

Easton Affordable Housing Trust

ACTION PLAN FY2011-2015



Adopted: (DRAFT November 2009)

Prepared for
Easton Affordable Housing Trust
Board of Trustees

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OUR MISSION

**Expand housing opportunities in Easton for people in need
by facilitating the creation of affordable units and
connecting residents to housing assistance.**



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EXECUTIVE SUMMARY

We, the Board of Trustees of the Easton Affordable Housing Trust, adopt this Action Plan to guide our initiatives over the next five years (fiscal years 2011-2015). Our mission is to expand housing opportunities in Easton for people in need by facilitating the creation of affordable units and connecting residents to housing assistance. Through our mission, we aim to increase housing diversity in our community while responding to the Massachusetts housing mandate.

We derived our goals to respond strategically to Easton's housing needs and the direction provided through our planning workshop.

Our Goals

- Convert existing homes to permanently affordable units
- Match residents to housing assistance
- Give relief to homeowners to help them stay in their home
- Facilitate redevelopment and new construction of affordable housing

We intend to implement six initiatives over the next five years to address our goals.

Our Initiatives

- Establish a local homebuyer assistance program
- Connect residents with housing assistance programs
- Establish an Easton Housing Office
- Promote adoption of an Inclusionary Zoning Bylaw
- Establish a Small Grants Program to allow low-income homeowners to stay in their homes
- Develop affordable units through reuse of existing buildings and/or new construction

This Action Plan describes Easton's affordable housing needs, explains our goals and priority initiatives, and includes a one-year action matrix, five-year budget, as well as additional information to support the achievement of our initiatives.

INTRODUCTION

What is the Easton Affordable Housing Trust?

The Town of Easton created the Affordable Housing Trust, per Massachusetts General Laws Chapter 44 Section 55C (MGL c.44 s.55C), in May 2008 with a unanimous vote of Town Meeting. The purpose of the Housing Trust, as stated in Warrant Article 23 is to “provide for the creation and preservation of affordable housing in Easton for the benefit of low and moderate income households.¹” The bylaw is included in the Appendix.

A housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing.

What does the Board of Trustees do?

The Town created our seven-member Board of Trustees to oversee the Easton Affordable Housing Trust funds. The Board of Trustees must include one member of the Board of Selectmen (BOS). The BOS has the authority to appoint the other six members, one of which can be the Town Administrator.

Our powers and authority are set forth in accordance with MGL c.44 s.55C. BOS approval is required to purchase, sell, lease, exchange, transfer, or convey any interest in real property. A two-thirds majority vote of Town Meeting is required to incur any debt, borrow any money, grant any mortgage, or pledge trust assets.

It is our fiduciary responsibility, bestowed upon us by the Town of Easton, to ensure that the Housing Trust funds are used in a responsible manner. In fact, our impetus for initiating this Action Plan is our desire to establish a deliberate focus to our work and the use of the Housing Trust’s resources.

¹ Note: The intention established through the warrant article explanation was for the Housing Trust to serve households at or below 80% of the area median income (AMI). Different programs and entities define the terms “low” and “moderate” income in various ways. For the purpose of this document, we refer to low-income as at or below 80% AMI. We refer to moderate-income per the Community Preservation Act definition of less than 100% AMI.

Furthermore, we recognize that our work is but one facet of the Town's work to maintain a high quality of life for its current and future residents. It is our responsibility to establish and maintain open dialogues and coordinate our work with other town officials, boards, and commissions.

**Easton Affordable Housing Trust
Board of Trustees**

David Colton, Town Administrator & Chair of Board

Ellen Barlow, Selectperson

Tom Caron

Chris Dunlea

Susan Horner, Executive Director of the Housing Authority

Steve Merlin

Amy Rodrigues

Staff Support

Alice Savage, Acting Director of Planning & Community Development

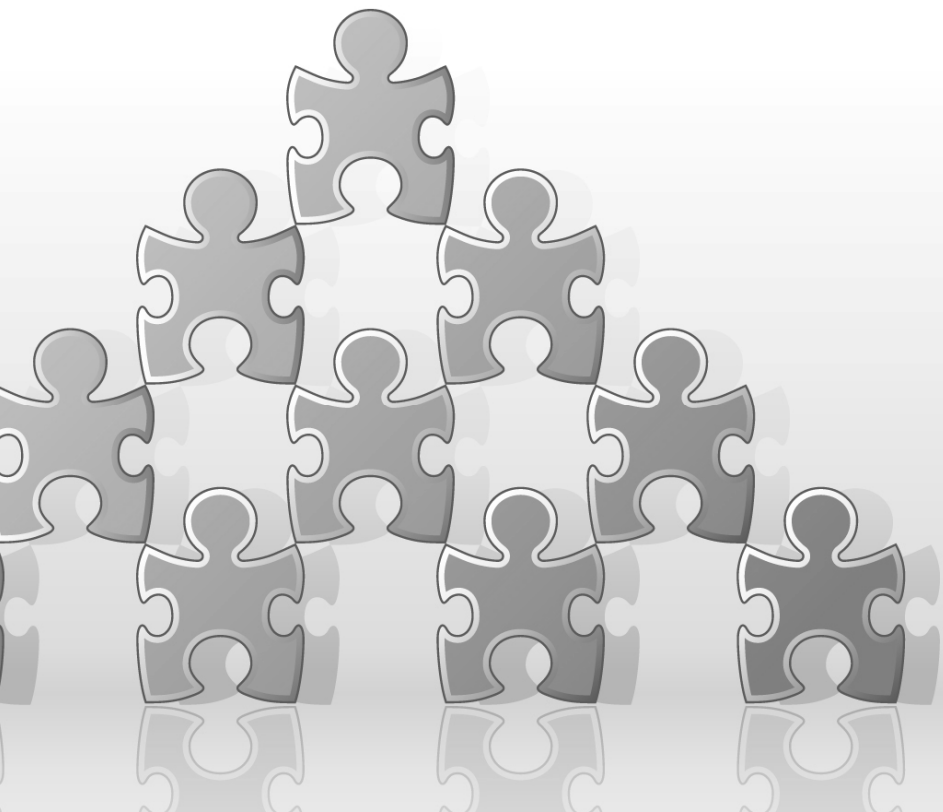
How was this Action Plan developed?

In June 2009, the Town of Easton contracted with planning consultants Jennifer Goldson of JM Goldson and Beth Rust of ECR Enterprises to develop an Action Plan, budget, program descriptions, and supporting documents for the Easton Affordable Housing Trust.

Working with the planning consultants, the Board of Trustees studied the existing documents and plans, particularly the 2005 Easton Housing Production Plan, to identify and assess Easton's housing needs. The planning consultants updated and supplemented the information provided through this review to create materials for a planning workshop.

The workshop materials are found in the appendices and include "Easton's Unmet Housing Needs", "What have other Affordable Housing Trusts in MA Accomplished?", and a "List of Project Ideas," which listed 21 ideas for possible housing assistance programs, development projects, and outreach initiatives.

On July 1, 2009, the planning consultants facilitated a workshop with members of various Town boards and committees in addition to the Board of Trustees to identify goals, priorities, and preliminary project concepts for the Trust (a summary of the workshop results can be found in the appendices).



Workshop participants included members of the Board of Selectmen, Planning and Zoning Board, Community Preservation Committee, Council on Aging, Board of Assessors, Finance Committee, Historical Commission, and the Fair and Affordable Housing Committee.

At the planning workshop, participants worked in focus groups to respond to a series of questions. Each group then shared its collective responses to the questions. At the conclusion of the workshop, participants prioritized potential Trust initiatives using a group decision-making technique, referred to as "dot-voting."

The goals and priorities laid out in this Action Plan are based on a combination of ideas and feedback from Town board and commission members, recommendations by the planning consultants regarding best practices and strategies, and the Board of Trustee's analysis of needs and consideration of priorities.

Easton's Affordable Housing Needs

This brief description of Easton's affordable housing needs is based on the detailed housing needs analysis completed in 2005 through the Housing Production Plan, with updated 2009 figures provided by the Trust's planning consultant. In our analysis, we considered the needs of low-income² and moderate-income³ households, families, elderly, and special needs populations, in addition to availability of affordable rental and homeownership units and programs.

Low-Income Households

Low-income households are households with incomes at or below 80% of the area median income. Households with this level of income often include young professional singles and couples just entering the workforce, families, single-parents, elderly individuals, disabled individuals, as well as teachers and municipal employees. For example, a four-person household making at or below to \$64,000 annually is considered a low-income household.⁴

For housing to be counted on the state's Subsidized Housing Inventory, it is restricted to low-income households through a property restriction or deed rider. Individual units within housing programs often have income limits for the residents. In this way, the governmental agencies that provide the required subsidy and grant amounts ensure that the housing developed benefits its intended resident.

The Easton specific limits for 2009 are listed below. These limits are published by the federal Housing and Urban Development agency (HUD) annually for each area in the country.

² Low income = household income at or below 80% of the area median income (AMI). In Easton, which is part of the Easton-Raynham, MA HUD Metro FMR Area, a four-person household with low-income has an income at or below \$64,000. This Metro FMR Area includes the Towns of Easton and Raynham.

³ Moderate income = household income of up to 100% of the area median. In Easton, a four-person household with moderate-income has an income of up to \$100,000.

⁴ Note: The mathematical discrepancy between 80% of AMI (AMI=\$100,000) with the figure of \$64,000 that is actually considered 80% AMI for Easton is attributable to a federal cap related to the U.S. median income.

Household Size Income Limits 2009, Easton-Raynham area	1	2	3	4	5	6
<u>50% – Very Low Income</u>	<u>35,000</u>	<u>40,000</u>	<u>45,000</u>	<u>50,000</u>	<u>54,000</u>	<u>58,000</u>
<u>80% - Low Income</u>	<u>44,800</u>	<u>51,200</u>	<u>57,600</u>	<u>64,000</u>	<u>69,100</u>	<u>74,250</u>

Homebuyers: Homeownership is out of reach for most low-income households. Based on our analysis of Easton’s housing market from Jan-Apr 2009, the median sales price of a single-family home (\$329,000) is approximately \$129,000 more than what a four-person household with low-income could afford. From Jan-June 2009, ten homes (2.3% of all units sold) sold at prices that would be affordable to a four-person household with low-income.

The median sales price of a condominium in Easton in the same period is about \$20,000 more than what a two-person household with low-income could afford. From Jan-June 2009, 13 units sold at prices affordable to two-person households. The median condominium price was about \$100,000 more than a low-income single-person could afford.



The Greater Attleboro/Taunton HOME Consortium offers a homeownership assistance to first-time homebuyers, including in Easton, however, the program provides an average of only \$5,200 per household and has only assisted two first-time homebuyers in Easton in the past five years (out of a total of 76 households the program assisted across its region). Further inquiry would be needed to determine if program use in Easton is low due to level of financial assistance, program terms, awareness/outreach, or other factors.

Renters: Based on our internet search conducted in June, there is a minimal amount of units listed for rent in Easton. Although the median rental prices are within a range that would be considered affordable to a low-income household (based on FY09 Fair Market Rents established by the US Department of Housing and Urban Development), there are a very limited number of rental units on the market at the time of our “snapshot” data.

Conclusion

This analysis indicates a significant need for homebuying assistance as well as increased affordable rental opportunities for low-income households.

Moderate-Income Households

Moderate-income households are those with incomes between 80-100% of the area median. For example, a four-person household with an income between \$65,000 and \$100,000 is a moderate-income household in the Easton’s metropolitan area.⁵

Community Preservation Act funds can be used to create, preserve, and support housing for both low- and moderate-income households.

Homebuyers: Homeownership is currently more possible in Easton for moderate-income households than in past years. The median sales price of a single-family home, based on an analysis of Easton’s housing market from Jan-Apr 2009, is slightly less than the maximum that a four-person household with moderate income could afford.

Renters: Based on an internet search in June, there is a minimal amount of units listed for rent in Easton. However, of those that were listed, they were within a range that would be affordable to a moderate-income household.

Conclusion

This analysis indicates less need for housing assistance for moderate-income households and is inconclusive on the need for additional rental units at prices affordable to moderate-income households.

⁵ Easton is located in the Easton-Raynham, MA HUD FMR Area which includes the Towns of Easton and Raynham.

Families

Easton's families have critical housing needs, particularly low-income families.⁶ Eighty-three percent of low-income families who rent a home in Easton pay more than 30% of their gross income for housing costs.⁷ According to standards used by the US Department of Housing and Urban Development, households are considered cost burdened when housing costs are more than 30% of gross income.⁸

Easton has the highest percentage of cost burdened renter families in the region. Likewise, Easton's share of cost-burdened low-income homeowner families (81%) is second only to Sharon in the region.⁹

In comparing the high level of need among both low-income renter and homeowner families with the current amount of affordable units available to families (10 rental units; 19 homeownership units), the need for assistance is significant. Currently, 616 families are on the waiting list for the Housing Authority's 10 family apartments.

Conclusion

Families in Easton have a significant need for affordable homes both to rent and to own.

⁶ Note: According to US Census Bureau, "A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family." See "Current Population Survey – Definitions and Explanations" at <http://www.census.gov/population/www/cps/cpsdef.html>

⁷ This figure refers to families of 2 to 4 people.

⁸ See HUD definition of "moderate rent or cost burden": <http://www.huduser.org/publications/affhsg/worstcase/appendixb.html>

⁹ This figure refers to families of 2 to 4 persons.

Elderly

Easton's elderly residents (age 62 years and older)¹⁰ are also in need of affordable homes, particularly among the low-income homeowner population. The Easton Housing Authority has 203 affordable rental units available to low-income elderly and persons with disabilities with a current waiting list of 118 people.

Among low-income elderly renters in Easton, 292 (42%) are cost burdened. For every affordable rental unit available to the elderly, there are less than two low-income elderly persons in need. Whereas, among Easton's low-income elderly homeowners, 47% are cost burdened. For every affordable homeowner unit, there are 25 low-income elderly in need.



The Greater Attleboro/Taunton HOME Consortium provides loans to low-income property owners for housing renovations, including improvements to address health and safety issues and energy upgrades, with an average loan of \$23,680.

However, over the past five years no renovation loans have been awarded to Easton property owners (out of a total 46 awards in the region).¹¹

Conclusion

There is less need for additional elderly rental housing and more need for housing assistance and/or greater housing choice within Easton for low-income elderly homeowners.

¹⁰ For the purposes of this report, the definition of "Elderly" is based on Easton's "Chapter 40B Affordable Housing Production Plan", Tables 18 and 19, which source HUD, CHAS 2000 Data.

¹¹ Additional research would be needed to determine the amount of Easton residents, if any, that have applied for funding.

Special Needs Population

The term “special needs” is a general term used to refer to people with physical, mental health, or developmental disabilities. These special needs populations often require specially designed housing and/or professional services. In addition, some communities have identified other special needs populations and developed housing to accommodate those needs, for example: parenting grandparents, HIV/AIDS population, people in recovery for substance abuse, victims of domestic violence, etc. . .

According to the US Census, an estimated 2,433 Easton residents have a disability, which equates to approximately 11% of Easton’s total population (22,299). Easton’s population with a disability is lower than the Bristol County and state population with disabilities in all age groups, as shown in the table below.

Population, By Age, with a Disability			
	Easton	Bristol County	Massachusetts
5-20 Years	354 (6.5%)	9,629 (8.2%)	116,151 (8.6%)
21-64 Years	1,528 (11.6%)	60,051 (19.7%)	663,354 (17.9%)
65+ Years	551 (27.6%)	30,009 (42.3%)	305,241 (37.8%)
Total	2,433 (11%)	99,689 (19%)	1,084,746 (17%)
Source: Bureau of the Census, Census 2000, Summary File 3, Table DP-2, via American Fact Finder at www.census.gov			

Easton’s current inventory of special needs housing includes 29 units of barrier-free housing (10 of which are owned by the Easton Housing Authority and 19 units constructed under MGL C.40B).¹² Easton also has six 24-hour supervised homes (formerly called “group homes”) and in the Greater Brockton region there are 61 24-hour supervised homes.¹³

¹² Source: Easton 2005 Affordable Housing Production Plan with updates by Susan Horner, Executive Director of Easton Housing Authority.

¹³ Source: Judith Berry Williams, Area Director, Brockton Department of Developmental Services (via email to JM Goldson, October 2009).

According to Judith Berry Williams, Area Director, Brockton Department of Developmental Services (DDS), there are 250 DDS consumers in the Greater Brockton region, 24 in Easton.

Conclusion

A comprehensive analysis of the need for special needs housing may be warranted since the 2005 Housing Production Plan did not address special needs housing in depth. The Town may consider conducting a more thorough study to determine level of need for various the types of special needs housing as part of the next update of the Housing Production Plan.

Note: Easton's housing needs are described in detail in Easton's 2005 Affordable Housing Production Plan and summarized with updated figures in the Appendices (Easton's Unmet Housing Needs).

OUR GOALS & INITIATIVES

Our goals respond strategically to Easton's housing needs and the direction provided through the planning workshop. As indicated in the housing needs analysis, there is particular need to provide affordable rental and homeownership housing for low-income households, including families and young professionals, and to assist low-income elderly homeowners.

Through the planning workshop, there was a clear call to execute a proactive and intentional housing agenda to create affordable units and to help people, to promote and fund affordable housing as a centralized municipal service, and to use the Housing Trust as a repository for CPA housing funds.

Workshop participants urged the Board of Trustees to address the problems of struggling families and the elderly, increase the number of housing units that count on the state's Subsidized Housing Inventory, increase public understanding of affordable housing needs, and connect residents to housing assistance.

Participants encouraged the creation of new affordable units both through development projects, including adaptive reuse of historic properties, and housing assistance programs.

In addition, participants stressed the importance of public education and advocacy for creation of affordable housing, particularly advocacy for Easton's adoption of an Inclusionary Zoning bylaw.

The feedback from the workshop clearly articulated the four goals listed on the next page.

Our Four Goals

- A. **CONVERT EXISTING HOMES:** Create homes that are affordable to low-income homebuyers by converting existing market-rate homes to affordable homes, through deed restrictions and mortgage assistance to first-time homebuyers.

- B. **MATCH RESIDENTS TO ASSISTANCE:** Assist low-income residents in need of housing assistance by providing current and accessible information on available assistance, including the Trust's own programs as well as other federal, state, and private financial assistance.

- C. **GIVE HOMEOWNERS RELIEF:** Provide direct financial assistance to homeowners, particularly those not served by existing programs, to allow residents to stay in their homes.

- D. **FACILITATE REDEVELOPMENT AND NEW CONSTRUCTION:** Create and promote construction of affordable units as well as homes for special needs populations. Do this through new development, or redevelopment of existing and/or historic buildings.

Addressing Our Goals through Initiatives

The six initiatives, described below, detail how the Housing Trust funds will be used to address each of our four goals over the next five years. The immediate initiatives will be the focus of our first year efforts and will build a strong foundation of accomplishment. This will expand our capacity before we focus on the intermediate and long-range initiatives.

IMMEDIATE INITIATIVES

To initiate within the first year

Our objective is to launch the three immediate initiatives, listed below, within the first year after adopting this Action Plan. These three initiatives will respond in some ways to all four of our goals, but most particularly to our goals to convert existing homes to affordable housing (Goal A), connect residents to housing programs (Goal B), and help existing homeowners stay in their homes (Goal C).

INITIATIVE 1: Establish a local homebuyer assistance program that provides mortgage assistance subsidies.

Easton can realize many benefits from a Homebuyer Assistance Program. Unlike affordable housing units that are part of specific new developments, a Homebuyer Assistance Program typically targets converting existing housing that is for sale and converts it to affordable housing. The affordable units created through this program would count on the state's Subsidized Housing Inventory.

Initiative 1 Responds to Goal A

Convert existing market-rate homes to affordable homes

The program's subsidy takes the form of direct payments to purchasers after they have been determined eligible to participate in the program, completed a homebuyer course, and have located a property to purchase that meets program requirements. In this type of program, the prospective purchaser finds the property in the private housing market and the maximum loan/grant amounts are set by size/type of dwelling unit.

The Board of Trustees may also suggest potential properties to the buyer, including historical homes, as candidates to consider. The program requires each subject property to be bound by a permanent affordable housing deed restriction upon closing.

✦ A detailed program description and sample application is included in the “Additional Materials” section of this Plan.

🕒 Measurable Objective: Create an average of four affordable units every two years through the homebuyer assistance program with an average of \$100,000 per unit subsidy given in exchange for a permanent property restriction. Evaluate program success and identify challenges each year to confirm or improve structure of program.

INITIATIVE 2: Connect qualifying residents with housing assistance programs.

As part of our role in outreaching for the Trust’s housing assistance programs, we can also provide residents in need with information about various other state, federal, and private programs.

Housing assistance can take a variety of forms:

homebuyer assistance, rental assistance, support

for rehabilitation or repairs, reverse mortgages, etc. Some existing programs include the Greater Attleboro/Taunton HOME Consortium Home Renovation and Homeownership programs and Massachusetts Housing Partnership’s Soft Second Mortgage program.

<p>Initiative 2 Responds to Goals B and C</p> <p>Match residents to assistance</p> <p>Give homeowners relief</p>

✦ More information and recommendations for this outreach initiative is included in the “Additional Materials” section of this Plan.

🕒 Measurable Objective: By June 2010, create (1) an official town repository for information on available housing assistance, (2) an informative web-presence about housing assistance opportunities, (3) technical assistance contact/hotline, as well as (4) an annual schedule for ongoing outreach to low-income households (for example, at the Natural Resources Trust of Easton - Harvest Fair)

INITIATIVE 3: Create an Easton Housing Office to implement the town's affordable housing goals and programs and to support the work of the Housing Trust and the Community Preservation Committee.

Housing creation will be greatly facilitated by the creation of a housing office. The office would provide a single-focused area within the Town of Easton for housing related matters. The office would maintain a central list of persons interested in housing opportunities, periodically review the inventory of affordable units, and move forward on housing projects

and programs. In particular, the housing office would administer the homebuyer assistance program and connection initiative as well as promote and foster all our initiatives. Having a centralized office is critical to the effectiveness of the Housing Trust and to coordinate housing activities among various Town housing groups.

Initiative 3 Responds to All Our Goals

- Convert existing homes
- Match residents to assistance
- Give homeowners relief
- Facilitate redevelopment and new construction



In addition, the housing office will be critical to maintain strong communications with the community, increase public awareness, and garner public support for local housing initiatives.

Only through strong and consistent public communications can we maintain transparency and strong public relations, which is critical to ensure adequate and ongoing funding for the Trust.

🕒 Measurable Objective: Establish the Easton Housing Office by March 2010.

INTERMEDIATE INITIATIVES

To initiate within the first two years

Within the first two years, we will undertake a fourth initiative (in addition to advancing our immediate initiatives), as described below.

INITIATIVE 4: Promote adoption of an Inclusionary Zoning Bylaw to create affordable units in private residential developments.

Through adoption of an Inclusionary Zoning Bylaw, the Town of Easton could require that residential developers include a specified amount of affordable dwelling units in their developments. Some inclusionary zoning bylaws/ordinances allow

a developer to provide cash payments to the municipality in lieu of producing affordable housing units. A payment of this sort should be earmarked for affordable housing and could be allocated to the Housing Trust to provide an additional revenue stream. Easton could provide zoning for certain districts in the Town where density bonuses are granted in exchange for units of affordable housing or cash-in-lieu payments.

**Initiative 4 Responds to
Goal D**

Facilitate redevelopment and
new construction

Based on the state's Commonwealth Capital database (2009), more than 110 communities in Massachusetts have inclusionary zoning or similar provisions in their bylaws/ordinances. Newton was the first community in the state to adopt inclusionary zoning during the 1960s (formalized in 1977). Over 200 units of affordable housing units were created over the course of Newton's 40-year history with inclusionary zoning.¹⁴

- ✦ More information about Newton's program can be found in the Commonwealth's Smart Growth/Smart Energy Toolkit: www.mass.gov/envir/smart_growth_toolkit.
- ✦ Massachusetts Housing Partnership offers free resources on Inclusionary Zoning, go to: www.mhp.net/community_initiatives/resources.php.

¹⁴ ✦ *National Housing Conference Affordable Housing Policy Review: Inclusionary Zoning: Lessons Learned in Massachusetts*, January 2002. (http://www.mhp.net/uploads/resources/inclusionary_zoning_lessons_learned.pdf)

🕒 Measurable Objective: Present a proposed zoning bylaw (or options) to the Planning Board and Board of Selectmen by winter 2010/11 for consideration at May 2011 Town Meeting.

LONG-TERM INITIATIVES

To initiate within the first five years

The two items listed below are long-term initiatives. We want to emphasize, however, that these initiatives are as important as our immediate goals, and in some cases even ranked higher by workshop participants. These initiatives are long-term for purely practical reasons.

The first initiative (#5) may require additional time to initiate due to the need for a non-CPA funding source (for eligibility reasons).¹⁵ Whereas, the second initiative (#6) may require more priming due to the complexities involved with development projects and may require greater effort to generate public support than the immediate and intermediate goals.

INITIATIVE 5: Establish a Small Grants Program to allow low-income homeowners to stay in their homes.

Low-income homeowners in Easton currently have access to rehabilitation funds from the Greater Attleboro/Taunton HOME Consortium.

However, the program, which loans an average of approximately \$24,000 per project, requires an affordable housing restriction of 15 years and exempts condominiums and mobile homes. In the past five years, the program has provided loans to 46 properties in the region, but none in Easton.

Initiative 5 Responds to Goal C

Give homeowners relief

¹⁵ Section 12 of the CPA statute requires that if a property interest is acquired with CPA funds then a permanent deed restriction is required – a small program like this would not lend itself to a deed restriction. The applicability of this section depends on whether the funds are used to acquire a property interest or not. The other question is whether the program is actually creating “community housing” as defined by the CPA (note, the statute allows creation, preservation, and support of community housing as opposed to assistance for a income-qualified household – assistance to households is usually a byproduct of creating, preserving, or supporting affordable units. Municipal counsels have varying interpretations of what is CPA eligible. You may want to ask Town Counsel for an opinion regarding CPA eligibility of a small-repair program that does not require a deed restriction.

Establishing a small grant program with more flexible requirements could address a need for low-income homeowners to make small health and safety repairs (of \$3,000 or less per project) without restrictions to property type or requirements for an affordable housing restriction, and with a streamlined application and award process.

✦ This program could be modeled after Sudbury's Small Grants Program. For more information, download Sudbury's program description and application at:

<http://www.sudbury.ma.us/committees> and click on "Sudbury Housing Trust."

🕒 Measurable Objective: Generate non-CPA revenue (e.g., inclusionary zoning payments or negotiated developer mitigation payments) for the Housing Trust that would enable the Trust to establish this flexible program in FY2014.

INITIATIVE 6: Develop affordable rental, homeownership, and/or special needs housing through reuse of existing buildings (possibly historic buildings) and/or new construction on infill properties.

Through the Affordable Housing Trust's powers to undertake a variety of real estate activities, with Board of Selectman approval, the Trust can facilitate development of affordable units. The type of development we envision is small-scale new construction on infill properties and conversion of historic or other buildings to affordable housing. In this endeavor, the Easton Historical Commission will be an important resource to support the identification and evaluation of historic properties with conversion potential.

Initiative 6 Responds to Goal D
Facilitate redevelopment and new construction

The Trust, with staffing support from the Housing Office, can determine feasible and appropriate location, design, type, and program of development as well as control developer selection.

✦ A general framework for this development initiative is included in the “Additional Materials” section of this Plan.

✦ The Massachusetts Housing Partnership's *Developing Affordable Housing on Public Land: A Guide for Massachusetts Communities* provides instruction for assessing sites, setting goals, preparing an RFP, and other information. Download a free copy at: http://www.mhp.net/community_initiatives/resources.php, then click on “MHP Guidebooks.”

🕒 Measurable Objective: Begin work to actively identify a development site in FY2012 with intent to create 2-4 units of affordable housing by FY2014. Projected budget estimates \$550,000 over 5-years for this initiative.

ONE-YEAR ACTION MATRIX

	Month 1 _____	✓	Month 2 _____	✓	Month 3 _____	✓	Month 4 _____	✓	Month 5 _____	✓	Month 6 _____	✓
General/ Admin	<ul style="list-style-type: none"> - Present Plan to town boards - Post Plan on web & make copies available - Create Trust webpage 		<ul style="list-style-type: none"> - Finish presenting Action Plan to town boards - Post Plan on web & make copies available - Send press release about Plan to local papers 		<ul style="list-style-type: none"> - Hold public meeting to present Action Plan 							
Init. 1: Homebuyer Assist. Program	<ul style="list-style-type: none"> - Meet with CPC to present details of proposed program and upcoming request for CPA funds 		<ul style="list-style-type: none"> - Submit CPA Project Proposal to CPC by deadline (Dec/Jan). 		<ul style="list-style-type: none"> - Meet with CPC to review project proposal 		<ul style="list-style-type: none"> - Secure CPC recommendation for funding to TM 		<ul style="list-style-type: none"> - Ensure warrant article submitted for CPA funding 		<ul style="list-style-type: none"> - Evaluate units on the market and units on Historical Commission list to identify potential units to offer program participants. 	
Init. 2: Connect to Programs			<ul style="list-style-type: none"> - Collect information on programs to create official repository 		<ul style="list-style-type: none"> - Update webpage with links and information about programs 		<ul style="list-style-type: none"> - Create press release, flyers, etc announcing repository, web info, and how to get technical assistance 					
Init. 2: Create Housing Office	<ul style="list-style-type: none"> - Finalize Community Housing Specialist (HC) job description /salary - Request CPC admin funds 		<ul style="list-style-type: none"> - Advertise position 		<ul style="list-style-type: none"> - Secure admin funding from CPC - Review applications, interview finalists, select top candidate 		<ul style="list-style-type: none"> - Offer position to top candidate and work out final details 		<ul style="list-style-type: none"> - HC begins work 			

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	Month 7_____	✓	Month 8_____	✓	Month 9_____	✓	Month 10_____	✓	Month 11_____	✓	Month 12_____	✓
Gen.												
Init. 1	<ul style="list-style-type: none"> - Secure Town Meeting approval of year 1 funding - Finalize program details and marketing plan, and submit LIP application to DHCD for state approval 		<ul style="list-style-type: none"> - Secure DHCD approval of program - Begin marketing and application period (60 days) 		<ul style="list-style-type: none"> - Hold information sessions for applicants 		<ul style="list-style-type: none"> - Hold lottery to rank the ready-buyer list 		<ul style="list-style-type: none"> - Buyers start to find property 		<ul style="list-style-type: none"> - Buyers select Property 	
Init. 2	<ul style="list-style-type: none"> - Prepare for public information meeting - Create annual schedule for regular and active outreach 		<ul style="list-style-type: none"> - Hold public information meeting 		<ul style="list-style-type: none"> - Continue to keep web links and resources/literature current 							
Init. 3	Completed		Completed		Completed		Completed		Completed		Completed	

Budget (1-5 years)

Description	FY11	FY12	FY13	FY14	FY15	5 Year Total	Notes
	Budget	Budget	Budget	Budget	Budget		
Prior Year Carry Forward	\$0	\$12,845	\$7,925	\$17,275	\$19,975		
Revenue/Financing	\$425,000	\$160,000	\$425,000	\$260,000	\$525,000	\$1,795,000	
<i>CPA Project Appropriation</i>	\$425,000	\$160,000	\$425,000	\$160,000	\$425,000	\$1,595,000	Alternate large/smaller requests. Total allocation requested does not exceed currently available CH reserve plus 10% CPA projected revenue (including projected declining state trust fund distributions.)
<i>Other Revenue/Income</i>	\$0	\$0	\$0	\$100,000	\$100,000	\$200,000	Initiative #4: \$100k received in FY14 and FY15 from Inclusionary Zoning passed in FY12
Interest	\$4,250	\$1,600	\$4,250	\$2,600	\$5,250	\$17,950	1% of revenue annually
Expense	-\$401,000	-\$151,000	-\$401,000	-\$241,000	-\$526,000	-\$1,720,000	
<i>Administrative</i>	-\$1,000	-\$1,000	-\$1,000	-\$1,000	-\$1,000	-\$1,000	Trust admin expenses. Expenses for Initiative #3 can draw from admin funds.
<i>Homebuyer Assistance Program</i>	-\$300,000	-\$100,000	-\$300,000	-\$100,000	-\$300,000	-\$1,100,000	Initiative #1: Fund 4 units every other year at an average cost of \$100k.
<i>Small Repair/Loan Program</i>				-\$40,000	-\$25,000	-\$65,000	Initiative #5: Requires non-CPA funds. Timing dependent on inclusionary zoning funds
<i>Small (Re)Development</i>	-\$100,000	-\$50,000	-\$100,000	-\$100,000	-\$200,000	-\$550,000	Initiative #6: Development initiatives, includes pre-development feasibility on Town owned, tax title, or other property
Salaries	-\$15,405	-\$15,520	-\$18,900	-\$18,900	-\$18,900	-\$87,625	\$26/hr, start at 20 hr/week, then 25 hr in FY13, with \$3770 annually for benefits. Reflects 50% as funded by Trust. Note: Benefits levels may need annual adjustment.
Capital	\$0	\$0	\$0	\$0	\$0	\$0	
Total	\$12,845	\$7,925	\$17,275	\$19,975	\$5,325	\$5,325	

Note: This budget assumes that preparatory work for Initiative #4 (inclusionary zoning) would be conducted jointly by the Community Housing Specialist working with Town Counsel, however, the Trust may instead consider contracting a consultant or attorney

Additional Information for Selected Initiatives

Information and Application for the Easton Homebuyer Assistance Program

Outreach & Awareness Initiative

Community Housing Specialist – Job Description

General Framework for Trust's Role in Development Process



Information and Application for Easton Homebuyer Assistance Program Easton, MA

The Homebuyer Assistance Program is a great opportunity for First-Time Home Buyers to purchase a home in Easton.

This packet contains specific information about the Easton Homebuyer Assistance Program, including eligibility requirements, the selection process, and an application.

We invite you to read this information and submit an application. Our office is available to assist you in this process.

The key milestones for these housing opportunities:

- Application Period opens Day, Month Day, Year
- Information Session Day, Month Day, Year, Time, Place
- Application Deadline Day, Month Day, Year, Time
- Lottery Day, Month Day, Year, Time, Place

Submitting an application is the first step. The application can be downloaded from the website at: <http://websiteaddress/> using keyword Program Name, and is available at the [list place include one that is open the evening, perhaps library], or by calling the Lottery Agent.

Please contact the Lottery Agent below for any questions.

Name, Organization
Address, own, MA ZIP
Phone
email@address

Program description

The **Easton Homebuyer Assistance Program** provides grants to eligible buyers to assist them in purchasing homes in Easton. The grants are awarded to eligible applicants selected by lottery. The grant amounts are intended to reduce the purchase price of the home to an affordable level. In exchange, the deed will maintain the future affordability of the home. The grant amounts are enough to give people a reasonable choice of houses and enough to offset the effect of this deed rider. The maximum grant amounts vary by type of home (condominium or single family) and size (# of bedrooms).

The Easton Affordable Housing Trust has appropriated \$xxx,xxx for this program from CPA funds at the 2xxx Annual Town Meeting. These funds may be used to provide housing opportunities for low income households.

This Program is for First-Time Homebuyers who earn at or below 80% of the Area Median Income, who meet all the requirements under the Local Initiative Program (LIP) administered by the Massachusetts Department of Housing and Community Development (DHCD). This is so these units can be counted as part of the Subsidized Housing Inventory.

We can help you determine your eligibility.

Here is a summary of the process:

1. Interested applicants submit the completed application with required documents, including a mortgage pre-approval.
2. Eligible applicants are entered in the lottery which is held to create a ranked Ready-Buyer List. The grants are then offered to buyers in this ranking.
3. The top three (?) buyers select a property to purchase. The Easton Affordable Housing Trust may offer available properties, or suggest possible historical homes. Historic homes may have a historic preservation component to them and additional funds may be available for renovations if needed.
4. After acceptable property inspections are performed, the grant is awarded (up to the maximum amount) and the home is purchased. The property is then added to the Subsidized Housing Inventory after the deed restriction is recorded.

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The grant amounts are based on (1) the number of bedrooms in the dwelling, or (2) maximum grant amount, or (3) other [to be determined by the Trust].

Housing Type	# BR	Median Sale Price	Affordable Sale Price*	Estimated Repairs	Maximum Trust Subsidy
Detached Single Family	3	\$329,000	\$185,000	\$6,000	\$138,000
Condominium	2	\$180,000	\$122,000	\$3,000	\$55,000

*Assuming tax rate of \$12 per \$1,000, 6% interest rate, \$350 condo fee.
Condominium owners will be assessed a monthly fee the same as market rate units; owners of single family homes will be assessed market rate property taxes for a period until the assessment cycle reduces the value of the dwelling, which may be up to 18 months.

In accordance with State Guidelines, the initial purchase prices are established so that a household is not required to spend more than 30% of the 70% of the Boston Area Median Income (AMI) monthly for housing costs. These purchase prices vary depending on the unit style and size.

Property inspections by qualified Massachusetts-licensed inspectors are required for units in this program and are paid for by the Easton Affordable Housing Trust. The inspection covers all the items normally covered in a property inspection and includes a pest inspection, air testing for radon, smoke/CO2 detection, and lead paint. Any additional testing is performed if any hazards are detected. This additional testing will also be reimbursed by the Trust up to \$1,000 and the buyer paying any remaining balances.

The Trust may elect not pay for repairs, as it expects that any such repairs are either inconsequential or will be completed by the seller prior to closing. All inspections are required to be completed within three weeks after the acceptance by the seller of an Offer to Purchase.

Lottery description:

1. Once the application period is open, the marketing and outreach starts. Flyers are distributed to real estate agencies, area non-profits, school and other municipal entities, Boston-area outlets. Paid advertisements are placed in local and regional papers, as well as minority periodicals. Notices are posted on websites at the state and Town level, and additional notifications are placed throughout the marketing period to ensure sufficient interest is reached.

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2. Applications will be available on-line and sent to anyone interested in the lottery. Notice of the lottery and applications are also available in hardcopy at a site that has evening hours.
3. Applications received are dated, and checked for completion of all required components. An application will be considered complete when all required items on the checklist have been provided. Applicants are encouraged to complete the checklist as an aide to the process.
4. The applicant's household size will be determined from the application, and required number of bedrooms as indicated on the application. Within the lottery, priority shall be given to households requiring at least the total number of bedrooms in the unit.
5. The applicant's income will be verified and compared to the income limits. The applicant household is required to be at or less than the 80% Area Median Income limits for the Easton Statistical Area as published by HUD. This includes all income prior to any deductions from all adult household members. Income and assets are determined using the method as in the HUD Section 8 program, defined at 24 CFR 5.609. Household income limits are:
 - Household of 1 - \$ 44,800, Household of 2 - \$ 51,200, Household of 3 - \$ 57,600
 - Household of 4 - \$ 64,000, Household of 5 - \$ 69,100, Household of 6 - \$ 74,250
6. Household assets shall not exceed \$ 75,000 in net cash value. Assets include but are not limited to all cash, cash in savings accounts, checking accounts, certificates of deposit, bonds, stocks, retirement accounts, value of real estate holdings and other capital investments. Include the value of the asset, with a deduction for the reasonable cost of selling the asset. The value of necessary personal property (furniture, vehicles) is excluded from asset values.
7. Eligible applicants shall not have owned a home within three years preceding the application, with the exception of displaced homemaker, single parents and senior households (where at least one household member is 55 or over).

A displaced homemaker is an individual who is an adult, who has owned a home only with a spouse, who is legally separated from a spouse, and who does not currently own the home previously owned with a spouse.

Single parents, are individuals who owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);

Additional exceptions are made for households that owned a principal residence not permanently affixed to a permanent foundation, and households that owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

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8. Applicants will be notified for incomplete application packages by email first and letter if no response has been received after 5 days.
9. Persons must submit all the necessary information by the application deadline. No faxed applications will be accepted. Late applications (applications mailed and/or received after the above date) and applications that are incomplete will not be accepted.
10. Applicants who have been deemed ineligible will be notified in writing of the decision and given time to contact the lottery agent in writing to disagree with the determination. Failure to contact the lottery agent in writing will result in the waiving of your rights for further review.
11. The State allows 70% of affordable units to be offered to those with 'Local Preference' with the approval and review of documented need. If Easton has documented such need, the units offered in the Easton Homebuyer Assistance Program might be offered alternately as local, general, local in a pattern of three. Local applicants have a connection to Easton and include:
 - current Easton residents
 - families with children enrolled in school in Easton
 - employees of the Town of Easton, including the schools systems
 - employees of a business located in Easton.

Former residents and family members of current residents are not permissible within the Local Preference definition.

12. There will be two lottery pools maintained for the Ready-Buyer List:
 - 1) General Pool – All eligible applicants
 - 2) Local Pool - All eligible applicants with verified local preference
13. The local pool will be adjusted with increased opportunities for minorities if the representation of the local pools is less than xxx% (per DHCD). This is done by selecting as many minority applicants from the general pool as needed to augment the local pool.
14. Once the Lottery Agent has verified the information contained in the application and confirmed eligibility, eligible applicants will be given lottery numbers and told the date, time and place of the lottery.
15. At the lottery, the lottery numbers will be pulled for each pool by an independent third party and witnessed by representatives of the Town in a public setting. The lottery numbers will be assigned a number in the sequence in which they are drawn and recorded in the order of selection on the Lottery Drawing List. The list of numbers drawn will be posted and all applicants will be informed of their ranking.
16. The drawing will create one Ready-Buyer List from the two lottery pools. This is done by pulling one ticket from the Local, then General, then Local pool. This pattern is repeated until all tickets are drawn.

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17. The grants are awarded based on bedroom size. The household needing at least three bedrooms will be offered the opportunity to purchase first, then the household needing two bedrooms, followed by the households needing one bedroom.
18. The lottery coordinator shall maintain the Ready-Buyer List for two-years.
19. The top three household are given the grant opportunity and able to search for an eligible property. They are given 120 days to complete the transaction. In the event that any of the applicants are unable to obtain financing, withdraw for any other reason, or do not comply with guidelines within that time, the next qualified applicant will be offered that particular unit. In general, the 120 days allows for:
 - 20 Days – Select property, negotiate price, sign Offer to Purchase
 - 20 Days – Complete Home Inspections, execute Purchase and Sale
 - 10 Days – Submit Financing
 - 20 Days – Obtain Financing Commitment
 - 30 Days - Close
 - 20 Days - Contingency
20. The buyer may engage a real estate agent to show potential properties, and the Trust may recommend agents familiar with the Program.
21. The Easton Affordable Housing Trust may also suggest potential properties to the buyer, including historical homes. The Trust offers these as merely candidates to the buyer, who is responsible for selecting their home. ¹⁶
22. The property selected must be deemed eligible:
 - Not already be on the Subsidized Housing Inventory
 - Qualified Home Inspection Report with no substantial issues¹⁷
 - Title V Certificate
 - Review of Condominium documents with no substantial issues
23. Buyers are required to obtain legal representation for the transaction starting with Purchase and Sale.
24. The State programs and bank products have specific closing and financing requirements which have been adopted by the Program.
 - The loan must have a fixed interest rate through the full term of the mortgage.

¹⁶ Note: Qualified historic homes may be eligible for additional grant money, up to \$xx,000, through the Easton Community Preservation Program for historic restoration. As a condition of this historic preservation grant, the Town would secure an historic preservation restriction on the property, which would require future changes to the exterior of the building to be approved by the Easton Historical Commission.

¹⁷ Or, for eligible historic properties, securing additional funding from the Community Preservation Act to restore the property.

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- The loan must have a current fair market interest rate, no more than 2 percentage points above the current MassHousing rate.
 - The loan can have no more than 2 points.
 - The buyer must provide a down payment of at least 3%; half must come from the buyer's own funds.
 - The buyer cannot provide more than 50% of the purchase price in cash
 - The buyer may not pay more than 38% of their monthly income for the mortgage
 - Non-household members shall not be permitted as co-signers of the mortgage.
25. The Easton Affordable Housing Trust requires that first-time homebuyers attend and obtain a completion certificate from an accepted First Time Homebuyer Class prior to closing.
26. Final qualification against all requirements will be verified before the execution of Purchase and Sale, and again before closing (if closing is longer than six months from the Purchase and Sale) as determined by the Lottery Agent.
27. The Fair Housing Act prohibits discrimination in housing because of Race or color, National origin, Religion, Sex, Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18. An applicant who believes that they have been discriminated against in the buyer selection and sales process may contact: the Massachusetts Commission Against Discrimination (617) 994-6000; and/or the United States Department of Housing and Urban Development (617) 994-8300.

AFFORDABLE HOUSING APPLICATION

Must Be Completed and Returned By Month, Day, Year, Time

Applicant Legal Name _____ Phone Number _____ E-mail _____
Address _____ City _____ State/Zip _____

Co-Applicant Legal Name _____ Phone Number _____ E-mail _____

Address _____ City _____ State/Zip _____

I learned of this lottery from (check all that applies):

Website: _____ Letter: _____

Advertisement: _____ Other: _____

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- _____ Completed application signed by all individuals over the age of 18
- _____ Copy of 2007 and 2008 Federal tax returns, as filed, with 2008 1099's, W-2's and schedules, for every current or future person living in the household over the age of 18
- _____ Copy of last consecutive three months of pay stubs, for all salaried employed household members over 18. Six months of income for hourly and seasonal workers.
- _____ Copy of last consecutive three months statements and documents that indicate the payment amounts from all other sources of income of all members listed on the application, such as alimony and/or child support, Social Security benefits, all types of pensions, employment, Unemployment Compensation, Workman's Compensation, alimony, disability or death benefits and any other form of income – on organization letterhead
- _____ Current statements of all assets showing current value including all bank accounts, investment accounts, cash life insurance policies, retirement accounts. Include copy of last three months of each asset statement - on organization letterhead.
- _____ Mortgage pre-approval and proof of adequate assets to cover down payment and closing costs
- _____ Documentation regarding current interest in real estate, if applicable
- _____ No Income Statement, signed and notarized, for any household member over 18 with no source of income, if applicable

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Household Information - List all members of your household including yourself

Number of Bedrooms Needed: _____

Names of all Persons to Reside in Dwelling (First Name, Middle Initial, Last Name)		Relation to Head	Age	Date of Birth	Social Security Number	Minority Category * (Optional)
HEAD						
2						
3						
4						
5						

*Minority preference categories include only Native American or Alaskan Native, Black or African American, Asian, Native Hawaiian or Pacific Islander; or other (non-White); and the ethnic classification Hispanic or Latino. Requires a separate self-declaration document.

Local Preference – **Check all that apply, and attach documentation showing this preference:**

- 1) current Easton resident, address: _____
- 2) family of children currently enrolled a Easton school, school/grade: _____
- 3) employee of the Town of Easton, title: _____
- 4) employee of the Easton school system, title: _____
- 5) employee of a business located in Easton, business name: _____

Property - Do you own or have an interest in any real estate, land and/or mobile home? Yes () No ()

Address: _____ Current Value: _____

Have you sold real estate or other property in the past three years? Yes () No () If yes, attach settlement statement

When: _____ Address: _____

Sales Price: _____

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Income - List all income of all members over the age of 18 listed on application to reside in the unit, such as wages, child support, Social Security benefits, all types of pensions, employment, Unemployment Compensation, Workman's Compensation, alimony, disability or death benefits and any other form of income; including rental income from property. Adults with no income are required to submit a notarized statement. If additional space is needed, please attach another sheet.

#	Source of Income	Address/Phone# of Source	Amount per Year
1			
2			
3			
4			
5			
TOTAL			

Assets - List all checking, savings accounts, CD's, stocks, bonds, retirement accounts, savings bonds and any other investments below. If additional space is needed, please attach another sheet. Household assets do not include necessary personal property.

#	Type of Asset	Account No	Value, Balance
1	Checking account		
2	Savings account		
3	Retirement account		
4	Other: _____		
5	Other: _____		
6	Other: _____		
TOTAL			

APPLICANT(S) CERTIFICATION

I/We certify that our household size is _____ persons, as documented herein.

I/We certify that our total household income equals \$_____, as documented herein.

I/We certify that our household has assets totaling \$_____, as documented herein.

I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that false or incomplete information may result in disqualification from further consideration.

I/We certify that I am/we are not related to the Lottery Agent, or any party of this project.

I/we understand that it is my/our obligation to secure the necessary mortgage for the purchase of the home and all expenses, including closing costs and down payments, are my/our responsibility.

I/We understand that if I/we do not obtain a mortgage commitment and sign a purchase and sale agreement within sixty days after the lottery the unit will be offered to the next eligible applicant on the waiting list.

I/We understand the provisions regarding resale restrictions and agree to the restriction. The unit can't be refinanced without prior approval of DHCD, no capital improvements can be made without DHCD pre-approval; the unit must be owner's primary residence; the resale price is calculated according to the deed rider; and an increase in equity is very minimal to ensure affordability over time; the deed rider remains in effect in perpetuity. All prospective buyers are advised to review the deed rider with their own attorney to fully understand its provisions.

I/We have been advised that a copy of the LIP Universal Deed Rider is available with the Lottery Agent and on the DHCD website.

I/We understand that if I/we are selected to purchase a home, I/we must continue to meet all eligibility requirements of the Lottery Agent and any participating lender(s) until the completion of such purchase. I/We understand that I/we must be qualified and eligible under any and all applicable laws, regulations, guidelines, and any other rules and requirements.

Your signature(s) below gives consent to the Lottery Agent or its designee to verify information provided in this application. The applicant agrees to provide additional information on request to verify the accuracy of all statements in this application. No application will be considered complete unless signed and dated by the Applicant/Co-Applicant.

Applicant Signature

Date

Co-Applicant Signature

Date

THIS IS APPLICATION IS ONLY FOR THIS SPECIFIC PROGRAM

Outreach & Awareness Initiative

The Board of Trustees can empower residents in need with knowledge and resources to obtain housing assistance through various state, federal, and private programs in addition to any programs offered by the Trust. Housing assistance can take a variety of forms: homebuyer assistance, rental assistance, support for rehabilitation or repairs, reverse mortgages, etc.

Some existing programs include the Taunton HOME program rehabilitation and first-time homebuyer assistance programs and Massachusetts Housing Partnership's Soft Second Mortgage program.

The Trust can perform this service through a variety of ongoing actions:

- ✓ maintain an up-to-date and informative website with information on programs, eligibility requirements, deadlines, and links
- ✓ provide a central repository of current program literature and information at the library and/or town offices
- ✓ provide a hotline and a knowledgeable contact person at the town's Housing Office to answer questions and provide information
- ✓ advertize and promote the Housing Office as new municipal service through local newspaper (including ads, press releases, and interviews with reporters), local access television, posted flyers, public informational forums, and/or announcements in tax bills or other widely distributed mailings, etc.
- ✓ Distribute housing program literature at various town venues and events on a regular basis, including at the Natural Resources Trust of Easton's annual harvest fair and other events
- ✓ Hold public information sessions at library or other locations

Community Housing Specialist

Housing creation will be greatly facilitated by a part-time Community Housing Specialist position which staff the Community Housing Office. This advertised position will enhance the ability to move forward on housing projects. Having dedicated staff is critical to this program and will further programs, goals and priorities of the Trust and the housing components of the Community Preservation Committee. The Trust has been created to be able to react quickly and having a dedicated staff person to oversee the programs will facilitate that. Our plan proposes staffing this function as a new position for Town personnel with no impact to the Town operational budget. This model is thought to be the most cost efficient coverage of the job functions as described. Staffing through consultant would be cost prohibitive for the all the job functions.

Job Description

Definition

Under the direction of the Director of Planning and Community Development, the Community Housing Specialist provides technical support relating to general affordable housing concerns and administers the programs of the Easton Affordable Housing Trust.

Distinguishing Characteristics

Works under the direction of the Planning and Community Development Director and coordinates affordable housing initiatives and activities within the Town, including those of the Fair and Affordable Housing Partnership and other boards and committees as needed.

Requires the exercise of sound judgment, objective and rational analysis of the needs of the community and the requirements of the Commonwealth of Massachusetts with respect to affordable housing, and the exercise of strategic planning to identify and pursue resources and programs appropriate to meet substantiated housing needs.

Frequent contact with various Town departments, frequent interaction with various boards and committees and elected and appointed officials, frequent contact with state and/or federal agencies and officials.

Improper judgment could cause delay and confusion and result in adverse publicity. Errors and poor performance could result in missed deadlines, missed opportunities to address legitimate Town needs and priorities, and a loss of available supplemental non-Town funding resources.

Essential Functions

- Serve as staff resource to the Community Preservation Committee, including the following activities: review CPA applications for affordable housing projects, provide oversight for CPA-funded housing projects, provide regular reports on status of housing initiatives, and assist with shaping and implementing CPA housing goals and priorities.
- Serve as staff resource to the Easton Affordable Housing Trust, including the following activities: meeting scheduling, agenda, minutes, preparation of Trust financial reports for Board review and approval, preparation and review of Request For Proposals (RFP's) and management of the procurement process; development of financial structuring including appropriate uses, cost, affordability, public subsidy and public benefits; preparation and implementation of funding proposals and coordination of efforts to fulfill program requirements;
- Implement and promote town housing initiatives:
 - Foster dialogue through direct communications and presentations to related town boards and commissions, especially the Board of Selectmen as well as the Planning Board, Fair and Affordable Housing Partnership, Community Preservation Committee, Finance Committee, etc. . .
 - Submit regular press releases and/or letters to the editor of the local newspapers to announce achievements and milestones, including launching programs and how to apply, funding awards, project groundbreakings and ribbon-cuttings, etc. . .
 - Create annual reports to submit to town meeting and distribute through website, town listserve, etc.
- Staff the Community Housing Office as a housing service for the Town of Easton. This involves maintaining housing interest lists, updating the website with relevant housing information and reports, and reviewing the housing inventory for the Town.
- Implement and administer housing programs throughout the required community application process, including public approvals and permitting, and through closing, construction, and sales;

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- Initiate and pursue collaborative efforts among local, state, federal, and private agencies and parties to connect Easton residents to housing assistance programs;
- Monitor the Easton Housing Production Plan and lead any updates thereto, or any future housing-related plans or studies;
- Maintain up to date and accurate financial accounts and other records as necessary;
- May coordinate and/or conduct planning and feasibility studies for new affordable housing development;
- May prepare and coordinate applications for state and federal resources, including housing grants and loans, assistance and public services;
- Perform other related duties as required.

Knowledge, Abilities and Skills

Thorough knowledge of M.G.L. Chapter 40B and related housing and planning statutes.

Thorough knowledge of state and federal programs and resources available for creation of affordable housing. Expertise in the development of affordable housing from the initial application process, project management, through closing and sales. Ability to read, analyze and interpret scientific data, demographics, technical reports and legal documents.

Ability to perform detailed research, collect and analyze data and prepare written and oral reports and presentations for municipal boards and committees and the public. Strong communication and interpersonal skills to effectively interact with Town staff, local elected and appointed officials, state and federal officials and agencies, private developers and commercial interests, and the public.

Minimum Education and Experience

Bachelor's degree in planning, public administration or related field, plus three (3) years related training and/or experience; or an equivalent combination of education and experience.

FUNDING

To start in FY10, the community housing specialist is proposed to be funded from CPA funds administrative funds. Assuming a part-time position of 20 hours per week, funded at \$26 per hour, with annual benefits estimated at \$3,770 per year, starting February 1, 2010, working 22 weeks –this would be an expense of \$13,035 for FY10.

For FY11 and beyond, the Trust considered a number of funding scenarios as detailed below. The Trust recommends scenario four, to fund between both the Trust assets and the CPA administrative funds. This reflects the two dimensions of the position, and aligns the funding accordingly.

POSSIBLE FUNDING SCENARIOS

1. CPA administrative funds

For fy10, Easton has appropriated 5% of the annual CPA revenue for administrative funds, or \$53,500. This enables the CPC to closely monitor the position to ensure that its goals are being achieved.

2. CPA program funds

This approach requires annual appropriation at town meeting. While this provides an opportunity for additional housing outreach and education, it also provides an opportunity to decline support for the position.

3. Housing Trust funds

This model also uses CPA funds, though indirectly through the trust. It constrains the position to work on trust agenda items solely, though the position and the trust agenda are widely aligned. The position becomes more of trust support, than town perspective.

4. Housing Trust funds and CPA administrative funds (recommended)

This model shares the funding of the position 50/50 between the trust and the direct CPA funds. It recognizes that the position is dedicated to both the trust-specific agenda, CPA-specific needs, and that of the larger town perspective.

5. Program funds

This model funds the position from the programs. It recognizes the administrative cost for each program and ties funding to the initiatives. While more complex to manage with multiple programs, it clearly ties the position to implementation. This model may work well for a consultant staffing approach initially.

General Framework for Trust's Role in Development Process

Before searching for a property

Identifying a development site and facilitating its development will require the Board of Trustees to be both strategic and flexible. The board can begin by making some preliminary determinations to give some direction to the size, type, and location of property the board is seeking:

- budget for land acquisition costs
- geographic preferences
- preferences for land with historic buildings/vacant land/land to be cleared of improvements
- general size and type of project (single-family, duplex, multi-family, townhouses)

Searching for a property

Once you have made these preliminary determinations, it is time to begin actively searching for property with development or redevelopment potential by working with a real estate broker to research land on the market, land about to come on the market, and underutilized sites.

Before acquisition

When you have located a potential property, evaluate if it would be a good investment. At this point, you may need to contract professionals to perform 21E phase 1 Environmental Report, soil testing, and building inspections (if applicable; for example, to make preliminary determinations of reusability).

In addition, you may undertake a zoning analysis to determine whether the property can be developed "by-right" or if 40B is needed. You might also create a project proforma (a financial projection of project costs and revenue) based on a preliminary determination of how many units the site could accommodate. The proforma would estimate how much the development would cost, projected revenue, and potential subsidy needs and sources.

If the property is determined to be a good investment, the Trust can proceed with acquisition. Board of Selectmen approval is required before the Trust purchases property.

After acquisition

Through RFPs, the Trust can proceed with feasibility work for various aspects including survey, topographical delineation, engineering, demolition work of existing structures (if needed to prepare the site), and architectural concepts site plans and elevations to provide a visual to include in RFP.

Determine development program including:

- rental/ownership
- building type
- unit number and size
- target income levels and populations
- expectation of sustainability achievements – energy efficiency, renewable energy sources, green building materials, etc.

The next step would be to select a development team through an RFP.

Appendices

Q & A of Easton's Unmet Housing Needs

Case Studies for July Workshop

Project/Program Ideas for July Workshop

July 2009 Workshop Results

Town Meeting Bylaw