



24 CRESCENT STREET, SUITE 201 • WALTHAM, MA 02453
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To: Diana Young, Chair
Waltham Community Preservation Committee
119 School Street
Waltham, MA 02451

March 3, 2015

Dear Diana,

We thank you and the Committee for your leadership in developing a robust and active CPC and meeting so many community needs with your funding allocations over the years.

Please find attached our application for CPC funding for a local Tenant Based Rental Assistance Program (TBRA).

We are grateful to the Waltham Planning Department, Housing Division, for introducing the concept of a rental voucher to the CPC last year and laying the ground for this kind of program in Waltham. We are excited to have, as a partner for this program, the expertise of MBHP as a long time administrator of rental vouchers in the region.

We know that the CPC is committed to meeting the minimum requirement for community housing. We believe this proposal is a good fit for helping achieve that goal and meeting an important community need. As this program has been successful in other communities, there is a good track record of success that we can add to. Please see attached to the application literature from other town's TBRA programs.

We appreciate the opportunity to discuss this proposal with you and the committee in the future and look forward to answering your questions and hearing your input.

Sincerely,

Daria Gere

Executive Director, WATCH CDC

CC: Bill Durkee, Waltham CPC Administrator

City of Waltham Massachusetts

Community Preservation Act

Community Housing

Funding Application WCPA-2



SECTION I APPLICANT/DEVELOPER INFORMATION

Contact Person/Primary Applicant ⁽¹⁾ Daria Gere

Organization, if applicable WATCH Inc. DBA WATCH Community Development Corporation

Co-Applicant, if applicable ⁽¹⁾ Metropolitan Boston Housing Partnership (MBHP) contact: Chris Norris

Owner of project (if not developer/sponsor) ⁽²⁾ _____

Mailing Address WATCH: 24 Crescent Street, Suite 201, Waltham, MA 02453

MBHP: 125 Lincoln Street, 5th floor, Boston, MA 02111-2503

Daytime Phone (Contact Person/Primary Applicant) WATCH: 781-891-6689 MBHP: 617-425-6606

Email address WATCH: daria@watchcdc.org MBHP: Chris.Norris@mbhp.org

Fax number WATCH: 781-891-1703 MBHP: 617-532-7549

Developer (if different than applicant) N/A

Developer mailing address _____

Developer daytime phone _____

Developer email address _____

Developer fax number _____

SECTION II PROJECT INFORMATION

Project Name Tenant Based Rental Assistance

Address of Project N/A

Assessor's Parcel ID N/A

(see <http://waltham.patriotproperties.com/default.asp> to look up parcel ID by address)

Type of CPA-funded project (check all that apply):

<input checked="" type="checkbox"/> Creation	<input type="checkbox"/> Preservation	<input checked="" type="checkbox"/> Support
<input type="checkbox"/> Acquisition	<input type="checkbox"/> Rehabilitation and Restoration	

Brief project description Rental assistance program for low income Waltham households of \$400/mo.
Program would be open to Waltham residents of 3yrs and determined by a lottery. Program would also
include a security deposit and first /last month's rent support for eligible Waltham residents.
Subsidy made to the landlord and only to be used to rent in Waltham. 3 year pilot program managed
by MBHP with support to tenants by WATCH CDC. Would help meet CPC's 10% housing set-aside.

PROJECT FUNDING

City Funding Sources	\$	Purpose
CDBG/Housing Development		
Community Preservation Fund	\$3,195,640	Rental Assistance Program
Other Waltham City funds		
Total amount of City funding requested		
Estimated total Development Costs		

TYPE OF HOUSING (check all that apply and provide Number of units)

Housing Target Class	Housing Target	Number of Units
Homeownership	<input type="checkbox"/> Single Family	
	<input type="checkbox"/> Condominium	
	<input type="checkbox"/> Cooperative	
	<input type="checkbox"/> Other _____	
Rental	<input checked="" type="checkbox"/> Individual/Family	860
	<input type="checkbox"/> Group home/congregate	
	<input type="checkbox"/> Other _____	
Targeted Population	<input checked="" type="checkbox"/> Individual/Family (very low income)	400
	<input type="checkbox"/> Special needs/Identify needs	
	<input type="checkbox"/> Elderly	
	<input checked="" type="checkbox"/> Homeless	30
	<input checked="" type="checkbox"/> At risk of homelessness	430
	<input type="checkbox"/> Other _____	

UNITS OF HOUSING

Unit style	Total # units	# units <= 30% AMI	# units <= 50% AMI	# units <= 80% AMI	# units <= 80-100% AMI	Market Rent(s)	Market Sale Price(s)
Total		380	480				
SRO		35	40				
1 BR		125	150				
2 BR		125	150				
3 BR		65	90				
4 BR		30	50				
Other							

Key: <= is "less than or equal"

* bedroom breakdown is approximate & based on the 360 families
receiving 1 time emergency funding will be half <30%**SECTION III SITE INFORMATION**

AMI income and half 30-50% AMI

Lot size (ft2) N/AZoning district(s) N/AWard Any

Do you have site control (e.g. Purchase and Sales Agreement, option to purchase, deed? Note: Community Preservation Fund applicants are required to submit evidence of site control with the application.)

☐ Yes☐ No**ZONING:** If applicable, explain what zoning relief is required (e.g. a zoning variance, special permit) and why.
N/A**ENVIRONMENTAL:** Please describe any anticipated environmental issues/concerns with the site. If the site contains known environmental hazards, provide a remediation plan.N/AHow old is the existing building (or buildings), if applicable? N/A

Are there (or will there be) children under the age of seven living on the premises?

☒ Yes☐ No**DISLOCATION:** Will the project temporarily or permanently displace or require relocation of existing tenants?

If yes, please describe any outreach efforts and/or notifications to residents to date.

HISTORIC: Is the property listed in the National Register of Historic Places, located in a local historic district, National Register Historic District or eligible for listing in the National Register?

- ☐ Yes; identify district(s): _____
- ☒ No

SECTION IV PROJECT SCHEDULE (AFTER APPROPRIATION OF CPA FUNDS)

Milestone	Date
Inform Ward Councillors and immediate abutters of proposed plans	April- May 2015
Pre-development (design, zoning, permitting)	
Acquisition	
Rehabilitation/construction	
Marketing/outreach	6/1/15
Expected date of project completion	6/1/15 - 6/1/18
Full Occupancy	6/1/15 - 6/1/18
Other significant milestone to implementation _____	
Other significant milestone to implementation _____	
Other significant milestone to implementation _____	

See attached timeline

SECTION V FINANCING AND OPERATING BUDGET See attachement

PROJECT BUDGET: Submit proforma development and operating budgets. Include all anticipated sources and uses of financing for the project. The operating budget must detail operating income and expenses. Detail the hard and soft costs. Identify contingencies. Applicants may use their own format or any of those used by Massachusetts affordable housing lenders and agencies. Refer to the attached Developer's Checklist which lists all the information required for submission.

CAPITAL NEEDS ASSESMENT: Community Preservation Funds may not be used for housing-related maintenance costs. All applicants seeking Community Preservation Funds for community housing must submit a capital needs assessment with their application, unless the project is new construction or substantial rehabilitation.

CITY OF WALTHAM ASSESSORS PROPERTY APPRAISAL AND DATA: Applicants must provide an "as is" appraisal of the project building(s) that provides satisfactory evidence that the purchase price of the project building(s) does not exceed fair market value. In addition, all applicants for housing funds must summarize data from the Waltham Assessors Department identifying the assessed value of the project building(s) and comparable properties in the neighborhood and/or City.

PROOF OF FINANCIAL COMMITMENT (INCLUDING COMMITMENTS FOR HOUSING

SUBSIDIES): If the Applicant does not have financing, describe what sources of financing are planned and the time frame that funds are expected to be available, with conditions, deadlines, limitations, and any and all restrictions related to the commitment of non-City sources of funding. If receiving housing subsidies, submit commitment letters or explain when the applicant will seek housing subsidies and from what source(s).

SECTION VI PROJECT DESCRIPTION

See Attachment

Attach answers to the following questions. Applications will be returned as incomplete if all requested information is not provided. Include supporting materials as necessary.

GOALS: What are the goals of the proposed project?

COMMUNITY NEED: Why is this project needed? Does it address needs in existing City plans?

COMMUNITY SUPPORT: What is the nature and level of support for this project? Include letters of support and any petitions. Is a neighborhood outreach program planned?

CREDENTIALS: In Section IV, some critical steps to completion and success of the project were estimated. How will the experiences of the Applicant(s) contribute to the success of this project?

SUCCESS FACTORS: How will the success of this project be measured? Be specific.

MAINTENANCE: If ongoing maintenance is required for your project, how will it be funded? (Note that CPA Funds may not be used for maintenance, but maintenance is an important consideration for all projects.)

ADDITIONAL INFORMATION: Provide the following additional information, as applicable.

OTHER CITY AGENCIES: If actions for acceptance or approval are required from other City Departments, Boards, Commissions, Committees or others, include the reference (s) or proof of the status of their actions. If plans or documents are available from those agencies, provide a reference copy or public location for CPA review.

COMBINATION COMMUNITY HOUSING/COMMUNITY PRESERVATION PROJECTS:

If seeking Community Preservation Funds for a project combining community housing with any other Community Preservation categories (historic, open space, recreation), also submit a complete **Historic, Open Space and Recreation Funding Application WCPA-1**. Items which are common to both Forms can be filled by reference to "WCPA-1".


LEVERAGED ADDITIONAL BENEFITS: Provide information indicating how this project can be used to achieve additional community benefits.

Superscripted Notes:

(1) City Property: If the proposal is located on City-owned land, either the Primary Applicant or Co-Applicant must be the City Board, Commission or Department that has custody of the land.

(2) Appraisals: If the requested funds are for a real estate acquisition, an independent appraisal will be required which the non-City Applicant, if applicable, will be required to fund. No funding decisions will be made without an independent appraisal. Additional appraisals may be required for final approval.

I verify that all information stated in this application is true and accurate.

Applicant signature	Date
	March 3, 2015

FOR COMMUNITY PRESERVATION COMMITTEE USE ONLY

Application received on _____

Application received by _____

Date Project presented to CPC for Submission Acceptance Process _____

Was Project accepted for Consideration? _____

If accepted for Consideration, Project Public Hearing date _____

Following meeting Date for decision to recommend for funding _____

Was project recommended for funding to the City Council? _____

Was project funded by the City Council? _____

If project funded by the City Council, for how much? _____

Date funding Contract signed with applicant _____

APPLICATION SUBMISSION REQUIREMENTS

Proposals for Community Preservation Act funding must be submitted using the City of Waltham's Application forms WCPA-1 and WCPA-2.

If the proposal is exclusively a community housing project, applicants must submit WCPA-2. If the proposal combines community housing with any other funding category, both WCPA-2 and the WCPA-1 must be submitted. Otherwise applicants can submit just WCPA-1.

All information requested on the application forms must be included with the proposal at the time of submission or it will not be accepted for consideration. Applications may not include any handwritten information.

Applications and all supporting documentation must be submitted as hardcopy with eleven (11) copies (including one unbound for reproduction) to the official mailing address as specified in Article VI. If an Application is recommended for funding by the CPC, then an additional 17 copies must be provided for use by the City Council.

Applicants are encouraged to include any maps, diagrams, and/or photographs pertaining to the project. Letters of support for the project from community organizations or other sources may also be submitted.

Applicants will also submit an electronic version of each and every document submitted in their application if available, either on CD or USB flash drive, preferably in Portable Document Format (PDF) or other commonly used file formats (eg. .doc, .docx, .xls, .xlsx, .jpeg).

Applicants should include actual quotes for project costs whenever possible. If not available, estimates may be used, provided the basis of the estimate is fully explained.

Applicants should pursue matching or supplemental funds from state, federal and/or private sources when available.

Applicants should detail who will be responsible for project implementation and management. Their relevant experience should be included in the narrative. Please be sure that project management costs have been included in the overall project budget.

DEVELOPER CHECKLIST

☒ Submit the information required for **Community Housing Application WCPA-2** and if necessary **Historic, Open Space and Recreation Funding Application WCPA-1**. Applications for CPA funding should be submitted to:

Community Preservation Committee (CPC)
C/O Community Preservation Act Program Manager
Waltham City Hall
610 Main St.
Waltham MA 02452

Or in person, with an appointment, to the Community Preservation Act Program Manager at 11 Carter St..
Telephone: 781-314-3117

REQUIRED FOR ALL HOUSING PROJECTS:

- ☒ Completed WCPA-2 funding requires: ten (10) bound copies, one (1) unbound copy for reproductions, and one electronic copy (CD or thumb drive not in Read-Only status).
- ☒ Development pro forma and operating budgets **project budget included**
- N/A ☐ Preliminary site plan locating existing buildings and parking.
- ☒ Letters of community support, if available.
- N/A ☐ Site approval (eligibility) letter if project requires City applicant or co-applicant.
- N/A ☐ Remediation plan approved by the Conservation Commission if site contains known environmental hazards.
- N/A ☐ Appraisal of the property (required for acquisition only).
- N/A ☐ Commitment letter for housing subsidies or explanation when applicant will seek housing subsidies and from what source(s).
- N/A ☐ Plan to cultivate community support.
- N/A ☐ Proof of hazard insurance (required at closing).

REQUIRED FOR COMMUNITY HOUSING PROJECTS REQUESTING COMMUNITY PRESERVATION FUNDS:

- N/A ☐ Evidence of site control.
- N/A ☐ Capital needs assessment if applicant is applying for funds to create community housing, unless the project is new construction or substantial rehabilitation.
- N/A ☐ Description of project involving other Community Preservation categories (historic preservation, open space, recreation).

FUNDING TERMS

Community Preservation Funds:

- Deferred loans
- Deed restrictions

Housing Development Funds:

- Deferred loans
- Deed restrictions

Housing Rehabilitation Funds:

- Direct loans limited to funding construction.
- Grants for lead paint, asbestos, and other hazard remediation; and removal of architectural barriers for the disabled.

NOTES:

For informational purposes only. Terms are subject to change without notice.

Terms acceptable to the CPC, City Mayor and City Council may vary widely and have not been determined for FY 2007-08 at this time.

SECTION IV PROJECT SCHEDULE for Tenant Based Rental Assistance (TBRA)

Timeline for program

Year 1

Year 2

Year 3

Funds approved

Begin marketing

Accept applications

1st Lottery held

Rental voucher checks dispersed from 1st lottery-----|

One time emergency support dispersed for non lottery winners -----|

Ongoing support to tenants by WATCH-----|

Move-in cost checks disbursed as tenants find housing

2nd Lottery held

Rental voucher checks dispersed from

2nd lottery-----|

Final evaluation

SECTION V FINANACING AND OPERATING BUDGET

Project budget:

\$600,000 – Group 1 (Very Low Income-50% of Area Median Income-- 300 households)

- First / last months' rent, security deposit

\$2,120,000– Group 2 (Extremely Low Income-30% of Area Median Income-- 200 households)

- \$1,920,000 - Rental voucher of \$400/month/ household up to 2 yrs.
- \$200,000 - Move in support

\$108,000 - One time emergency support of \$300 for either group with emergency situations who did not win the lottery (360 households)

\$254,520 – 3 year Administrative Fee to Metropolitan Housing Partnership (MBHP) (9%)

- Review, determine initial eligibility for all applicants
- Hold the lottery annually
- Notify all applicants by mail as to their status after the lottery
- Disburse checks monthly to recipients
- Report quarterly to CPC and City Council
- Verify income annually for all recipients

\$113,120 - 3 year Administrative Fee to WATCH CDC (4%)

- Affirmatively market program
- Assist with filling out applications
- Prescreen for income eligibility & residency requirement
- On-going case management to find housing and improve household finances

Total \$3,195,640

Proof of financial commitment:

During 2015-2018 the pilot TBRA Program will be funded with CPA funds. MBHP and WATCH CDC will seek additional sources of funding to supplement the program but no additional funds are secured at this time.

As with the current Section 8 Program administered by the Waltham Housing Authority, we anticipate an overwhelming response to this much needed subsidy program.

SECTION VI PROJECT DESCRIPTION**What is the program?**

The program provides, with CPA funding, rental subsidies to landlords to supplement the monthly rents and first/last month's rents and security deposits of low income households in Waltham. [Note: in the remainder of the document, "first/last month's rents and security deposits" will be referred to as "move-in costs."] There will also be an emergency fund for one time support for low income Waltham tenants facing a crisis that makes it difficult for them to make their monthly rent payment.

Who will administer the program?

Metropolitan Boston Housing Partnership (MBHP) will administer the program on behalf of WATCH CDC. MBHP is the largest regional provider of rental assistance in the state. Spanning 33 municipalities, including Boston, MBHP administers rental assistance for more than 9,000 households. WATCH CDC will assist tenants in this process and accept applications.

Who is eligible?

Individuals and families who have lived in Waltham at least 3 years are eligible for the program. Proof of residency for 3 years is required. For those who have been homeless in Waltham for 3 years, letters are required from those they have been staying with in Waltham or service providers who can attest to their homeless status. The applicant will be required to show that prior to becoming homeless, he or she rented in Waltham.

Two groups are eligible for support.

Group 1: The first eligible group is households whose incomes are defined as "very low income." Income limits are based on HUD's most recent income limits of 50% of Adjusted Median Income. (see attached)

The current "very low income" limits for Waltham are:

- 1 person - \$32,950
- 2 people - \$37,650
- 3 people - \$42,350
- 4 people - \$47,050

These households will be eligible for up to \$2,000 in support for any combination of first month's rent, last month's rent, and security deposit. The support will only be offered once to eligible households during the three-year period.

In addition, these households will be eligible for a one time emergency rent support of \$300.

Group 2: The second eligible group is households whose incomes are defined as "extremely low income." Income limits are based on HUD's most recent income limits of 30% of Adjusted Median Income. (see attached)

The current "extremely low income" limits for Waltham are:

- 1 person - \$19,800
- 2 people - \$22,600
- 3 people - \$25,450
- 4 people - \$28,250

These households will be eligible for up to \$2,000 in support for any combination of first month's rent, last month's rent, and security deposit (move in support).

In addition, these households will be eligible for a monthly rental voucher of \$400/month up to 2 years or one time emergency rent support of \$300.

The vouchers will go to anyone who has lived in Waltham for 3 years and meets the financial thresholds above, including seniors, young adults just starting out in their first apartments, veterans, victims of domestic violence, homeless and near homeless. Residents who currently have other rental vouchers do not qualify for monthly rental assistance but could be eligible for the emergency one-time assistance or the move-in support.

How long will the program last?

This is a -year pilot program, and rental assistance will be provided for a maximum of two years at \$400 per month for program participants who receive the rental voucher. The other one-time payments will be dispersed throughout the 3 year period as funding permits.

Subsidy:

The subsidy consists of move-in costs up to \$2,000 for those with 50% Area Median Income or below and, for extremely low income residents (30% Area Median Income or below), a monthly subsidy of \$400/month. There is also a one-time \$300 rental support for low income residents who don't get a monthly voucher.

How are landlords involved?

WATCH & MBHP will work with landlords to provide information about the program. Subsidy payments will be paid directly to landlords. Landlords must provide a one year lease term. MBHP will have a contract with the landlord to pay \$400/month in rent for one year as long as the tenant is living there. WATCH will provide on-going support to landlords throughout the process.

Can a renter take a rental voucher and move-in costs out of Waltham?

No. The rental support must be used on an apartment or house in Waltham.

How will income be verified?

The program administrator (MBHP) will meet with program participants initially and annually to determine income eligibility for the rental subsidy.

How will the move-in costs support work?

Approved tenants will provide a lease agreement showing the total move-in costs required by the landlord. MBHP will issue a check to the landlord for up to \$2,000 toward the total move-in costs. For those tenants also approved for monthly rental vouchers, the rental voucher will start in the second rental month.

How will the TBRA Program participants be chosen?

There will be an open period to receive application. WATCH will screen applicants for income eligibility and Waltham residency. Applicants will be placed in one of the two groups based on income (very low or extremely low). MBHP will then hold a lottery in which eligible applicants will be chosen randomly from each of the two groups. For move-in costs support, those who win the lottery will have one year to find suitable housing.

For monthly rental support, a list will be kept of those not chosen through the lottery. A second, smaller lottery may be held in the second year for any funding freed up from those who become ineligible for their rental voucher due to increased income or moving. Those who had applied for the first lottery will automatically be entered in the second lottery, along with any new applicants.

How will TBRA Program renters increase their chances of success after their support ends?

WATCH will provide case management services to assist TBRA Program tenants in finding appropriate housing, mitigate any issues that come up with landlords, assist tenants in finding additional short term cash assistance to pay their portion of the rest if they suffer a job loss, and assist TBRA tenants in locating additional resources for which they may be eligible, such as fuel or utility assistance, in order to lower monthly household bills.

WATCH will work to identify other regional job training and financial literacy programs that TBRA participants can take advantage of in order to increase their chances of success after their rent support is over. WATCH will also offer a program partnering local business mentors with TBRA participants who want to work on interviewing, resume writing, and other job-related skills.

What about other tenants in emergency situations?

An average of 10 vouchers a month will be issued as a one time payment to landlords on behalf Waltham residents who meet the very low income category (50% AMI or below) but do not receive the monthly rental voucher. Applicants must show the household has an emergency situation such as pending eviction, loss of income, domestic violence, displacement by fire, etc. This one time emergency support of \$300 will help 360 families over the 3 years.

How many families will be helped?

300 households with incomes below 50% of Area Median Income will get support for move-in costs.

200 households with incomes below 30% of Area Median Income will get monthly rental vouchers for two years and access to move-in costs as needed.
360 households with incomes below 30% of Area Median Income will receive one time rent support of \$300.
At least 860 Waltham families will be helped in total with this program.

1. Goals:

The goal of the Tenant Based Rental Assistance Program is to create additional affordable rental opportunities for low to moderate income Waltham residents. The program will help families and individuals bridge the gaps between their incomes and rents, while they work to improve their family incomes.

The program will assist Waltham families and individuals who are trapped in poor housing conditions due to their inability to afford move-in costs. The program can also serve as a bridge for those who qualify for senior or family public housing but who must wait 2 years before they are offered a unit due to the long waitlist. Lastly, the program will be a safety net for those Waltham families or individuals who fall on hard times due to illness, losing a job, domestic violence, or other sudden change in family make up or income.

Another goal is to provide support to young adults in Waltham who need assistance to make transitions to starting their own households and live independently. This program will help more young adults from Waltham families be able to live on their own in their hometown.

The overall goal is to reflect compassion and support for those most in need in our community. With a restriction that applicants must have lived in Waltham for 3 years, this program will be a way to lift up members of our community, without encouraging additional low income families to move into Waltham.

The hope is that this program will result in more in-tact families, better childhoods for those Waltham families who have hit hard times, a stronger sense of community, and fewer individuals and families having to scrimp on food, medicine, and other basic necessities in order to make rent payments.

With an award of \$3,195,640, a CPA-funded TBRA Program will provide housing support to 860 plus households in Waltham. This will provide assistance in the form of rental subsidies, and help with move-in costs or emergency funding for our most vulnerable citizens.

This is a pilot program, modeled after similar CPC rental voucher programs in Chatham, Harwich, Dennis, Eastham, Lexington, Amherst, Gloucester, Provincetown, Chilmark, Nantucket and Dukes County.

WATCH will solicit applicants for the program as soon as funding is approved. The program set-up work will be done in the first few months as well. The lottery will be held after 3 months, and the first checks issued to landlords. For those who are eligible only for move-in support, they will be allowed up to a year to find appropriate housing. The disbursement of these checks to landlords will be rolling as tenants find housing and sign their leases. WATCH will provide ongoing support to tenants and landlords throughout the process.

Ten months after the tenant is issued their rental voucher, participants will be asked to resubmit income documentation to renew for a second year. They will be interviewed for re-certification. Once it is determined how many tenants will not be recertified, a second lottery will be held for available vouchers. At the end of the program term evaluation will be conducted, to ensure program efficiency and to highlight aspects where improvement could be made.

2. Community Need:

Based on U.S. Census documentation there are 23,433 occupied housing units in Waltham. 11,990 (51%) of the housing units are rental units.

As indicated in Census Data for 2010, 47% of rental households in Waltham pay more than 30% of their incomes towards housing, making their housing unaffordable.

For those low income families who can not afford rent and apply for public housing there is a long wait list. Family and Senior public housing in Waltham currently has a 2-3 year waitlist for those who live or work in Waltham.

The City's Consolidated Plan for 2011-2015 indicates a need for assistance to people in low to moderate income households. This includes assistance to the homeless or soon to be homeless, victims of domestic violence, and single parent households.

The 2013 Analysis of Impediments to Fair Housing Choice identifies Fair Housing Choice as the right to equal access to all types of housing. Fair Housing Choice exists when all residents of a community have the ability to freely choose among options that will afford them access to safe, sanitary and affordable housing in neighborhoods where they can thrive. Fair housing choice is impeded by issues of affordability and housing discrimination. Waltham's Analysis of Impediments to Fair Housing Choice concluded that economics (e.g. lack of affordability) determines who lives in Waltham.

Affordable housing is housing deemed affordable to those with a median household income as rated by country, province (state), region or municipality. Housing must be reasonably adequate in standard and location for lower or middle income households and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis.

Housing choice is a response to an extremely complex set of economic, social and psychological impulses. For example, some households may choose to spend more on housing because they feel they can afford to, while others may not have a choice. HUD's

accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household's gross income. When the monthly carrying costs of a home exceed 30-35% of household income, then the housing is considered unaffordable for that household. Determining housing affordability is complex.

Income is the primary factor-not price and availability, that determines housing affordability. In a market economy, the distribution of income is the key determinant of the quantity and quality of housing obtained. Therefore, understanding affordable housing challenges requires understanding trends and disparities in income and wealth.

Housing is often the single biggest expenditure of low and middle income families. For low and middle income families, their houses are also the greatest sources of wealth.

According to the 2010 US census, the 2010 median income for a household in Waltham was \$68,326, and the median income for a family was \$82,233. The per capita income was \$33,717. 10.2% of the population and 6.4% of families lived below the poverty line. 10.5% of those under 18 and 5.3% of those 65 and older lived below the poverty line. According to 2013 US Census data, 14% of school aged Waltham children live in poverty.

The median home sale price in Waltham for 2010 was \$385,000. Waltham's median sale price has decreased 12% since the height of the market in 2005. Waltham's median sales price has gone up 38% since 2000. Comparison of the median sale price of single family homes and the median household income of renters in Waltham, revealed a gap. This affordability gap makes homeownership difficult for renters and limits ownership opportunities to renters.

The inadequate supply of affordable housing for low-income families is among the most prevalent community health concern related to family housing. If a family cannot afford to pay rent, they are forced to divert their resources from other necessities, such as food and clothing. Families who cannot afford housing will be driven away from Waltham and lose contact with important community resources that Waltham specifically provides. A lack of affordable housing can result in residential instability, overcrowding, and homelessness.

Nearly one million children in the U.S. experience homelessness each year. Socioeconomic housing segregation leads to high poverty neighborhoods, which may have serious negative consequences for the well-being and life chances of children. Tenant-based rental assistance programs give subsidized households expanded choice in where they live.

A TBRA Program will allow eligible households the ability to obtain housing that is affordable to their income levels and to live where they choose to. The only other current housing subsidy program that allows for this freedom of choice is the Section 8 Rental Assistance Program. The Section 8 Program has a waitlist of over 8 years.

3. Community Support:

At the CPC public input session in Spring of 2014, there were several members of the community that highlighted the need for funding for community housing in Waltham.

In addition, many organizations have identified affordable housing as a pressing need. These groups work to assist the near homeless and homeless residents of Waltham. These groups include the Waltham Housing Authority, MHSA, REACH, the Community Day Center, Chaplains on the Way, the Waltham Ministerial Association, the Salvation Army, The Metro west Homeless Coalition, and the West Metro HOME Consortium. It has become evident that affordable housing is one of the main obstacles facing our community and its residents.

Many of the agencies that serve our low income residents have themselves seen drastic cuts in state and federal funding for housing services that support their clients. A local TBRA program will provide a resource for those agencies.

Numerous organizations have endorsed local tenant based rental assistance including:

REACH
Waltham YMCA
The Community Day Center
First Lutheran Church
Downtown Waltham Partnership
Boston College Legal Assistance Bureau
Greater Waltham Arc
Waltham Rotary Club
The Waltham West Suburban Chamber of Commerce
Centro Cristiano De Adoracion De Waltham, Asambleas de Dios
Healthy Waltham

Letters of support are included with this proposal for a tenant based rental assistance program in Waltham. Updated letters for this specific program will be provided at the April CPC meeting.

4. Credentials:

WATCH CDC has been working for 27 years in Waltham to serve the needs of low income renters in Waltham. WATCH developed affordable housing and partners with Brandeis University to provide a walk-in housing clinic. Twice a week the clinic assists renters in resolving disputes with landlords, addressing unsafe living conditions, resolving conflicts between tenants, providing education to renters on their rights as tenants, and applying for services and affordable/public housing. WATCH is a Community Development Corporation certified under MGL Chapter 40H. (www.macdc.org/certified-cdcs)

Metropolitan Boston Housing Partnership (MBHP) is the largest regional provider of rental assistance in Massachusetts. Spanning 33 municipalities, including Boston, MBHP administers rental assistance for more than 9,000 households. Programs include federal and state rental assistance and specialized programs for elders, people with disabilities, and those seeking to increase their level of economic self-sufficiency.

MBHP has contracts with the Boston Housing Authority, the City of Boston Department of Neighborhood Development, the Massachusetts Department of Housing and Community Development, and the Massachusetts Housing and Shelter Alliance, among others.

MBHP is well known for its expertise in the field of rental assistance. Most recently MBHP provided technical assistance to the Brookline Housing Authority by conducting file reviews, eligibility screenings, rent calculations, and data entry in addition to in-person presentations with residents. In 2013, MBHP was selected by the MA Department of Housing and Community Development (MDHCD), through a statewide bidding process, to administer its state and federal rental assistance programs for our region.

5. Success Factors:

The TBRA Program's success will be measured by the following factors:

- Affirmative marketing of the program to listed agencies and media outlets.
- Number of households helped through rental support.
- Documentation of all households meeting income criteria.
- Number of children in more stable housing situations.
- Number of households who are able to move to more adequate apartments using rental support (better conditions, appropriate # of bedrooms).
- Number of young adults who are able to move out of their parents' homes into their own apartments.
- Number of households who are better off one year after transitioning off of housing support than they were when they first received support.

6. Maintenance: N/A

7. Additional Information

Other City Agencies:

The Housing Division, Waltham Planning Department, had proposed a similar program last year and many of the ideas for this program are taken from that original proposal. The Housing Authority is expected to also submit a proposal of more limited scope for a housing voucher for people on the Section 8 waitlist and/or in the Hardy School development. But as of the writing of this proposal, no proposal from the Housing Authority has been submitted. MBHP will work collaboratively with both agencies to administer this program.

Leverage additional benefits: Metropolitan Boston Housing Partnership is a leader in the region for assisting low income families in improving their housing options. MBHP's administration of this voucher opens up additional partnership opportunities with local agencies to improve access of Waltham members to MBHP services. WATCH will be actively pursuing additional funding and access to job placement programs and GED and Adult Education classes in Waltham to help assist tenants in increasing their household incomes.

Marketing for TBRA Rental Assistance Program

Affirmative marketing and outreach will be conducted. It is expected that the program will garner considerable interest as there is great need and long waiting lists for public housing and the Waltham Housing Authority's Section 8 voucher program.

WATCH and MBHP will reach out to the landlords through the Waltham Rental Housing Association (WRHA) and through publically held educational forums for landlords.

Applications will be available at the following locations:

Waltham Housing Division, 119 School Street
 Waltham Housing Authority, 110 Pond Street
 Waltham Council on Aging, 488 Main Street
 WATCH CDC, 24 Crescent Street, Suite 201, Waltham
 and online at the WATCH CDC website www.watchcdc.org

In addition, everyone on Waltham's Section 8 mailing list will receive a notice by mail of the program.

Newspapers Advertisements: Notifications in the Community sections of papers

Name	Area	Racial/Ethnic Identification
Gatehouse Media, Inc. Publications(previously CNC Weekly Papers) includes Waltham News Tribune and www.WickedLocal.com/Waltham	9 cities and towns	Mixed
The Waltham Patch Tel: 617.531.6495 Ping.hackett@patch.com	Waltham	Mixed

Organizations, Businesses and Community Contact Groups: Notification of the program will be provided to all agencies listed below.

Name	Phone	Fax and/or Email
Waltham Public Library 735 Main Street Waltham, MA 02451	781-314-3425	Waltham@minlib.net

City Hall 610 Main Street Waltham, MA 02452	781-314-3000	
City of Waltham Planning Department, Housing Division 119 School Street, Waltham, MA 02451	781-314-3381	
Waltham Housing Authority 110 Pond Street Waltham, MA 02451	781-894-3357	
City of Waltham Health Department 119 School Street Waltham, MA 02451	781-314-3305	
City of Waltham Veterans Services 119 School Street Waltham, MA 02451	781-314-3415	
Waltham Council on Aging 488 Main Street Waltham, MA 02453 Director Mary Beth Duffy	781-314-3499	
WATCH, INC (CDC) 24 Crescent Street Suite 201 Waltham, MA 02453	781-891-6689	781-891-1703 office@watchCDC.org
Chamber of Commerce 84 South Street Waltham, MA 02453	781-894-4700	781-894-1708 info@walthamchamber.com
Waltham Boys and Girls Club 20 Exchange Street Waltham, MA 02451	781-893-6620	781-894-5770
First Parish in Waltham 50 Church Street Waltham, MA 02452-5506	781-893-6240	Wauu-office@verizon.net
Beth Eden Baptist Church 84 Maple Street Waltham, MA 02453	781-899-4674	781-891-7494 churchclerk@bethedenbaptist.org
The Community Day Center P.O. Box 541006 Waltham, MA 02454 or 16 Felton Street Waltham MA 02453	781-392-6311	director@communitydaycenter.org
Immanuel Methodist Church 545 Moody Street Waltham, MA 02453-0506	781-893-7250	immanuelumchurch@verizon.net
St Mary's Church 133 School Street	781-891-1730	781-642-0604

Waltham, MA 02451		
Our Lady Comforter of the Afflicted Parish 920R Trapelo Rd Waltham, MA 02452	781-894-3481	781-894-0021 parish@olca.org
St. Jude's Parish 147 Main Street Waltham, MA 02452	781-893-3100	fr.bill.l@comcast.net
GWARC, INC 56 Chestnut Street Waltham, MA 02453	781-899-1344	gwarc@gwarc.org
MHSA 50 Prospect Street Waltham, MA 02453	781-894-6110	
Salvation Army 33 Myrtle Street Waltham, MA 02453	781-894-0413	

Attachments

- Letters of support
- US Department of Housing and Urban Development (HUD) 2014 Home Income Limits

note: Should the 3 year residency requirement be found to make the project ineligible for CPC funds, than all reference to 3 year requirement may be replaced with a simple Waltham residency requirement.