

Barnstable County HOME Consortium Annual Action Plan for Program Year 2019

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Barnstable County HOME Consortium (the “Consortium”) is comprised of 15 communities on Cape Cod, Massachusetts: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet and Yarmouth. The towns of Barnstable and Yarmouth are also Community Development Block Grant (“CDBG”) Entitlement Communities. The Consortium was formed to be a Participating Jurisdiction to receive and disburse Housing and Urban Development (“HUD”) HOME Program funds. The Barnstable County Commissioners initially designated the Cape Cod Commission, its planning and land use regulatory department, to act as the Consortium’s lead agent, responsible to HUD for all administrative functions related to the operation of the Consortium. In August 2015, Barnstable County transitioned the HOME Program to its Department of Human Services, which administers the HUD McKinney-Vento Continuum of Care program for the region. Combining these complementary programs and services will provide an opportunity for increased efficiency and coordination in managing affordable housing and human services in the region. The priorities that the Consortium has established for the Five Year (2015-2019) Consolidated Plan are:

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. Reduce individual and family homelessness by providing a viable continuum of care that implements a housing first strategy for permanent supportive housing.
4. Expand homeownership and rental opportunities for low income households.
5. Ensure that County residents with long-term support needs have access to accessible, community housing options.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Barnstable County HOME Consortium’s goals are to create affordable rental units, fund Community Housing Development Organization (“CHDO”), and assist homebuyers with downpayment assistance and closing costs.

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3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

For Program Year 2018 (July 1, 2018 through June 30, 2019), the following is the status of the goals and accomplishments in each of the Consortium’s three program areas:

Housing Production:

Rental Housing: Goal: 20 HOME units / Completed: 26 HOME units

* Canal Bluffs III, Bourne – eleven (11) HOME Units – completed and leased

* Cape Cod Village, Orleans – four (4) HOME Units – under construction

* Little Pond Place – eleven (11) HOME Units – currently closing financing

CHDO Housing: Goal: 5 units / Completed 0 units

Currently, there are no certified CHDO’s in the Barnstable County. The Consortium will continue to seek a local organization who is willing and who has the resources to qualify as a certified CHDO and who will be available to received HOME Program funds.

Down Payment/Closing Cost Program: Goal: 5 households / Completed 5 households

The Consortium provided downpayment assistance to five (5) households in Barnstable County.

As described more fully in AP-20, the Consortium is proposing to continue to allocate funding for these activities in PY 2019.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In accordance with the Citizen Participation Plan of the Consolidated Plan, the following actions were taken to solicit and respond to comments on the 2019 Annual Action Plan:

March 8, 2019 - Notice of April 11, 2019 Public Hearing posted on the Barnstable County Department of Human Services website; Notice posted in English, Spanish and Portuguese.

March 8 and March 22, 2019 - Notice of April 11, 2019 Public Hearing published in the Barnstable County Human Services Department E-Newsletter that has a subscriber list of over 2,800 individuals who are generally in the Human Services fields across Cape Cod and the Islands including minority organizations and organization working with low-income residents; Notice published in English, Spanish and Portuguese.

March 14, 2019 - Notification of April 11, 2019 Public Hearing Notice to emailed to: Barnstable County Commissioners and Assembly of Delegates; Barnstable County State legislative delegation; Barnstable County Town Administrators /Managers; regional housing authorities, regional housing partners network; and Mashpee Wamponoag Tribe Housing Department; Notice provided in English, Spanish and Portuguese.

March 22, 2019 - Publication of Notice of April 11, 2019 Public Hearing in the Cape Cod Times.

April 11, 2019 - Public Hearing held in the Innovation Conference Room located in the Barnstable County Complex. The meeting location was handicap accessible and provisions were made for providing special accommodations for language interpretation or services for the deaf or hard of hearing.

April 19, 2019 – Notice of Document Availability and Public Comment Notice published in the Cape Cod Times.

April 19, 2019 – Notice of Document Availability and Public Comment Notice and link to Draft 2019 Annual Action Plan posted on the Barnstable County Human Services Department website. Copies of Draft 2019 Annual Action Plan made available at the Barnstable County Human Services Department and Barnstable County offices; Notice published in English, Spanish and Portuguese.

April 19, 2019 – Notice of Document Availability and Public Comment Notice posted on Barnstable County’s Facebook page and Twitter page.

April 19, 2019 – Notice of Document Availability and Public Comment Notice and link to Draft 2019 Annual Action Plan posted in the Barnstable County Human Services Department E-Newsletter that has a subscriber list of over 2,800 individuals who are generally in the Human Services fields across Cape Cod and the Islands including minority organizations and organization working with low-income residents.

April 19, 2019 – Notice of Document Availability and Public Comment Notice and link to Draft 2019 Annual Action Plan emailed to: Barnstable County Commissioners and Assembly of Delegates;

Barnstable County State legislative delegation; Barnstable County Town Administrators /Managers; regional housing authorities, regional housing partners network; and Mashpee Wampanoag Tribe Housing Department; Notice sent in English, Spanish and Portuguese.

April 22, 2019 – May 22, 2019 - 30-day Public Comment Period

May 22, 2019 - End of Public Comment Period

May 23, 2019 - Update report with public comment received and submit to HUD.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comment received at Public Hearing held on April 11, 2019: HOME funds should not be made available to refugees or immigrants.

6. Summary of comments or views not accepted and the reasons for not accepting them

Public comment received at Public Hearing held on April 11, 2019: HOME funds should not be made available to refugees or immigrants. Restricting HOME fund availability to U.S. citizens would be a violation of Fair Housing Laws.

7. Summary

From its inception, the Consortium has placed a priority on citizen participation. Specific steps were taken early on to ensure that the fifteen towns and the numerous housing/social service agencies that exist on Cape Cod were given the opportunity to participate in the process. In that respect, the most significant step was to create the Advisory Council which was established through the passage of an ordinance by the County Legislature in 1992. The Advisory Council is comprised of representatives from each of the fifteen Cape communities and two at large members who are appointed by the County Commissioners. Membership in the Advisory Council is open to individuals representing public and private institutions and organization with interest in the affordable housing needs of Barnstable County. The Advisory Council plays a central role in the development of Consortium's program, plans and policies.

The Advisory Council, which meets on a regular basis, assisted in the development of this Annual Action Plan, provides ongoing input regarding program design and implementation, and makes decisions in the award of project funds. The Council meetings are open to the public and their participation is welcome. Over the last twenty-five years, the Advisory Council has become an important forum for discussing and acting on both housing and community matters.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
HOME Administrator	BARNSTABLE COUNTY	Department of Human Services

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Barnstable County Department of Human Services / HOME Program

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Consortium followed the public outreach procedures included in their Citizens Participation Plan developed in accordance with CFR Part 91, Section 105. The Annual Action Plan process included consultation with agencies concerned with affordable housing and homelessness; a public meeting by the Consortium held on April 11, 2019; and a public comment period (April 22, 2019 to May 22, 2019).

Important information was gleaned through the consultation process outlined in PR-10 of the Consolidated Plan and public process that confirmed the goals and priorities in the 2015-2019 Consolidated Plan of the Consortium.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The HOME Program is a part of the Barnstable County Human Services Department, which helps in coordination between the HOME Program and Continuum of Care, as well as housing, mental health and service agencies, and health agencies. The Barnstable County Health & Human Services Advisory Council meets quarterly and is made up of various groups such as the Barnstable County Human Rights Commission, Cape Cod Child Development, Cape Cod Healthcare Community Benefits, Cape Cod Hunger Network, Cape & Islands District Attorney's Office, etc. The Barnstable County Human Services Department creates and distributes a bi-monthly newsletter that includes various Human Service topics, affordable housing, health clinics, upcoming workshops, and various local services for residents of Cape Cod.

The HOME Advisory Council is diverse in its membership and consists of individuals representing public and private institutions and organization with interest in the affordable housing needs of Barnstable County. The HOME Advisory Council meetings provide an excellent platform to enhance coordination between public and private affordable housing providers.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Barnstable County HOME Program and the Cape Cod and Islands Continuum of Care (CoC) are both under the direction of the Barnstable County Human Services Department. As such, the two programs work closely together and are better situated to coordinate the County's actions to implement housing and service resources to address homelessness and those at imminent risk of homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The HOME Program does not participate with the CoC in allocating ESG funds nor does it evaluate outcomes of ESG funded or HMIS programs. The CoC and ESG programs do work closely together in referring eligible clients for services and utilizing a coordinated entry system for ESG eligible households.

The current administering agency for ESG grants is Housing Assistance Corporation (HAC). As part of the contractual arrangement with the Commonwealth of Massachusetts Department of Housing and Community Development, HAC submits an annual report to track utilization and outcomes of the ESG programs it administers.

For the past several years, the ESG program for the Cape and Islands has been level funded and DHCD has not procured new ESG contracts.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Barnstable County Human Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In-person, email and phone consultation regarding chronic homeless, homeless who do not want to be counted, and the housing needs of single parents with young children. Also discussed the Emergency Solutions Grant. HOME staff will share Information on HOME funded set asides with CoC staff for inclusion on HIC.
2	Agency/Group/Organization	HOUSING ASSISTANCE CORP
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email and phone consultation regarding home ownership real estate market and escalating prices, general housing needs, and income limitations effect on the ability to meet program requirements.
3	Agency/Group/Organization	Cape Cod Commission
	Agency/Group/Organization Type	Other government - County

What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In-person, email and phone consultation regarding the Regional Housing Market Analysis and 10-Year forecast of Housing Supply and Demand and the 2019 Comprehensive Economic Development Strategy. Also discussed increasing rental opportunities through advocating for Accessory Dwelling Unit bylaws in all towns. And about incorporating data from town HPP into a regional analysis.

Identify any Agency Types not consulted and provide rationale for not consulting

N/A

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Barnstable County Human Services	Homeless Needs

Table 3 – Other local / regional / federal planning efforts

Narrative

When projects are funded through multiple sources (e.g., Neighborhood Stabilization Program, Attorney General’s Abandoned Property Program, Department of Housing and Community Development, Mass Housing, Mass Housing Partnership, Mass Housing Investment Corporation) the Consortium works closely with these groups or agencies to coordinate efforts and compliance for individual programs, funding sources, regulations and laws/ordinances. The Consortium also shares responsibilities in areas such as environmental review and monitoring issues such as Davis/Bacon, Section 3 and other project compliance requirements. The Consortium has also utilized the format of Mass Docs agreements for some of its Loan documents when partnering with state agencies.

AP-12 Participation - 91.401, 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

See AP-05 (4.) Summary of Citizen Participation Process and consultation process for actions taken to solicit and respond to comments on the 2019 Annual Action plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish and Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Three members of the public attended, one member of the public spoke. Notice of Public Hearing was provided for in Spanish and Portuguese and the meeting room was handicapped accessible and accommodations available for persons with disabilities.</p>	<p>Public comment received at Public Hearing held on April 11, 2019: HOME funds should not be made available to refugees or immigrants.</p>	<p>Public comment received at Public Hearing held on April 11, 2019: HOME funds should not be made available to refugees or immigrants. Restricting HOME fund availability to U.S. citizens would be a violation of Fair Housing Laws.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community HOME Consortium Advisory Council	10 members of the 17-member Advisory Council attended along with the Cape Cod Commission Affordable Housing Specialist and the County Administrator	The Advisory Council members attended the public meeting to review and discuss the public hearing comments and the draft Annual Action Plan and voted to approve the allocation of PY19 funds and release the draft plan for public comment.	n/a	

3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish and Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Native American Wampanoag Tribe</p>	<p>Notice of Document Availability and Public Comment Notice and link to Draft 2019 Annual Action Plan emailed to: Barnstable County Commissioners and Assembly of Delegates; Barnstable County State legislative delegation; Barnstable County Town Administrators /Managers; regional housing authorities, regional housing partners network; and Mashpee Wampanoag Tribe Housing Department; Notice sent in English, Spanish and Portuguese.</p>	None	N/A	
4	Internet Outreach	<p>Minorities</p> <p>Non-English</p>	<p>Notice of Document Availability</p>	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		Speaking - Specify other language: Spanish and Portuguese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Native American Wamponoag Tribe	and Public Comment Notice and link to Draft 2019 Annual Action Plan posted in the Barnstable County Human Services Department E-Newsletter that has a subscriber list of over 2,800 individuals who are generally in the Human Services fields across Cape Cod and the Islands including minority organizations and organization working with low-income residents.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	Non-targeted/broad community Regional Newspaper	Public Hearing Notice and Notice of Document Availability and Public Comment Period posted in the Cape Cod Times-Barnstable County's regional newspaper.	None	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The HOME Program Consortium expects the following resources to be available to be used for new construction of rental development and homebuyer assistance.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	427,233	45,000	307,063	779,296	0	Funds are expected to be used for rental development, homebuyer downpayment assistance, and administration of the HOME program

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

There are several program types where leveraged funds play a significant role in program objectives:

- *Investments in LIHTC and/or Federal and State Historic Tax Credit. Projects with private funding and/bond financing, to assist in the creation of new affordable housing units.
- *Private (lending institutions) mortgage funding. Leveraged to assist low income families with the purchase of their first home, occasionally in conjunction with Housing Choice Vouchers (HCV). The use of HCV vouchers for homeownership has not been a practice used in the County but has been used in many other communities in the country including ones with high housing costs. In addition, permanent mortgage financing is provided for affordable rental housing developments.

Matching requirements are satisfied in several ways as follows:

- * Massachusetts Rental Voucher Program (MRVP). In recent rental development funding rounds, the Department of Housing and Community Development (“DHCD”) has made MRVP’s available as project-based vouchers, primarily targeted to homeless individuals and families.
- * Community Preservation Funds [CPA]. All 15 Consortium communities have established 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. Through June 30, 2014 Cape communities have generated over \$210 million in CPA funds and have committed over \$37 million of that total (17.7%) for community housing activities.
- * Cape Cod Commission [CCC]. The Cape Cod Commission, through its regulatory program requires housing development that require regional review to allocate 10% of units created for affordable and workforce housing. For commercial projects requiring regional review, the Commission may require an economic analysis to calculate the expected demand for affordable housing the development is expected to generate given the type of business(es) to be housed and wages earned. The Commission may require the development to mitigate the impact, usually in the form of a cash payment to be used by the municipality and other housing agencies to create affordable housing in the region.
- * Local funds. Other Barnstable County Municipalities such as Housing Trusts provide other resources.
- * 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.
- * Cape Light Compact. This County 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.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In January 2019, the Consortium awarded HOME Program funds to Little Pond Place in Falmouth, a forty-unit affordable rental development, eleven of which will be HOME units. The land for the project is owned by the Town of Falmouth and the town issued a Request for Proposal to develop the land for affordable housing.

Recently, the Consortium has received applications for three potential affordable rental developments on town owned land in three member towns.

Discussion

This total amount includes CHDO set aside funds for PY16, 17, 18, & 19 for a \$252,522. It has proven very difficult in the past seven years to locate any viable CHDO projects on the Cape. The last CHDO development was in 2011.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2016	2019	Affordable Housing	Barnstable County	Develop and Maintain Adequate Supply of Housing	HOME: \$476,774	Rental units constructed: 20 Household Housing Unit
2	CHDO Housing Production	2016	2019	Affordable Housing Homeless	Barnstable County	Develop and Maintain Adequate Supply of Housing	HOME: \$252,522	Rental units constructed: 5 Household Housing Unit
3	Homebuyer Assistance (DPCC)	2016	2019	Affordable Housing	Barnstable County	Expand homeownership opportunities for low income	HOME: \$50,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Production
	Goal Description	\$476,774 amount based on PY19 total expected resources minus CHDO & DPCC shown in 2. & 3. below

2	Goal Name	CHDO Housing Production
	Goal Description	\$252,522 amount included CHDO set-aside funds from PY16, 17, 18 & 19. It has proven difficult to locate a viable CHDO development on the Cape.
3	Goal Name	Homebuyer Assistance (DPCC)
	Goal Description	The Barnstable County HOME Program will seek a subrecipient to manage the DPCC Program for PY19

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Barnstable County HOME Program will be dedicating the 2019 allocation of funds to rental housing with both for-profit and non-profit entities and a first-time homebuyer downpayment and closing cost loan program along with Administration of the HOME Program.

#	Project Name
1	Rental Housing Development
2	CHDO Development
3	Downpayment & Closing Cost Project
4	Administration

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation priorities are based on information gathered from the consultation and public input efforts and the data evaluated in the needs and market assessment. Rental housing development was identified as a priority due to the limited availability of rental housing on Cape Cod, particularly at rents that are affordable. The obstacles to the development of more affordable rental housing are reduced funding for the HOME program, limited alternative funding sources, skyrocketing construction and development costs, regulatory constraints, and the continued increase in the cost of land and property on Cape Cod. The Homebuyers Assistance program is a priority because of the high price of housing and the up-front costs associated with financing a home purchase, particularly for first time homebuyers with limited income. It is very difficult to locate good quality homes under the price range allowed by the program. The continued increase in the sale price of homes on Cape Cod due to a large secondary homebuyer market is an obstacle to this program's ability to address the need for assistance to year-round residents.

AP-38 Project Summary
Project Summary Information

1	Project Name	Rental Housing Development
	Target Area	Barnstable County
	Goals Supported	Rental Housing Production
	Needs Addressed	Develop and Maintain Adequate Supply of Housing
	Funding	HOME: \$434,051
	Description	New construction of affordable rental housing. This amount represents the amount available as listed in AP-Sort Order 1 less 10% of the PY19 allocation for Administration as shown in project #4 below (\$426,774-\$42,723=\$412,321)
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The goal is to create 20 total rental units, with a variety of unit mix of one, two, and three bedrooms, to assist 20 low to moderate income households (30% to 80% AMI).
	Location Description	Barnstable County
	Planned Activities	The Barnstable County HOME Program will continue to review and approve applications for funding for rental development projects by both for-profit and non-profit affordable housing developers.
2	Project Name	CHDO Development
	Target Area	Barnstable County
	Goals Supported	CHDO Housing Production
	Needs Addressed	Develop and Maintain Adequate Supply of Housing
	Funding	HOME: \$252,522
	Description	Develop affordable housing in conjunction with a non-profit Community Development Housing Organization (CHDO). The amount of \$252,522 represent PY16, 17, 18, and 19 allocated set aside funds.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The Barnstable County HOME Consortium hopes to help 5 low to moderate income households by working with regional non-profit housing development organizations in the hopes of being able to certify a viable, sustainable, CHDO project in the future.
	Location Description	Barnstable County

	Planned Activities	Continue to foster relationships with regional non-profit affordable housing development organizations to locate a viable, fundable CHDO development in the future.
3	Project Name	Downpayment & Closing Cost Project
	Target Area	Barnstable County
	Goals Supported	Homebuyer Assistance (DPCC)
	Needs Addressed	Expand homeownership opportunities for low income
	Funding	HOME: \$50,000
	Description	Assist first-time homebuyers with down payment and closing cost assistance.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Hope to assist five households with downpayment and closing costs assistance to provide home ownership opportunities to moderate (80% AMI) income households.
	Location Description	Barnstable County
	Planned Activities	The Barnstable County HOME Consortium hopes to retain the services of a subrecipient that provides housing counseling services to manage the DPCC Program for the region.
4	Project Name	Administration
	Target Area	Barnstable County
	Goals Supported	Rental Housing Production CHDO Housing Production Homebuyer Assistance (DPCC)
	Needs Addressed	Develop and Maintain Adequate Supply of Housing Expand homeownership opportunities for low income
	Funding	HOME: \$42,723
	Description	Funds to be used for administration of the Barnstable County HOME Program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The funds to be used for the Administration of the HOME Program activities included Rental Development, CHDO Development and DPCC assistance projects.

	Location Description	Barnstable County
	Planned Activities	Administration of the Barnstable County HOME Program

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

HOME funds are invested throughout Barnstable County which encapsulates all the Consortium member towns. There are several areas within the County that have low-income and minority concentrations including the village of Hyannis in the town of Barnstable and parts of Bourne, Falmouth, Yarmouth and Dennis. There are several Opportunity Zones in Barnstable County as mapped located in: Falmouth/Mashpee area, Hyannis, West Yarmouth, West Dennis/Dennisport, and Provincetown. Elsewhere, the high cost of housing and lack of affordable housing types make it difficult for low to moderate income year-round residents to find decent, affordable housing options, especially in the lower and outer Cape area.

Geographic Distribution

Target Area	Percentage of Funds
Barnstable County	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HOME Program funds are invested throughout the Consortium member communities. Affordable housing needs are wide spread across the entire region and there is very limited land or property available at a price that makes affordable housing development possible. Therefore, it is also important to the Consortium to integrate affordable housing within all neighborhoods rather than just those dominated by low-income households.

Discussion

The Lead Entity of the Barnstable County HOME Consortium is a county government representing its fifteen individual towns: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet and Yarmouth. The towns of Yarmouth and Barnstable are participating CDBG grantees.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The Barnstable County HOME Consortium's goals are to create 20 affordable rental units; an additional 5 affordable rental units via a CHDO project; and to assist 5 households obtain home ownership via the DPCC program.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	29
Special-Needs	1
Total	30

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	25
Rehab of Existing Units	0
Acquisition of Existing Units	5
Total	30

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

Barnstable County had a goal of twenty (20) units of Rental Housing and an additional five (5) CHDO units for a goal total of twenty-five (25) affordable rental housing units. We created a total of 26 HOME Rental Housing units and thus exceeded that goal by one unit even though we were not able to meet our goal of 5 CHDO rental units as there is currently no certified CHDO project in Barnstable County. We will continue to seek a local non-profit affordable housing development organization who is able to become a certified CHDO to use the CHDO set aside funds for an approvable project.

We set a goal of assisting five (5) households with our First Time Homebuyer Downpayment & Closing Cost Program and we met that goal.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

A good number of the Housing Authorities on Cape Cod do not have federally funded housing.

Actions planned during the next year to address the needs to public housing

This question was asked of all operating housing authorities (13) on Cape Cod via an email survey; there were no responses.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

This question was asked of all operating housing authorities (13) on Cape Cod via an email survey; there were no responses.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

There are no troubled PHA's on Cape Cod.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The Barnstable County HOME Program is administered under the Barnstable County's Human Services Department which also administers Continuum of Care Grant Program, the Cape and Islands Regional Network on Homelessness, the Barnstable County's Health Aging Cape Cod project in conjunction with each town's Council on Aging, the Regional Substance Use Council, and the Serving the Health Insurance Needs of Everyone program.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Several participating CoC agencies incorporate street outreach programs, including Vinfen, Duffy Health Center, Housing Assistance Corporation, and Homeless Prevention Council. Outreach staff are specially trained to interact with unsheltered populations and to assess them for services utilizing the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), a survey administered both to individuals and families to determine risk and prioritization. Street outreach providers are expected to engage those persons that have been resistant to accepting an offer of housing or services and to follow a low barrier engagement approach.

The Regional Network on Homelessness / CoC has organized an ad hoc Emergency Services Committee attended by numerous local service agencies to address the need for emergency shelter options for unsheltered homeless individuals during extreme weather events when overflow beds at the emergency shelter are filled/occupied. Strategies have been developed to leverage local resources for the short term (i.e., one-night motel vouchers, designated regional shelters). The Committee continues to plan for sustainable solutions to build capacity of existing systems to address the need to shelter all of the homeless during weather related events.

Addressing the emergency shelter and transitional housing needs of homeless persons

The local emergency assistance shelters and transitional housing programs (including a project dedicated to veterans) participate in the CoC's HMIS. The emergency shelter for individuals (St. Joseph's House) operates with a low barrier threshold and coordinates with health care and social service providers to assist shelter guests in transitioning out of shelter into housing. Client level demographic data, client assessments, numbers and configurations of beds, client utilization, and current openings / availability are tracked through HMIS.

Helping homeless persons (especially chronically homeless individuals and families, families

with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CoC administers a Coordinated Entry System (CES) in order to link our most vulnerable household with available CoC funded permanent supported housing. At this time the CES has 10 identified “access points”, service organizations with staff trained to conduct assessments and referrals to available housing and services. While certain access points specialize in particular populations or groups (individuals without children, unaccompanied youth, families with children, households fleeing domestic violence, persons at risk of homelessness), the CoC CES follows the principal of No Wrong Door: households that present at any access point, at any time, regardless of whether it is an access point dedicated to the population to which the household belongs, can access an appropriate assessment process that provides the CoC with enough information to make prioritization decisions about that household. Several access point agencies offer outreach services to unsheltered individuals and are specially trained to access and enroll these populations into CES. The Cape and Islands CoC has established the following priority populations for permanent supportive housing for individuals and families. These priorities have been established because solving homelessness for Cape and Islands CoC’s most vulnerable people and highest users of resources will enhance the CoC’s goal of quickly transitioning people who are homeless to permanent supportive housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

In 2017 HUD introduced the housing grant project category of DedicatedPLUS to provide CoCs with more flexibility to serve vulnerable populations and to more effectively and more immediately address the needs of persons experiencing chronic homelessness, at risk of experiencing chronic homelessness, or who were chronically homeless prior to being housed and who have recently become homeless again. HUD encourages CoCs to continue adopting prioritization standards based on the length of time a potential program participant resided on the streets, in an emergency shelter, or in a safe haven, along with the severity of their service needs.

The CoC partners with the McKinney-Vento School Liaisons in every school district on the Cape and Islands and with the Cape Cod Community College in order to identify unaccompanied homeless youth and to offer them housing and stabilization services. Provider organizations in the CoC (e.g. Duffy

Health Center, a health care for the homeless agency) also work closely with the House of Corrections on a re-entry task force to assist those leaving the House of Correction find housing and community based supports.

This year, the Sandwich Housing Authority and Falmouth Housing Authority received MainStream vouchers that were dedicated to people with disabilities leaving institutions such as nursing homes. The vouchers are paired with community based services to increase the likelihood of a successful housing placement and housing stability.

Discussion

As the HOME Program is under the direction of the Human Services Department, there is a coordination of the programs listed above in the Introduction which provides for an overall view of housing needs of all groups. Monthly staff meetings provide an opportunity to discuss the various issues of each program.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The most significant obstacle is the cost of land and property on Cape Cod, due to current zoning which favors larger single-family lot development. The Cape Cod Commission is actively working with communities to change their zoning, particularly in village centers, to accommodate greater density and thus reduce the amount of land required per unit which in turn may reduce sale and rental prices. Additionally, many towns are attempting to adopt zoning amendments to allow for the development of Accessory Dwelling Units (ADU's) to provide a variety of housing type options for its year-round residents. Some communities have been successful in adopting these ADU bylaws; others have not.

Cape Cod continues to be a high housing cost/ low wages region in a state with exceedingly high housing costs. It is extremely challenging to create affordable rental housing for very low-income households; particularly households that are homeless or at risk, anywhere in the state, but even more particular to smaller communities and more rural areas in this region.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Cape Cod Commission is actively working with communities to change their zoning as described above.

Additionally, the Cape Cod Commission, through its regulatory program requires housing development that require regional review to allocate 10% of units created for affordable and workforce housing. For commercial projects requiring regional review, the Commission may require an economic analysis to calculate the expected demand for affordable housing the development is expected to generate given the type of business(es) to be housed and wages earned. The Cape Cod Commission may require development to mitigate the impact, usually in the form of a cash payment to be used by the municipality and other housing agencies to create affordable housing in the region.

All fifteen Towns on Cape Cod either already have, or are planning on hiring a Housing Coordinator. These Coordinators will assist Town Staff to create actions to remove barriers around affordable housing including land use policies, neighborhood and community resistance to development, funding resources, etc.

Please see attached under Unique Appendices -The Regional Housing Market Analysis and 10-Year Forecast of Housing Supply and Demand for Barnstable County, Massachusetts, prepared by Crane Associates, Inc. and Economic Policy Resources (EPR), which was supported by the Cape Cod Commission staff and a review panel of local and regional advisors.

<http://www.capecodcommission.org/index.php?id=606&maincatid=5>

Additionally, see Housing on Cape Cod, the High Cost of Doing Nothing, prepared by Housing Assistance Corporation, Cape Cod.

<http://www.haconcapecod.org/blog/editorial-the-high-cost-of-doing-nothing>

Discussion

The Barnstable County HOME Consortium has initiated round table discussions at its HOME Advisory Council meetings wherein each member provides an overview of his or her town's issues facing the development of affordable housing and its successes and failures in the hope that the Advisory Council in conjunction with the Cape Cod Commission (an ex officio member) can provide regional solutions to known barriers.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The most significant obstacle is the cost of land and property on Cape Cod, due to current zoning which favors larger single-family lot housing development. The Cape Cod Commission is actively working with communities to change their zoning, particularly in village center areas, to accommodate greater density and therefore reduce the amount of land required per unit which in turn may reduce sale and rental prices. In addition, the Consortium will use the following strategies to address obstacles to meeting underserved needs.

Actions planned to address obstacles to meeting underserved needs

Resource allocation: With respect to public subsidies, the Consortium will continue to advocate for a larger share of budgetary resources be devoted to both housing production and housing voucher programs at the state and federal level. In addition, the Consortium will continue to support funding for the federal Affordable Housing Trust Fund.

Housing policy: The Consortium will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders- especially with DHCD. For ongoing monitoring of rental projects, the Consortium will use reports from other public funders to the greatest extent possible for its required compliance reviews. Finally, the Consortium will engage DHCD to develop an ownership deed restriction that 1) survives foreclosure; 2) satisfies HOME regulations; and 3) enables units to be counted on the Subsidized Housing Inventory.

Land use policies: The Consortium will publicize and will advocate that towns 1) adopt local affordable housing bylaws including accessory dwelling unit creation; and 2) create a Chapter 40R district and/or adopt inclusionary zoning. The Consortium will continue to advocate for the continuation and improvement in the state's Chapter 40B comprehensive permit law that allows applicants in communities that have not achieved 10% affordable housing to receive waivers from local regulations if the project has at least 20-25% affordable units.

Limited wastewater infrastructure: The Consortium will encourage and support wastewater planning and implementation efforts in local communities. The Consortium will also advocate that towns adopt land use bylaws that encourage affordable housing and increased density as part of their wastewater planning efforts.

Town staff capacity: The Consortium will continue to promote and support the use of DHCD approved Housing Production Plans, the Consortium will advocate that Towns look to local resources- particularly Community Preservation Act funds- to provide staff capacity to carry out the activities in the housing

plans.

Neighborhood and community resistance: The Consortium will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the region.

Actions planned to foster and maintain affordable housing

The Cape Cod Commission, through its regulatory program requires housing development that require regional review to allocate 10% of units created for affordable and workforce housing. For commercial projects requiring regional review, the Commission may require an economic analysis to calculate the expected demand for affordable housing the development is expected to generate given the type of business(s) to be housed and wages earned. The Commission may require the development to mitigate the impact, usually in the form of a cash payment to be used by the municipality and other housing agencies to create affordable housing in the region.

The Cape Cod Commission's Chief of Staff also serves as its Affordable Housing Specialist and participates in the HOME Advisory Council meetings, as well as meets with HOME staff monthly to discuss local/regional affordable housing issues that are affecting the region.

Additionally, the Barnstable County HOME Consortium has initiated round table discussions at its HOME Advisory Council meetings wherein each member provides an overview of his or her town's issues facing the development of affordable housing and its successes and failures in the hope that the Advisory Council in conjunction with the Cape Cod Commission (an ex officio member) can provide regional solutions to known barriers.

Actions planned to reduce lead-based paint hazards

While the cost of lead paint removal can potentially be prohibitively expensive, the Consortium will vigorously enforce the revised 2002 lead-based paint regulations for all its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

Actions planned to reduce the number of poverty-level families

In addition to dedicating HOME Program funds to rental housing for extremely low-income households, and encouraging the set aside of housing vouchers for homeless or at risk homeless individuals/households. The Consortium will support all efforts in the region, and work with individual towns, to protect low income households in deed restricted ownership units from losing their assets through foreclosure.

Actions planned to develop institutional structure

Barnstable County has co-located the HOME Program and the Continuum of Care program in the

Department of Human Services. The Cape Cod Commission's Chief of Staff also serves as its Affordable Housing Specialist and participates in the HOME Advisory Council meetings, as well as meets with HOME staff monthly to discuss local/regional affordable housing issues that are affecting the region. The member towns of the HOME Consortium are able to contact the HOME Program Manager and/or the Cape Cod Commission to seek guidance and assistance with any affordable housing issues or questions.

Actions planned to enhance coordination between public and private housing and social service agencies

*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.

*Encourage and support the activities of regional housing programs.

*Educate the public about what is affordable housing and why it is needed.

*Advocate and work with DHCD and HUD to resolve inconsistencies in programmatic requirements, funding programs, and in agency policies. The Consortium will focus on the HOME/universal deed rider issue as its priority.

*Educate and work with lenders on the needs of first-time homebuyers and the issues associated with affordable housing restrictions.

*Advocate that all towns create housing action plans in accordance with DHCD's Housing Production standards and provide capacity to implement those plans.

*Encourage use of local labor for HOME assisted projects.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Below is a description of how the Consortium is meeting HUD's Requirements for the Program.

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

We do not have any other forms of investment.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

There is a recapture requirement in which the home can be sold to a buyer of any income at whatever price is agreed upon. The Borrower is required to pay back to the Lender the full principal amount of the loan upon the sale or transfer of the property or the shared net proceed as described below:

Repayment/Shared Net Proceeds -Should the net proceeds (i.e. the sales price minus the repayment of loan(s) superior to the Program loan minus any reasonable and customary closing costs) not be sufficient to repay the full principal amount of the Program loan, then the repayment amount will be determined according to the following approach: the amount of the Program repayment will be proportional to the HOME Program investment and the owner's initial investment of their own funds, i.e. HOME Program loan divided by the HOME Program loan plus owner investment times net proceeds will equal the HOME Program repayment amount.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The program does not include a resale provision; only a recapture of HOME funds described in Box 2. above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

We currently do not include home rehabilitation or debt refinancing assistance.

Homeownership Limits:

HOME funds for homebuyer assistance or rehabilitation of owner-occupied single family housing uses the HOME affordable homeownership limits provided by HUD.

Down Payment Closing Cost assistance:

The Consortium issues a Request for Proposals (“RFP”) every three years for an administrator for the Down Payment Closing Cost (“DPCC”) assistance program. The DPCC program has most recently been administered by the Housing Assistance Corporation. There are no additional PY18 funds for the DPCC at this time. A new RFP will be issued for the administration of the DPCC this program year who will administer the program in the future.

Possible Beneficiary Limits or Preferences:

The Consortium reserves the right to fund rental projects that may limit beneficiaries or set preferences for low-income population based on certain criteria such as persons with mental and/or physical disabilities in accordance with the Fair Housing Laws.

