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COMMISSION

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TO: Barnstable County Commissioners  
FROM: Paul Ruchinkas, Affordable Housing Specialist  
DATE: November 16, 2011  
RE: FFY 2010 Commission affordable housing efforts

### **1. BARNSTABLE COUNTY HOME CONSORTIUM- \$749,819 FFY 2010 (7/1/10- 6/30/11)**

The Barnstable County HOME Consortium is comprised of the Cape's fifteen towns and Barnstable County, with the latter serving as the Consortium's lead entity. The only source of funding for the Consortium is the HOME Program. The Consortium received an allocation of \$749,819 for FFY 2010, and received an additional \$22,849 in program income over the course of the year. During this reporting period the Consortium expended \$750,997 in HOME funds allocated from FFY 2006 through FFY 2010. Included within the expenditures was \$33,485 from program income that was spent on down payment/closing cost and homeowner rehab program activities.

	<b>Funds Expended</b>	<b>Funds Leveraged</b>
Housing Production/CHDO	\$605,297	\$52,695,316
Down Payment/Closing Cost	\$ 72,509	\$ 996,491
Homeowner Rehab	\$ 5,750	N/A
Administration	\$ 67,441	N/A
Total	\$750,997	\$53,691,807

The Consortium was successful in directing HOME funds to address nearly all of the priorities identified in its 2010- 2014 Consolidated Plan and 2010 Annual Plan. **While the number of units created this year was lower than normal, this was still another very active year for the Consortium as there are a significant number of projects in the housing production pipeline. As noted in the chart on the next page, five projects with twenty-one (21) affordable units completed construction; there were three projects with one hundred sixty-eight (168) affordable units under construction; and new commitments totaling \$1,125,000 were made to eight projects that will create two hundred and sixty-four (264) affordable units.**



**a) Housing Production Program**

<b>Housing Production</b>	<b># Projects</b>	<b># Rental Projects</b>	<b># Affordable Rental Units</b>	<b># Ownership Projects</b>	<b>#Affordable Ownership Units</b>	<b>HOME Funds Committed</b>
Projects Completed	5	2	14	3	7	\$335,000
Prior Years' Commitments That Closed and Have Construction Underway	3	2	163	1	5	\$450,000
FFY 09-10 Commitments Not Closed	8	8	264	0	0	\$1,125,000
<b>Totals</b>	<b>16</b>	<b>12</b>	<b>441</b>	<b>4</b>	<b>12</b>	<b>\$1,910,000</b>

Since its inception, the Consortium has funded 64 projects that have been completed and occupied that have resulted in 829 affordable units: 45 rental projects with 705 affordable units and 19 ownership projects with 124 affordable units. HOME-funded projects represent approximately 15.3% of the affordable housing inventory in the region. While Consortium funds are typically the smallest source of a project's funding, they have been critical in assisting sponsors in securing the other necessary state and federal support.

**b) Down Payment Closing Cost Assistance (DPCC) Program**

For this reporting period six (6) low-income first-time homebuyers received assistance totaling \$51,288- an average loan amount of \$8,548. From its inception, this program has proven to be of great benefit to low-income residents seeking to purchase their first home; however, the HUD universal deed rider ruling has made use of HOME with almost any past and present commonly used deed restriction in the region impossible and has fundamentally restricted the use of the DPCC program to only non-deed restricted units.

Four loans were for market rate single family homes (average purchase price of \$185,000); one loan was for an affordable single family home that was purchased for \$135,000; and one loan was for a market rate condo that was purchased for \$194,000. All six households had incomes of between 51% - 80% of median income. **To date five hundred ninety (590) households have received assistance through the DPCC Program.** The Commission contracted with the Housing Assistance Corporation (HAC) to administer delivery of the DPCC program to eligible households.

DPCC loans were made in the following communities: Barnstable (2); Bourne; Falmouth; Provincetown; and Yarmouth.

	Households Assisted- FFY 2010	Households Assisted- Total Program
Down Payment/Closing Cost Program	6	590

The Consortium continues to successfully disburse HOME funding throughout the region: HOME assistance- either project or client based- was distributed or committed to projects or households in ten (10) of the fifteen (15) communities in Barnstable County during this program year.

The Consortium also continues to be successful in its minority outreach as 18.5% of the recipients receiving HOME assistance this program year were minorities (5 of 27), while the County minority population is 8.6%. Over the last six years, 17.3% of HOME assisted households have been minorities.

### c) Performance Measures

HUD requires that its HOME recipients develop annual and five year performance measures for the program (see Attachment B). The Consortium had a difficult time in achieving its annual goals in 2010 as it met or exceeded its goals on just six (6) of fifteen (15) measures. As noted earlier by the development project commitments in the pipeline, the Consortium expects to achieve its rental housing, homeless, and special needs goals over the course of the 2010-2014 Consolidated Plan period. However, achieving the current ownership goals are unlikely, and those goals will need to be amended in the coming program year should a resolution to the HUD deed rider ruling not be accomplished

## **2. OTHER INITIATIVES**

- Worked with five towns to develop and implement a DHCD-approved Regional Ready Renters program.
- Sponsored a LEED and Affordable Housing regional workshop.
- Developed a model Inclusionary Zoning Workforce Housing bylaw for the Town of Chatham.
- In coordination with the Department of Human Services applied for a HUD Fair Housing education and outreach grant.
- Active participation in the Regional Network To End Homelessness' grant committee. The Network's application last year was successful in securing \$1,500,319 in funding for various ongoing homelessness efforts and programs, including \$65,917 to assist in the creation of two new permanent supportive housing units by Duffy Health Center targeted to homeless veterans and two leased housing beds targeted to homeless individuals suffering from mental illness by Vinfen.
- Coordinate the Affordable Housing Technical Assistance Program, which once a year (as funds allow) makes \$3,000 to \$5,000 awards to towns, local housing authorities, and nonprofit organizations as seed money for affordable housing planning and development. The Commission made three (3) strategic planning awards totaling \$10,000 to the Town of Bourne, Housing Assistance Corporation, and the Bourne Affordable Housing Trust Fund.
- Member of CHAPA's Smart Growth/Energy Efficiency Committee
- Attended HOME 20<sup>th</sup> Anniversary Conference in Bethesda, MD.

## ATTACHMENT A

### HISTORIC BARNSTABLE COUNTY HOME CONSORTIUM PROGRAM ANNUAL ALLOCATIONS

YEAR	HOME ALLOCATION
1994	\$619,000
1995	\$671,000
1996	\$635,000
1997	\$619,000
1998	\$658,000
1999	\$706,000
2000	\$707,000
2001	\$784,000
2002	\$783,000
2003	\$772,797
2004	\$861,338
2005	\$773,880
2006	\$717,618
2007	\$713,764
2008	\$681,075
2009	\$753,465
2010	\$749,819
2011	\$664,528
<b>TOTAL</b>	<b>\$12,869,584</b>
<b>AVERAGE ANNUAL ALLOCATION</b>	<b>\$714,977</b>

## ATTACHMENT B- PERFORMANCE MEASUREMENTS

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

Obj #	Specific Objectives	Performance Measure	Annual Goal	Units-2010	Goal-2010-2010	Units-2010-2010
1.	<b><u>Rental Housing Objectives</u></b>					
1a)	Create affordable rental housing.	Number of units	45/year	14	45	14
		Number of units for HH at or below 30% AMI	5/year	3	5	3
		Number of units for HH between 30-50% AMI	15/year	4	15	4
		Number of newly built units that are accessible under Section 504	10% of newly built units	21% (3 of 14)	10% of newly built units	21% (3 of 14)
		Number of newly built units that meet Energy Star standards	100% of newly built units	100% (14 of 14)	100% of newly built units	100% (14 of 14)
		Number of newly built units that are LEED certified	25% of newly built units	86% (12 of 14)	25% of newly built units	86% (12 of 14)

**Homeownership Production and Homebuyer Assistance Housing Objectives 2a) and 2b): Affordability for the purpose of providing decent housing**

<b>Obj#</b>	<b>Specific Objectives</b>	<b>Performance Measure</b>	<b>Annual Goal</b>	<b>Units/HH-2010</b>	<b>Goal-2010 - 2010</b>	<b>Units/HH-2010-2010</b>
<b>2a)</b>	<b>Create affordable ownership housing.</b>	Number of units	10/year	7	10	7
		Number of units for HH at or below 50% of AMI	1/year	3	1	3
		Number of newly built units that are accessible under Section 504	10% of newly built units	0% (0 of the 3 newly built units)	10% of newly built units	0% (0 of the 3 newly built units)
		Number of newly built units that meet Energy Star standards	100% of newly built units	100% (3 of 3 units)	100% of newly built units	100% (3 of 3 units)
		Number of newly built homes that are LEED certified	25% of newly built units	0% (0 of 3)	25% of newly built units	0% (0 of 3 units)
<b>2b)</b>	<b>Provide down payment/closing cost assistance for first time homebuyers</b>	Number of buyers assisted	20/year	6	20	6
		Number of minority HH assisted	10% of assisted HH	0% (0 of 6)	10% of assisted HH	0% (0 of 6)

### Homeless/Special Needs Objectives

<b>Obj. #</b>	<b>Specific Objectives</b>	<b>Performance Measure</b>	<b>Goal</b>	<b>Units-2010</b>	<b>Goal-2010-2010</b>	<b>Units-2010-2010</b>
<b>1.</b>	<b><u>Homeless Objectives</u></b>					
1a)	Create permanent supportive housing for homeless individuals or families.	Number of units	2/year	0	2	0
<b>2.</b>	<b><u>Special Needs Objectives</u></b>					
2a)	Create rental housing for any of the high priority special needs populations.	Number of units	2/year	2	2	2