the first time. Nearly 500 households have received soft second loans in the County, and Housing Assistance Corporation administers the program for the County.

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**3. STATE FINANCIAL RESOURCES FROM OTHER SOURCES**

**Priority Development Fund** Expected FY 2008 Funding: \$11,417,000 Administering Agency: MassHousing

A new \$100 million program created in 2004 to help to increase the supply of mixed-income, primarily rental, housing. Funds will be used in conjunction with MassHousing mortgage loans, primarily as a "gap filler" to help achieve financial viability for housing development proposals that reserve at least 20 percent of the units for low-income residents. Preference is given to proposals that adhere to Smart Growth principles.

**State Low Income Housing Tax Credit Program** Expected FY 2009 Funding: \$10,000,000 Administering Agency: DHCD, Division of Housing Development

In 1999, Massachusetts established a program similar to the Federal tax credit program, targeted to investors with Commonwealth of Massachusetts tax liabilities. Since that time, the program has supported the creation of approximately 2,900 homes, nearly two thirds of them affordable. An additional \$100 million over five years was approved in 2004. The state tax credits piggy-back on top of the federal credits; they do not represent additional units.

**4. ORGANIZATIONAL RESOURCES: MASSACHUSETTS QUASI-PUBLIC AGENCIES AND OTHER COMMUNITY PARTNERS**

**Community Economic Development Assistance Corporation (CEDAC)**

CEDAC is a quasi-public entity created in 1978 to increase the amount of affordable housing and to foster the revitalization of economically distressed areas by providing a range of development assistance programs to nonprofit development corporations. The agency offers a range of programs that provide technical assistance and pre-development funding to nonprofit developers. It underwrites the Housing Innovations Fund and the Facilities Consolidation Fund loan programs for DHCD and, under a technical assistance contract from the HUD HOME program, provides technical assistance to Community Housing Development Organizations (CHDOs), to build their capacity. CEDAC is a nationally recognized leader the preservation of Section 8 and other federally-assisted rental stock for low-income families.

**MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)**

A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family programs. Agency bonds have financed over 68,000 rental units in mixed income projects and over 59,000 home mortgages and home improvement loans. MassHousing oversees and regulates the properties it has assisted, and runs a number of

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other programs, some on behalf of HUD and DHCD. It administers both rental and home ownership programs that create and preserve affordable housing:

*Rental Housing* To produce and preserve rental housing, MassHousing makes loans directly to developers and property owners who meet affordability and underwriting criteria. At least 20% of the units in a rental housing community must be affordable to low income residents in order to qualify for MassHousing financing. MassHousing's rental housing financing programs leverage a variety of federal and state resources including tax-exempt mortgage revenue bonds, Low-Income Housing Tax Credits, HOME funds, interest rate reduction subsidies, various rental assistance programs, as well as private equity. Preserving the existing inventory of subsidized housing at risk of conversion to market rate represents a steady share of MassHousing's new business. The agency offers various refinancing programs that maintain and extend affordability in existing properties and address the capital needs of what are now aging buildings. Through its Section 202 Refinancing Program, it funds needed repairs and supportive services for an aging-in-place population.

*Home Ownership* MassHousing's home ownership programs serve low-and moderate income first-time homebuyers in Massachusetts. Funded from the proceeds of Mortgage Revenue Bonds (MRBs) and other capital sources, MassHousing provides prospective homebuyers with a zero-, one-, or two-point mortgage product, with flexible underwriting standards, and little or no money down. Loans are originated through a network of 140 banks and mortgage companies throughout the Commonwealth. The Agency also administers a variety of second mortgage products that enable low-and moderate-income homeowners to make needed repairs (e.g., de-leading and lead paint abatement; repairs to and replacement of septic systems; retrofitting of properties to make them accessible to family members with a physical disability).

**Massachusetts Housing Partnership Fund (MHP)**

MHP is a quasi-public agency financed by the banking industry to support affordable housing and neighborhood development. MHP provides communities, local housing partnerships, and nonprofit and for-profit developers with technical assistance and below-market financing to create affordable rental housing and homeownership opportunities throughout the Commonwealth. It offers several long-term fixed-rate financing programs at favorable interest rates for rental properties of 5 or more units to for-profit and nonprofit developers; terms are for up to 20 years and amortization is for up to 30 years. Loan amounts are from \$250,000 to \$15 million, or as low as \$100,000 if part of a community redevelopment effort. Using these various permanent financing products, MHP expects in FY 2009 to provide permanent financing commitments of \$85 million for a total of 1,700 additional housing units, mostly in mixed income developments. MHP expects at least 500- 600 of these units to be affordable to households at 60% of area median income or below. MHP also administers the Soft Second Loan Program, which is funded by the Department of Housing and Community Development (See details under State Programs). The program provides second mortgage loans to low- and moderate-income first-time homebuyers to reduce their first mortgage amounts and to lower their

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initial monthly costs. The program has assisted over 12,000 first-time homebuyers to date and expects 1,350 to utilize the program in FY 2009. MHP provides on-going technical assistance and training to local, municipally appointed, housing committees and partnerships that are attempting to expand the supply of low and moderate income housing in their communities. MHP will also produce educational materials for local officials. It will also provide up to \$310,000 in approximately 30 contracts for third-party consulting services under the Chapter 40B Technical Review Assistance Program to help local Zoning Boards of Appeal and other municipal boards review proposed affordable housing developments seeking comprehensive permits pursuant to MGL c.40B. The program was developed in cooperation with DHCD and is funded by application fees from developers seeking Project Eligibility Letters from MassHousing, Massachusetts Housing Partnership, DHCD, and MassDevelopment. Finally, MHP will continue to administer a three year Production Capacity Grant program using Bank of America grant funds. The grants aim to increase non-profit affordable housing development throughout the Commonwealth by supporting and strengthening the staffing capacity of non-profit developers.

**Federal Home Loan Bank of Boston (FHLBB)**

The Federal Home Loan Bank of Boston is one of the 12 district banks in the Federal Home Loan Bank System. It is a wholesale bank (a bank for banks), that provides access to credit for its members and administers several programs to promote community development and expand affordable housing. The FHLBB covers the 6 New England states and is owned by more than 450 New England financial institutions. It offers several programs, the two principal ones are the Affordable Housing Program (AHP) and the New England Fund (NEF):

AHP All FHLBs are required to allocate 10 percent of their yearly net profits to a subsidy pool that provides discounted loans, and in some cases, grants, to member institutions. Members use these funds to support initiatives to develop and preserve affordable rental or ownership housing in their communities for households earning at or below 80 percent of the area median income. AHP funds are awarded in semi-annual competitive application rounds. Because there were no net profits in the prior year, there will not be any AHP rounds in 2009.

NEF An affordable housing program of the FHLBB, under which advances (loans) are made to member financial institutions to finance affordable housing. NEF has become one of the most widely used programs for the development of new mixed income ownership housing under the Mass Chapter 40B comprehensive permit law.

**Home Funders**

A group of private and public organizations joined together in 2003 to create a \$26 million fund to support the creation of housing for very low income families. Home Funders pools private dollars to make low-interest loans and grants to build housing where at least 30 percent of the units are reserved for extremely low income families.

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Loans are distributed through the Massachusetts Housing Partnership and CEDAC. Nearly \$20 million has been committed to the fund to date and it has made its first loans.

**Massachusetts Housing Investment Corporation (MHIC)**

MHIC is a private, 501(c)(3) non-profit corporation that provides a variety of financing products for affordable housing and community development projects in Massachusetts. Its products include a variety of loan types, equity investments in housing projects that qualify for federal Low Income Housing Tax Credits (LIHTCs), and equity investments in commercial community development projects that qualify for federal New Markets Tax Credits. MHIC loan products include pre-development, acquisition, construction, permanent, mini-perm, and bridge loans. Amounts, rates and terms vary by product type. Typically, loan sizes range from a minimum of \$100,000 to a maximum of \$10,000,000. MHIC works with both for-profit and non-profit developers, financing both rental and ownership projects. The agency is a leading purchaser of federal and state LIHTCs and historic tax credits in Massachusetts.

**Property and Casualty Initiative (PCI)**

A private community development loan fund capitalized by a consortium of twenty-six Massachusetts property and casualty insurance companies in 1999. PCI lends to a range of community development projects including affordable housing. It makes most of its loans directly, but may also participate with other community lenders.

**The Life Initiative (TLI)**

A private community investment fund capitalized by a consortium of eleven Massachusetts life insurance companies in 1998 (twelve companies now participate). TLI invests in a range of community development activities including affordable housing, channeling most (2/3) of its loans and investments through community loan funds and intermediaries.

**5. LOCAL RESOURCES**

**Community Preservation Act (CPA)**

Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds' fees. All fifteen Cape communities passed ballot questions by May 2005 to adopt the CPA. Thirteen communities exchanged CPA for the Land Bank, while two- Chatham and Provincetown, have both CPA and the Land Bank. Two communities- Bourne at 70% and Brewster at 50%- have required that a significant portion of their CPA allocation be spent on open space and thus reduced the potential amount available for affordable housing in those communities. Anywhere from \$1.2 million to nearly \$10

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million could now be available annually for affordable housing purposes across the region. Many CPA committees have funding criteria that encourage projects that address more than one of the CPA issue areas, and the Consortium encourages those types of projects whenever feasible.

**Community Development Block Grant (CDBG)**

During the mid 1990's, the towns of Barnstable and Yarmouth were designated as entitlement communities to receive CDBG funds. Both communities have used parts of their CDBG allocations for affordable housing purposes.

**Barnstable County Surplus Housing Funds**

Since 1998 the County has made five separate allocations totaling over \$1.2 million for a variety of affordable housing initiatives (\$700,000 for rental housing development; \$300,000 for homeownership initiatives, including support for a regional monitoring system of the resale of affordable units; and over \$200,000 for a variety of homelessness initiatives). While budget surpluses in the next few years are unlikely, the County will continue to be looked to for support of certain targeted housing initiatives.

**Cape Cod Commission**

The Commission requires that 10% of all residential developments of 30 units or 30 acres or more be set aside for affordable housing. 122 affordable units have been created as a result of the Commission's regulatory programs. In addition, the 2009 Regional Policy Plan includes cash mitigation for affordable housing impacts from commercial projects that come under Commission review; therefore, some funds for affordable housing creation should be available in those towns in which Commission-reviewed projects are located.

**Housing Trust Funds**

A number of Cape communities have established housing trust funds for locally generated revenue to be expended on affordable housing efforts, and Bourne, Chatham, Dennis, Eastham, and Yarmouth have taken advantage of changes in state legislation to create municipal housing trusts that have powers to act independently of Town Meeting.

**Town Donated Land**

Currently all fifteen towns in the County have designated a total of approximately 200 acres of undeveloped town-owned land for affordable housing.

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**Cape Light Compact**

This County consortium provides grants to low income owners to install energy efficient lighting and appliances and also provides subsidies to developers of newly constructed housing that meet Energy Star standards.

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**APPENDIX B**

**Citizen Participation Plan; Summary of Citizen Comments;  
and Copies of Public Notices**

**1. CITIZEN PARTICIPATION PLAN**

**Introduction:**

The Barnstable County HOME Consortium's Citizen Participation Plan (CPP) was prepared as required for the Consolidated Plan in accordance with CFR Part 91, Section 105. The purpose of the CPP is to outline the procedures for citizen's participation in the development and implementation of the Consortium's Five-Year Consolidated Plans, Annual Plans, Consolidated Annual Performance Reports (CAPER), and substantial amendments to five-year or annual plans.

The development of the Consolidated Plan takes place under the supervision of the Cape Cod Commission and the Barnstable County HOME Consortium Advisory Council. The Commission is Barnstable County's land use and planning agency and is responsible for the overall administration of the HOME Program. The Advisory Council is comprised of a representative from each of the fifteen towns, two at-large members and the Commission's affordable housing specialist as its ex-officio member. The Council has had representation from a broad range of housing and community interests, including local housing authorities, non-profit housing agencies, local housing partnerships, the elderly, tenants, banks, real estate, town government, the religious sector, human services and private citizens.

The Advisory Council was consulted on a regular basis and played an integral role in the development of the Consortium's CP. The broad range of housing/community interests and experience of the Advisory Council helped to ensure that the Consolidated Plan reflected what the community saw as its most critical needs and priorities.

A key element of the Consolidated Planning process is citizen participation. The CPP is designed to encourage the participation of low income households, particularly those living in slum and/or blighted areas and in areas where HOME funds are proposed to be used. The CPP encourages the participation of all citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual and/or hearing impediments. The CPP also encourages the participation of public and assisted housing residents in the development and implementation of the Consolidated Plan.

The community involvement process has three main objectives:

1. To help determine the housing, needs of our region.
2. To assess how well the County is meeting these needs.
3. To help determine priorities.

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**Citizen Participation in the Development of the Consolidated Plan:**

The following narrative describes how citizens of the Barnstable County can become involved in the development of the Five-Year Consolidated Plan, Annual Plans (also known as Action Plans), Consolidated Annual Performance Evaluation Reports (CAPER), Citizen Participation Plan, and Substantial Amendments. The Five-Year Consolidated Plan identifies priority housing needs within Barnstable County. It also identifies the funding (public and private) and the activities required to address priority needs over a five-year period. The Action Plan identifies the housing and community development funding and activities that the Consortium anticipates being available during each of the program years covered by the Five-Year Consolidated Plan. The Annual Plan also serves as the application for HOME program funds allocated by formula to the region. The Consolidated Annual Performance Review (CAPER) provides the public with the means to gauge the progress of each activity listed in an Annual Action Plan. This document is prepared at the end of each program year covered by a Five-Year Consolidated Plan.

1. **Consultation Meetings:** During the development of the Five-Year Consolidated Plan, the Consortium consults with local service providers (public and private) to obtain their opinion on the housing and needs of "special needs" households in the County. These households include: 1) elderly/frail elderly; 2) persons with HIV/AIDS; 3) substance abusers; 4) persons with developmental disabilities; 5) persons with mental disabilities; 6) persons with physical disabilities; and 7) the homeless. The consultations may include scheduled meetings, phone interviews, invitations to public meetings, and surveys as deemed appropriate.
  
2. **Public Hearings/Meetings:** The Consortium will schedule at least two public hearings per year as part of the regular monthly Advisory Council meetings to obtain citizen's views on housing needs, the development of proposed activities, and to review the program performance at different stages of the program year. The Consortium will provide timely notification of these meetings and public hearings of not less than one week. The County will notify the general public of the time and date of all public hearings by placing a legal advertisement in the Cape Cod Times. Additional notices may be posted on the Commission website- [www.capecodcommission.org](http://www.capecodcommission.org), County buildings, and in local government offices, libraries, and senior centers as deemed appropriate. All public hearings will be held in handicapped accessible locations. The County will make every effort to provide translation services for those needing it upon request. Requests should be made in advance and through the Cape Cod Commission- phone 508-362-3828.

**Encouragement of Citizen Participation:**

Encouragement will include legal ads in the Cape Cod Times. Additional notices may be posted on the Commission website- [www.capecodcommission.org](http://www.capecodcommission.org), County buildings, and in local government offices, libraries, and senior centers as deemed appropriate. All

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public hearings will be held in handicapped accessible locations. The County will make every effort to provide translation services for those needing it upon request. Requests should be made in advance and through the Cape Cod Commission- phone 508-362-3828. Citizens are encouraged to submit their views and proposals on all aspects of the housing plan at the public hearings. However, to ensure that citizens are given the opportunity to assess and comment on all aspects of the HOME program on a continuous basis, citizens may, at any time, submit written comments or complaints to the Cape Cod Commission, PO Box 226- 3225 Main Street, Barnstable, MA 02630, ATTN: Affordable Housing Specialist.

**Citizen Comment on the Consolidated Plan and Annual Plans:**

According to 24 CFR 91.105, all citizens, public agencies, and other interested parties have thirty (30) days to submit comments on the Consolidated Plan and Annual Plans. The Consortium will place a legal advertisement in the Cape Cod Times announcing the availability to examine the Consolidated Plan and the Annual Plans and all related documents at the Cape Cod Commission, 3225 Main Street, Barnstable, MA, 02630; at the Barnstable County Commissioners Office, Superior Court House, Main Street, Barnstable, MA. 02630; and all fifteen town halls in the county. The public hearing and availability of Consolidated Planning and Annual Plan documents will also be advertised for viewing on the Commission website at [www.capecodcommission.org](http://www.capecodcommission.org), and at selected housing organizations, and other municipal buildings and libraries as deemed appropriate. The official thirty day comment period will be begin when announced in the paper, but comments are encouraged at the hearings, and participants may contact the Cape Cod Commission office during regular office hours Monday through Friday 8:30am to 4:30pm.

**Barnstable County is including the following minimum requirements per 24 CFR 91.105 in the development of the Consolidated Plan:**

The Citizen Participation Plan requires that prior to adopting the Consolidated Plan, the County will make available to citizens, public agencies, and other interested parties the amount of assistance the jurisdiction expects to receive (including grant funds and program income) and the range of activities that may be undertaken, including the amount that will benefit low income persons. Barnstable County includes the expected grant fund amount and program income in the draft Consolidated Plan document for all public hearings and open comment periods related to the Consolidated Planning process. The expected amount is then included in any advertisement announcing the availability and final comment period of the draft Consolidated Plan, Citizen Participation Plan, and Annual Plans.

The plan will also identify Barnstable County's plans to minimize displacement and what type of assistance will be made available to those persons displaced. It is rare for the Consortium to undertake projects that include displacement or relocation. The County works closely with applicants in an effort to minimize permanent residential displacement. It would be the County's general practice not to approve any proposed

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HOME activities involving relocation of tenants, businesses, or owners unless circumstances warrant it. If a project is approved that results in displacement, the Consortium, in compliance with Uniform Relocation Act under the Federal Regulations, will work with a qualified relocation advisory agency to give relocation assistance to the occupants to be replaced.

**Amendments- Criteria for Amendment to Consolidated Plan:**

Due to changes in regional needs during program years, amendments and/or revisions to the Consolidated Plan and/or Action Plan may be necessary. Some changes may be substantial enough that they significantly alter the priorities of the Action Plan and ultimately the Five-Year Consolidated Plan. Amendments and/or revisions that are considered substantial will include:

**Substantial Amendments:**

- a. Reduction in funding of 25% or more of the HOME program;
- b. Addition of a new funding category from the prior year's Annual Plan with an allocation of \$100,000 or more;
- c. Deletion of a funding category from the prior year's Annual Plan that had an allocation of \$100,000 or more;
- d. Redefinition of the number and type of HOME program beneficiaries.

The HOME Consortium will follow the following procedures for any substantial amendments:

1. A legal advertisement will be placed in the Cape Cod Times announcing any substantial amendments to the Consolidated Plan, action plan, or citizen participation plan.
2. The public will have thirty (30) days to submit written and/or oral comments on the amendment from the date the public is notified via legal advertisement; all comments will be considered and a summary will be filed in the Affordable Housing department of the Cape Cod Commission and made part of the plan.
3. Approval must be granted by the Advisory Council for any substantial amendments;
4. A written admission to the Department of Housing and Urban Development (HUD) for approval will be required prior to the implementation.

**Performance Reports:**

The HOME Consortium will place a legal advertisement in the Cape Cod Times announcing the availability of the Consolidated Annual Performance Evaluation Report (CAPER) for review at the office of the Cape Cod Commission, 3225 Main Street, Barnstable, MA 02630. The Consortium will allow comments to the Cape Cod

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Commission on the performance report for a period of not less than fifteen (15) days prior to submitting to HUD for approval.

**Availability to the Public and Access to Records:**

To facilitate citizen access to HOME program information, the Cape Cod Commission's Affordable Housing department will keep all documents related to the HOME program on file at 3225 Main Street, Barnstable, MA 02630, which can be accessed upon request Monday through Friday from 8:30am to 4:30pm. The County will make every effort to provide translation services for those needing it upon request. Requests should be made in advance and through the Cape Cod Commission. Any questions or comments relating to the HOME program or plans can be mailed to the above address or by call 508-362-3828.

Information from the project files shall be made available for examination and duplication, on request, during regular business hours. The HOME Consortium will make every reasonable effort to assure that HOME program information is available to all citizens, especially those of low and incomes and those residing in blighted neighborhoods and/or HOME project areas. The location of the public files and public hearings are handicapped accessible.

Materials to made available shall include, but are not necessarily limited to the following: the Citizen Participation Plan; the Consolidated Plan; the Annual Action Plan; the Consolidated Annual Performance Evaluation Report (CAPER); records of public hearings; mailings and promotional materials; prior HOME applications; letters of approval; grant agreements; the construction specifications; labor standards and materials; proposed and approved HOME program applications for the current year; written comments or complaints received concerning the HOME housing programs; written responses from the HOME Consortium; and copies of the applicable Federal and State rules, regulations, policies, requirements and procedures governing the HOME program.

In no case shall Barnstable County disclose any information concerning the financial status of any program participant(s) which may be required to document program eligibility or benefit. Furthermore, Barnstable County shall not disclose any information which may, in the opinion of legal counsel, be deemed of a confidential nature.

**Technical Assistance:**

The Consortium's affordable housing staff offers technical assistance, upon request, to all low, very low and poverty income individuals and/or organizations serving low income neighborhoods or persons. The assistance is for the purpose of developing proposals to request funding under its HOME program and activities. Consortium staff will also provide technical assistance to grant recipients to ensure compliance with federal rules and regulations. Please contact the Cape Cod Commission, 3225 Main Street, Barnstable, MA 02630, or call 508-362-3828.

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**Complaints:**

The public hearings scheduled, as described in this Citizen Participation Plan, are designed to facilitate public participation in all phases of the HOME program planning process. Citizens are encouraged to submit their views and proposals on all aspects of the regional HOME housing plan at the public hearings. However, to ensure that citizens are given the opportunity to assess and comment on all aspects of the HOME program on a continuous basis, citizens may at any time submit written comments or complaints to the Cape Cod Commission, PO Box 226- 3225 Main Street, Barnstable, MA 02630, ATTN: Affordable Housing Specialist.

The Consortium will respond to all comments and complaints regarding any phase of the Consortium's Consolidated Plan, or any activities implemented under the plan, in writing within fifteen (15) working days of receipt of them, where feasible. Responses will be substantive, where appropriate. When complaints remain unsatisfied, the staff will bring the complaint to the Advisory Council for review and resolution.

**Adoption of the Citizen Participation Plan:**

The Citizen Participation Plan will be adopted as a section of the Consolidated Plan, thereby going through the same process of local review and public comment, ending with a thirty (30) day public comment period. Amendments and changes to the Citizen Participation Plan will be addressed in the annual update of the Consolidated Plan.

**Use of Citizen Participation Plan:**

The Barnstable County HOME Consortium will follow the citizen participation plan as outlined in this document.

**Any comments or questions about this plan can be directed to:**

**Affordable Housing Specialist  
Cape Cod Commission  
3225 Main Street  
Barnstable, MA 02630**

**Phone: (508) 362-3828; Fax: (508) 362-3136**

**Office Hours: Monday through Friday 8:30am to 4:30pm**

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**2. SUMMARY OF PUBLIC COMMENTS AND RESPONSES**

**March 19, 2009 Public Hearing Comments:**

Introduction: Staff noted that FFY 2009 was going to be a difficult year in which to make allocations given the significant decline in both the national and regional economy and in the region's real estate market. Other than Habitat projects, private Chapter 40B affordable homeownership projects are on hold. The primary affordable housing ownership activity is in towns that are proposing or implementing housing buy-down programs through the assistance of Community Preservation Act funding. Even though interest rates are at near record lows, the fact that banks and their regulatory agencies have tightened lending standards have made it more difficult for low income, first time homebuyers to qualify for a mortgage. The low income housing tax credit investor pool has shrunk considerably, thus making rental housing development much more difficult.

Comment: There was a question and much discussion as to whether the homeowner rehab program should continue to receive funding.

Response: There have been two loan commitments made to this program in the over one year since the program was redesigned in late 2007 (approximately \$130,000 of the \$150,000 allocated to the program over the last two years remains uncommitted). In addition to the concern of not enough applicants that qualify under the HOME program criteria, there is the issue of the relatively very limited regional impact. With a maximum loan amount of \$25,000 and a historical allocation of about \$100,000 per year, the Consortium could assist from 4-6 households in the region annually. In comparison, both Harwich/Dennis and Wellfleet/Provincetown have received state housing rehab grant awards of about \$1 million each for this year with the expectation of assisting from 30-40 households each just in those communities. In addition, the administrative costs for the rehab program are much higher on a per unit basis than the down payment program. After weighing all these factors, the general consensus among Advisory Council members at the hearing was to focus on the housing production and down payment programs in FFY 2009.

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

**Thirty Day Notice Period for Public Comments:**

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Comment: One commenter noted that in the local resources section that Provincetown had adopted the Community Preservation Act (CPA) and had kept the Cape Cod Land Bank. In addition, the commenter noted that three rental projects, totaling 85 affordable units, were in various stages in the pipeline.

Response: The change noted in the local resources section was made. In addition, Chatham was added as the other Cape community with both CPA and the Land Bank.

**BARNSTABLE COUNTY HOME CONSORTIUM  
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**3. COPIES OF PUBLIC NOTICES**

**CAPE COD TIMES  
PROOF OF PUBLICATION**

Date: 3/3/09

**C-10/CAPE COD TIMES**

**WEDNESDAY, APRIL 22, 2009**

**PUBLIC NOTICE  
BARNSTABLE COUNTY HOME CONSORTIUM  
2009 ANNUAL PLAN  
PUBLIC COMMENT PERIOD**

Pursuant to the requirements of the HOME Investment Partnerships Program, the Consortium will provide a thirty day comment period on its proposed 2009 Annual Plan. The proposed allocations in the 2009 Annual Plan of \$700,000 in HOME funds and \$25,000 in program income are as follows:

- Housing Production - \$375,000
- CHDO Housing Production - \$105,000
- Down Payment/Closing Cost Program - \$175,000
- Program Administration - \$70,000

As official notification of the actual funding amount has not been received from HUD, the HOME funding amount is an estimate and assumes a slight increase from 2008 funding levels. The estimated amount is therefore subject to change upon official notice of the appropriation.

This comment period will begin April 23, 2009 and ends May 22, 2009 at 5:00 p.m. The Annual Plan is available for review at the following locations:

- Barnstable County Commissioners Office
- Superior Court House
- Main Street
- Barnstable, MA 02630
- Cape Cod Commission
- 3225 Main Street
- Barnstable, MA 02630
- Town Halls in each town in Barnstable County
- Cape Cod Commission web site - [www.capecodcommission.org](http://www.capecodcommission.org)

The Annual Plan will contain a summary of public comments received. All comments should be submitted to:

Paul Ruchinkas, Cape Cod Commission, 3225 Main Street  
P.O. Box 226, Barnstable, MA 02630 or [pruchinkas@capecodcommission.org](mailto:pruchinkas@capecodcommission.org)  
4/22/09

Legal Notices 125

**Legal Notices 125**

**NOTICE OF PUBLIC HEARING**  
Barnstable County  
HOME Consortium  
Federal Fiscal Year  
2009 Allocations

In accordance with the provisions of Title 24 - Housing and Urban Development, Part 91 Consolidated Submissions for Community Planning and Development Programs - and with the provisions of the Consortium's Citizen Participation Plan, notice is hereby given of the following proposed action to be undertaken by the Consortium:

Prior to publishing the Federal fiscal year 2009 (July 1, 2009 - June 30, 2010) Action Plan for the expenditure of approximately \$670,000 in HOME program funding, the Consortium will hold the following public hearing:

- Thursday, March 19, 2009
- 8:30 AM to 9:30 AM
- Cape Cod Commission
- Conference Room
- 3225 Main Street
- Barnstable, MA 02630

The location is handicap accessible and if you need a reasonable accommodation, please contact Paul Ruchinkas at (508) 362-3828 by March 12, 2009.

The purpose of the hearing is to obtain the comments and views of citizens, public agencies, community organizations and other interested parties relative to Barnstable County housing needs, the development of proposed program activities, recommended allocation levels of programs, and HOME Consortium program performance. Any one unable to attend the hearing may submit written comments or questions on or before March 19, 2009 to the Cape Cod Commission, P.O. Box 226, Barnstable, MA 02630. Attention: Paul Ruchinkas or to [pruchinkas@capecodcommission.org](mailto:pruchinkas@capecodcommission.org). Any questions should be directed to Paul Ruchinkas at (508) 362-3828.  
3/6/09

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

**APPENDIX C. ANNUAL PLAN ALLOCATION FORMS**

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**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

**U.S. Department of Housing & Urban Development  
CPD Consolidated Plan  
Listing of Proposed Projects**

<u>Project ID</u>	<u>Project Title/Priority Objective/Description</u>	<u>HUD Matrix Code Title/Citation/Accomplishments</u>	<u>Funding Source</u>	<u>Funding Amount</u>
0001	Housing Production	01 Acquisition of Real Property	CDBG ESG HOME HOPWA	\$415,099.00
	Housing	570.201(a) 70 Housing Units	Total	\$415,099.00

To create affordable rental and ownership units through acquisition and/or rehabilitation of existing stock.

Help the Homeless?  
Help with HIV or AIDS?

Yes  
Yes

Start date: 07/01/09  
Completion Date: 06/30/10

Eligibility:  
Subrecipient:  
Location (s):

Local Government  
Addresses

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

U.S. Department of Housing & Urban Development  
CPD Consolidated Plan  
Listing of Proposed Projects

<u>Project ID</u>	<u>Project Title/Priority Objective/Description</u>	<u>HUD Matrix Code Title/Citation/Accomplishments</u>	<u>Funding Source</u>	<u>Funding Amount</u>
0002	Downpayment Closing Cost Assistance	05R Homebuyer Downpayment Assistance	CDBG ESG	\$175,000
	Housing	570.201 (e)	HOME	
	Downpayment Closing Cost Assistance	20 Households	HOPWA	
			TOTAL	\$175,000

Help the Homeless?  
Help with HIV or AIDS?

No  
No

Start date: 07/01/09  
Completion Date: 06/30/10

Eligibility:  
Subrecipient:  
Location (s):

Local Government  
Addresses

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

U.S. Department of Housing & Urban Development  
CPD Consolidated Plan  
Listing of Proposed Projects

<u>Project ID</u>	<u>Project Title/Priority Objective/Description</u>	<u>HUD Matrix Code Title/Citation/Accomplishments</u>	<u>Funding Source</u>	<u>Funding Amount</u>
0004	CHDO Housing 15% CHDO set aside	12 Construction of Housing 570.204 0 Households (General)	CDBG ESG HOME HOPWA Total	\$113,020 \$113,020 \$113,020
	Help the Homeless? Help with HIV or AIDS?	Yes Yes		
	Eligibility: Subrecipient: Location (s):	Local Government Addresses		

Start date: 07/01/09  
Completion Date: 06/30/10

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

**U.S. Department of Housing & Urban Development  
CPD Consolidated Plan  
Listing of Proposed Projects**

<u>Project ID</u>	<u>Project Title/Priority Objective/Description</u>	<u>HUD Matrix Code Title/Citation/Accomplishments</u>	<u>Funding Source</u>	<u>Funding Amount</u>
0005	Administration	21A General Program Administration	CDBG ESG HOME HOPWA Total	\$75,346
	Planning \$ Administration	570.206		\$75,346
	10% Admin set aside	0 Households (General)		
	Help the Homeless? Help with HIV or AIDS?	Yes Yes	Start date: 07/01/09 Completion Date: 06/30/10	
	Eligibility: Subrecipient: Location (s):	Local Government Addresses		

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

**APPENDIX D. CONSOLIDATED PLAN HOUSING NEEDS  
AND LOW INCOME/MINORITY CONCENTRATIONS**

**TABLE 4.1 (HUD FORM 2A)-SUMMARY OF HOUSING NEED PRIORITIES\***

<b>PRIORITY HOUSING NEEDS (households)</b>	<b>Priority Need Level High, Medium, Low</b>	<b>Unmet Need</b>	<b>Goals</b>		
<b>Renter- Total- 6,972</b>	<b>Small Related</b>	0-30%	H	927	35
		31-50%	H	724	35
		51-80%	H	725	35
	<b>Large Related</b>	0-30%	M	144	5
		31-50%	M	82	5
		51-80%	M	160	5
	<b>Elderly</b>	0-30%	H	821	25
		31-50%	H	613	25
		51-80%	H	432	25
	<b>All Other</b>	0-30%	H	942	35
		31-50%	H	749	35
		51-80%	H	653	35
<b>Owner- Total 11,514**</b>	0-30%	H	3,382	25	
	31-50%	H	3,295	20	
	51-80%	H	4,837	155	
<b>Special Needs</b>	0-80%	H	1,800	25	
<b>Total Goals</b>				<b>525</b>	

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

<b>Total 215 Goals</b>	500
<b>Total 215 Renter Goals</b>	300
<b>Total 215 Owner Goals</b>	200

\* Source of Data- 2000 Census and CHAS Table 1C

\*\* Development of affordable age-restricted (55+) ownership housing- low need

**TABLE 4.2 (HUD TABLE 1A)\*  
HOMELESS AND SPECIAL NEEDS POPULATION**

		Estimate of Need	Current Inven- tory	Unmet Need/ Gap	Relative Priority
<b>Individuals</b>					
<b>Example</b>	<b>Emergency Shelter</b>	115	89	26	M
<b>Beds / Units</b>	Emergency Shelter	85	58	27	L
	Transitional Housing	315	184	131	M
	Permanent Housing	641	245	396	H
	<b>Total</b>	1,041	487	554	
<b>Estimated Supportive Services Slots</b>	Job Training	N/A			
	Case Management	N/A			
	Substance Abuse Treatment	N/A			
	Mental Health Care	N/A			
	Housing Placement	N/A			
	Life Skills Training	N/A			
	Other	N/A			
<b>Estimated Sub- populations</b>	Chronic Substance Abusers	478	145	333	H
	Seriously Mentally Ill	422	128	294	H
	Dually - Diagnosed				
	Veterans	64	19	45	M
	Persons with HIV/AIDS	103	31	72	M
	Victims of Domestic Violence	167	51	116	M
	Youth	119	36	83	M
	Other- Chronic Homeless	473	100	373	H

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

\* Source- Data taken from the 2004 Continuum of Care application based upon the March 23, 2004 point in time count of the homeless population in the County.

**TABLE 4.2 (HUD TABLE 1A)\*  
HOMELESS AND SPECIAL NEEDS POPULATION**

		<b>Estimate of Need</b>	<b>Current Inven- tory</b>	<b>Unmet Need/ Gap</b>	<b>Relative Priority</b>
--	--	-----------------------------	------------------------------------	--------------------------------	------------------------------

**Persons in Families with Children\*\***

<b>Example</b>	<b>Emergency Shelter</b>	<b>115</b>	<b>89</b>	<b>26</b>	<b>M</b>
<b>Beds / Units</b>	Emergency Shelter	239	239	0	L
	Transitional Housing	95	70	25	M
	Permanent Housing	288	0	288	H
	Total	622	309	313	
<b>Estimated Supportive Services</b>	Job Training	N/A			
	Case Management	N/A			
	Substance Abuse Treatment	N/A			
	Mental Health Care	N/A			
	Housing Placement	N/A			
<b>Slots</b>	Life Skills Training	N/A			
	Other				
<b>Estimated Sub- populations</b>	Chronic Substance Abusers	173	77	96	M
	Seriously Mentally Ill	173	77	96	M
	Dually - Diagnosed				
	Veterans	21	9	12	M
	Persons with HIV/AIDS	21	9	12	M
	Victims of Domestic Violence	388	173	215	H
	Youth	0	0	0	L
	Other- Chronic Homeless	277	124	153	H

\* Data taken from the 2004 Continuum of Care application based upon the March 23, 2004 point in time count of the homeless population in the County.

\*\* Numbers are persons or beds; not units.

**BARNSTABLE COUNTY HOME CONSORTIUM  
FFY 2009 ANNUAL PLAN  
MAY 22, 2009**

**TABLE 4.3 (HUD TABLE 1B)\***

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need**</b>	<b>Goals</b>
Elderly	H	300	\$ 1,500,000	9
Frail Elderly	H	225	\$39,375,000	
Severe Mental Illness	H	175	\$30,625,000	4
Developmentally Disabled	H	200	\$35,000,000	4
Physically Disabled	H	275	\$ 1,375,000	8
Persons w/ Alcohol/Other Drug Addictions	H	425	\$11,925,000	
Persons w/HIV/AIDS	H	200	\$27,025,000	
Other				
<b>TOTAL</b>		1,800	\$146,825,000	25

\* Sources- 2000 Census; DMH and DMR staff; AIDS Support Group of Cape Cod; Orleans Council on Aging; 2004 Continuum of Care application.

\*\* The creation of new units was based upon the average total development costs of recent HOME-funded rental projects of \$175,000 per unit. If a Section 8 voucher rather than unit creation was needed, then approximately \$6,000 per unit per year was used. If rehabilitation of an existing home was needed as with the elderly and physically disabled populations, a cost of \$5,000 per unit was used. Finally, an Assertive Community Treatment model at \$28,125 per unit was assumed for the cost for housing those with addictions.

**BARNSTABLE COUNTY HOME CONSORTIUM  
 FFY 2009 ANNUAL PLAN  
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**TABLE 4.4 (HUD Table 1C)  
 Summary of Specific Homeless/Special Needs Objectives**

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

**BARNSTABLE COUNTY HOME CONSORTIUM  
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**TABLE 4.5 (HUD Table 2C)  
Summary of Specific Housing/Community Development Objectives**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Performance Measure</b>	<b>Goal</b>	<b>Actual Units</b>
1.	<u>Rental Housing Objectives</u>			
1a)	Create affordable rental housing.	Number of units	60/year	
		Number of units for HH at or below 30% AMI	6/year	
		Number of units for HH between 30-50% AMI	14/year	
		Number of newly built units that are accessible under Section 504	10% of newly built units	
		Number of newly built units that meet Energy Star standards	100% of newly built units	
2.	<u>Owner Housing Objectives</u>			
2a)	Create affordable ownership housing.	Number of units	10/year	
		Number of units for HH at or below 50% of AMI	1/year	
		Number of newly built units that are accessible under Section 504	10% of newly built units	

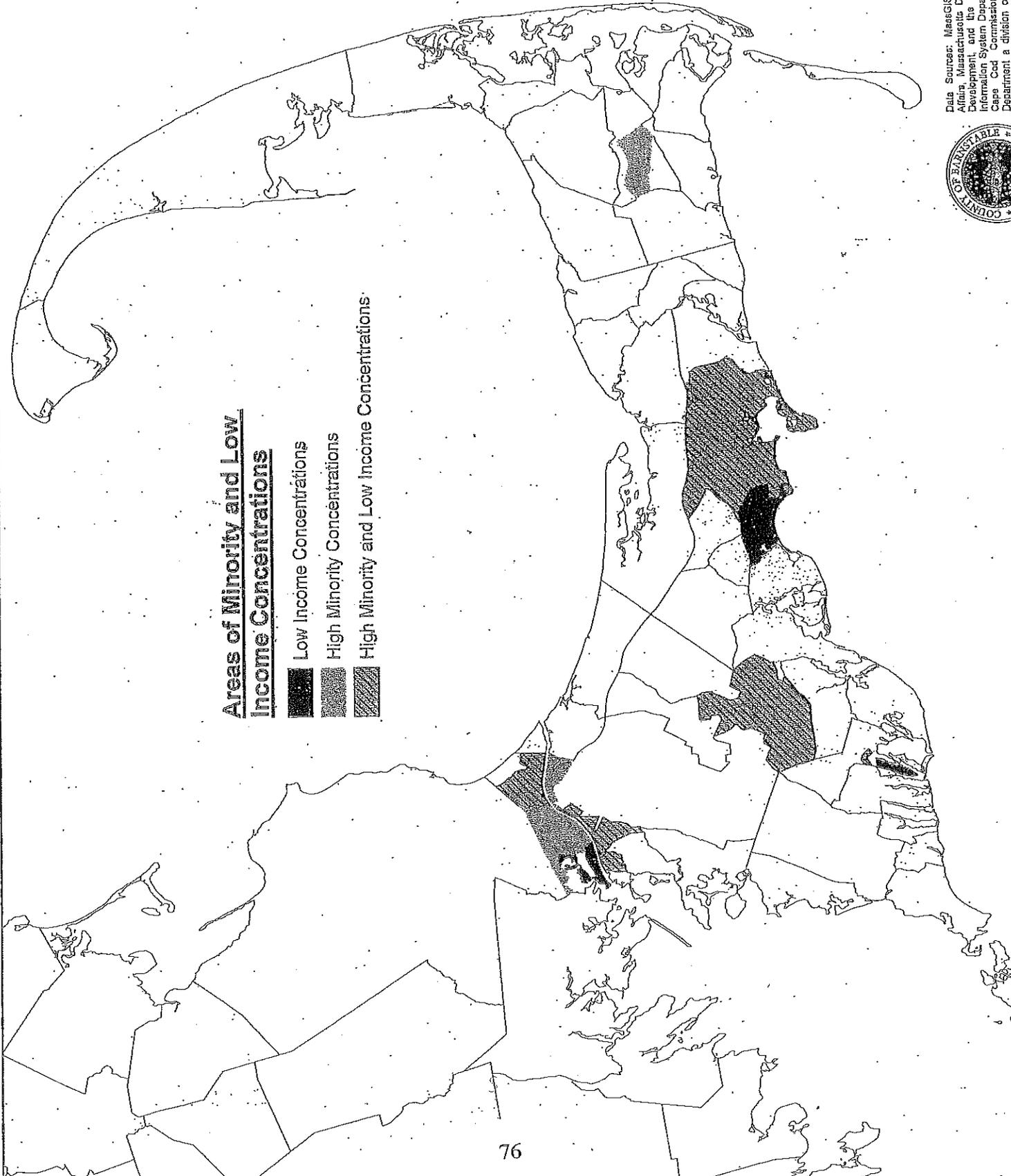
**BARNSTABLE COUNTY HOME CONSORTIUM  
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Obj #	Specific Objectives	Performance Measure	Goal	Actual Units
		Number of newly built units that meet Energy Star standards	100% of newly built units	
2b)	Provide down payment/closing cost assistance for first time homebuyers	Number of buyers assisted	20/year	
		Number of minority HH assisted	10% of assisted HH	
2c)	Provide homeowner rehab assistance for needed health, safety, and disability related repairs	Number of HH assisted	10/year	
		Number of minority HH assisted	10% of assisted HH	

BARNSTABLE COUNTY HOME CONSORTIUM  
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**Areas of Minority and Low  
Income Concentrations**

- Low Income Concentrations
- High Minority Concentrations
- High Minority and Low Income Concentrations



Data Source: MassGIS Executive Office of Environmental Affairs, Massachusetts Department of Housing and Community Development, and the Cape Cod Commission's Geographic Information System Department. This map was produced by the Cape Cod Commission's Geographic Information System Department a division of Barnstable County on April 8, 2008. Comments and corrections are welcome at the Cape Cod Commission office or email [gis@capcodcommission.org](mailto:gis@capcodcommission.org).



**BARNSTABLE COUNTY HOME CONSORTIUM**  
**FFY 2009 ANNUAL PLAN**  
**MAY 22, 2009**  
**APPENDIX E. CERTIFICATIONS**

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## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

- (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

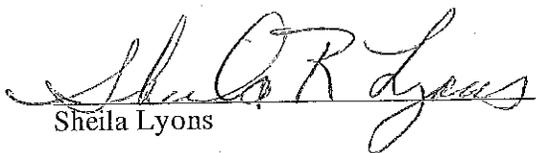
1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

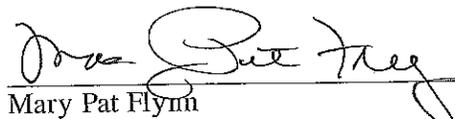
**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

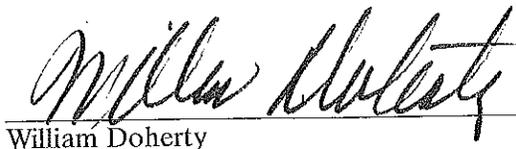
**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

BARNSTABLE COUNTY COMMISSIONERS

  
\_\_\_\_\_  
Sheila Lyons

5/27/09  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Mary Pat Flynn

  
\_\_\_\_\_  
William Doherty

**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

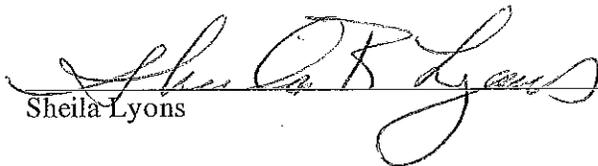
**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

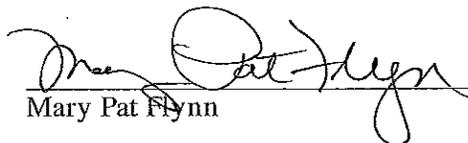
**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

BARNSTABLE COUNTY COMMISSIONERS

  
\_\_\_\_\_  
Sheila Lyons

5/27/09  
Date

  
\_\_\_\_\_  
Mary Pat Flynn

  
\_\_\_\_\_  
William Doherty

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

Place of Performance (Street address, city, county, state, zip code)

Check  if there are workplaces on file that are not identified here.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

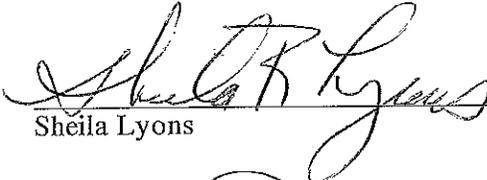
"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

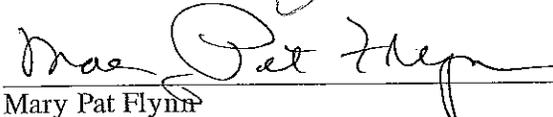
"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

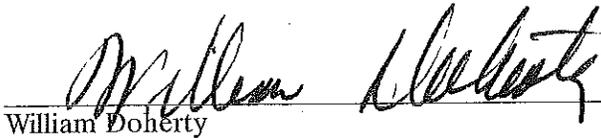
"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

BARNSTABLE COUNTY COMMISSIONERS

  
\_\_\_\_\_  
Sheila Lyons

5/27/09  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Mary Pat Flynn

  
\_\_\_\_\_  
William Doherty

**Application for Federal Assistance SF-424**

Version 02

\*1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

\*2. Type of Application

- New  
 Continuation  
 Revision

\* If Revision, select appropriate letter(s)

\*Other (Specify)  
\_\_\_\_\_

3. Date Received:

4. Applicant Identifier:

DC-25-0217

5a. Federal Entity Identifier:

\*5b. Federal Award Identifier:

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\*a. Legal Name: Barnstable County

\*b. Employer/Taxpayer Identification Number (EIN/TIN):  
04-6001419

\*c. Organizational DUNS:  
076612407

**d. Address:**

\*Street 1: 3225 Main Street  
Street 2: P.O. Box 226  
\*City: Barnstable  
County: Barnstable  
\*State: MA  
Province: \_\_\_\_\_  
\*Country: USA  
\*Zip / Postal Code 02630

**e. Organizational Unit:**

Department Name:

Division Name:

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix: Mr. \*First Name: Paul  
Middle Name: \_\_\_\_\_  
\*Last Name: Ruchinskas  
Suffix: \_\_\_\_\_

Title: Affordable Housing Specialist

Organizational Affiliation:  
Cape Cod Commission

\*Telephone Number: 508-362-3828

Fax Number: 508-362-3136

\*Email: pruchinskas@capecodcommission.org

**Application for Federal Assistance SF-424**

Version 02

**\*9. Type of Applicant 1: Select Applicant Type:**

B.County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\*Other (Specify)

**\*10 Name of Federal Agency:**

**11. Catalog of Federal Domestic Assistance Number:**

14.239

CFDA Title:

HOME Investment Partnerships Program

**\*12 Funding Opportunity Number:**

\*Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

County

**\*15. Descriptive Title of Applicant's Project:**

Annual HOME allocation to create and preserve affordable housing for the region's low income households.

**Application for Federal Assistance SF-424** Version 02

**16. Congressional Districts Of:**  
\*a. Applicant: 10th \*b. Program/Project: 10th

**17. Proposed Project:**  
\*a. Start Date: 07/01/09 \*b. End Date: 06/30/10

**18. Estimated Funding (\$):**

*a. Federal	\$753,456
*b. Applicant	_____
*c. State	_____
*d. Local	_____
*e. Other	_____
*f. Program Income	\$25,000
*g. TOTAL	\$778,456

**\*19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on \_\_\_\_\_

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E. O. 12372

**\*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

Yes  No

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

**Authorized Representative:**

Prefix: Ms. \*First Name: Sheila

Middle Name: \_\_\_\_\_

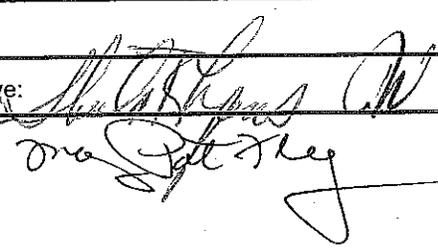
\*Last Name: Lyons

Suffix: \_\_\_\_\_

\*Title: Chairman, County Commissioners

\*Telephone Number: (508) 375-6648 Fax Number: (508) 362-4136

\* Email: bcco@cape.com

\*Signature of Authorized Representative:  \*Date Signed: 5/27/09